

Subnational Doing Business in Brazil **2021**



Comparing Business Regulation
for Domestic Firms in **27** Brazilian
Locations with **190** Other Economies

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1818 H Street NW, Washington, DC 20433
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for Domestic Firms in 27 Brazilian
Locations with 190 Other Economies**

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Subnational Doing Business in Brazil 2021

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Subnational Doing Business in Brazil 2021

AT A GLANCE

Subnational Doing Business in Brazil 2021 focuses on business regulations and their enforcement. It goes beyond Rio de Janeiro and São Paulo to benchmark 25 other Brazilian locations across five regulatory areas. The report also includes two pilot studies on registering as an individual microbusiness owner ('Microempreendedor Individual', MEI) and paying taxes

under the Simples Nacional tax regime in five locations in Brazil.

This report presents data current as of September 1, 2020 and includes comparisons with other economies (data for other economies, as well as for Rio de Janeiro and São Paulo, are not considered official until published by the *Doing Business 2021* report).

Doing Business measures aspects of regulation that enable or hinder entrepreneurs in starting, operating or expanding a business—and provides examples of good practices for improving the business environment.

Full report: www.doingbusiness.org/brazil

Five *Doing Business* indicator sets covering areas of national and local jurisdiction or practice



Starting a business

Records the procedures, time, cost, and paid-in minimum capital required for a small- or medium-size domestic limited liability company to formally operate; includes a gender dimension to account for any gender discriminatory practices.



Dealing with construction permits

Records the procedures, time, and cost required for a small or medium-size domestic business to obtain the approvals needed to build a commercial warehouse and connect it to water and sewerage; assesses the quality control and safety mechanisms in the construction permitting system.



Registering property

Records the procedures, time, and cost required to transfer a property title from one domestic firm to another so that the buyer can use the property to expand its business, use it as collateral or, if necessary, sell it; assesses the quality of the land administration system; includes a gender dimension to account for any gender discriminatory practices.



Paying taxes

Records the taxes and mandatory contributions that a medium-size company must pay in a given year as well as measures of the administrative burden of paying taxes and contributions and of complying with postfiling procedures.



Enforcing contracts

Records the time and cost for resolving a commercial dispute through a local first-instance court, which hears arguments on the merits of the case and appoints an expert to provide an opinion on the quality of the goods in dispute; assesses the existence of good practices in the court system.

27
locations

Acre, Alagoas, Amapá, Amazonas, Bahia, Ceará, Espírito Santo, Federal District, Goiás, Maranhão, Mato Grosso, Mato Grosso do Sul, Minas Gerais, Pará, Paraíba, Paraná, Pernambuco, Piauí, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, Rondônia, Roraima, Santa Catarina, São Paulo, Sergipe and Tocantins

2 pilot
studies

Registering as an individual microbusiness owner (MEI) and paying taxes under the Simples Nacional tax regime in Amazonas, Ceará, Federal District, Minas Gerais and Rio Grande do Sul

Advantages and limitations of the *Doing Business* methodology

Focus on the law and practice

Makes the indicators “actionable” because the law is what policy makers can change.

Use of standardized case scenarios

Enables comparability across locations but reduces the scope of the data.

Reliance on expert respondents

Reflects knowledge of those with most experience.

Focus on domestic and formal sector

Keeps attention on the formal sector, where firms are most productive, but does not reflect the informal sector or foreign firms.

Doing Business does not cover:

- ✗ Market size
- ✗ Macroeconomic stability
- ✗ State of the financial system
- ✗ Prevalence of bribery and corruption
- ✗ Level of training and skills of the labor force

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CHAPTER 1

Overview

MAIN FINDINGS

- ◆ *Subnational Doing Business in Brazil 2021* presents a comparative analysis of the regulatory environment for doing business in 27 locations across the country, covering five areas: starting a business, dealing with construction permits, registering property, paying taxes and enforcing contracts. The report also includes two pilot studies on registering as an Individual Microbusiness Owner (MEI) and paying taxes under the Simples Nacional tax regime in five locations.
- ◆ Long and complex processes are a major challenge for Brazilian entrepreneurs in all five business regulatory areas, mainly due to a lack of coordination among national and local agencies.
- ◆ Brazil's business environment presents a strong variation at the subnational level. Examples of good practices are found in different states, across income levels, regions, and sizes.
- ◆ Based on the overall performance of the five areas measured, it is easiest to do business in São Paulo, Minas Gerais and Roraima. At the same time, no single location comes first in all areas benchmarked, leaving room for all locations to learn from one another.
- ◆ Brazil's business environment could improve significantly if existing local good practices were replicated in all cities and states, particularly in enforcing contracts and dealing with construction permits.
- ◆ Action areas addressing common themes across indicators—such as strengthening coordination between federal, state, and municipal agencies—will improve the prospect that reforms will bear fruit.

Twenty-five years after the term *Custo Brasil*¹ was coined by the Brazilian Confederation of Industry, the high cost of doing business remains a topic of debate in the country. Translated as “Brazil’s Cost”, it refers to the high complexity to comply with local regulation, including barriers to entry, cumbersome processes, and operational costs associated with doing business, making Brazilian goods and services more expensive than those of other countries. While significant improvements have been made to reduce red tape, bureaucratic hurdles remain. A 2019 government study estimated that doing business costs companies R\$1.5 trillion (\$283bn, or 22% of GDP) more in Brazil than in Organisation for Economic Co-operation and Development (OECD) economies.²

In the past 15 years, Brazil has worked to improve its business environment and encourage entrepreneurship. Since 2016, reform efforts have reduced the time to start a business in São Paulo dramatically, from over 100 days to just 2 weeks.³ Supported by new legislation—mainly by establishing a legal entity for individual micro-entrepreneurs in 2008⁴—micro and small companies play an increasingly critical role in the Brazilian economy. Today, they represent 90% of firms in the country and account for 30% of GDP (up from 20% in the 1990s).⁵ And their importance continues to grow. Faced with the crisis caused by the COVID-19 pandemic, Brazilians are turning to entrepreneurial activities as an alternative source of income. In the first 9 months of 2020, Brazilians created 684,000

new individual microenterprises, a 15% year-on-year increase.⁶ In 2020, around one-quarter of adults in the country were estimated to be either starting a new business or owning a company 3.5 years old or younger.⁷ Creating a level playing field is crucial to ensure that these new entrepreneurs can start and grow businesses, generate employment, and diversify the economy.

Despite improvements, barriers to firm operation and growth remain—a result, in part, of excessive government bureaucracy. Onerous regulation diverts entrepreneurs’ energy away from developing their businesses and may push them into informality. Informal firms accounted for an estimated 17% of Brazil’s output in 2019.⁸ Brazil underperforms on measures of competitiveness. In 2017, it ranked 80 out of 137 economies in the World Economic Forum’s Global Competitiveness Index.⁹ Likewise, in the *Doing Business 2021* report, Brazil, represented by São Paulo and Rio de Janeiro, stood behind other large federal countries such as India, Mexico, or the Russian Federation.

A more granular look at the regulatory business environment across Brazilian states reveals a more nuanced story where the regulations that affect entrepreneurs can vary significantly. In a country as large and diverse as Brazil—the world’s fifth-largest and sixth most populous, with a decentralized system of government comprising 5 regions, 27 federative units (26 states and the Federal District), and 5,570 municipalities—entrepreneurs face varying local practices and regulations. To give a more complete picture of Brazil’s

business regulatory environment, this study—the country’s first *Subnational Doing Business* study in more than 15 years—expands the benchmarking exercise to 27 capital cities representing all federative units (box 1.1).

Despite regional economic disparities, good performance is found in states of all income levels, sizes, and regions (table 1.1). Overall, doing business is easiest in São Paulo, Minas Gerais and Roraima, where many good practices are found. The results show that, going beyond those places, local administrations are also implementing good practices throughout the country. Many top-scoring locations are from the North and Northeast regions, where the income per capita and firm density are below the national average.¹⁰ Strong variations are found at the subnational level, particularly in enforcing contracts and in dealing with construction permits. They highlight an opportunity for local policy makers around the country to learn from each other and adopt in-country examples of good practices, taking steps to increase competitiveness and improve Brazil’s overall business environment.

Yet, even if all of the country’s good practices were implemented, Brazil would still be far from the global best practices. Long and complex processes are a major challenge for entrepreneurs in all locations. Underlying reasons include the lack of coordination among federal, state, and municipal agencies, as well as fragmented and unclear regulations. To leverage reform efforts, an inclusive and structural approach is needed—one that empowers

BOX 1.1 What is *Subnational Doing Business in Brazil 2021*, and what does it measure?

Doing Business measures the business regulatory environment for small and medium-size domestic firms. It assesses whether an economy has good rules and processes to yield positive outcomes for entrepreneurs and increase economic activity. Recognizing that governments play a vital role in bolstering private sector development, *Doing Business* promotes SMART (Streamlined, Meaningful, Adaptable, Relevant, and Transparent) regulation.^a The premise is simple: clear laws and regulations afford entrepreneurs the confidence and the opportunities to invest. Rules should be efficient, transparent, accessible, and enforceable.

Going beyond São Paulo and Rio de Janeiro, *Subnational Doing Business in Brazil 2021* benchmarks the country's 26 states and the Federal District in the areas of starting a business, dealing with construction permits, registering property, paying taxes, and enforcing contracts. States are measured through their capital cities. The report also includes two pilot studies analyzing the processes of registering an Individual Microbusiness Owner (Microempreendedor Individual, MEI) and paying taxes through the Simples Nacional tax regime in five locations. *Subnational Doing Business* selected the study locations and indicators in collaboration with the Government of Brazil to ensure geographic representation and indicator variation at the local level. The study's objectives are to provide a broader understanding of Brazil's business regulatory environment and highlight good practices that can inspire improvements around the country. The Data Notes and About *Doing Business* and *Subnational Doing Business* chapters cover in detail the methodology used to collect the data, as well as other aspects of this study.

Data collection for *Subnational Doing Business in Brazil 2021* started in late February 2020, at the moment when the COVID-19 pandemic hit the country.^b As it disrupted the economy and brought many activities to a halt, the data collection phase was adjusted to be performed entirely remotely in 27 capital cities. Planned visits to agencies and in-person meetings with local officials and private sector experts, were replaced by videoconferences and phone calls.

Yet, despite the challenge of relying on remote tools to engage with local respondents and officials throughout the country, the report counted with a high level of participation. This study was based on more than 1,500 contributors, collected from private and public sector professionals by questionnaires, phone or video interviews. From the private sector, professionals from accounting, law and engineering firms from each capital city were interviewed. Inputs from public officials, representing every agency responsible for business regulations in the five areas measured by the report in all 27 state and municipal governments, as well as from relevant state judiciary institutions and federal bodies, were instrumental for the report.

As part of the data verification process, separate meetings were organized to present and obtain feedback on the preliminary data collected in each location. In total, more than 150 virtual meetings were organized with representatives from agencies such as commercial and property registries, municipal and state tax, urban, environmental, business licensing departments, judges and court officials, and firefighters corps.

a. World Bank Group. 2013. *Doing Business 2014: Understanding Regulations for Small and Medium-Size Enterprises*. Washington, DC: World Bank Group.

b. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. For all 27 locations, the data for starting a business, dealing with construction permits, registering property, and enforcing contracts are updated as of September 1, 2020. The data for paying taxes are updated as of December 31, 2019 for the 27 locations.

and encourages not only the federal government but also local governments to design and implement reforms together.

Main findings

Long and complex processes are a major challenge for Brazilian entrepreneurs

On average, Brazil underperforms in all five indicator areas, underscoring the complex and lengthy processes facing entrepreneurs. It is more challenging to start a business, register a property, comply with taxes or obtain building permits in the average Brazilian state than in most other countries in Latin America and the Caribbean and the OECD high-income group. Businesses in all locations in Brazil

need to complete more procedures to register a company or a property transfer or get the permits to build a warehouse than in most economies in the world. For example, entrepreneurs in most states in Brazil complete the highest number of procedures worldwide to register a property transaction. Property ownership information is not consolidated, and parties must consult an array of agencies to

TABLE 1.1 Doing business is easiest in São Paulo, Minas Gerais, and Roraima

Location	Rank	Aggregate score (0–100)	Starting a business score (0–100)	Starting a business rank	Dealing with construction permits score (0–100)	Dealing with construction permits rank	Registering property score (0–100)	Registering property rank	Paying taxes score (0–100)	Paying taxes rank	Enforcing contracts score (0–100)	Enforcing contracts rank
São Paulo (São Paulo)	1	59.1	81.7	14	48.9	15	65.8	1	33.9	19	65.4	3
Minas Gerais (Belo Horizonte)	2	58.3	82.0	12	61.6	3	53.3	12	34.0	17	60.7	8
Roraima (Boa Vista)	3	58.3	76.9	25	63.7	1	53.3	11	34.0	18	63.6	5
Paraná (Curitiba)	4	57.3	84.5	2	57.5	7	52.5	14	34.4	4	57.7	12
Rio de Janeiro (Rio de Janeiro)	5	57.1	83.2	6	57.2	8	57.4	2	33.7	25	53.9	18
Tocantins (Palmas)	6	56.8	77.8	23	59.3	5	52.8	13	34.1	15	59.8	9
Mato Grosso do Sul (Campo Grande)	7	56.7	77.8	22	62.4	2	54.7	6	34.3	8	54.3	17
Sergipe (Aracaju)	8	56.3	81.5	15	45.5	24	51.3	18	33.7	24	69.7	1
Ceará (Fortaleza)	9	56.3	82.0	13	60.1	4	52.4	15	33.9	21	53.2	19
Piauí (Teresina)	10	56.0	84.5	3	52.8	10	49.7	21	33.8	23	59.1	11
Goiás (Goiânia)	11	55.9	72.2	27	57.7	6	55.8	3	34.4	6	59.6	10
Federal District (Brasília)	12	55.8	75.9	26	47.2	19	53.3	10	34.3	9	68.4	2
Rondônia (Porto Velho)	13	55.5	82.2	10	45.5	23	51.3	17	34.5	2	63.8	4
Acre (Rio Branco)	14	54.9	77.6	24	51.7	11	48.3	25	33.8	22	62.9	6
Maranhão (São Luís)	15	54.4	83.4	5	42.0	27	50.2	20	34.2	10	62.3	7
Amazonas (Manaus)	16	54.4	79.5	18	49.5	14	53.6	8	34.3	7	54.8	15
Paraíba (João Pessoa)	17	53.9	79.1	20	55.5	9	49.0	23	34.1	14	51.7	20
Alagoas (Maceió)	18	53.8	82.8	8	48.0	16	53.8	7	34.5	3	49.6	22
Mato Grosso (Cuiabá)	19	53.5	78.0	21	47.6	17	51.9	16	34.1	16	56.0	14
Santa Catarina (Florianópolis)	20	53.2	83.9	4	47.5	18	55.6	4	34.2	13	44.8	26
Rio Grande do Norte (Natal)	21	53.1	80.4	16	50.6	13	45.5	26	34.2	11	54.7	16
Rio Grande do Sul (Porto Alegre)	22	52.9	83.0	7	46.5	20	49.0	24	34.2	12	51.7	21
Pará (Belém)	23	52.7	84.7	1	44.5	25	53.5	9	33.0	27	47.8	24
Bahia (Salvador)	24	52.5	79.6	17	51.5	12	49.4	22	33.2	26	48.9	23
Amapá (Macapá)	25	52.3	79.5	19	46.2	21	45.2	27	34.4	5	56.5	13
Espírito Santo (Vitória)	26	51.7	82.5	9	45.8	22	54.9	5	34.9	1	40.4	27
Pernambuco (Recife)	27	51.0	82.1	11	42.3	26	50.3	19	33.9	20	46.6	25

Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only one digit are displayed in the table. The aggregate score shown in this table is based on the average scores for the five areas measured and is presented in descending order. It captures the difference between each location's performance and the global best practice for each of the five areas analyzed (starting a business, dealing with construction permits, registering property, paying taxes, and enforcing contracts). Scores are on a scale of 0 to 100, where 100 represents the best performance (the higher the score, the more efficient the regulatory environment). The complete dataset is available at the *Doing Business* website, at <http://www.doingbusiness.org>. The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

gather information on any debts or legal disputes associated with the property or seller.

Likewise, the number of procedures entrepreneurs must complete to start a business or obtain a building permit are among the highest in the world. Business founders interact with several tax agencies to register a business for tax purposes only. They must also register with the state commercial registry and the municipality. To hire employees, separate interactions are needed with the Federal Savings Bank (Caixa Econômica Federal) and the Ministry of Economy. In dealing with construction permits, Brazil is a rare example of a country with a national construction database (maintained by the federal tax authority), which builders are required to update for every new building. To obtain the permits to build a warehouse, builders also interact with municipal urban, environment, sanitation, and tax departments, in addition to state firefighters' corps, property registries, and water companies. In three locations, they even need to certify that a local artist's artwork has been placed in the warehouse.

Paying taxes is also complicated in Brazil: across the 27 locations, firms spend about 1,493 hours to comply with tax obligations, more than anywhere else. The national digital bookkeeping system (Sistema Público de Escrituração Digital, SPED) used for tax filings requires a high level of user knowledge and a large amount of information. To file taxes and social contributions, taxpayers must input detailed information such as on invoices, inventory, and on employees and their dependents.

They need to cope with up to 97 tax obligations and multiple rules governing national, state, and city taxes—an average of 4,377 regulations, according to the Brazilian Institute of Tax Planning (Instituto Brasileiro de Planejamento e Tributação, IBPT).¹¹ In addition, rules are constantly being updated: roughly 36 legal changes are made every day—more than one per hour.¹² Tax matters also have an enormous impact on courts' congestion. They amount to 70% of all pending judicial enforcements in the country.¹³ Administrative and judicial litigation at the federal, state, and city levels amount to R\$4.9 billion (\$1.4 billion), or 73% of GDP.¹⁴

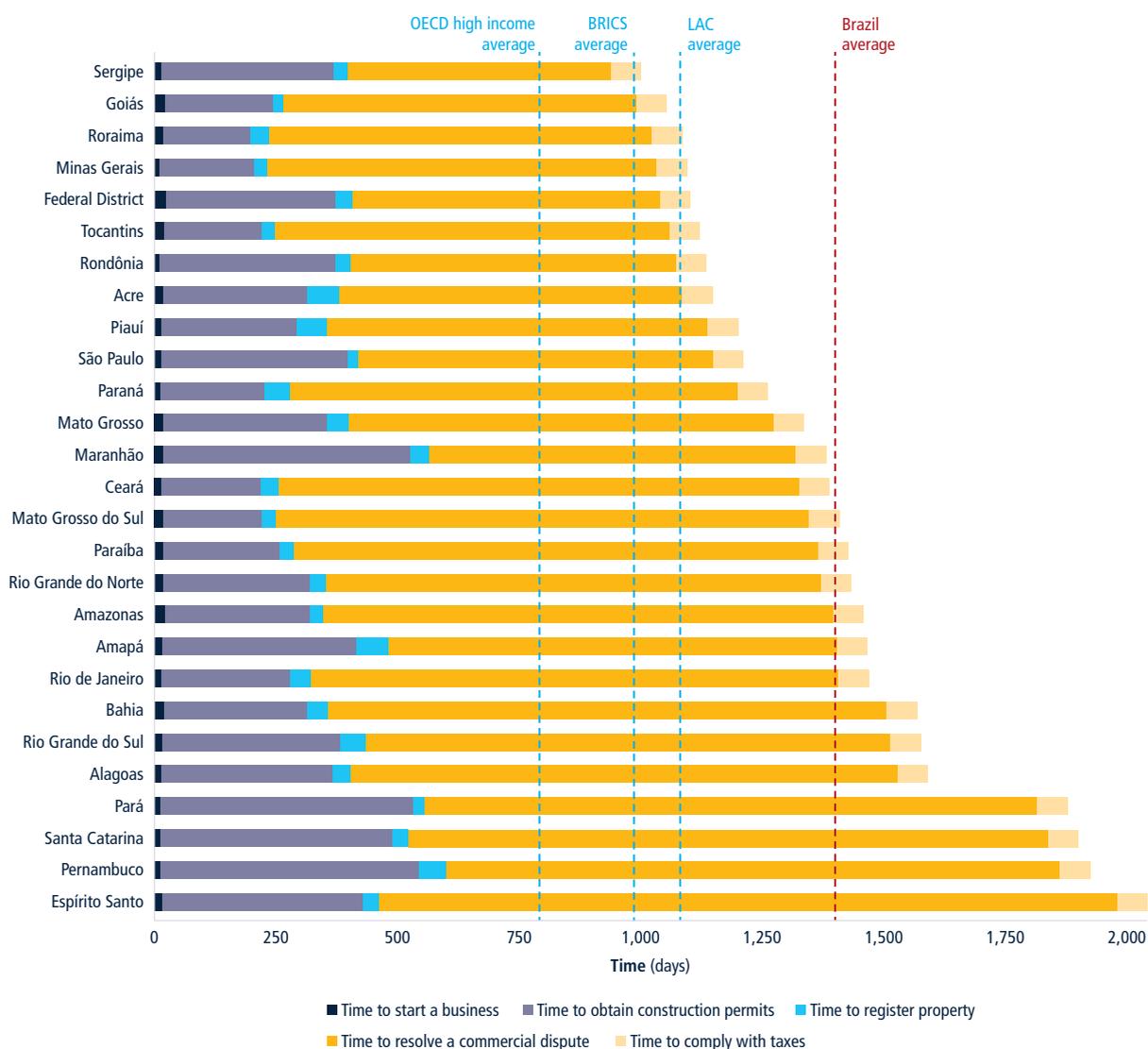
All these bureaucratic requirements deprive Brazilian firms of productive time. Instead of focusing on expanding their businesses, entrepreneurs dedicate a remarkable number of hours to comply with business regulations. Mato Grosso can be used as a proxy to illustrate the country's average time commitment. A hypothetical firm, similar to the one studied by *Doing Business*, needs more than two weeks to register and start operating. If the firm's activities require the construction of a warehouse, obtaining all of the necessary construction permits will take almost a year. If the company had to sell the property, it would take 1.5 months to register and finalize a property transfer. And every year, this firm would spend 1,483 hours—an additional two months—preparing, calculating, filing, and paying taxes. Finally, if a client fails to pay for the goods sold by this business, the firm would have to wait about 2.5 years to resolve the dispute in court and

retrieve the claimed money. The combined delays for these processes would consume more than 1,300 days from this hypothetical firm (figure 1.1).

Strong variations are found in the business environment at the subnational level; most variations are found in contract enforcement, and the least in paying taxes

Local regulations, as well as the uneven implementation of national laws and reform initiatives, lead to significant variations in the ease of doing business across Brazilian locations (figure 1.2). Of the five *Doing Business* areas, performance in enforcing contracts varies the most, as courts are organized at the state level. Businesses seeking to resolve a commercial dispute will find that it is less expensive and nearly three times faster to go through the courts in Sergipe (538 days, faster than in Denmark) than in Espírito Santo (1,516 days, slightly longer than in India). Total court costs—including filing, notifications, and expert fees—can range from 3.7% of the claim in Rio Grande do Norte to 13.4% in Piauí.

Areas where municipal and state agencies are the main players—such as dealing with construction permits, starting a business, and registering property—also present significant variations. For example, building permits are regulated by municipal councils; in Belo Horizonte (Minas Gerais) a permit costs R\$13,643 (\$3,720), 20 times more than in Brasília (Federal District). Likewise, state firefighters' corps regulate their inspection and certification

FIGURE 1.1 Red tape eats up productive hours from businesses throughout Brazil

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

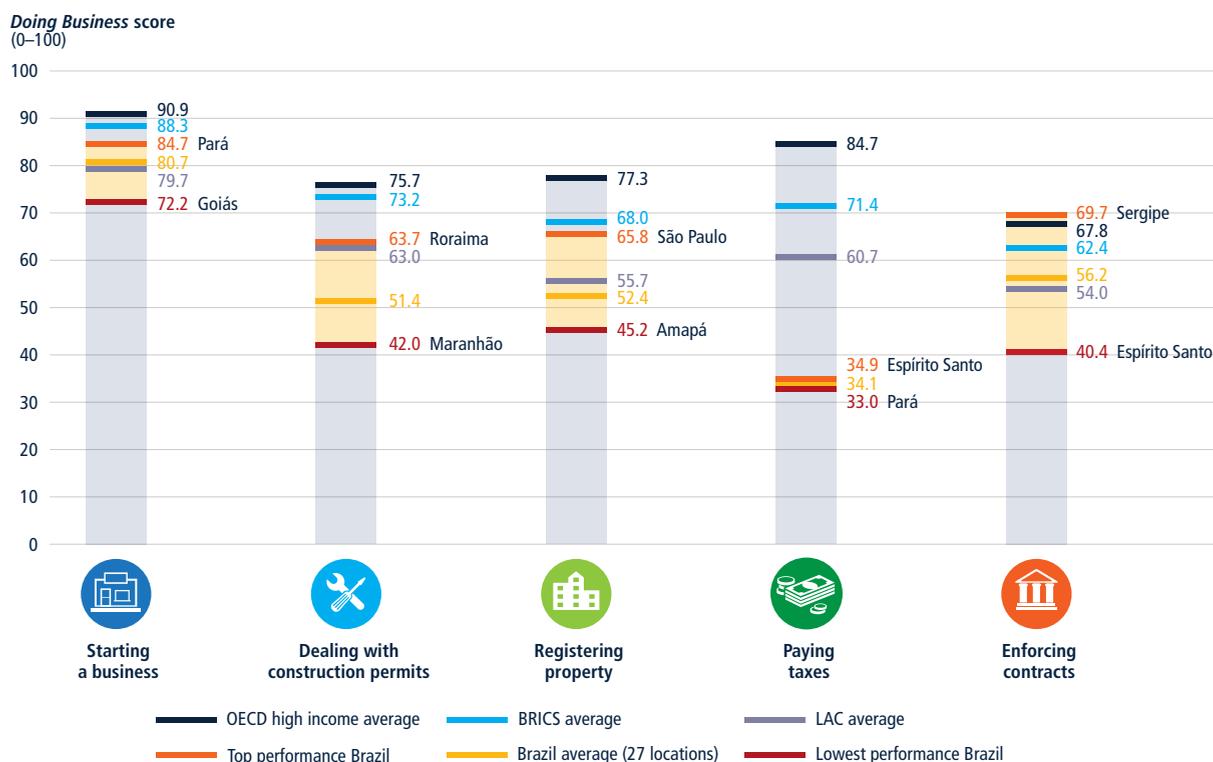
Note: LAC averages are based on economy-level data for its 32 economies. Chile, which is part of the OECD high-income economies, is not included in LAC averages. OECD high-income averages are based on economy-level data for 34 economies. BRICS averages are based on economy-level data for Brazil, the Russian Federation, India, China, and South Africa. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. Other economies are represented by their main business cities. In the case of China, India, Mexico, and the Russian Federation, economies are represented by their two largest cities. Brazil's averages are based on the 27 locations measured in this study, including São Paulo and Rio de Janeiro.

fees. Obtaining fire department approval for the same construction project costs 25 times less in Tocantins (R\$122 or \$33) than in Mato Grosso (R\$3,033.5 or \$827). There are also major differences

in efficiency: it takes one-third of the time for an entrepreneur to obtain a building permit in Roraima (179.5 days, less than in the Netherlands) compared to Pernambuco (532.5 days, the

second-longest time worldwide, ahead of Cambodia).

Business startup costs vary nearly tenfold, ranging from 1.4% of income per capita in Ceará to

FIGURE 1.2 Performance gaps are largest in enforcing contracts and smallest in paying taxes

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

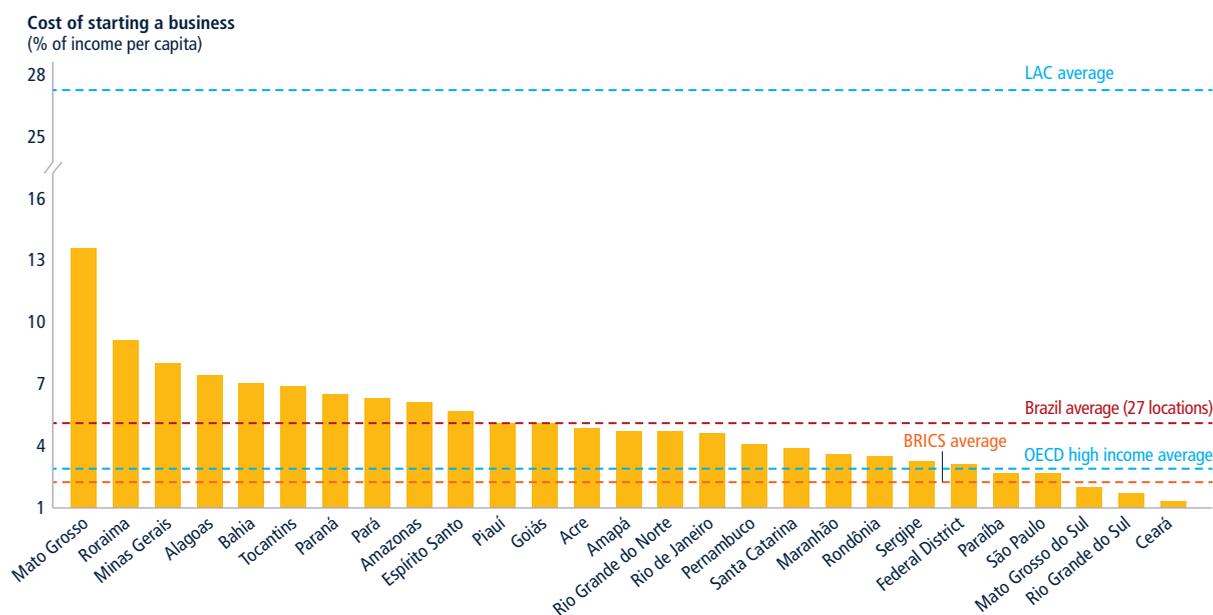
13.6% in Mato Grosso (figure 1.3), mostly due to differences in municipal operations license and operating fees. To start a business in Campo Grande (Mato Grosso do Sul), entrepreneurs need to pay a municipal operations license fee of \$51 (\$14). But in Cuiabá, in neighboring Mato Grosso, to register the same firm they pay R\$4,134 (\$1,127) for an operations license (R\$2,202) plus an operating fee (R\$1,932). Registration varies considerably, from 9.5 days in Minas Gerais (1 day less than in Norway) to 24.5 days in the Federal District (similar to Costa Rica).

It takes 21 days to register a property transfer in São Paulo (0.5 days

less than in the United Kingdom), while the same process takes 68 days in Amapá (on par with Myanmar's 65 days) mainly due to variations in efficiency at the respective property registries and municipal tax authorities. Macapá (Amapá) is one of the locations where the process to pay the property transfer tax is most burdensome, taking 14 days and adding 4 steps to the process, including an on-site inspection for property valuation. On the other hand, this process is completely automated in São Paulo where the payment is calculated and completed within a few minutes. Cost also presents a wide variation. Registering a property transfer in Rio Grande

do Norte costs roughly 6% of the property value, nearly six times the cost in Alagoas, primarily due to differences in property transfer tax rates and the cost of registration and notary services.

The smallest variation across locations is in paying taxes, which is also the area in which Brazil scores lowest. Globally, Brazil scores better in paying taxes than only six economies.¹⁵ Companies similar to the *Doing Business* scenario pay 65.3% of their profits in tax bills. In all states, the bulk of the tax burden (63.3% of profits) comes from the same 9 federal taxes and contributions that apply to income, sales, and labor. As taxes

FIGURE 1.3 Starting a business costs nearly ten times more in Mato Grosso than in Ceará

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

are filed through the SPED system (Sistema Público de Escrituração Digital) in all locations, compliance takes nearly the same amount of time—the longest worldwide. Postfiling processes like income tax corrections and audits are homogeneous across states and are among the world’s longest. Although state and municipal taxes represent only a small share of the total tax and contribution rate, they vary considerably. For example, the annual garbage collection fee costs R\$9,562 (\$2,606) in Rio Branco (Acre); the same company pays just R\$111 (\$30) in Macapá (the capital of Amapá, a state in the same region).

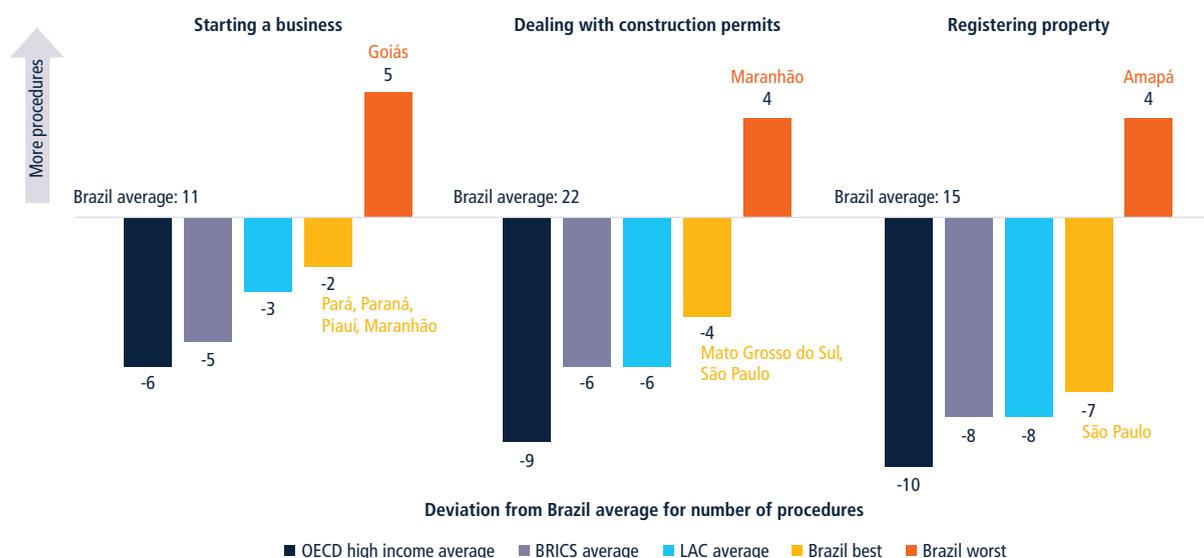
Strong variations also exist within each location. From a public-policy perspective, such dispersion or uneven performance across the

indicators measured highlights opportunities for them to improve by learning from each other. For example, although an entrepreneur can register property quickly in Goiás, it is also the most challenging location to start a business, requiring a total of 16 interactions. Likewise, paying taxes may be easiest in Espírito Santo, which has lower city taxes, but it is the most difficult location to enforce contracts. Resolving a commercial dispute there takes roughly 4 years, 1.5 years longer than the Brazilian average. It is the only state where the civil courts lack automated tools for lawyers to manage and file claims electronically. Starting a business is easiest in Pará, but it lags on paying taxes. Similarly, Roraima leads on dealing with construction permits but is behind most states for starting a business.

A lack of coordination among federal, state, and municipal agencies is a main cause for complexity and delays

Going beyond the variations, a common thread of the business regulatory environment across Brazil is that, due to insufficient coordination, agencies impose overlapping requirements and processes that negatively impact procedural efficiency. They often work in silos at the various stages required in processes such as registering property, starting a business, or obtaining a building permit. This results in a highly complex business environment, even in the locations with the most streamlined processes in Brazil (figure 1.4).

A good illustration is the case of agencies involved in property

FIGURE 1.4 In terms of procedures, even the top-performing Brazilian locations are outperformed regionally and globally

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: The figure shows the deviation from the Brazilian average of the number of procedures by indicator area. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

transfers. Each agency completes its part of the process, often without coordination and with limited understanding of the process as a whole. The property registry and municipality (through its tax and urban development offices) both manage property-related information. However, there is no single document incorporating all cadastral and legal ownership information. Property buyers and sellers must consult various sources—certificates of ownership, cadastral certificates, and maps (plans) of land plots, for example—to obtain comprehensive information regarding land ownership, value, boundaries, characteristics, and precise property location. A lack of coordination and communication means that property owners often must act as messengers between agencies. In most locations, after registering the property transfer, buyers must request themselves an update of the

taxpayer records at the municipality to reflect the new ownership.

New reform initiatives often suffer from a lack of uptake by players, resulting in a gap between the introduction of reforms and their implementation on the ground. A good example is the uneven implementation of Redesim, a national network aimed at integrating business registrations. Although it was first introduced by a federal law in 2007, the main regulatory framework for its implementation was only established in 2011.¹⁶ Furthermore, it was unevenly implemented around the country, as the law left it optional for state and municipal agencies to join it. Integration required harmonizing an array of software programs used by agencies such as state commercial registries, federal, state and municipal tax authorities, municipal environmental and sanitary

licensing departments, and state firefighters corps. In 2020, even in state capitals where the implementation was most advanced, there were still agencies to be integrated. For example, registering with federal taxes still required a separate interaction and seven states still had not merged state tax agency registration with the commercial registry. As a result, the number of procedures to start a business is still high across Brazil, ranging from 9 to 16.

In enforcing contracts, the transition to e-justice began in 2006 with a national law allowing digital case files and electronic platforms.¹⁷ Initiatives to digitalize case files have been promoted by the National Council of Justice, with different levels of implementation by state courts. In Rio Grande do Sul, 23% of cases had been digitalized by 2020. Enforcing

a contract there takes 5 months longer than in neighboring Paraná, where 98% of case files are electronic.¹⁸ Civil courts in Sergipe began implementing electronic case files in 2013, whereas Espírito Santo's civil courts do not use digital files.¹⁹

Taxation is another area with differences in the implementation of national initiatives. The SPED system was introduced in 2007 to harmonize tax filing obligations.²⁰ The system went through multiple changes and over the years it started to encompass a tax return for the state ICMS, a sales tax similar to VAT. As states receive this information through SPED, they have been able to simplify ICMS filing obligations. Yet, by the end of 2019, 14 states still required taxpayers to file an additional state-level tax return for ICMS. This obligation added time and complexity to an already onerous process. For instance, complying with ICMS-related obligations within SPED alone requires companies to prepare and file, on a monthly basis, a tax return with ten different sections, each with specific information. Similarly-long filing obligations are needed to comply with other taxes and contributions.

Brazilian firms could also benefit from more transparent and accessible regulations

States and cities in Brazil can make doing business easier by improving the transparency and accessibility of local business regulation. In many locations, fee schedules, taxes, and some processes are difficult to navigate because local legislation is diffuse and unclear. From the point of view of a small firm, getting

updated information on municipal taxes and fees is challenging, making it nearly impossible to predict the cost of complying with business regulations or local taxes. The business environment in many states and cities could greatly benefit from transparent information on regulations, taxes, and fees.

Local taxes are but one example. Many cities, such as Recife (Pernambuco) and Salvador (Bahia), update their fees online annually through the Municipal Tax Code. But in some locations, such as Belém (Pará) and Teresina (Piauí), firms must contact the local tax agency to obtain updated fee schedules. And even when information is available, tax calculations often involve complex formulae. One example is the garbage collection fee, charged in 20 state capitals across Brazil. Curitiba (Paraná) applies a fixed and clear garbage collection fee for all companies, but João Pessoa (Paraíba) uses a formula involving factors determined by law; these factors are based on collection frequency, building distance and type, and type of garbage generated.

Private sector professionals across Brazil also report a lack of transparency in the criteria that authorities use to define requirements for business licensing fees—the relevant information is hard to find and usually dispersed across various pieces of legislation. Moreover, in most locations in Brazil, the process to obtain the feasibility for a company's address requires a trial and error approach: business founders must fill in the intended address and company details and wait for approval (or rejection) from the municipality.

This wait is typically about two business days; if the address is rejected, the entrepreneur must repeat the procedure and wait an additional two days each time. Belo Horizonte provides a simulator²¹ to facilitate the feasibility process. In Salvador, on the other hand, the feasibility process is not integrated with the commercial registry and takes seven days on average.

In real estate transactions, determining the costs of registering and notarizing a deed—comprising a multitude of taxes and fees that go beyond the cost of these services—is also challenging in Brazil. These additional taxes are collected by notaries and property registrars and indirectly fund municipal and state authorities like the judiciary, the Prosecutor's Office, the Legislative Assembly, and the Public Defender's Office. In fact, such taxes can increase the cost of notarizing and registering the public deed by more than 40%. And although registrar and notary fees are accessible online in most locations, these additional duties rarely are. Some states manage to consolidate this information in one place for easy access. In Tocantins, for example, the registrars' association publishes an online calculator to estimate the full set of costs, along with all legislation regulating such fees.²² The registrars' associations of Amazonas, Rio Grande do Norte, and Rondônia, also publish a consolidated fee schedule, comprehensive of the total cost of services, on their respective websites. São Paulo has a dedicated portal where users can easily consult information on fee schedules for all services, ensuring predictability of total costs.

Thanks to a number of good practices, doing business is easiest in São Paulo, Minas Gerais and Roraima

On aggregate and across the five areas measured, São Paulo, Minas Gerais and Roraima score highest among the 27 locations benchmarked, while Espírito Santo and Pernambuco score the lowest. The three leading states tend to have more efficient business regulation—their business processes are faster, simpler, and less expensive than the national average. Minas Gerais has the fastest process to start a business in the country (9.5 days) and scores highest for the quality of building regulations (11 out of 15 points, above the national average of 8.9). Its state capital, Belo Horizonte, uses a robust online platform, Alvará na Hora, to accelerate and streamline the building permitting process, which takes less than 7 months.

Likewise, registering property is fastest and easiest in São Paulo, where the lowest number of procedures are needed to register a property transfer. It stands out thanks to Guichê de Certidões, an online one-stop shop launched in January 2020, which connects several government agencies and centralizes the process of obtaining many due diligence certificates. The country's smallest state in population, Roraima has the third-highest aggregate score, thanks to lower costs and a good performance in construction licensing. For instance, it has the country's second-lowest property registration costs, at 1.9% of the property value. In April 2019, its capital, Boa Vista, implemented 'Alvará Online', an online system for construction permits, resulting

in the fastest time to obtain a building permit in the country.

At the same time, good practices exist in locations from different regions, income levels, and sizes

Different locations come first in each benchmarked area. It is easiest to start a business in Pará (North region) thanks to the advanced local implementation of Redesim. The state has managed to integrate many postregistration steps with the registration procedure and keep the time required to conclude this procedure low, if compared to states that have not yet accomplished the same level of integration. Entrepreneurs in Pará require less time (11.5 days) and fewer steps (9) to register a company than those in most other states. Dealing with construction permits is easiest in another North region state, Roraima, where permits are issued in 179.5 days, thanks to the implementation of an online system for construction permits and to the coordination of the municipal agencies involved. Thanks to the efficiency of its courts, the small Northeast state of Sergipe is Brazil's top performer for resolving a commercial dispute. Due mainly to a high level of court automation and efficient case management, it takes just 18 months on average to resolve a commercial dispute in Sergipe (compared to a national average of 32 months).

Registering property is easiest in São Paulo (Southeast region). As mentioned, thanks to Guichê de Certidões, it has both the fastest and the most streamlined process to register a property transaction. It is easiest for companies to

pay their taxes in Espírito Santo (Southeast), which has one of the lowest tax burdens in the country and has a low payment frequency for most local taxes.

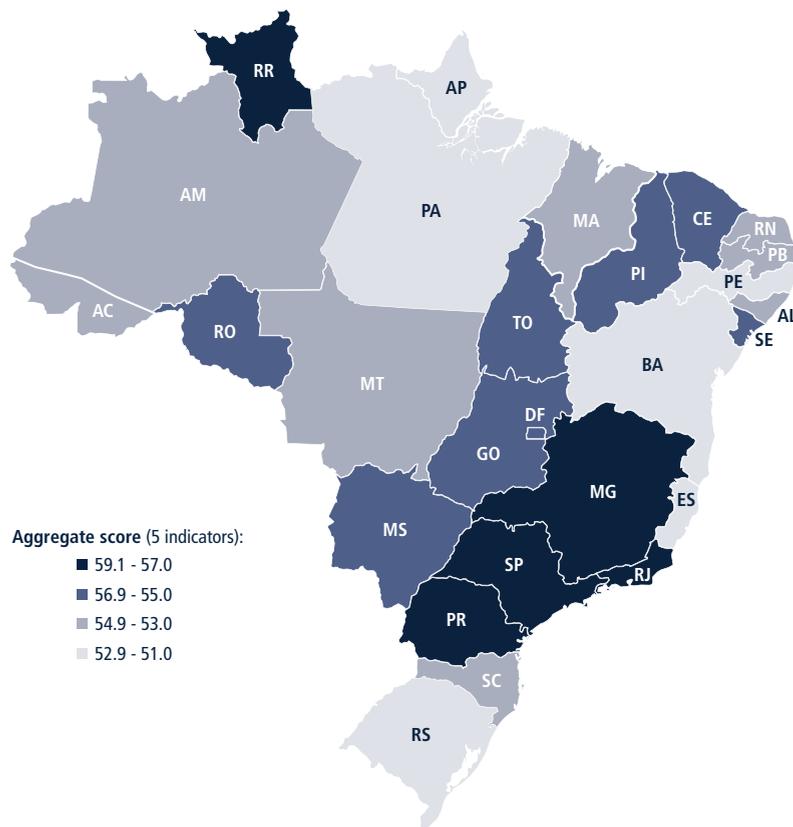
A regional analysis shows that states in the Southeast and Central-West regions perform better on average (figure 1.5).²³ But these regions do not hold a monopoly on the best performance. All 5 Brazilian regions are represented in the 10 states with the highest aggregate scores. The top performers per region are Mato Grosso do Sul (Central-West), Sergipe (Northeast), Roraima (North), São Paulo (Southeast) and Paraná (South).

Recent initiatives have been improving the business environment around the country

Processes have been streamlined and moved online in recent years, increasing procedural efficiency at both the federal and local levels in different areas. As part of initiatives to simplify business registration, Bahia, Maranhão, Pará, Paraná, Piauí, and Santa Catarina merged registrations for state and city taxes into a single interaction through Redesim. In construction licensing, a one-stop shop for the agencies involved could streamline the process of obtaining permits. Santa Catarina's firefighters' corps took steps in that direction with plans to give municipalities direct access to their online system to check project approvals and fire safety certificates, thereby reducing user interactions.

Property registrations could benefit from a common database of cadastral maps and land

FIGURE 1.5 Southeastern and Central-Western states overall perform better on the business environment



Source: *Doing Business* and *Subnational Doing Business* database.

Note: Regions include the following states: Central-West: Federal District (DF), Goiás (GO), Mato Grosso (MT), Mato Grosso do Sul (MS); North: Acre (AC), Amapá (AP), Amazonas (AM), Pará (PA), Rondônia (RO), Roraima (RR), Tocantins (TO); Northeast: Alagoas (AL), Bahia (BA), Ceará (CE), Maranhão (MA), Paraíba (PB), Pernambuco (PE), Piauí (PI), Rio Grande do Norte (RN), Sergipe (SE); South: Paraná (PR), Rio Grande do Sul (RS), Santa Catarina (SC); Southeast: Espírito Santo (ES), Minas Gerais (MG), Rio de Janeiro (RJ), São Paulo (SP). The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

ownership data or from a centralized website allowing users to conduct due diligence. Recent initiatives aim to address these issues by creating online one-stop shops for certificates and by increasing inter-agency information sharing. Property registries and municipalities in 12 locations improved their systems to automatically update municipal taxpayer records upon payment of the property transfer tax, saving entrepreneurs time and procedures. The Guichê de Certidões, a platform consolidating

online certificate requests, was launched nationwide in August 2020 after a successful pilot rollout in Rio de Janeiro and São Paulo. Authorities also established an online platform, the Central Nacional de Serviços Eletrônicos dos Tabeliães de Protesto de Títulos (CENPROT), that allows users across the country to obtain dispute certificates from any dispute registry in Brazil and query the existence of disputes nationwide. However, by 2020 its use was yet to become widespread.

Past e-government efforts and new investments in technology led to a smoother transition with fewer disruptions during the COVID-19 lockdown

As a response to the lockdown measures to fight the spread of COVID-19, in 2020 government agencies worldwide had to adapt the business environment to face the crisis—Brazil was no exception. Fortunately, national and local authorities had already been adopting online processes in different areas of business regulation. Many steps to start a business, such as registering with federal taxes, were already online in all states. Registration was already entirely online for Individual Microbusiness Owners (MEI). Firms and individuals across Brazil filed and paid local and federal taxes online. Most courts throughout the country already used electronic case files (processos eletrônicos), which allow for online filing and electronic processing. These investments in technological solutions would prove timely when the COVID-19 pandemic hit.

Authorities took additional measures both nationally and locally to counter the crisis and maintain government services during the pandemic. While implemented with the specific aim of maintaining government services during the COVID-19 crisis, many of these initiatives could be permanently adopted. For example, existing online tools like e-Notariado, a platform that enables the provision of notarial services by electronic means, were enhanced in 2020. Among other features, e-Notariado

began allowing public notaries to use video conferencing and digital signatures to notarize documents remotely. Public deeds of purchase and sale can now be prepared and notarized online. The share of online business registrations also rose throughout the country. In many locations, the lockdown drove a shift from in-person to online services. Registrations at the commercial registry of Paraíba, which were previously done mostly in person, were completed 90% online by July 2020.²⁴ In Vitória (Espírito Santo), the municipality decided to phase out the in-person option for obtaining an operations license, relying entirely on the online system, which was not widely used until March 2020.

Construction licensing was also disrupted, but cities found new ways of communicating with users and improving their services. Some locations temporarily halted occupancy certificate inspections, but others, such as Campo Grande, allowed inspections using video chat calls. Many also modified licensing services, setting up email addresses, additional phone lines, and messaging app accounts. The need for social distancing accelerated the move from physical office visits to online platforms and prompted cities to develop new electronic systems. In mid-2020, Fortaleza (Ceará) and Recife were working on adding the occupancy certificate to their online platforms. Others, like Curitiba, Aracaju (Sergipe), and Maceió (Alagoas), are transitioning to an online platform, while Porto Alegre (Rio Grande do Sul) started implementing a fully online system, which is slated for completion in 2021.

Procedural deadlines in Brazil's judicial system were suspended for 1.5 months, but the courts continued hearing urgent legal matters. Remote work became mandatory for court staff, which meant that the court had to quickly adjust case workflow and communication within the courts and with the public to compensate for the lack of physical interactions. Electronic case files accelerated this response. To accelerate case digitalization during the pandemic, the state courts of Mato Grosso, Minas Gerais, Pernambuco, Rio Grande do Sul, and São Paulo established procedures and special task forces to digitalize physical files. They also allowed lawyers to scan files and send them back to the courts to facilitate their conversion to electronic cases. Under the National Council of Justice's leadership, all state courts adopted measures to ensure continuity of judicial services, including making greater use of online tools to allow court users to request information, exchange correspondence, and attend hearings.

Although the Code of Civil Procedure allowed virtual hearings long before the pandemic, their use increased sharply during lockdown. Most states started conducting these hearings by videoconference to encourage the use of conciliation and mediation mechanisms. Between April and July 2020, State Courts in Paraná, Rio Grande do Sul, and Santa Catarina created virtual court-annexed mediation centers, allowing the entire proceeding (from filing to conclusion) to occur electronically. In April 2020, Espírito Santo issued guidelines to pilot virtual dispute conciliation hearings during COVID-19. São Paulo and Pernambuco went

further, establishing special conciliation proceedings for commercial COVID-19-related disputes.

The way forward

Benchmarking exercises like *Subnational Doing Business in Brazil 2021* can motivate governments to reform by revealing areas where obstacles exist and highlighting opportunities to improve the quality and efficiency of business regulation. Policy makers could start by taking advantage of the findings of this subnational study to understand the sources of local variations and replicate the good practices identified locally, regionally, and globally. Comparisons between locations in the same country can be strong drivers of reform—it is more difficult for local governments and policy makers to justify why doing business in their city or state is more burdensome than in neighboring locations. Promoting peer-to-peer learning would provide opportunities for national and local policy makers to share their good practices while learning from others about what has worked better elsewhere. Although structural changes are also necessary, small administrative improvements that do not require major regulatory changes can already make a big difference in the life of a small or medium-size firm.

This report identifies areas where obstacles exist in Brazil and highlights opportunities for improvement based on local and international good practices (table 1.2). The reform path can start by addressing easier changes—some of which can be done at local level—but

TABLE 1.2 Summary of good practices to improve the ease of doing business across Brazil		
Good practices	Relevant agencies	
Starting a business		
<ul style="list-style-type: none"> • Consolidated postregistration procedures • Optimized digital authentication and electronic registration • Reduced complexity and increased transparency and consistency in municipal licensing • Simplified municipal fees and registration process more affordable • Streamlined social security registration • Improved connectivity and increased outreach campaigns 	National: <ul style="list-style-type: none"> • Federal Revenue Service • Ministry of Economy • National Department of Business Registration and Integration (DREI) • Redesim Steering Committee (CGSIM) • Federal Savings Bank • Employees union • Employers union 	Local: <ul style="list-style-type: none"> • Municipalities • State governments • Commercial registries
Dealing with construction permits		
<ul style="list-style-type: none"> • Streamlined procedures across the permitting process • Improved coordination between government agencies • Online platforms for construction permitting • Increased private sector participation • Risk-based approach for building licensing • Mandatory liability insurance regimes 	National: <ul style="list-style-type: none"> • National Registry of Construction Works - Federal Revenue Service • Labor Public Attorneys' Office • Federal Council of Engineering and Agronomy • Architecture and Urbanism Council 	Local: <ul style="list-style-type: none"> • Municipalities • Military Firefighters Corps • Regional Councils of Engineering • State Councils of Architecture and Urbanism • Property registries
Registering property		
<ul style="list-style-type: none"> • Automated or unified systems to enhance coordination between municipalities and property registries • Simple mechanisms for property transfer tax payment • Streamlined due diligence consultation process • Initiatives to improve geographic coverage of property registry and cadastre • Easily accessible and complete fee schedules for registration and notary services 	National: <ul style="list-style-type: none"> • National Council of Justice • National Association of Real Estate Registries • Brazilian Association of Notaries and Registrars • Brazilian Notarial College • National Operator of the Electronic Real State Registry System 	Local: <ul style="list-style-type: none"> • Municipalities • State courts • Property registries • Public notaries • Dispute registries • State registrars associations
Paying taxes		
<ul style="list-style-type: none"> • Joint payments of local taxes and simple municipal tax compliance requirements • Streamlined tax filing obligations • Clear, simple and stable tax legislation • Having one tax per tax base • Efficient and transparent tax audit processes • Increased possibilities for refund of indirect taxes (taxes similar to VAT) 	National: <ul style="list-style-type: none"> • Federal Revenue Service • National Social Security Institute • Federal Savings Bank 	Local: <ul style="list-style-type: none"> • Municipal tax authorities • Municipal agencies responsible for city fees • State tax authorities
Enforcing contracts		
<ul style="list-style-type: none"> • Backlog reduction programs • Improved case management, including time standards and more pre-trial conferences • Increased court automation • Streamlined enforcement proceedings • Effective alternative dispute resolution mechanisms 	National: <ul style="list-style-type: none"> • National Council of Justice • Ministry of Justice and Public Security 	Local: <ul style="list-style-type: none"> • State courts • Civil courts

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The list of agencies includes the main agencies relevant to each regulatory area, but others might also be implicated. For a detailed explanation of each good practice, refer to the "What are the challenges and good practices?" section of each indicator chapter.

solving cross-cutting business environment issues requires a well-coordinated coalition among national, state and local policy makers. The results would benefit all.

The road ahead: improving the business environment around Brazil

Using *Doing Business* data for Rio de Janeiro and São Paulo as a benchmark for the regulatory environment, the Brazilian Government's goal is to be within the top 50 economies on the ease of doing business by the end of 2022.²⁵ Replicating good practices that have been proven successful within the Brazilian business environment could be a first step towards this target. For example, the state of Maranhão, where entrepreneurs wait for almost one and a half years for their building permits, could look to other Brazilian locations to understand what they have done to promote efficiency. Fortaleza has adopted fast-track approvals to simplify and expedite the building licensing process. Through the Fortaleza Online one-stop shop, a firm can obtain a construction license in 10 days, much faster than the national average of 118 days; it takes less than 7 months to complete all licensing steps. Likewise, in the area of registering property, Pará could serve as an inspiration for reforms in neighboring Amapá, where it takes three times as long to transfer a property (68 days). In Pará, property registries tend to operate with a more efficient back-office management. Similarly, Pará's capital of Belém could look to Natal (Rio Grande do Norte) or Recife for inspiration on how to improve how firms pay taxes. Companies in those cities pay five

municipal taxes a year, but this is done in just two combined payments, half of the number of payments in Belém.

Replicating efficient processes developed by other Brazilian states and cities could lead to efficiency gains without the need for major legislative changes. Since São Paulo and Rio de Janeiro represent Brazil in the *Doing Business* report, if they were to replicate the best performances recorded in the 27 locations, Brazil's performance on the ease of doing business would improve considerably. Gains would be particularly strong in the areas of construction licensing and contract enforcement (figure 1.6). However, adopting existing local good practices would only be the first step. Even if all of the country's good practices were implemented, Brazil would still be far from its aspiring goal, particularly in the ease of paying taxes and starting a business. In the long term, improvements will require structural reforms, guided as well by international best practices.

Indeed, investing in the business environment could pay off. Good rules—establishing and clarifying property rights, increasing the predictability of economic outcomes, and providing contractual partners with core protections against abuse—create a regulatory environment where new entrants with drive and good ideas can successfully launch their business and where firms can invest, expand, and create jobs. Firms benefit from regulation that is efficient, accessible, and simple to implement and comply with. Transparent and straightforward regulation facilitates business entry, expansion,

and innovation and makes it easier for aspiring entrepreneurs to compete on an equal footing. Evidence from Brazil shows that states that perform better on the business environment tend to have higher firm entry rates (figure 1.7).

Investing in a strong national business environment reform agenda

The challenge of reforming the business environment often requires a comprehensive reform agenda, championed by a dedicated actor, working in conjunction with federal agencies as well as states and cities. Different models exist in organizing reform agenda. Brazilian authorities could look at other large federal countries, which streamlined business services with an active reform agenda and robust coordination efforts.

During the past decades, federal countries like India, Mexico, and the Russian Federation have created national agencies dedicated to streamlining business processes and improving coordination. In India, the Department for Promotion of Industry and Internal Trade (DPIIT) was established in 1995 to promote industrial development, internal trade, and the ease of doing business. Russia's Agency for Strategic Initiatives (ASI) is an autonomous agency that aims at implementing social and economic measures, including improvements in the business climate. Top-level government support has been key to their success in disseminating good practices in the business environment. Their heads of government were deeply involved in mobilizing agencies and public opinion behind the

FIGURE 1.6 Brazil's business environment would improve if good practices found in some states were adopted nationally



Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

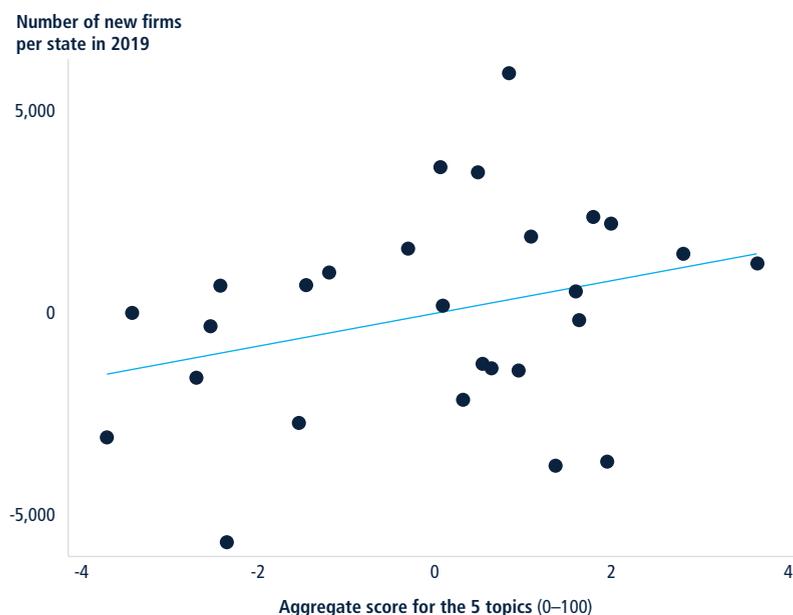
business reform agenda. Other key ingredients for success are having clear action plans with traceable targets, in addition to proper coordination channels to ensure the implementation at the local level. In federal states, the central government often sets out general legislation and leaves implementation to the subnational governments, considering varying regional circumstances. In countries where different parties dominate different government levels (as in Brazil and other federal states like Australia, Canada, and India), formal inter-governmental processes and institutions are vital. Without them,

negotiating cooperative arrangements and coordination between the different levels of government is almost impossible.

Mexico provides an example of how to leverage competition among states and promote peer learning as strategies to incentivize reforms. Championed by the National Regulatory Improvement Commission (Comisión Nacional de Mejora Regulatoria, CONAMER), Mexico's national reform agenda included the creation of a fund—the Fondo de Apoyo para la Micro, Pequeña y Mediana Empresa (the micro, small, and medium enterprise support fund)—to provide

financing to foster competition for growth, productivity, and innovation. The fund advertises online each year for proposals, with funding available to private firms, state and municipal governments, and the judiciary. It supports regulatory improvement projects at the three levels of government to facilitate regulatory compliance, increase formalization, and reduce costs, time, and cumbersome procedures for companies. To track results, CONAMER periodically carried out subnational *Doing Business* studies and organized biannual meetings for local officials to learn about good practices and connect to peers from other states. Peer learning also

FIGURE 1.7 States with a higher performance on the business environment tend to have higher firm entry rates



Source: *Doing Business* and *Subnational Doing Business* database; Federal Revenue Service (DataSebrae); Brazilian Institute of Geography and Statistics (Instituto Brasileiro de Geografia e Estatística, IBGE); United Nations Development Program Human Development Index.

Note: The relationship between the aggregate score for the five topics covered in this study and the average number of newly-created firms per month in each state in 2019 is significant at the 10% level, controlling for income per capita, population, the human development index and a robustness test.

takes place when local policy makers visit neighboring states and cities. For example, policy makers of the state of Colima visited Sinaloa, where they learned about issuing land use authorizations electronically; soon after, Colima set up a similar system.²⁶ Another interesting example comes from Poland, where the national government designed an action plan based on the results of the first subnational *Doing Business* assessment, to help the two worst-performing regions in the country adopt practices from the better-performing regions in business registration.²⁷ As a result, Kielce and Rzeszów, inspired by good practices from other regions, promoted electronic business registrations and improved staff training and document handling.

Initial steps are being taken in Brazil. In 2015, the federal government launched Programa Bem Mais Simples, an initiative to reduce bureaucracy, simplify and expedite government services, and improve the business environment and the efficiency of public administration. In early 2019, a specialized federal body under the General Secretariat of the Presidency was established, tasked with implementing this program with a special focus on modernizing public institutions and services. Most importantly, the Special Secretariat for State Modernization (Secretaria Especial de Modernização do Estado, SEME) has the strategic role of coordinating reforms with federal, state, and municipal agencies.²⁸ Action Groups were set up under

SEME to propose and monitor reforms in different areas. As of mid-2020, plans were underway to implement several coordinated initiatives to simplify and improve the business environment, focusing on the two main business cities.²⁹

If these initiatives are enlarged to encompass other locations in Brazil, which lag Rio de Janeiro and São Paulo's performance, the entire country's business environment could have much to gain. In this sense, the bottlenecks and good practices identified by *Subnational Doing Business in Brazil 2021* can guide authorities to identify areas for reform and existing good practices within the country. A coordinated, nationwide reform agenda, pulling together the relevant agencies and committing them to enforceable and actionable goals, could greatly benefit business activities beyond Brazil's largest cities—especially if reforms target the complexity and duration of processes and reduce costs where possible.

Notes

1. This term was first used in a conference promoted by the Brazilian Confederation of Industry (Confederação Nacional da Indústria, CNI) in 1995. It is often used to describe the set of structural, bureaucratic and economic difficulties companies face, that compromises new investments and worsens the business environment in the country. Commonly-mentioned obstacles to growth and competitiveness in the country are a complex tax system, high costs to access finance, inadequate infrastructure, excessive bureaucracy and government inefficiencies. (<https://noticias.portaldaindustria.com.br/noticias/competitividade/ha-mais-de-25-anos-termo-custo-brasil-sintetiza-obstaculos-ao-desenvolvimento/>; <https://www.portaldaindustria.com.br/industria-de-a-z/o-que-e-custo-brasil/>).
2. According to the Ministry of Economy of Brazil; see <http://antigo.economia.gov.br/Economia/noticias/2019/11/governo-lanca-programa-para-diminuir-o-custo-brasil>.
3. *Doing Business 2018* and *Doing Business 2021*.
4. See the additional research chapter on registering as an Individual Microbusiness Owner (Microempreendedor Individual, MEI).
5. According to data from Brazilian Service of Support for Micro and Small Enterprises (Sebrae) and the Federal Revenue Service, as of May 2020, out of 19,228,025 firms in Brazil, 17,293,316 are classified as either an Individual Microbusiness Owner, microenterprise, or small firm. <https://datasebrae.com.br/totaldeempresas/>; <http://www.agenciasebrae.com.br/sites/asn/uf/NA/pequenos-negocios-ja-representam-30-do-produto-interno-bruto-do-pais,7b965c911da51710VgnVCM1000004c00210aRCRD>.
6. According to Sebrae (<https://portaldodesenvolvimento.sebrae.com.br/numero-de-novos-mei-criados-em-2020-supera-em-quase-43-mil-o-registro-do-mesmo-periodo-de-2019/>).
7. Bosma, Niels, Stephen Hill, Aileen Ionescu-Somers, Donna Kelley, Jonathan Levie, Anna Tarnawa and the Global Entrepreneurship Research Association (GERA). 2020. *Global Entrepreneurship Monitor 2019/2020 Global Report*.
8. Informal firms as a share of Brazil's GDP is calculated using the 'Underground Economy Index' (Índice de Economia Subterrânea), published by the Getúlio Vargas Foundation's Brazilian Institute of Economics (Ibre/FGV), in partnership with the Brazilian Institute of Competition Ethics (ETCO) <https://www.etc.org.br/noticias/informalidade-avanca-mas-em-ritmo-mais-lento/>.
9. World Economic Forum. 2017. *Global Competitiveness Index 2017-2018*. Geneva: World Economic Forum.
10. Federal Revenue Service (DataSebrae); Brazilian Institute of Geography and Statistics (Instituto Brasileiro de Geografia e Estatística, IBGE).
11. Breda, Zulmir Ivânio. 2018. "Estrutura tributária e a qualidade dos gastos públicos." Federal Council of Accounting (Conselho Federal de Contabilidade, CFC). August 3. <https://cfc.org.br/destaque/estrutura-tributaria-e-a-qualidade-dos-gastos-publicos/>; Amaral, Gilberto Luiz do, et al. 2020. *Quantidade de normas editadas no Brasil: 32 anos da Constituição Federal de 1988*. Brazilian Institute of Tax Planning (Instituto Brasileiro de Planejamento e Tributação, IBPT). <https://ibpt.com.br/estudo-sobre-a-quantidade-de-normas-editadas-no-brasil-desde-a-ultima-constituicao-2020/>.
12. Amaral, Gilberto Luiz do, et al. 2020. *Quantidade de normas editadas no Brasil: 32 anos da Constituição Federal de 1988*.
13. National Justice Council (*Conselho Nacional de Justiça*). 2020. *Justiça em Números 2020*. Ano-base 2019. Brasília: CNJ.
14. Vasconcelos, Breno, Lorreine Messias, and Larissa Longo. 2020. *Contencioso tributário no Brasil. Relatório 2019 - Ano de referência 2018*. July.
15. Brazil scores better in paying taxes than Bolivia, the Central African Republic, Chad, the Republic of Congo, Somalia, and Venezuela, RB.
16. Redesim was introduced by Federal Law No. 11,598 of December 3, 2007. Its regulatory framework was established by CGSIM Resolution No. 25 of October 18, 2011.
17. Law No. 11,419 "Da Informatização do Processo Judicial" of December 19, 2006.
18. Share of processos eletrônicos by State Court. See CNJ (Conselho Nacional de Justiça). 2020. "Avaliação dos Impactos da Pandemia causada pela COVID-19 nos processos de trabalho dos Tribunais." Brasília: Conselho Nacional de Justiça.
19. The State Court of Espírito Santo announced plans in November 2020 to expand the implementation of electronic case files to some civil courts (Regulatory Act No. 106/ 2020).
20. SPED was introduced by Decree No. 6,022 of January 22, 2007.
21. See Belo Horizonte's simulator at <http://alf.siatu.pbh.gov.br/siatu-urbano-consulta-previa-publico/f/t/consultapreviapjman>.
22. See <https://anoregto.com.br/emolumentos>. The State Court of Alagoas also offers a cost simulation tool (see <https://cgj.tjal.jus.br/simuladorEmolumentos/>), but depending on the service consulted, estimates of total costs are not always accurate.
23. Each region's average aggregate score for the five topics is: Central-West: 55.1; North: 54.8; Northeast: 53.9; South: 54.2; Southeast: 56.6.
24. As reported by local public officials who met with the Subnational *Doing Business* team between July and August 2020.

25. Federal Government. 2019. *Bolsonaro: reforms will put Brazil among the top 50 countries to do business with*. January 22. <http://www.brazil.gov.br/about-brazil/news/2019/01/bolsonaro-reforms-will-put-brazil-among-the-top-50-countries-to-do-business-with>.
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27. World Bank. 2017. *Poland Catching-Up Regions: Recommendations for Easier Business Registration*. Washington, DC: World Bank.
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29. For more information the government's business environment initiatives, see <https://www.gov.br/casacivil/pt-br/assuntos/noticias/2020/agosto/modernizacao-do-ambiente-de-negocios-plano-para-levar-o-brasil-aos-50-paises-em-ranking-do-banco-mundial>.

CHAPTER 2

About *Doing Business* and *Subnational Doing Business in Brazil 2021*

- ◆ *Doing Business* measures aspects of regulatory efficiency and institutional quality of the key processes that affect local small and medium-size businesses in 191 economies.
- ◆ *Doing Business* covers 10 specific areas of the business environment: starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency.
- ◆ The *Doing Business* dataset—covering the past 18 years—is used widely by governments, researchers, international organizations, and think tanks to guide policies, conduct research, and develop new indexes
- ◆ *Subnational Doing Business in Brazil 2021* an independent report of the global *Doing Business* study, benchmarks 27 locations, covering five *Doing Business* indicators: starting a business, dealing with construction permits, registering property, paying taxes and enforcing contracts. It also includes two pilot studies on registering as an Individual Microbusiness Owner ('Microempreendedor Individual', MEI) and paying taxes under the Simples Nacional tax regime; these are measured in five locations in Brazil.

Doing Business is founded on the principle that economic activity benefits from clear rules and efficient service provision by the institutions responsible for their application. The rules and their structural framework—setting out property rights, facilitating the resolution of disputes, and protecting contractual partners from arbitrariness and abuse—encourage voluntary exchanges between economic actors. Such rules are much more effective in promoting growth and development when they are efficient, transparent, accessible, and implemented through well-functioning infrastructure.

In Rules and institutions create an environment where new entrants with drive and innovative ideas can get started in business and where productive firms can invest, expand, and create new jobs. The role of government policy in the daily operations of small and medium-size domestic firms is a central focus of the *Doing Business*

data. The objective is to encourage better quality institutions as well as efficient, transparent, and easy-to-implement regulation that allows businesses to thrive. *Doing Business* data focus on 10 areas of the business environment affecting small and medium-size domestic firms in the largest business city of an economy. The project uses standardized case studies to provide objective, quantitative measures that can be compared across 191 economies and across time.

Factors measured by *Doing Business* and *Subnational Doing Business* studies

Doing Business captures several important dimensions of the business environment affecting domestic firms. It provides quantitative indicators on regulatory efficiency and institutional quality for starting a business, dealing with construction permits, getting

electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency (table 2.1). *Doing Business* also collects data on contracting with the government, which measure the steps and time to participate in, win, and execute a roadworks contract through open procurement; features of e-procurement platforms; and good practices in the regulatory framework for such contract. These data are not part of the ease of doing business score and are available on the *Doing Business* website.

Subnational Doing Business reports, which are produced independently and by a separate team from the global *Doing Business* study, focuses on the indicators that are most likely to vary from city to city or state to state, such as those on dealing with construction permits or registering property. Indicators that use a legal scoring methodology, such as those on getting credit

TABLE 2.1 What *Doing Business* and *Subnational Doing Business* studies measure

Indicator set	What is measured
Typically included in subnational <i>Doing Business</i> studies:	
Starting a business	Procedures, time, cost and paid-in minimum capital to start a limited liability company for men and women
Dealing with construction permits	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
Getting electricity	Procedures, time and cost to get connected to the electrical grid; the reliability of the electricity supply; and the transparency of tariffs
Registering property	Procedures, time and cost to transfer a property and the quality of the land administration system
Trading across borders	Time and cost to export the product of comparative advantage and to import auto parts
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes for men and women
Not typically included in subnational <i>Doing Business</i> studies:	
Getting credit	Movable collateral laws and credit information systems
Protecting minority investors	Minority shareholders' rights in related-party transactions and in corporate governance
Paying taxes	Payments, time and total tax rate and contribution for a firm to comply with all tax regulations as well as postfiling processes
Resolving insolvency	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency

or protecting minority investors, are typically excluded because they mostly look at national laws with general applicability.

Doing Business measures aspects of business regulation affecting domestic small and medium-size firms defined on the basis of standardized case scenarios and located in the largest business city of each economy. In addition, for 11 economies a second city is covered.

Subnational Doing Business studies cover a subset of the 11 areas of business regulation that *Doing Business* covers across 191 economies. Subnational studies expand the *Doing Business* analysis beyond the largest business city of an economy. They measure variation in regulations or in the implementation of national laws across locations within an economy (as in this study) or a region (as in

the European Union). Projects are undertaken at the request of governments.

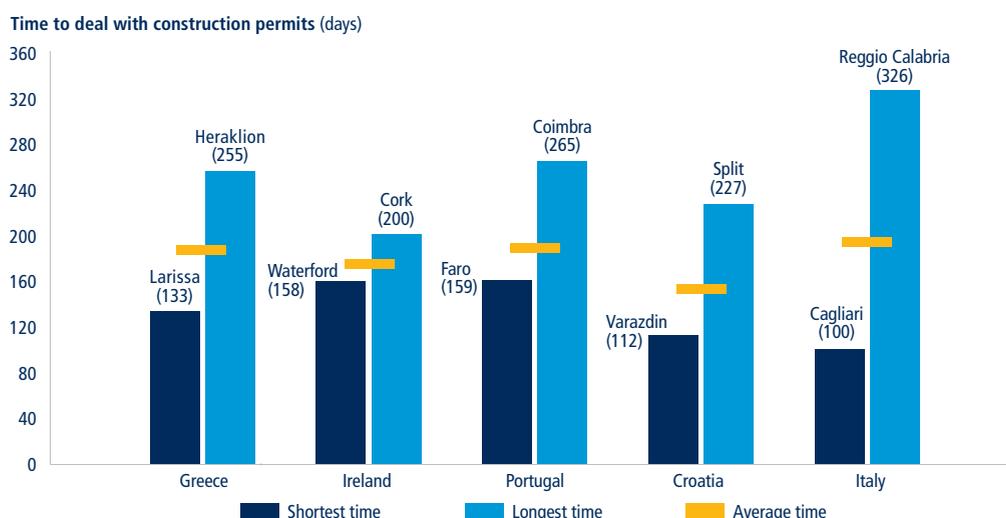
Data collected by subnational studies show that there can be substantial variation within an economy, including in Brazil (figure 2.1). In Croatia in 2018, for example, dealing with construction permits took 112 days in Varazdin and twice that time in Split. And in Brazil, this time ranged from 179.5 days in Roraima to 532.5 days in Pernambuco. Indeed, within the same economy, one can find locations that perform as well as economies that score in the top 20 on the ease of dealing with construction permits and locations that perform as poorly as economies that score in the bottom 40 on that indicator.

Subnational Doing Business studies create disaggregated data on business regulation. But they go

beyond a data collection exercise. They have proved to be strong motivators for regulatory reform at the local level:

- The data produced are comparable across locations within the economy and internationally, enabling locations to benchmark their results both locally and globally. Comparisons of locations that are within the same economy and therefore share the same legal and regulatory framework can be revealing: local officials find it hard to explain why doing business is more difficult in their jurisdiction than in a neighboring one.
- Pointing out good practices that exist in some locations but not others within an economy helps policy makers recognize the potential for replicating these good practices. This can prompt regulatory reform discussions across different

FIGURE 2.1 Different locations, different regulatory processes, and same economy



Source: *Subnational Doing Business* database.

Note: The average time shown for each economy is based on all cities covered by the data: six cities in Ireland in 2019, six cities in Greece in 2019, eight cities in Portugal in 2018, five cities in Croatia in 2018 and thirteen cities in Italy in 2019.

levels of government, providing opportunities for local governments and agencies to learn from one another and resulting in local ownership and capacity building.

Since 2005 subnational studies have covered 599 locations in 83 economies (figure 2.2). Twenty-two economies—including Colombia, Indonesia, Kenya, Mexico, Nigeria, the Philippines, the Russian Federation, and South Africa—have undertaken two or more rounds of subnational data collection to measure progress over time. Ongoing studies include those in the European Union (Austria, Belgium and the Netherlands) and the United Arab Emirates (two emirates). *Subnational Doing Business in Brazil*

2021 is the first subnational *Doing Business* study for Brazil in fifteen years. It benchmarks business regulation and its enforcement in 27 federative units (26 states and the Federal District), which are analyzed through their capital cities.

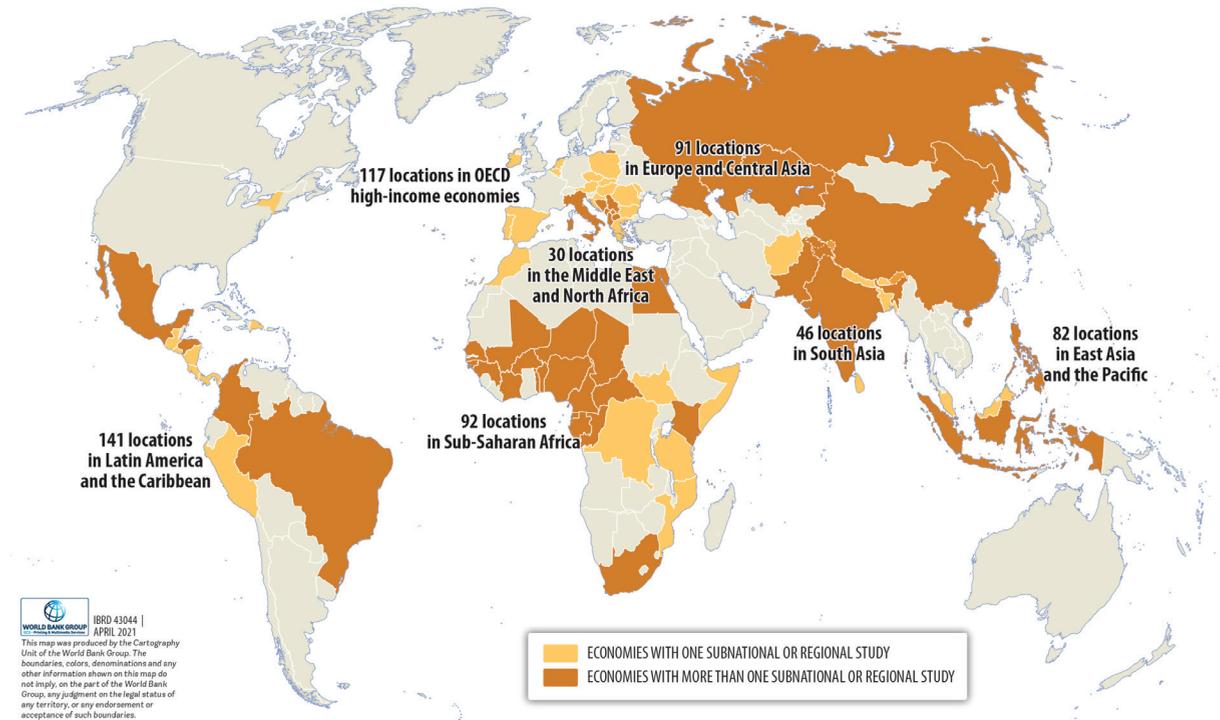
How the indicator sets are selected

The design of the *Doing Business* indicator sets has been informed by theoretical insights gleaned from extensive research.¹ In addition, background papers developing the methodology for most of the areas covered by *Doing Business* have established the importance of the rules, regulations, and institutions that *Doing Business* focuses on for such economic outcomes as trade volumes, foreign direct

investment, market capitalization in stock exchanges, and private credit as a percentage of gross domestic product (GDP).²

Subnational Doing Business in Brazil 2021 benchmarks 27 locations, covering five *Doing Business* indicator sets (or topics)—starting a business, dealing with construction permits, registering property, paying taxes and enforcing contracts. These were chosen based on their relevance to the national context and their ability to show variation across the locations covered. The report also includes two pilot case studies measuring the processes of registering an individual microbusiness owner (MEI) and of paying taxes under the Simples Nacional tax regime; they cover five locations in Brazil.

FIGURE 2.2 Comparing regulation at the local level: *Subnational Doing Business* studies



Source: *Subnational Doing Business* database.

The ease of doing business score

To provide different perspectives on the data, *Doing Business* presents data both for the individual indicator sets and for an aggregate measure: the ease of doing business score. The ease of doing business score aids in assessing the absolute level of performance and how it improves over time. The individual scores for each indicator set show the proximity of each economy to the best performance observed in each of the indicator sets across all economies in the *Doing Business* sample since 2005 or the third year in which data were collected for the indicator set. This approach underscores the gap between a particular economy's performance and the best performance at any point in time and is used to assess the change in the economy's business environment over time as measured by *Doing Business*.

Subnational Doing Business in Brazil 2021 includes indicator scores and rankings for the 27 selected locations on starting a business, dealing with construction permits, registering property, paying taxes and enforcing contracts. The score measures a location's performance with respect to a measure of regulatory best practice for each topic. For registering property, for example, Georgia, Norway, Portugal and Sweden have the lowest number of procedures required (1). Georgia holds the shortest time to register property (1 day), while Saudi Arabia has the lowest cost (0.0% of property value). No economy has reached the best performance of 30 points on the quality of land administration index (table 2.2).

Calculation of the doing business score for each topic

Calculating the ease of doing business score for each of the three topics for each city involves two main steps. In the first step individual component indicators are normalized to a common unit where each of the 19 component indicators y is rescaled using the linear transformation $(\text{worst} - y) / (\text{worst} - \text{best})$. In this formulation the highest score represents the best regulatory performance on the indicator across all economies covered by *Doing Business* since 2005 or the third year in which data for the indicator were collected.

Thus, an economy may establish the best regulatory performance for an indicator even though it may not have the highest score in a subsequent year. Conversely, an economy may score higher than the best regulatory performance if the economy reforms after the best regulatory performance is set. For example, the best regulatory performance for the time to get electricity is set at 18 days. In the Republic of Korea it now takes 13 days to get electricity while in the United Arab Emirates it takes just 7 days. Although the two economies have different times, both economies score 100 on the time to get electricity because they have exceeded the threshold of 18 days.

For scores on indexes such as the building quality control index or the quality of land administration index, the best regulatory performance is set at the highest possible value (although no economy has yet reached that value in the case of the latter). For the different times to trade across borders, the best

regulatory performance is defined as one hour even though in many economies the time is less than that.

In the same formulation, to mitigate the effects of extreme outliers in the distributions of the rescaled data for most component indicators (very few economies need 700 days to complete the procedures to start a business, but many need 9 days), the worst performance is calculated after the removal of outliers. The definition of outliers is based on the distribution for each component indicator. To simplify the process two rules were defined: the 95th percentile is used for the indicators with the most dispersed distributions (including the time and cost indicators), and the 99th percentile is used for number of procedures (figure 2.3). No outlier is removed for component indicators bound by definition or construction, including legal index scores (such as the quality of land administration index or the quality of judicial processes index).

In the second step for calculating the ease of doing business score for each topic, the scores obtained for individual indicators for each location are aggregated through simple averaging into one score for each topic.

A city's topic score is indicated on a scale from 0 to 100, where 0 represents the worst regulatory performance and 100 the best. All topic ranking calculations are based on scores without rounding.

Variability of cities' scores across topics

Each *Doing Business* topic measures a different aspect of the business regulatory environment. A city's

TABLE 2.2 Which economies set the best regulatory performance?

<i>Doing Business</i> area and indicator	Number of economies attaining best performance	Best regulatory performance	Worst regulatory performance
Starting a business			
Procedures (number)	1	1	18 ^a
Time (days)	0	0.5	100 ^b
Cost (% of income per capita)	3	0.0	200.0 ^b
Minimum capital (% of income per capita)	121	0.0	400.0 ^b
Dealing with construction permits			
Procedures (number)	0	5	30 ^a
Time (days)	0	26	373 ^b
Cost (% of warehouse value)	0	0.0	20.0 ^b
Building quality control index (0–15)	8	15	0 ^c
Registering property			
Procedures (number)	4	1	13 ^a
Time (days)	1	1	210 ^b
Cost (% of property value)	1	0.0	15.0 ^b
Quality of land administration index (0–30)	0	30	0 ^c
Paying taxes			
Payments (number per year)	2	3	63 ^b
Time (hours)	1	49 ^d	696 ^b
Total tax and contribution rate (% of profit)	37	26.1 ^e	84.0 ^b
Postfiling index (0–100)	0 ^f	100	0 ^c
Time to comply with VAT refund (hours)	11	0	50 ^b
Time to obtain VAT refund (weeks)	2	3.2	55 ^b
Time to comply with corporate income tax correction (hours)	14	1.5	56 ^b
Time to complete a corporate income tax correction (weeks)	101	0 ^g	32 ^b
Enforcing contracts			
Time (days)	0	120	1,340 ^b
Cost (% of claim value)	0	0.1	89.0 ^b
Quality of judicial processes index (0–18)	0	18	0 ^c

Source: *Doing Business* database.

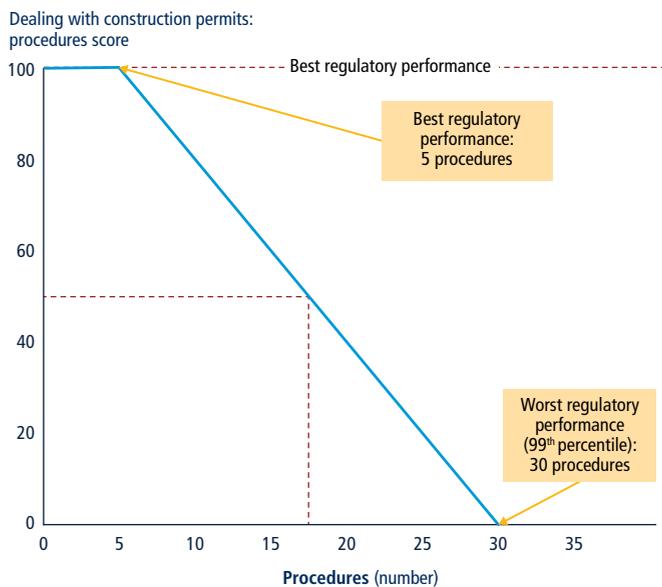
- Worst performance is defined as the 99th percentile among all economies in the *Doing Business* sample.
- Worst performance is defined as the 95th percentile among all economies in the *Doing Business* sample.
- Worst performance is the worst value recorded.
- Defined as the lowest time recorded among all economies in the *Doing Business* sample that levy the three major taxes: profit tax, labor taxes and mandatory contributions, and VAT or sales tax.
- Defined as the highest total tax and contribution rate among the 15% of economies with the lowest total tax and contribution rate in the *Doing Business* sample for all years included in the analysis up to and including *Doing Business 2015*.
- No economies in the *Doing Business* sample that levy both corporate income tax and VAT or sales tax have attained the best performance.
- Time to complete a corporate income tax correction is 0 when there is no audit measured for the economy. No audit is measured when the percentage of cases exposed to an additional review is less than 25%.

scores can vary, sometimes significantly, across topics. One way to assess the variability of a city's regulatory performance is to look at its scores across topics. Consider the example of Portugal (represented by Lisbon). It scores 91.3

for starting a business and 100.0 for trading across borders, but only 62.0 for protecting minority investors and 35.0 for getting credit.

Variation in performance across topics is not unusual. It reflects

differences in the degree of priority that government authorities give to particular areas of business regulation reform and in the ability of different government agencies to deliver tangible results in their area of responsibility.

FIGURE 2.3 How are scores calculated for indicators? An example

Source: *Doing Business* database.

Topic rankings

The rankings range from 1 to 27. The ranking of states is determined by sorting the aggregate doing business scores for each topic.

Advantages and limitations of the methodology

The *Doing Business* methodology is designed to be an easily replicable way to benchmark specific characteristics of the business environment—how they are implemented by governments and experienced by private firms and professionals on the ground. Its advantages and limitations should be understood when using the data.

Ensuring comparability of the data across a global set of economies is a

central consideration for the *Doing Business* indicator sets, which are developed using standardized case scenarios with specific assumptions. One such assumption is the location of a standardized business—the subject of the *Doing Business* case study—in the largest business city of the economy. The reality is that business regulations and their enforcement may differ within a country, particularly in federal states and large economies. Gathering data for every relevant jurisdiction in each of the 191 economies covered by *Doing Business* is infeasible. Nevertheless, where policy makers are interested in generating data at the local level, beyond the largest business city, and in learning from local good practices, *Doing Business* has complemented its global indicators with subnational reports. Also, starting with *Doing Business 2015*, coverage was extended to the second-largest business city

in economies with a population of more than 100 million (as of 2013).

Doing Business recognizes the limitations of standardized case scenarios and assumptions. Although such assumptions come at the expense of generality, they also ensure the comparability of data. Some of the dimensions covered by *Doing Business* are complex, so it is important that the standardized cases are defined carefully. For example, the standardized case scenario usually involves a limited liability company or its legal equivalent. There are two reasons for this assumption. First, private limited liability companies are the most prevalent business form (for firms with more than one owner) in many economies around the world. Second, this choice reflects the focus of *Doing Business* on expanding opportunities for entrepreneurship: investors are encouraged to venture into business when potential losses are limited to their capital participation.

Another assumption underlying the *Doing Business* indicator sets is that entrepreneurs have knowledge of and comply with applicable regulations. In practice, entrepreneurs may not be aware of which institutions are responsible for a specific business process or how to comply with regulations and may lose considerable time trying to find out. Alternatively, they may intentionally avoid compliance—by not registering for social security, for example. Firms may opt for bribery and other informal arrangements intended to bypass the rules where regulation is particularly onerous. Levels of informality tend

to be higher in economies with particularly burdensome regulation. Compared with their formal sector counterparts, firms in the informal sector typically grow more slowly, have poorer access to credit, and employ fewer workers—and these workers remain outside the protections of labor law and, more generally, other protections embedded in the law.³ Firms in the informal sector are also less likely to pay taxes. *Doing Business* measures one set of factors that help explain the occurrence of informality, and it provides policy makers with insights into potential areas of business reform.

Doing Business does not cover many important policy areas, and its scope is narrow even within the areas it does cover. *Doing Business* does not measure the full range of factors, policies, and institutions that affect the quality of an economy's business environment or its national competitiveness. It does not, for example, capture aspects of macroeconomic stability, development of the financial system, market size, the incidence of bribery and corruption, or the quality of the labor force.

The focus is also deliberately narrow within the specific *Doing Business* indicator sets. The trading across borders indicator set, for example, captures the time and cost required for the logistical process of exporting and importing goods, but it does not include the cost of tariffs or international transport. Similarly, the indicator sets on starting a business and protecting minority investors do not cover all aspects of commercial legislation. Given that *Doing Business* measures only a

few features of each area that it covers, business reforms should not focus solely on these areas. Instead, they should be evaluated within a broader context.

Stages of a Subnational Doing Business study

Subnational Doing Business studies adopt the *Doing Business* methodology for the indicators benchmarked in the study. However, subnational studies are conducted independently by a separate team from the global *Doing Business* team and differ in how they are implemented (figure 2.4).

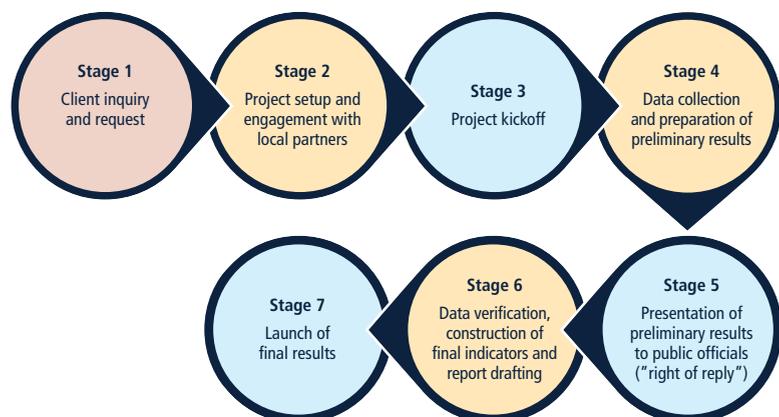
Data collection and verification

The *Subnational Doing Business* data, including the indicators presented in *Subnational Doing Business in Brazil 2021*, are primarily based on a detailed reading of domestic laws, regulations, and administrative requirements as well as their implementation in practice as experienced by private professionals.

Subnational Doing Business reports collect data—independently of the global *Doing Business* data—through several rounds of communication with expert respondents (both private sector practitioners and government officials), and also through responses to questionnaires, conference calls, written correspondence, and visits by the team *Subnational Doing Business* team (when feasible).⁴

Subnational Doing Business follows similar data collection methods as *Doing Business*. However, subnational *Doing Business* studies are driven by client demand and do not follow the same timeline as global *Doing Business* publications. In addition to filling out questionnaires, *Subnational Doing Business* respondents submit references of the relevant laws, regulations and fee schedules. The team collects the texts of the relevant laws and regulations and checks the questionnaire responses for accuracy. The team examines the relevant building codes, for example, to check what inspections are legally required while building a warehouse. The team also collects data

FIGURE 2.4 Typical stages of a *Subnational Doing Business* project



from public officials that work on the areas benchmarked in the study. For example, public authorities across Brazil that work on the five study areas completed questionnaires during the data collection process and provided the team with laws, regulations, and other documents related to the implemented reforms.

The team conducts extensive consultations with multiple contributors. For some areas—for example, those measuring dealing with construction permits, enforcing contracts, and registering property—the time component is based on actual practice and not on the law. When respondents disagree, the time indicators reported represent the median values of several responses given under the assumptions of the standardized case.

Subnational Doing Business respondents

For *Subnational Doing Business in Brazil 2021*, more than 1,500 professionals across the 27 selected locations assisted in providing the data that inform the five areas covered (table 2.2). Data was collected between February and September 2020. All private professionals were independently recruited by the *Subnational Doing Business* team. The *Subnational Doing Business* website and the acknowledgments section of this study list the names and credentials of those respondents wishing to be acknowledged.

Selected on the basis of their expertise in these areas, respondents are professionals who routinely administer or advise on the legal and regulatory requirements in the specific

areas covered by *Subnational Doing Business in Brazil 2021*. Because of the focus on legal and regulatory arrangements in registering property and enforcing contracts, most of the respondents for this indicator are legal professionals. Architects, engineers and other professionals answered the questionnaires related to dealing with construction permits. Accountants, lawyers and other professionals answered the questionnaires related to starting a business and paying taxes. Certain local and national public officials (such as judges, registrars from the property registry and officials from tax agencies) also provide information that is incorporated into the indicators.

The *Subnational Doing Business* approach is to work with legal practitioners or other professionals who regularly undertake the transactions involved. Following the standard methodological approach for time-and-motion studies, *Subnational Doing Business in Brazil 2021* breaks down each process or transaction, such as obtaining a construction permit or transferring a property title, into separate steps to ensure a better estimate of time. The time estimate for each step is given by practitioners with significant and routine experience in the transaction.

Government engagement

Throughout the project lifecycle, *Subnational Doing Business* studies are implemented in close collaboration with the client and local authorities.

In addition to participating in the data collection process, local authorities play a key role in the data verification process. After

receiving the completed questionnaires from both private and public respondents for *Subnational Doing Business in Brazil 2021*, verifying the information against the law, and conducting follow-up inquiries to ensure that all relevant information is captured, the *Subnational Doing Business* team shared the preliminary findings with the government and relevant public authorities in each location. Through this process, government officials had the opportunity to comment on the preliminary data in meetings with World Bank Group staff as well as in writing (“right of reply” period).

Having public officials discuss and comment on the preliminary results has proven to be an important activity, not only to improve the quality of the study but also to enhance the dialogue between the local governments and the World Bank Group at the subnational level.

World Bank internal review process

Once the team has finalized the indicators, the team prepares a draft report that includes the data findings and analysis. Technical experts that work on the respective indicator areas within the World Bank Group review each topic chapter. The full draft report then undergoes an internal peer review within the World Bank before it is finalized.

Uses of the Doing Business data

Doing Business was designed with two main types of users in mind:

policy makers and researchers. It is a tool that governments can use to design sound business policies. Nevertheless, the *Doing Business* data are limited in scope and should be complemented with other sources of information. *Doing Business* focuses on a subset of business environment areas and on the particular case studies analyzed. These areas and case studies are chosen to be illustrative of the business environment, but they do not constitute a comprehensive description of that environment. By providing a unique data set that enables analysis aimed at better understanding the role of a business-friendly environment in economic development, *Doing Business* is also an important source of information for researchers.

Governments and policy makers

Doing Business offers policy makers a benchmarking tool useful in stimulating policy debate, both by exposing potential challenges and by identifying good practices and lessons learned. Despite the narrow focus of the covered areas, the initial debate they generate typically turns into a deeper discussion on areas where business reform is needed, including areas well beyond those measured by *Doing Business*. In economies where subnational studies are conducted, the *Doing Business* indicator sets go one step further in offering policy makers a tool to identify good practices that can be adopted more broadly within their economies.

The *Doing Business* indicator sets are “actionable.” For example,

governments set the minimum capital requirement for new firms, invest in company and property registries to increase their efficiency, or improve the efficiency of tax administration by adopting the latest technology to facilitate the preparation, filing, and payment of taxes by the business community. Governments also undertake court reforms to shorten delays in the enforcement of contracts. But some *Doing Business* indicator sets capture procedures, time, and costs that involve private sector participants, such as lawyers, architects, electricians, or freight forwarders. Governments have little influence in the short run over the fees these professions charge, though much can be achieved by strengthening professional licensing regimes and preventing anti-competitive behavior.

Over the past decade, governments have increasingly turned to *Doing Business* as a repository of actionable, objective data providing unique insights into good practices worldwide. To ensure the coordination of efforts across agencies, nearly 90 economies have formed reform committees. These committees use the *Doing Business* indicator sets as one input to inform their programs for improving the business environment. Since 2003, governments have reported more than 4,100 business reforms, 1,513 of which have been informed by *Doing Business*.⁵

Many economies share knowledge on the reform process related to the areas measured by *Doing Business*. Among the most common venues for this knowledge sharing are peer-to-peer learning

events—workshops where officials from different governments across a region or even across the globe gather to discuss the challenges of reforming and to share their experiences.

Research

Doing Business data are widely used by researchers in academia, think tanks, international organizations, and other institutions. Since 2003, thousands of empirical articles have utilized *Doing Business* data or the *Doing Business* conceptual framework to analyze the impact of the business environment on various economic outcomes.

Notes

1. Djankov, Simeon. 2016. "The *Doing Business* Project: How It Started: Correspondence." *Journal of Economic Perspectives* 30 (1): 247–48.
2. These papers are available on the *Doing Business* website at <http://www.doingbusiness.org/methodology>.
3. Schneider, Friedrich. 2005. "The Informal Sector in 145 Countries", Department of Economics, University of Linz; La Porta, Rafael and Andrei Shleifer. 2008. "The Unofficial Economy and Economic Development", Tuck School of Business Working Paper 2009-57, Dartmouth College, Hanover, New Hampshire.
4. In 2020, data collection visits by the *Subnational Doing Business* team were not possible because of the COVID-19 pandemic.
5. These are reforms for which *Doing Business* is aware that information provided by *Doing Business* was used in shaping the reform agenda.

CHAPTER 3

Starting a business

MAIN FINDINGS

- ◆ On average, the process of starting a business in Brazil requires 11 procedures, three weeks, and costs the equivalent of 5.1% of income per capita.
- ◆ Brazil requires three more procedures than the average in Latin America and the Caribbean. Still, it is less time-consuming and costly to start a business in Brazil than elsewhere in the region (29.5 days and 27.3% of income per capita).
- ◆ Brazil is one of only 15 economies globally—of the 191 measured worldwide by *Doing Business*—where starting a business requires at least 11 procedures.
- ◆ Registering a company in Brazil is complex mainly due to the involvement of no less than six different public agencies at the municipal, state, and federal levels. Local-level procedures—particularly those to get a municipal operations license—are the main reason for differences in the benchmarked locations.
- ◆ Reform efforts are underway across Brazil, but these have yet to reach their full potential. A lack of digitalization, requirements for multiple interactions, and cumbersome regulation remain a challenge to Brazilian firms seeking to formalize.

Brazil is one of the largest economies in the world.¹ However, the country's informal sector accounts for nearly one-fifth of all economic activity—equivalent to the GDP of Colombia or South Africa—employing 40% of the country's workforce.²

Formalization offers benefits and legal protections that the shadow economy does not. Evidence suggests that relative to formal firms, informal businesses tend to grow slowly, employ fewer people, and contribute little to fiscal revenue generation.³ By pulling resources together in a recognized limited liability venture—the type of company measured by *Doing Business*—entrepreneurs have more freedom to innovate because their

personal assets are not put at risk. Registration also increases access to formal services such as courts and banks. Formalization reduces the potential for harassment and bribery that comes with operating an informal business. When firms are formally registered, their employees can benefit from protections provided by the law. Formally-incorporated firms also generate tax revenue for governments.

Brazilian entrepreneurs risk their personal savings on business ventures they believe in. Starting a business involves obstacles, but excessive bureaucracy should not be one of them. Recognizing the importance of channeling the creative energy of its entrepreneurs, the Brazilian government has taken steps to curb bureaucracy

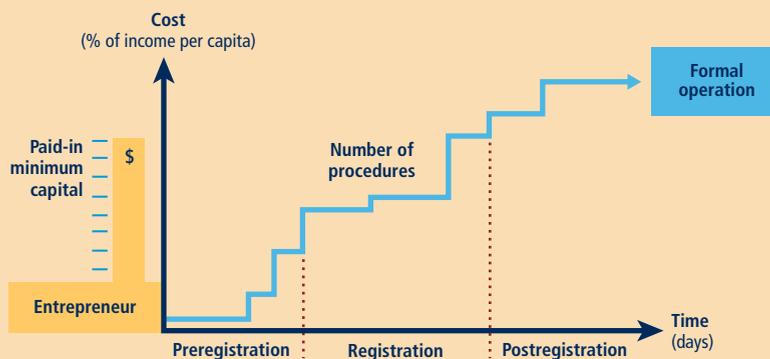
and foster a favorable business environment. The simplification of startup formalities—often the first government regulation that companies encounter—has been at the forefront of these efforts. Within a decade, thanks to the nationwide efforts of federal, state, and municipal agencies to streamline pre- and postregistration requirements and improve online processes, the time to start a business in Brazil has fallen significantly. A decade ago, it took 15 steps and 120 days at a cost of 7.3% of income per capita to register a firm in São Paulo.⁴ Today, in the same city it takes 11 steps, 13.5 days, and 2.7% of income per capita⁵ (see box 3.1 for methodology). Nevertheless, there is room for further procedural streamlining and consolidation.

BOX 3.1 What does starting a business measure?

Doing Business records all procedures required for an entrepreneur to start and formally operate a business, as well as the time and cost to complete these procedures and the paid-in minimum capital requirement (figure B 3.1.1). To make the data comparable across locations in the same country and across the 190 economies measured globally, *Doing Business* uses a standardized case study of a limited liability company—Sociedade Limitada in Brazil—that engages in general industrial or commercial activities, has startup capital equivalent to 10 times income per capita, and employs between 10 and 50 people. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

This report includes a pilot study (see the additional research section) on the Individual Microbusiness Owner (MEI) in five locations in Brazil, which is separate from the starting a business indicator analyzed here. It is not included in the ranking or scoring for the starting a business indicator set.

FIGURE B 3.1.1 What are the number of procedures, time, cost and paid-in minimum capital to get a local limited liability company up and running?



Source: *Doing Business* and *Subnational Doing Business* database.

Note: For more information, see the chapter About *Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

The creation of the Individual Microbusiness Owner (Microempreendedor Individual, MEI) registration classification⁶—an individual microbusiness owner who can hire up to one employee—was another key step toward reducing informality. Since its inception in 2009, the MEI has facilitated the formalization of approximately 14 million entrepreneurs. Today, MEIs are the most common type of business in Brazil (an estimated 55% of all companies in the country are registered as MEIs).⁷

The Economic Freedom Law,⁸ approved by the federal government in September 2019, is another important reform aimed at fostering entrepreneurship and improving the country's business environment. The most impactful change proposed in the new law may be the accelerated granting of licenses for businesses conducting low-risk activities (or the abolition of this requirement altogether). In 2007, Law 11,598 stated that locations that are members of Redesim (Rede Nacional para Simplificação do Registro e Localização de Empresas e Negócios)—an online platform linking various stakeholders at all levels of the business registration process—should grant temporary operations licenses to businesses that are not considered high-risk. However, in practice only four locations (Paraíba, Pernambuco, Rondônia, and Sergipe) do so. The adoption and implementation of the Economic Freedom Law will confront numerous obstacles. Institutions on the ground must ensure comprehensive simplification and integration of processes, which will also require investment in staff training.

How does starting a business work in Brazil?

The requirements for operating a limited liability company are governed at the national level by the Brazilian Civil Code,⁹ the Public Records of Mercantile Companies' Law,¹⁰ and laws updating or amending the latter, including the Economic Freedom Law. Under Brazil's federal constitution, states grant company registration, and municipalities issue business operations licenses. The Brazilian federative model grants municipalities, states, and the federal government the autonomy to levy and regulate taxes and fees. The legal concept of "police power" (poder de polícia)¹¹ allows municipal laws to regulate location and operational requirements, licenses, and fees. Some municipalities have tax codes (código tributário) that summarize and gather all the taxes and fees due from businesses. Most variations in the process to start a business across the locations benchmarked by *Subnational Doing Business in Brazil 2021* are found at the municipal level.

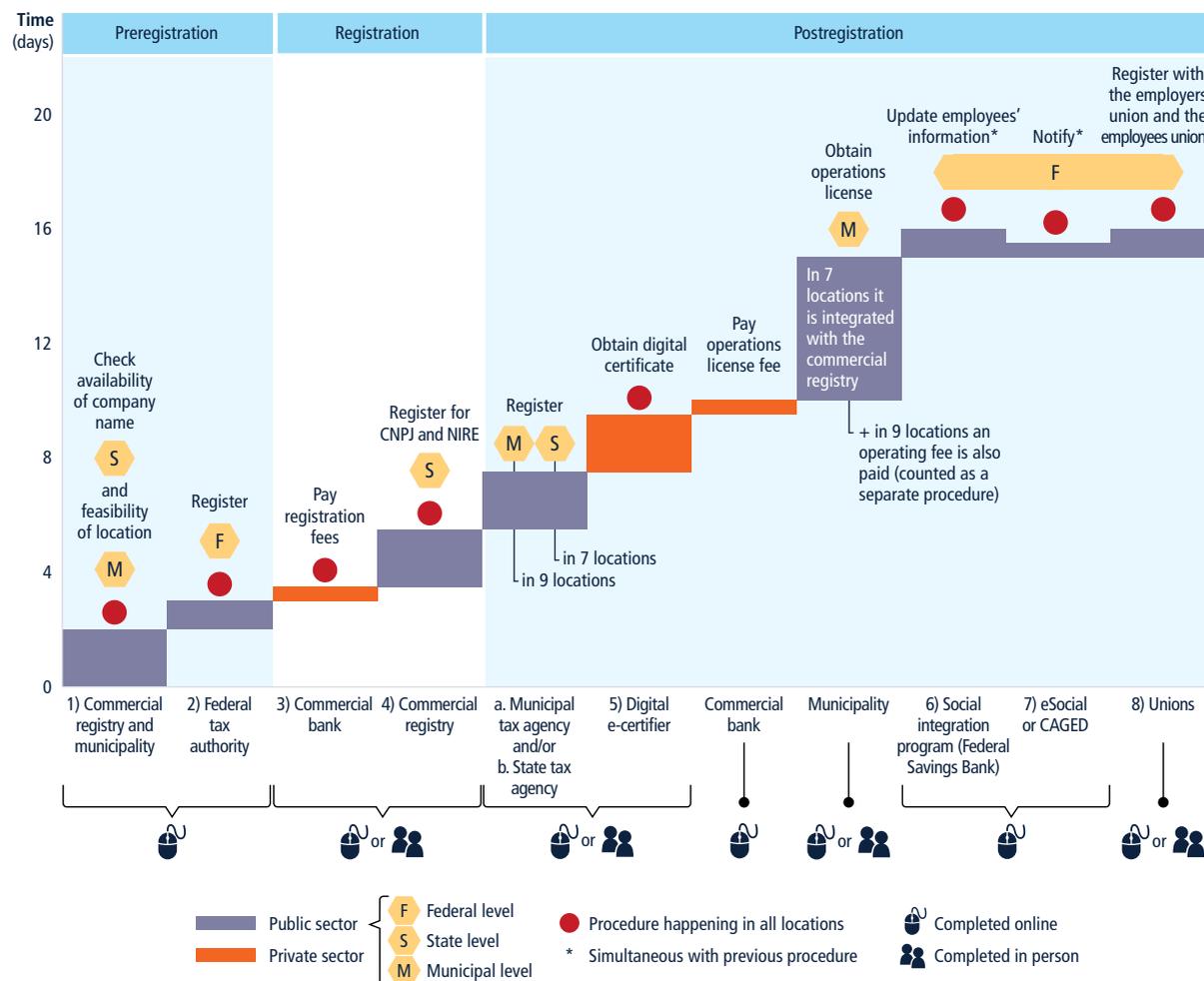
Eight procedures are required to set up a limited liability company anywhere in Brazil. Up to eight additional requirements may apply, depending on the company's location (figure 3.1). First, business founders check the availability of the company name (with the commercial registry) and the feasibility of the activity's location (with the municipality). This can be done online through Redesim (see box 3.3).

The applicant must provide information on the company's activities

and the exact proposed location. If the location is approved, the system issues a protocol number allowing the user to (2) register with the federal tax authority (Receita Federal do Brasil, RFB).¹² Upon approval from the tax authority, Redesim generates a document (Documento Básico de Entrada, DBE). This document and the protocol number must be presented in Redesim's online system ("módulo integrador"), which is integrated with the commercial registries in each location. The system generates a registration fee that must (3) be paid¹³ before the founders complete company registration.

Once the fee is paid, the applicants must (4) upload the social contract of the company signed by all partners. Once the application is approved by the commercial registry, the company obtains the Company Registration Identification Number (Número de Identificação do Registro de Empresas, NIRE) and a federal tax identification number from the National Corporate Taxpayer Registry (Cadastro Nacional de Pessoas Jurídicas, CNPJ).¹⁴ In several locations—where state and municipal authorities are connected to the commercial registry through the Redesim platform—users also obtain a municipal operations license and complete registration with municipal and state tax agencies.¹⁵ However, registration with the municipal tax agency is a separate step in nine locations,¹⁶ and registration with the state tax agency is a separate step in seven.¹⁷ Obtaining an operating license is a separate step in 20 municipalities (only seven locations¹⁸ combine it with the registration of the company).

FIGURE 3.1 Starting a business takes 11 steps on average and involves up to 6 public agencies at the national, state, and municipal levels



Source: *Doing Business* and *Subnational Doing Business* database.

Note: Several municipal departments may play a role in the process. This figure illustrates the 11 most common procedures across locations. For more details on each location, see the State profiles.

Next, the company must (5) obtain a digital certificate (certificado digital do Cadastro Nacional da Pessoa Jurídica, e-CNPJ)¹⁹ from an accredited company to issue invoices and fulfill accounting obligations with the tax authorities.

The final three steps, related to social and labor obligations, take place simultaneously: (6) registering employees in the social integration

program (Programa de Integração Social, PIS) through the website of the Federal Savings Bank (Caixa Econômica Federal); (7) notifying the Ministry of the Economy's general cadaster of employed and unemployed workers (Cadastro Geral de Empregados e Desempregados, CAGED) of the employment relationship through CAGED or the eSocial portal;²⁰ and (8) registering with the employers union (Sindicato

Patronal) and the employees union (Sindicato dos Empregados).

How does starting a business in Brazil compare regionally and globally?

Across the 27 locations benchmarked in Brazil, starting a

business requires an average of 11.1 procedures and 15.4 days at a cost of 5.1% of income per capita. As in 120 other economies, there is no requirement to deposit a minimum amount as paid-in capital before company registration.

Globally, Brazil is one of 15 economies (out of 191 measured by *Doing Business 2021*) where starting a business requires 11 or more procedures (figure 3.2).²¹ Entrepreneurs in Brazil comply with more requirements than those in Latin America and the Caribbean (8 procedures) and OECD high-income economies

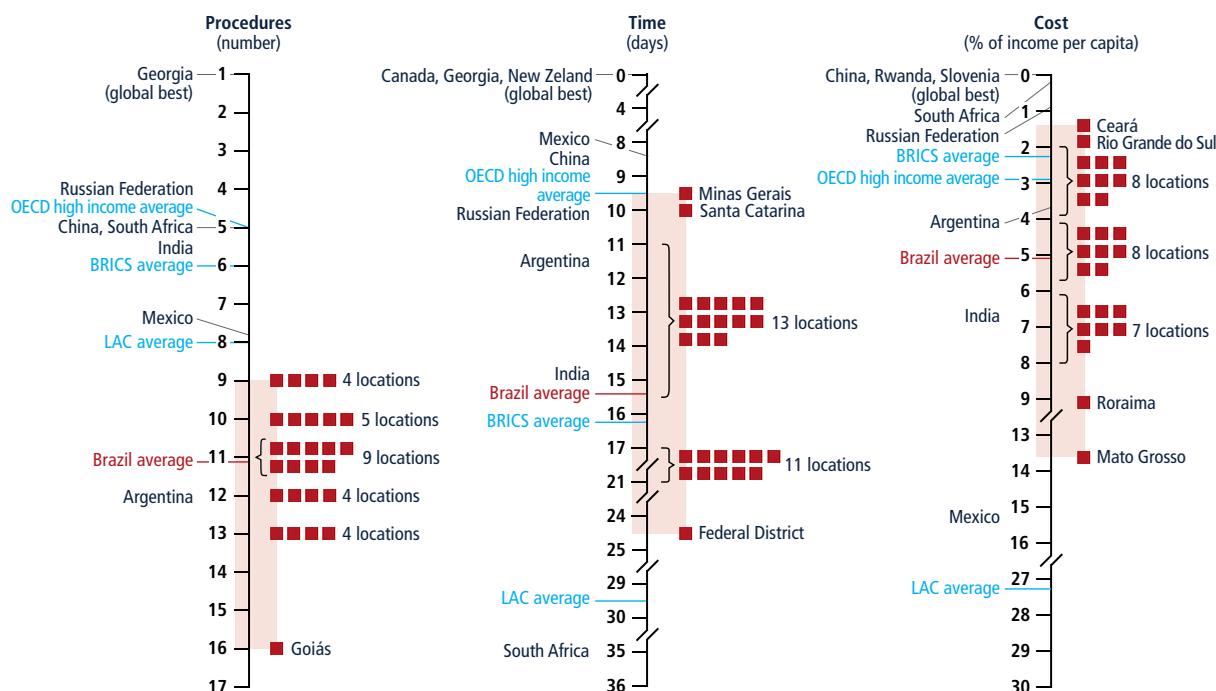
(5). The process is also more streamlined in Brazil's fellow BRICS economies: China (5 procedures), India (5.5), the Russian Federation (4), and South Africa (5). In Brazil, most procedures (7 out of 11) occur in the postregistration phase. By contrast, there are only two postregistration requirements in Russia (figure 3.3).

Regarding the time to start a business, at 15.4 days, Brazil outperforms the LAC regional average (29.5 days) and South Africa (35). However, the process takes longer in Brazil than in the OECD

high-income economies (9.5 days), Mexico (8.4), China (8.5), Russia (10.1), and India (14.9).

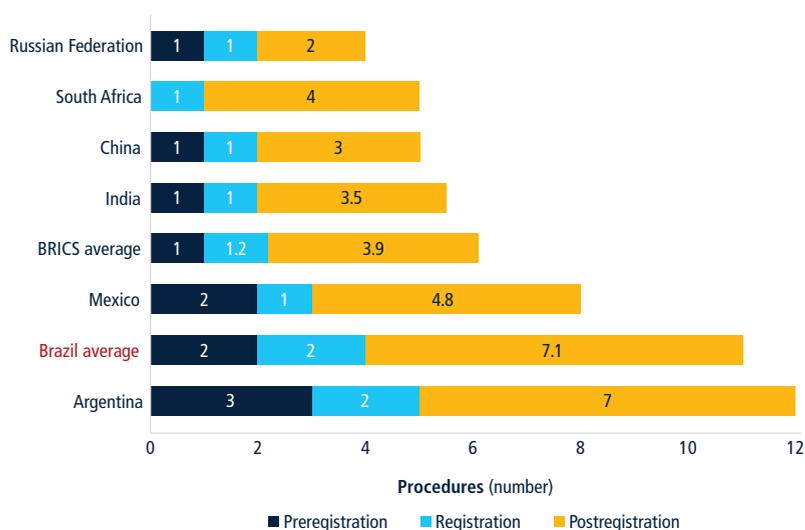
Starting a business in Brazil is also relatively inexpensive. At 5.1% of income per capita, it costs five times less to start a business in Brazil than the LAC average (27.3% of income per capita).²² The cost is also lower than in Mexico (15.3%) and India (6.7%). However, Brazilian entrepreneurs pay more to start a business than their counterparts in the OECD high-income economies (2.9%), South Africa (0.2%), Russia (0.9%), and China (0%).

FIGURE 3.2 The gap between Brazil and the other BRICS is widest at the procedural level



BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
Source: *Doing Business* and *Subnational Doing Business* database.

Note: Averages for LAC and OECD high income economies are based on economy-level data for their respective 32 and 34 economies (data for Chile was included in the averages for OECD high income economies). Averages for the BRICS are based on data for Brazil, China, India, Russian Federation and South Africa. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. China, India, and the Russian Federation are represented by their two largest business cities. Other economies are represented by their largest business cities. Averages for Brazil are based on data from the 27 locations analyzed in this report, including São Paulo and Rio de Janeiro.

FIGURE 3.3 Brazil's postregistration phase is the longest among the BRICS

Source: *Doing Business* and *Subnational Doing Business* database.

Note: Averages for Brazil are based on the 27 locations benchmarked in this study, including São Paulo and Rio de Janeiro. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

How does starting a business vary within Brazil?

Among the 27 locations measured, starting a business is easiest in Pará, where the process takes 9 procedures and 11.5 days at a cost of 6.3% of income per capita. It is most burdensome in Goiás, where the process involves 16 procedures, 21 days, and 5.1% of income per capita (table 3.1).

Procedures

The number of procedures required to start a business in Brazil varies significantly—from 9 in Maranhão, Pará, Paraná, and Piauí to 16 in Goiás—depending on the level of integration of state and municipal requirements for business registration.

The preregistration phase consists of two steps in all locations except Bahia and Goiás (figure 3.4). The municipality in Salvador (Bahia) requires an additional procedure—obtaining the declaration of location feasibility (Termo de Viabilidade de Localização, TVL).²³ The entrepreneur must also pay a fee to validate the document (there is no fee for checking location feasibility in other locations)—resulting in two additional procedures in Bahia. Obtaining the TVL is time-consuming, but doing so facilitates the request for the operations license, which Bahia grants automatically two days after the commercial registry issues the national corporate taxpayer registration (CNPJ).

In Goiás, four additional preregistration procedures and payments are required: obtaining the land

use certificate (and submitting a payment) and the building number certificate (and submitting a payment) from the municipality.²⁴ In Goiânia (Goiás), which enacted new land use and building number metrics, applicants must certify that the proposed company address is suitable for the proposed business.

The registration phase is similar in all locations. First, entrepreneurs enter the Redesim protocol number and the DBE (basic entry document) into the commercial registry's integrated online system. The system generates a registration fee automatically, which the user must pay²⁵ before the commercial registry will approve the company's social contract²⁶ and register the company. All commercial registries have digitized company registration processes, facilitating the electronic submission of documents and issuance of certificates. The uptake of online registration procedures has increased across Brazil. The share of business owners setting up a limited liability company using the online commercial registry has risen, especially since the COVID-19 pandemic hit the country (box 3.2).

Four postregistration procedures take place in all locations analyzed—three separate registrations with social and labor authorities and obtaining the digital certificate of the CNPJ for revenue authority interactions. However, depending on the firm's location—the degree of merging of state and municipal requirements varies—between one and seven additional postregistration requirements may apply (figure 3.4). In some locations, separate interactions with state or municipal agencies are required, including for registration with

TABLE 3.1 Starting a business in Brazil—where is it easiest?

Location	Rank	Starting a business score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
BRICS average		88.3	6.0	16.3	2.3
LAC average		79.7	8.0	29.5	27.3
OECD high income average		90.9	5.0	9.5	2.9
Brazil average (27 locations)		80.7	11.1	15.4	5.1
Pará (Belém)	1	84.7	9	11.5	6.3
Paraná (Curitiba)	2	84.5	9	12.0	6.5
Piauí (Teresina)	3	84.5	9	13.0	5.1
Santa Catarina (Florianópolis)	4	83.9	10	10.0	3.9
Maranhão (São Luís)	5	83.4	9	18.0	3.6
Rio de Janeiro (Rio de Janeiro)	6	83.2	10	12.5	4.6
Rio Grande do Sul (Porto Alegre)	7	83.0	10	14.5	1.7
Alagoas (Maceió)	8	82.8	10	12.5	7.4
Espírito Santo (Vitória)	9	82.5	10	14.5	5.7
Rondônia (Porto Velho)	10	82.2	11	11.0	3.5
Pernambuco (Recife)	11	82.1	11	11.0	4.1
Minas Gerais (Belo Horizonte)	12	82.0	11	9.5	8.0
Ceará (Fortaleza)	13	82.0	11	13.0	1.4
São Paulo (São Paulo)	14	81.7	11	13.5	2.7
Sergipe (Aracaju)	15	81.5	11	14.0	3.3
Rio Grande do Norte (Natal)	16	80.4	11	17.5	4.7
Bahia (Salvador)	17	79.6	11	19.5	7.0
Amazonas (Manaus)	18	79.5	11	20.5	6.1
Amapá (Macapá)	19	79.5	12	15.5	4.7
Paraíba (João Pessoa)	20	79.1	12	18.0	2.7
Mato Grosso (Cuiabá)	21	78.0	12	17.0	13.6
Mato Grosso do Sul (Campo Grande)	22	77.8	13	17.5	2.0
Tocantins (Palmas)	23	77.8	12	21.0	6.9
Acre (Rio Branco)	24	77.6	13	17.0	4.9
Roraima (Boa Vista)	25	76.9	13	17.5	9.1
Federal District (Brasília)	26	75.9	13	24.5	3.2
Goiás (Goiânia)	27	72.2	16	21.0	5.1

BRICS = Brazil, China, India, Russian Federation, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only one digit are displayed in the table. There is no paid-in minimum capital requirement across all Brazilian locations. Rankings are based on the average score for the procedures, time, cost, and paid-in minimum capital associated with starting a business. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter *About Doing Business* and *Subnational Doing Business in Brazil 2021* and the Data notes. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

municipal and state taxpayers' agencies and getting an operations license from the municipality (box 3.3). In Amapá, the Federal

District, and Roraima, none of these postregistration procedures are integrated with the commercial registry procedure. Bahia,

Maranhão, Pará, Paraná, Piauí, and Santa Catarina, on the other hand, have merged all postregistration steps involving municipal

BOX 3.2 COVID-19: a boost to demand for online procedures

Brazil issued several important norms to facilitate starting a business amid the COVID-19 pandemic. In June 2020, the National Department of Business Registration and Integration (Departamento Nacional de Registro Empresarial e Integração, DREI) waived the requirement to notarize commercial registry documents.^a To some extent, this reform put aspects of the Economic Freedom Law into practice.^b

The use of electronic platforms across Brazil has risen sharply since the start of the crisis—and may become more prominent and permanent. For many locations, COVID-19 was the impetus for an “in person to online shift.” Before the pandemic, although the commercial registry in Paraíba allowed both in person and online business registration, most applications were made in person. However, by July 2020, 90% of registrations were online. The need for social distancing—as well as the reform waiving notarization requirements—were strong drivers of this growth.

Vitória (Espírito Santo) had an online operations license system in place since 2019, but usage was low until the pandemic reached Brazil in March 2020; users overwhelmingly preferred the in person process. Once the municipality phased out the in-person option, uptake of the online system surged.

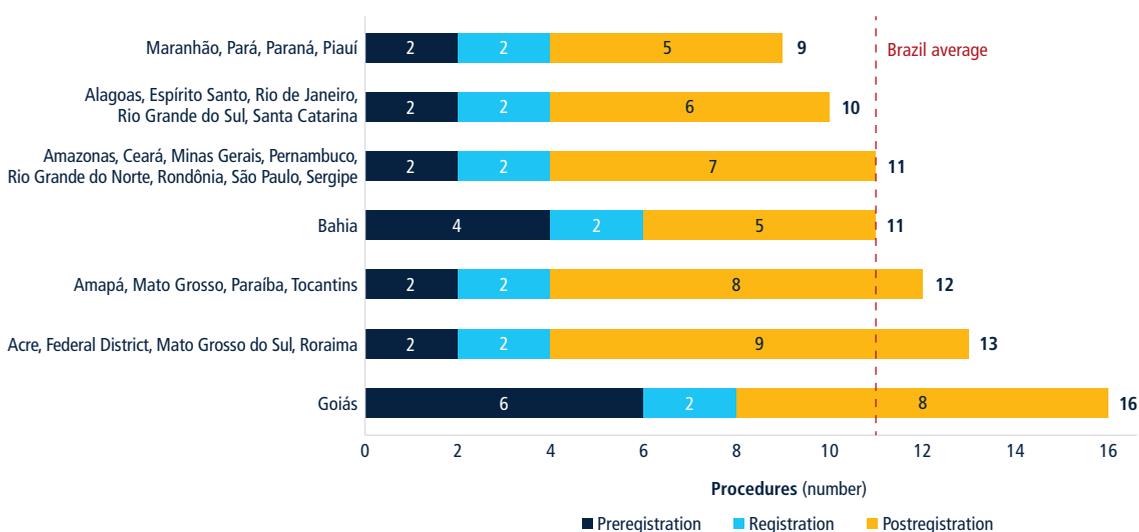
In São Paulo, where entrepreneurs can register their company in person or online, the number of new online business registrations rose sharply in early 2020, from 302 in January to 2,169 in May. Still, because most entrepreneurs preferred physical documents to electronic ones, São Paulo’s commercial registry began accepting registration documents by postal mail. Between April 14 and May 31, 2020, the registry received 6,137 in person and mail registrations for limited liability companies. The total number of electronic registrations in the same period was less than half that amount (3,003).^c

a. DREI Normative Instruction 81 of June 10, 2020. See <https://www.in.gov.br/en/web/dou/-/instrucao-normativa-n-81-de-10-de-junho-de-2020-261499054>.

b. Law 13,874 of September 20, 2019.

c. Data provided by the São Paulo state commercial registry during the data collection phase (June 2020).

FIGURE 3.4 Most variations in procedures occur at the postregistration phase



Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

BOX 3.3 Redesim: streamlining business registration across Brazil

To simplify and streamline the process of business registration, in 2007 the federal government launched a national network of stakeholders to progressively integrate procedures for setting up new companies, the Rede Nacional para Simplificação do Registro e Localização de Empresas e Negócios, or Redesim.^a Law 11,598/2007 made membership in Redesim mandatory for federal agencies and voluntary for states and municipalities.^b By 2020, all state capitals and Federal District—as well as around 55% of the country's 5,570 municipalities^c—were members. The level of service integration depends on local capacity, ranging from formal membership and participation in meetings and training programs to actual database sharing and online system integration.

The national business registration and integration department, DREI, is responsible for coordinating the network and standardizing commercial registry practices via normative instructions. Redesim's steering committee^d is also a key player. Commercial registries administered at the state level and integrated to Redesim serve as a starting point.^e

Thirteen years after its creation in 2007, the Redesim network still has not been fully implemented. Implementation challenges have included governance issues at all levels (due to the complexity of business registration in Brazil) and the multitude of agencies involved at the federal, state, and municipal levels. Other challenges include the possibility of policy reversals due to political changes or disagreements between states and municipalities; voluntary adhesion (some agencies may not be convinced of the benefits); and delays in creating an overarching governance structure, leaving room for the establishment of multiple local solutions that further increased the institutional and technical complexities and challenges of integration. Furthermore, limited resources (especially in small municipalities) and difficulty in adopting new procedures and systems have also posed challenges, as has the view that the integration process is government-centered and focused on back-end data sharing.

In 2018, the Redesim network entered a new phase with the implementation of its online portal. The new initiative supported the move toward a single window unifying all services to start a business under the same login and password. Nonetheless, several states and municipalities still maintain their own point of access, and procedures can be completed separately.

CGSIM Resolution 61 of August 12, 2020, provided additional legal background to enhance procedural integration under Redesim, including the location feasibility and the federal tax authority procedures and reinforcing the need of integrating the operations license and the registration with municipal and state tax agencies with the commercial registry step. Known as Model B (Modelo B), this requires even further integration of databases, systems, and requirements at the federal, state, and municipal levels. The resolution does not explicitly mention the integration of labor procedures (or even payment procedures). Although it does not streamline and consolidate all procedures considered by the *Doing Business* methodology,^f the Redesim portal has the potential to further reduce both the procedures and time needed to start a business.

a. For more information, see the website at <http://www.redesim.gov.br/>.

b. The law also "prohibits additional measures in addition to those essential regarding registration, alteration, and termination of companies."

c. See http://www.redesim.gov.br/clientes/portaledesim/portaledesim/copy_of_conheca-a-redesim.

d. O Comitê para Gestão da Rede Nacional para a Simplificação do Registro e da Legalização de Empresas e Negócios (CGSIM).

e. CGSIM Resolution 25 of October 18, 2011. Available at <https://www.legisweb.com.br/legislacao/?id=115654>.

f. In particular, the municipal operating fee (where it exists), social security registration (PIS), eSocial or CAGED registration, and labor union registration.

and state authorities²⁷ with the commercial registry into a single online interaction within the Redesim platform through the respective commercial registry system. Similarly, by integrating electronic databases, Minas Gerais combined municipal tax registration and obtaining the operations license into a single procedure

at the commercial registry. Still, Minas Gerais has yet to integrate the state tax authority registration (it requires an additional interaction).

In Paraíba, Pernambuco, Rondônia, and Sergipe, business founders first obtain a temporary license that allows them to start operating the

business. The process is integrated with company registration procedures at the commercial registry in Paraíba and Pernambuco, but in Rondônia and Sergipe it requires an additional step. Companies in all four states also need to obtain a definitive operations license within the first year of operation. All municipalities that are members

of the Redesim network should provide a temporary license to low-risk firms to allow the start of business operations immediately after registration.²⁸

In 23 locations, firms must complete one additional procedure—paying a fee at a commercial bank—to obtain the definitive operations license. This fee is not required in Bahia, the Federal District, São Paulo, and Sergipe.²⁹ Additionally, in nine locations,³⁰ entrepreneurs pay an annual municipal operating fee, including during the first year; it is most commonly charged during the second month of operations.

Time

Of the locations benchmarked, starting a business is fastest in Minas Gerais (9.5 days) and Santa Catarina (10 days). The same process takes 24.5 days in the Federal District. The average time to start a business in Brazil is 15.4 days across the 27 locations. Not surprisingly, the postregistration phase accounts for more than half of the total time—where most procedures and the operations license (taking the longest) happen (figure 3.5).

The preregistration phase ranges from one day (in Sergipe and Santa Catarina) to 10 days in Bahia, where the location feasibility check (TVL) alone takes seven days; in other locations, the equivalent check takes 1.5 days on average.³¹ The preregistration phase takes 4.5 days in Goiás, as four additional procedures are required.

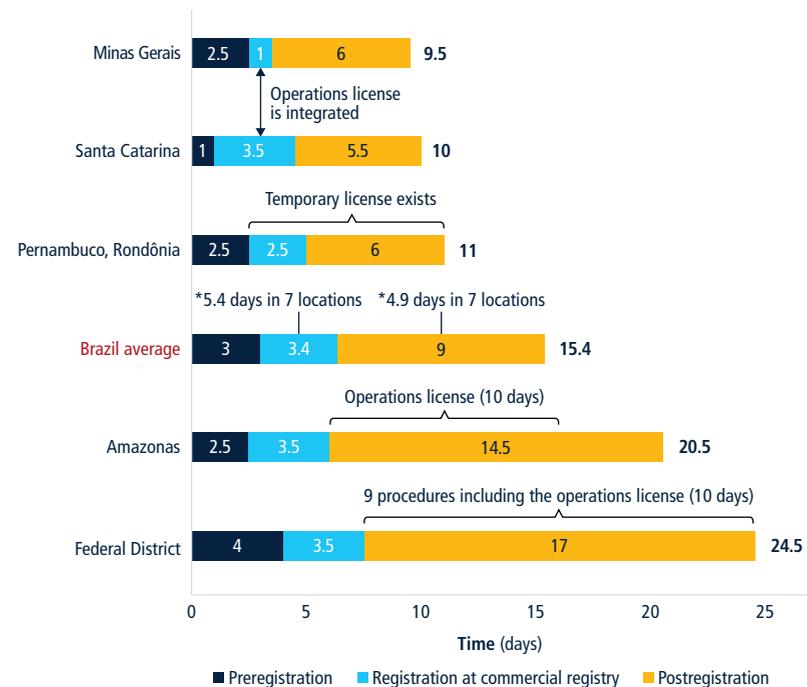
Excluding the seven locations where getting the operations

license is integrated with company registration at the commercial registry,³² the registration phase takes 2.8 days on average in Brazil.³³ The process takes from 1.5 days in Rio de Janeiro and 2.5 days in 12 locations³⁴ (including registration fee payment)³⁵ to 4.5 days in Rio Grande do Sul. The variation in time is mainly due to the volume of companies seeking registration and the staff capacity of each commercial registry.

Obtaining the operations license, which accounts for the biggest

share of time, can be concluded in one or more procedures, depending on whether it (i) is partially or totally integrated with the commercial registry, (ii) involves a temporary license, or (iii) has a fee. The time is lower in the seven locations where getting the operations license is integrated with company registration at the commercial registry.³⁶ In these locations, the average time of the integrated procedures (including the payment of fees, which is not integrated) is 5.4 days,³⁷ ranging from 2 days in Minas Gerais³⁸ to 11 days in

FIGURE 3.5 Entrepreneurs in Brazil spend between 5.5 and 17 days complying with postregistration procedures



*where the operations licence is integrated

Source: *Doing Business* and *Subnational Doing Business* database.

Notes: In Pernambuco and Rondônia, the temporary license and the definitive license procedures take 0.5 days each. Because the definitive license is requested while the temporary one is still valid and the business is already operating, only the application is counted as a separate procedure (not the time for its analysis). Bahia, the Federal District, São Paulo, and Sergipe do not charge a fee for the operations license; other locations charge a fee (in a separate procedure). In Minas Gerais, the average time of the integrated procedure (commercial registry and operations license) shown in the figure does not include the payment of the operations license fee. The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

Maranhão. The requirements and capacity of each commercial registry and municipality determine the time variation. In the other 20 locations, procedures at the commercial registry and municipality (operations license) are completed separately (including the payment of fees), taking together 8.7 days on average,³⁹ ranging from 4 days in Pernambuco, Rio de Janeiro, and Rondônia to 14 days in Amazonas. In Rio de Janeiro, the operations

license procedure is integrated with the municipal tax agency registration step, but it is done after the interaction with the commercial registry. Pernambuco and Rondônia perform better mainly because they are among four locations that offer temporary operations licenses.⁴⁰

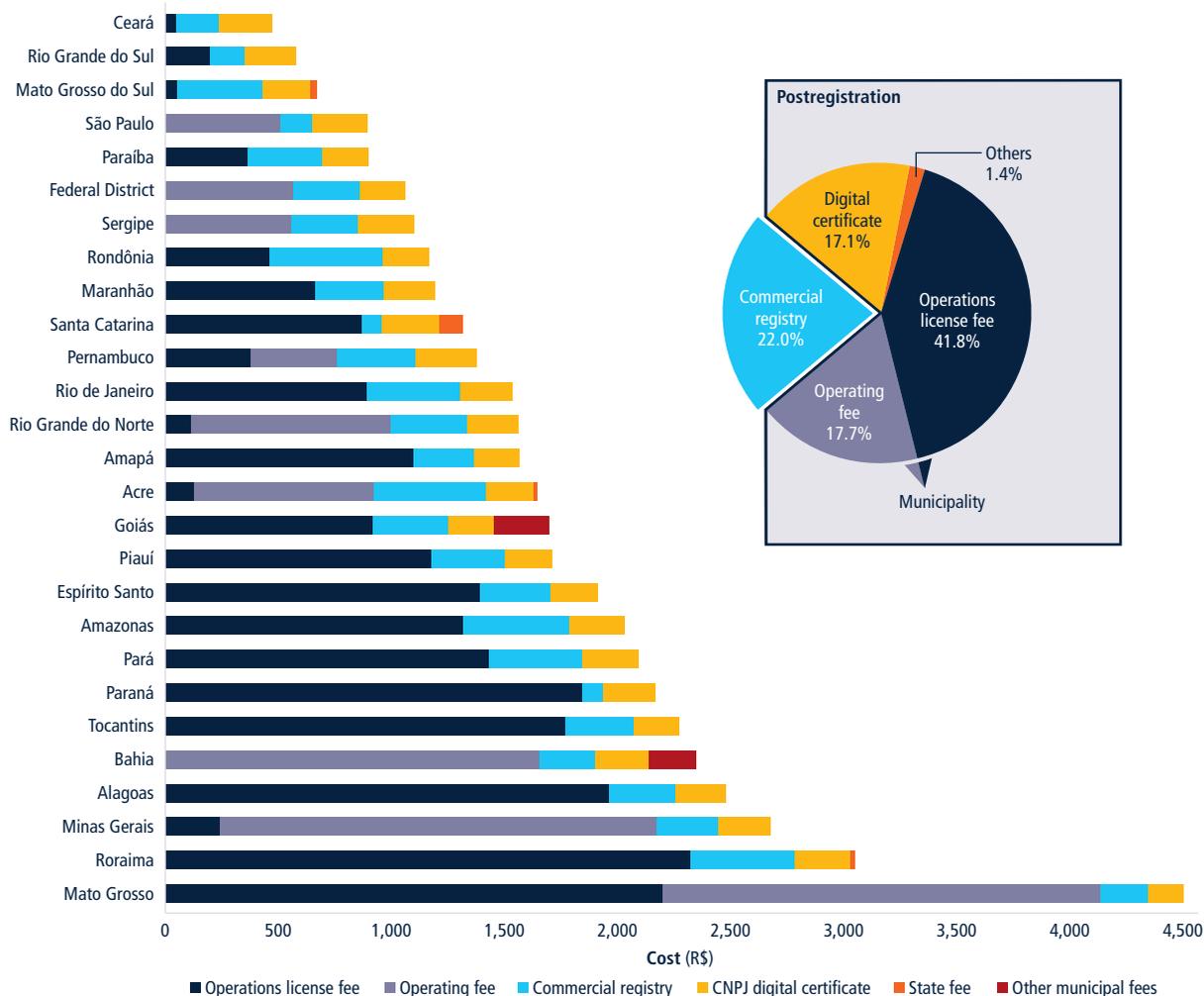
Cost

Starting a business in Brazil is considerably more costly in some locations

than in others. The cost ranges from 1.4% of income per capita in Ceará to 13.6% in Mato Grosso.

Across every location, postregistration procedures (operations license fee, operating fee, and CNPJ digital certificate) are most costly for entrepreneurs, accounting for over 75% of the total cost to start a business. Municipal fees comprise more than half of the total cost (figure 3.6), followed by

FIGURE 3.6 Fees across Brazil vary significantly, but municipal levies represent more than half of the total cost



Source: *Doing Business* and *Subnational Doing Business* database.

Note: Other municipal fees refer to the inscription with the municipal tax agency. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

fees associated with the commercial registry (22.0% of the total cost) and the digital certificate (17.1%).

The registration fee charged by the commercial registry is set at the state level, and therefore varies significantly among the 27 locations, ranging from R\$91.85 (\$25) in Paraná to R\$502 (\$134) in Rondônia. When it comes to municipal levies, 23 locations charge an operations license fee at the time of registration and 9 charge an equivalent fee within the first year of operation;⁴¹ some charge the fee annually. Five locations charge both.⁴²

Across locations, there is a pervasive lack of understanding of the costs associated with licensing and operations.⁴³ Brazilian entrepreneurs often hire lawyers and accountants to provide professional assistance in navigating these costs, increasing the cost of starting a business.⁴⁴ In Sergipe (Aracaju), the fee called “Taxa de Localização e Funcionamento” is paid annually in installments and is therefore considered an operating fee. In Rio de Janeiro, the fee named “Taxa de Licença para Estabelecimento” is paid only at the moment the license is obtained and is therefore considered an operations license fee.⁴⁵ Both fees vary significantly. Operating fees can range from R\$380.50 (\$104) in Pernambuco (Recife) to R\$1,936.35 (\$528) in Minas Gerais (Belo Horizonte); operations license fees range from R\$50 and R\$50.9 (\$14) in Ceará (Fortaleza) and Mato Grosso (Campo Grande) respectively to R\$2,325 (\$634) in Roraima (Boa Vista).

Across the benchmarked locations, the cost of the digital certificate for 12 months averages R\$225 (\$61), ranging from R\$200 (\$54) in Amapá, the Federal District, Goiás, Mato Grosso, and Tocantins to R\$270 (\$101) in Pernambuco. Several public agencies offer similar, cheaper products (for example, Imprensa Oficial in the state of São Paulo, which costs just R\$150), but entrepreneurs prefer the products of private companies.⁴⁶

What are the challenges and good practices?

Consolidated postregistration procedures

Multiple, separate procedures make business registration in Brazil a long, complicated, and often redundant process. Although there is variance among locations, more structural reforms are needed to streamline the process. Redesim’s implementation—spanning more than a decade—has gradually increased integration (initially on the backend) between commercial registries and municipal and state agencies in all benchmarked locations. However, from a user’s perspective, there is room for further consolidation of integration, specifically the creation of a single window.

Making the process more efficient does not necessarily mean eliminating requirements but rather merging procedures to simplify the process. Good practices in some locations could be implemented in

others, the main goal being just one interaction with the government for starting a business. Under the umbrella of Redesim, some commercial registries partnered with the federal tax authority, state tax departments, municipal departments, and other administrative bodies to share relevant business data. As a result, these locations have eliminated up to four separate interactions. When a company is registered with the commercial registry, the respective information—if relevant to another public authority’s database—is automatically transmitted (when a digital partnership exists). The locations where it is easier to start a business in Brazil (Pará, Paraná, Piauí, Santa Catarina, and Maranhão) have merged most postregistration steps with the commercial registry. Postregistration procedures are not fully integrated with the registration phase in any of the benchmarked locations (table 3.2).

Other economies offer good practice examples of consolidating business startup requirements. In New Zealand, entrepreneurs can complete the business registration process online in two procedures. Thanks to the interconnectivity of various agencies’ systems, they can register with the tax and social security authorities at the same time they complete the incorporation process. Similarly, Portugal implemented a one-stop shop (Empresa na Hora) for company registration, merging all preregistration and registration requirements. Before 2006, starting a business in Portugal required completing 11 procedures, filing 20 forms, and waiting about 2.5 months at a cost of 13.5% of income per capita.

TABLE 3.2 Level of integration of postregistration procedures

Location	Postregistration formalities integrated with commercial registry											Level of integration of postregistration procedures
	Registration with municipal tax agency	Registration with state tax agency	Operations license		Operating fee		Temporary operations license	CNPJ digital certificate	Labor procedures			
			Request and obtain	Pay fee	Obtain payment slip	Pay fee			Social integration program	eSocial	Unions	
Bahia	Yes	Yes	Yes	n.a.	Yes	No	n.a.	No	No	No	No	44%
Maranhão, Pará, Paraná, Piauí, Santa Catarina ^a	Yes	Yes	Yes	No	n.a.	n.a.	n.a.	No	No	No	No	38%
Pernambuco	Yes	Yes	No	No	Yes	No	Yes	No	No	No	No	36%
Minas Gerais	Yes	No	Yes	No	Yes	No	n.a.	No	No	No	No	30%
Rio Grande do Norte	Yes	Yes	No	No	Yes	No	n.a.	No	No	No	No	30%
Sergipe	Yes	Yes	No	n.a.	Yes	No	No	No	No	No	No	25%
Alagoas, Espírito Santo, Rio Grande do Sul	Yes	Yes	No	No	n.a.	n.a.	n.a.	No	No	No	No	25%
Rondônia	Yes	Yes	No	No	n.a.	n.a.	No	No	No	No	No	22%
São Paulo	No	Yes	No	n.a.	Yes	No	n.a.	No	No	No	No	22%
Paraíba	No	Yes	No	No	n.a.	n.a.	Yes	No	No	No	No	20%
Acre ^{a,e} , Mato Grosso ^a	No	Yes	No	No	Yes	No	n.a.	No	No	No	No	20%
Amazonas, Tocantins ^a	Yes	No	No	No	n.a.	n.a.	n.a.	No	No	No	No	13%
Ceará, Goiás ^b	No	Yes	No	No	n.a.	n.a.	n.a.	No	No	No	No	13%
Mato Grosso do Sul ^a	Yes	No	No	No	n.a.	n.a.	n.a.	No	No	No	No	13%
Rio de Janeiro ^c	No	Yes	No	No	n.a.	n.a.	n.a.	No	No	No	No	0%
Amapá	No	No	No	No	n.a.	n.a.	n.a.	No	No	No	No	0%
Federal District ^d	n.a.	No	No	n.a.	No	No	n.a.	No	No	No	No	0%
Roraima ^a	No	No	No	No	n.a.	n.a.	n.a.	No	No	No	No	0%

Source: *Doing Business* and *Subnational Doing Business* database.

n.a. = not applicable

Notes: The figure shows all steps required in each location after registering at the commercial registry and measures the percentage of these steps being integrated with the commercial registry. For more details of each location, see the State profiles. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

- In Acre, Mato Grosso do Sul, Roraima, Santa Catarina and Tocantins, users pay a separate fee for state tax registration.
- In Goiás, users pay a separate fee to the municipal tax agency.
- In Rio de Janeiro, the operations license procedure is integrated with the municipal tax registration procedure (and both procedures are not integrated with the registration in the commercial registry step).
- In the Federal District, the operating fee step is divided into three procedures: "obtain operating fee slip," "pay operating fee," and "obtain operating fee certificate."
- In Acre, getting the operations license involves requesting the license, paying the fee in a commercial bank and presenting the municipality with the proof of payment.

Today, user-provided information is shared automatically among the relevant public agencies, and the entrepreneur can receive a corporate taxpayer number, social security number, and commercial

registration within 1 hour at a cost of €360 (\$436),⁴⁷ or 1.8% of income per capita.

In Russia (Moscow and St. Petersburg), improved coordination

between the agencies involved in business registration resulted in a consolidation of requirements and fewer interactions for entrepreneurs. Entrepreneurs can complete many formalities using the

one-stop shops in Moscow and St. Petersburg, including entering the new business into the Unified State Register of Legal Entities; registering with the tax authorities to obtain a taxpayer identification number and tax registration code; registering employees with the pension fund, the social security fund, and the medical insurance fund; and getting a statistics code from the Federal State Statistics Service.

The Redesim legislation facilitated the creation of in person, one-stop shops,⁴⁸ mostly in state capitals, to provide business services. For example, São Paulo's Empreenda Fácil and Paraná's Empresa Fácil streamline the registration, modification, and termination of businesses. However, these initiatives have yet to merge procedures like labor requirements. Instead, authorities have opted to digitalize many of Brazil's one-stop shops since the pandemic's onset, duplicating many of Redesim's functions and existing commercial registry website services. Adopting the Redesim model is unlikely to be sufficient to merge all of the procedures required to start a business in Brazil, in particular labor and payment procedures. Furthermore, Redesim's norms and legislation does not explicitly envisage such consolidation.

Optimized digital authentication and electronic registration⁴⁹

The Economic Freedom Law allows for the immediate registration of companies (after confirmation of company name availability and the location feasibility check) for entrepreneurs using the commercial registry's standard social contract

(instrumento padrão) and a digital signature (certificado digital do Cadastro de Pessoa Física, e-CPF).⁵⁰ The e-CPF's high cost is a major deterrent—it can cost up to R\$150 (\$40) per business founder. As a substitute, Rio de Janeiro developed the Biovalid⁵¹ facial recognition application for mobile phones through a partnership between the commercial registry (JUCERJA), the federal data processing agency (SERPRO), and DREI.⁵² Unlike the e-CPF, the app—which costs just R\$5 (\$1.30)—does not require any in person interaction to be enabled.

Many locations have transitioned to online registration, some even before COVID-19. However, online company registration is not significantly faster than registering in person. In Paraíba, where registrations have shifted from being handled mainly in person (before the pandemic) to online (currently), the time has remained the same (3.5 days, including fee payment). Similar anecdotal evidence exists across Brazil. To reduce this time, locations could promote automatic registration using inexpensive electronic signatures or other digital identifiers. The Biovalid app could be adopted elsewhere if deemed a success in Rio de Janeiro. It is already slated for implementation in Ceará in the medium term.

In Rwanda, firms can obtain the digital signature for business registration from a government department in 0.5 days at no cost. To apply, the managing director (or one of the shareholders) signs up with only their email address and a scan of their identity card. Once the account is set, a registration number is generated to enable

users to proceed to online registration.⁵³ In the United Kingdom, entrepreneurs receive a company authentication—a six-character alphanumeric code—and a password during business registration to verify their authority. This code acts as the electronic equivalent of the handwritten signature.⁵⁴ Applicants in Estonia—where approximately 98% of the population has electronic identity cards⁵⁵—can register their business using only their electronic identity card.⁵⁶

Reduced complexity and increased transparency and consistency in municipal licensing

Obtaining the operations license can take up to 10 days in Brazil, making it the most complex and time-consuming step to start a business. With regulation set at the municipal level, significant variations exist across locations, including in risk classification. Among BRICS, only Brazil and China require a municipal operations license.⁵⁷ In Mexico (Mexico City), the notification of opening a commercial establishment is required at the municipal level only and completed online in 0.5 days (it is not required in Monterrey). In India (Mumbai), a company must also comply with a municipal registration procedure in order to be able to operate (according to the Shops and Establishments Act). In the Latin America and the Caribbean region, Argentina does not require municipal licensing. Jamaica is the best example: entrepreneurs are required to obtain a municipal license but can complete the whole registration process in only two procedures.

In an effort to simplify operations licensing, in 2019 Redesim issued CGSIM Resolution 51 eliminating inspections for medium-risk activities (“low risk B”)—including the *Doing Business* case study company—and ordering federal, state, and municipal administrations to automatically grant a provisional authorization or license to operate upon registration. Article 2 specifies that companies remain subject to a subsequent inspection (typically upon issuance of the definitive operations license). On the other hand, low-risk activities (“low risk A”) are exempted from obtaining any kind of license to operate.⁵⁸ Nevertheless, municipalities or states can impose their own risk classifications and overrule the federal classification proposed by the resolution.⁵⁹ The lack of risk classification harmonization among municipalities can complicate the process of obtaining the operations license. The same activity could receive a different risk classification depending on individual municipal criteria—activity code, company size, and location—leading to starkly different experiences for entrepreneurs across Brazil.⁶⁰

Some Brazilian municipalities have successfully streamlined the process of issuing the operations license. In Florianópolis (Santa Catarina), *Floripa Mais Simples*—an integrated service of the municipality and the commercial registry—allows low-risk companies to obtain the operations license upon registration. Other locations offer a temporary operations license upon registration, in line with CGSIM guidelines. In Paraíba, Pernambuco, Rondônia, and Sergipe, a business engaged in low- to medium-risk activities

can get a temporary operations license in 1.5 days on average. The temporary license is valid for up to 180 days, during which time the business can operate and gather the required documents to obtain the definitive license.⁶¹ In those locations not currently offering temporary licenses, doing so would demonstrate a clear municipal-level commitment to business formalization. The ability to verify the license less urgently (and have a declaration of responsibility from business owners on file) could optimize resources or direct them toward the inspection of higher-risk activities.

Simplified municipal fees and an affordable registration process

Municipal taxes and fees are the largest determinants of cost in Brazil. High registration costs deter entrepreneurs from formalizing their businesses. Simplifying and unifying such fees would reduce the financial burden entrepreneurs face in the first year of operations, allowing them to invest in their businesses. Small and medium enterprises are financially vulnerable in the first months and even years of existence; establishing early payments of operations license and operating fees can be discouraging. The authorities can generate additional future revenue if these businesses thrive and grow. Due to their autonomy to legislate areas such as business licenses, Brazil’s municipalities are fundamental to the success of reforms emanating from the state or federal level. However, as a result of this autonomy, an operations license can cost anywhere from R\$50 (\$14) in Ceará (Fortaleza) to

R\$2,325 (\$634) in Roraima (Boa Vista). Lowering and unifying fees at the municipal level could be an effective option. Fortaleza (Ceará) reduced the operations license fee from R\$5,000 (\$1,363) to R\$50 (\$13.7) in 2019.⁶²

Of the 191 economies measured in the global *Doing Business* report, about two-thirds do not require a business license or the business license is provided free of charge (as in China). In *Doing Business 2020*, Rwanda, one of the two Sub-Saharan African economies ranked in the top 50 globally, exempted newly-formed small and medium enterprises from paying the trading license tax for their first two years of operation. This change decreased the total cost of starting a business in Rwanda by 24.7% of GNI per capita. In *Doing Business 2021*, following implementation of the abovementioned reform, Rwanda abolished the requirement that founders obtain a certificate from the tax authority confirming their exemption. As a result, the procedure to obtain the trading license was eliminated.

Private professionals across Brazil report a lack of transparency in the criteria used to define requirements for licensing, including fees. The relevant information, spread across various pieces of legislation or tax codes, is often difficult to find. Municipalities could publicize documentary requirements (and any applicable fees) in simple terms and in an integrated manner through the Redesim platform. The use of a simulator—to present all requirements and associated costs—could benefit entrepreneurs by increasing predictability.

Streamlined social security registration

Brazil has three different labor procedures for starting a business—registering the employees in the social integration program, notifying the Ministry of Economy of the employment relationship through the eSocial portal, and registering with the unions. Brazil could follow the example of Spain, where a new company can register employees through an electronic platform at the moment of incorporation. Several other European Union member states assume a job starts when an employer pays wage-related taxes for the first time and that it ends when such taxes are paid for the last time—like in Denmark. These economies require employers to include information on an employee’s job characteristics with the payment of wage-related taxes rather than reporting this information separately. This streamlined system eliminates multiple submissions of registration information and ensures efficient postregistration procedures.

Amendments to the Labor Law in July 2017 made the payment of union contributions optional. However, in practice most entrepreneurs still register their companies with the unions. Unions have a strong presence in Brazil and most employees still register, particularly in the commercial sector.

The Ministry of Economy launched a simplified form in October 2020 to integrate eSocial—a digital platform to fulfill labor, tax, and social security obligations—with commercial registries across Brazil.⁶³ eSocial will automatically transfer mandatory information to the

Secretariat of Labor’s cadaster when notifications occur at the Ministry of Economy. Employees’ only identification in eSocial will be their social security number. Employers will be exempted from referring to other registration numbers, resulting in the integration of two of the current labor procedures within the commercial registry. Jamaica, France, and Russia have integrated employee-related labor procedures with company registration.

Improved connectivity and increased outreach campaigns

As elsewhere around the world, the coronavirus pandemic has shifted Brazil toward online services. According to the Brazilian Support Service to Micro and Small Businesses (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas, Sebrae),⁶⁴ all of Brazil’s commercial registries are transitioning to fully online services. Optimism about digital inclusion is also high following the country’s successful experience with the Individual Microbusiness Owner registration, which is completed entirely online. The MEI has allowed low-income Brazilians to start formal businesses in droves. To benefit entrepreneurs at all income levels, the government could continue improving connectivity (internet and computer access, for example) across Brazil.⁶⁵ Since 2001, the United Kingdom’s electronic filing system has allowed entrepreneurs to register their businesses and check for the company name in just a few hours simply by filing incorporation documents.⁶⁶ Entrepreneurs can still visit the

Companies House, where computer terminals are available for electronic registration. Locations in Brazil could offer a similar service to those who struggle with technology.

Commercial registries and municipalities could invest in training for staff and dissemination campaigns for the public to allow a smooth and effective transition. Clear guidance materials (in paper form, through websites, and on social media) and help desks with trained staff (to answer customer queries) could support the implementation of those new processes. To encourage the use of online platforms, governments could introduce incentives, such as offering online registration at reduced fees. In the United Kingdom, submission of applications by post is still possible, but it is more costly and time-consuming than submitting an application online.⁶⁷

Notes

1. World Bank data. See https://data.worldbank.org/indicator/NY.GDP.MKTP.CD?most_recent_value_desc=true.
2. For more information, see the website of the Instituto Brasileiro de Ética Concorrencial at <https://www.etc.org.br/economia-subterranea/>.
3. World Bank. 2009. “Microenterprises.” Enterprise Note No. 5. Washington, DC: World Bank. <http://documents.worldbank.org/curated/en/468601468155705123/pdf/508550BRI0Box31IC10Enterprise0Note5.pdf>.
4. According to *Doing Business 2011*. At that time, São Paulo was the only location measured.
5. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
6. For more information, see chapter 8, that presents a pilot study on registering as an Individual Microbusiness Owner (MEI).
7. Oliveria, Kelly. 2020. “Abertura de empresas cresce, enquanto fechamento recua em 8 meses.” *Agência Brasil*, September 17. <https://agenciabrasil.etc.com.br/economia/noticia/2020-09/abertura-de-empresas-cresce-enquanto-fechamento-recua-em-8-meses>.
8. Law 13,874 of 2019. http://www.planalto.gov.br/ccivil_03/_Ato2019-2022/2019/Lei/L13874.htm#art19.
9. Law 10,406 of 2002. http://www.planalto.gov.br/ccivil_03/leis/2002/L10406compilada.htm.
10. Law 8,934 of 1994. http://www.planalto.gov.br/ccivil_03/leis/L8934.htm.
11. Law 5,172 of 1966. http://www.planalto.gov.br/ccivil_03/leis/5172compilado.htm.
12. This must be done by filing the Company Registration File (Ficha Cadastral da Pessoa Jurídica) and the Members and Managers File (Quadro de Sócios e Administradores) through the agency’s portal, which is integrated with the Redesim system.
13. Entrepreneurs can pay at any commercial bank or by wire transfer (through a commercial bank’s website where the person making the payment holds an account).
14. The CNPJ is the most commonly used identification number, together with the NIRE and state or municipal sales tax numbers. The federal government intends to standardize the CNPJ as a unique business identification number, according to Law 13.853/2019.
15. Taxation at the municipal and state levels is conducted by the respective municipal or state tax agencies. The agency’s name varies according to location. “Secretaria da Fazenda”, “Secretaria de Finanças”, and “Secretaria da Economia” are examples of the most common names.
16. Acre, Amapá, Ceará, Goiás, Mato Grosso, Paraíba, Rio de Janeiro, Roraima and São Paulo. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
17. Amapá, Amazonas, Federal District, Mato Grosso do Sul, Minas Gerais, Roraima and Tocantins.
18. Bahia, Maranhão, Minas Gerais, Pará, Paraná, Piauí, and Santa Catarina.
19. An electronic document that acts as a virtual identity in accordance with rules established by the Management Committee of ICP-Brasil.
20. Until the seventh day of the month after the hiring. According to the Ministry of Economy Ordinance No. 1,127 of October 14, 2019, which went into effect in January 2020, all types of companies, with the exception of public companies and international organizations, are required to provide information to eSocial and no longer to CAGED. However, the transition from one system to another is still being implemented, resulting in different interpretations and practices by the private sector—some send the labor information twice: both to CAGED and eSocial; others send information only to CAGED, and still others only to eSocial. Consequently, both CAGED and eSocial names are kept in the procedure.
21. Eleven economies also require 11 procedures. In *Doing Business 2021*, Brazil has 10.6 procedures as population weighted average of the two measured cities, São Paulo and Rio de Janeiro. *Subnational Doing Business in Brazil 2021* uses the average for the 27 benchmarked. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
22. Only Argentina, Trinidad and Tobago, Puerto Rico, and Jamaica are cheaper within the region.
23. The TVL replaces the address check that occurs simultaneously with the company name check in other locations. It is done before checking the availability of the company name. This requirement does not exist in other municipalities in the same state. For more information, see <http://simplifica.salvador.ba.gov.br/>.
24. See <https://www.goiania.go.gov.br/shtml/seplam/servicos/numero.shtml>.
25. Some locations restrict where entrepreneurs can pay registration fees. For example, in Roraima fees must be paid at Banco do Brasil.
26. Commercial registries provide an automatically-generated social contract template with

- the initial information provided at the previous procedures. It is up to the applicants to use this automatically-generated contract, in which only parts of the text can be changed, or to upload their own version of social contract.
27. Not including the eventual payment of fees related to these steps, which are made at commercial banks.
 28. Article 6 of Law 11,598 of 2007. This provision was further detailed by Redesim (CGSIM) steering committee resolution 51 of 2019.
 29. In Bahia, the fee paid in the preregistration phase (related to the TVL) replaces the definitive operations license fee. In the Federal District, São Paulo, and Sergipe, business founders are exempt from this tax. However, in these four locations the operating fee (another type of municipal fee) is due in the first year of operations. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
 30. Acre, Bahia, Federal District, Mato Grosso, Minas Gerais, Pernambuco, Rio Grande do Norte, São Paulo, Sergipe. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
 31. The TVL procedure is partly offset by the absence of a separate operations license procedure. Nonetheless, in many locations the operations license takes six days on average.
 32. Bahia, Maranhão, Minas Gerais, Pará, Paraná, Piauí, and Santa Catarina.
 33. Provisional Measure 876 of 2019 states that the commercial registry must conclude registration within five business days. If it does not, the documents will be considered registered.
 34. Alagoas, Amapá, Ceará, Espírito Santo, Goiás, Mato Grosso, Mato Grosso do Sul, Pernambuco, Rio Grande do Norte, Rondônia, Sergipe, Tocantins.
 35. The time to pay the fee is recorded at 0.5 days across Brazil because online payment is available nationwide.
 36. Bahia, Maranhão, Minas Gerais, Pará, Paraná, Piauí, Santa Catarina.
 37. Across Brazil, to request the operations license, a business must be registered with the municipality, unless when the operations license procedure is integrated with the commercial registry as it is the case in these seven locations: the municipal taxpayer's registry is integrated with the commercial registry. In Palmas, the municipal registry and the operations license are integrated but not with the commercial registry.
 38. Including the additional step of registering with the state tax authority in Minas Gerais. This procedure is integrated with the company registration at the commercial registry in the other six locations mentioned.
 39. The time to register a company at the commercial registry and obtain the operations license at the municipality is added to facilitate a comparison with locations where these steps are integrated. For a detailed overview of each location, see the state profiles.
 40. In the other locations with temporary licenses, the time to complete the required commercial registry and operations license steps is 4.5 days (Paraíba) and 8 days (Sergipe).
 41. Acre, Bahia, Federal District, Mato Grosso, Minas Gerais, Pernambuco, Rio Grande do Norte, Sergipe, São Paulo. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
 42. Acre, Mato Grosso, Minas Gerais, Pernambuco, Rio Grande do Norte.
 43. The name of the fee varies across locations: Taxa de Fiscalização de Estabelecimento; Taxa de Licença para Localização e Funcionamento; Taxa de Fiscalização, de Localização e Funcionamento; Taxa de Expediente; Taxa de Licença para Localização; Taxa de Fiscalização do Funcionamento; Taxa de Localização e Funcionamento; and Taxa de Licença para Estabelecimento.
 44. These professional fees are not reflected in this report because it is not a requirement that entrepreneurs hire them.
 45. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.
 46. For example, Certisign and Serasa Experian.
 47. World Bank. 2012. *Doing Business in the European Union 2012: Croatia, Czech Republic, Portugal and Slovakia*. Washington, DC: World Bank.
 48. Article 12 of Law 11,598/2007.
 49. In establishing tools to simplify online registration, public authorities will find global good practices and multisectoral expertise on digital identification systems in the "ID4D Practitioner's Guide" (<https://id4d.worldbank.org/guide>) as well as guidance on particular aspects such as access to digital identification for vulnerable groups.
 50. DREI Normative Instruction 57 of March 2019, article 1.
 51. As of March 2, 2020, Biovalid was made available at JUCERJA in compliance with the General Data Protection Law No. 13,853/19, sanctioned by the federal government on July 8, 2019.
 52. DREI Normative Instruction 75 of February 18, 2020; A Voz da Cidade. 2020. "Jucerja amplia validade de aplicativo de reconhecimento facial; Biovalid

- é utilizado para a biometria na abertura de empresas.” *avozdacidade.com*, September 1. <https://avozdacidade.com/wp/jucerja-amplia-validade-de-aplicativo-de-reconhecimento-facial-biovalid-e-utilizado-para-a-biometria-na-abertura-de-empresas/>.
53. Company’s also use this number as a tax identification number (TIN) and a VAT number.
 54. See <http://www.companieshouse.gov.uk/infoAndGuide/faq/webFiling.shtml>.
 55. For more information on E-Estonia “E-Identity,” see <https://e-estonia.com/solutions/e-identity/>.
 56. For more information on e-ID services in the European Union, see http://europa.eu/rapid/press-release_MEMO-12-403_en.htm. For additional information on the Estonian system, see <http://e-estonia.com/component/e-business-register>.
 57. In China it takes five days to obtain the municipal operations license.
 58. This initiative is projected to benefit 10.3 million low-risk companies, or 58% of total active companies in Brazil. Máximo, Wellton. 2020. “Dispensa de alvará beneficiará 10,3 milhões de empresas de baixo risco.” *Agência Brasil*, January 28. <https://agenciabrasil.abc.com.br/economia/noticia/2020-01/dispensa-de-alvara-beneficiara-103-milhoes-de-empresas-de-baixo-risco>.
 59. Item III, Article 3 of Law 13,874 states that the municipality must forward notification to the Ministry of Economy. If it fails to do so, the classification from CGSIM Resolution 51 would overrule the municipal decree.
 60. Many locations (including Fortaleza and Porto Velho) also require a current license from the Fire Department—*Doing Business* considers this under dealing with construction permits indicators—to issue the operations license. In practice, many Brazilian locations still require a Fire Department license or inspection at the time of business incorporation for each new business. This step can take up to 30 days and there are fees involved—an additional burden for entrepreneurs. This requirement still applies even if a similar business in the same building was running previously with all due diligences completed. Salvador only charges an annual firefighting tax of R\$17.30 (\$4.70). São Paulo and Recife replaced the Fire Department license by requiring a report from an engineer or architect hired by the entrepreneur to conduct an assessment and issue a declaration.
 61. In contrast, in Teresina (Piauí), a similar activity is considered medium to high risk and the time to obtain a license is five days.
 62. Law 21/2019 of June 36, 2019. See Regadas, Anna. 2019. “Alvará Social é aprovado na Câmara Municipal de Fortaleza.” *Câmara Municipal de Fortaleza*, June 26. <https://www.cmfor.ce.gov.br/2019/06/26/alvara-social-e-aprovado-na-camara-municipal-de-fortaleza/>.
 63. Gomes, Pedro Henrique. 2020. “Governo lança eSocial simplificado e anuncia programa para revisar normas trabalhistas.” *Globo.com*, October 22. <https://g1.globo.com/politica/noticia/2020/10/22/governo-lanca-esocial-simplificado-e-anuncia-programa-para-revisar-normas-trabalhistas.ghtml>.
 64. Meeting with Sebrae in November 2020 on the Empreendedor Digital project.
 65. Reforms are currently being analyzed by the senate to expand internet access in rural areas. See <https://www25.senado.leg.br/en/web/atividade/materias/-/materia/140555>.
 66. Moss, Tim. 2014. “International Good Practices in Business Registers.” Presentation at Corporate Registers Forum, Rio de Janeiro, March 18.
 67. For more information, see <https://www.gov.uk/limited-company-formation/register-your-company>.

CHAPTER 4

Dealing with construction permits

MAIN FINDINGS

- ◆ Dealing with construction permits in Brazil requires 22 procedures on average, ranging from 18 in Mato Grosso do Sul and São Paulo to 26 in Maranhão. The process costs the least in the Federal District (0.5% of the warehouse value) and the most in Goiás (2.6%). Dealing with construction permits takes around 11 months on average, but builders in Pernambuco wait almost 18 months to obtain all necessary permits and clearances and undergo all inspections to build a warehouse.
- ◆ Complying with permitting requirements for a commercial warehouse takes 6 months longer in Brazil than the OECD high-income average and twice as long as the BRICS average.
- ◆ Minas Gerais performs best for building quality control, scoring 11 of 15 possible points.
- ◆ Local governments in several states are implementing online platforms to increase the efficiency and transparency of the construction permitting process.
- ◆ Better coordination and integration between agencies could reduce the regulatory burden for construction sector entrepreneurs.

The construction sector is an important component of the Brazilian economy, representing 3.3% of GDP in 2020. In 2018, it employed 7.3% of the workforce. The sector suffered the effects of the economic recession in 2015–17, contracting by 9.4% annually.¹ A modest recovery in 2019 helped but the sector was severely impacted by the 2020 pandemic with an estimated drop of 7% and it remains far from its previous economic share of over

6% of GDP. Easing the regulatory burden in the construction permitting process could bolster this sector's recovery.

Burdensome regulation can hamper investment and employment in the construction sector. Bureaucratic hurdles represent additional costs of up to R\$18 billion (\$3.2 billion) in Brazil's construction market; a significant share of these costs are borne to obtain clearances and permits before construction, resulting

in additional delays to project completion.² In addition, the country's heavy regulatory burden encourages informality by driving builders to carry out projects without the competent authorities' review and approval, undermining construction safety. Fewer than 15% of Brazilians use the services of architects or engineers for new construction or renovations.³

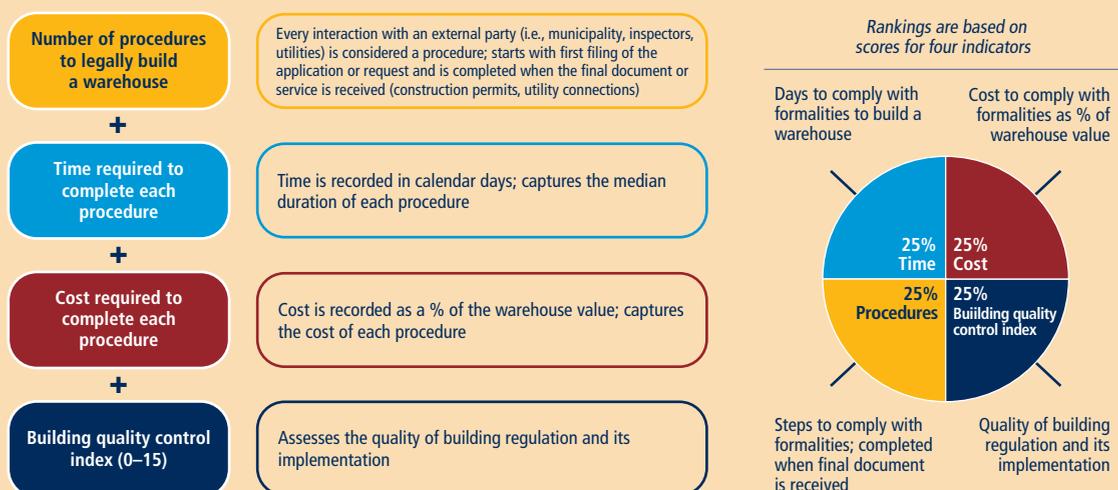
Construction permitting in Brazil involves numerous agencies at the

BOX 4.1 What does dealing with construction permits measure?

To measure the ease of dealing with construction permits, *Doing Business* records the procedures, time, and cost required for a small or medium-size business to obtain the necessary approvals to build a commercial warehouse and connect it to water and sewerage. This includes all inspections and certificates needed before, during, and after the construction of the warehouse. To make the data comparable across locations, the case study assumes that the warehouse is in the periurban area of the analyzed business city, that it is not in a special economic or industrial zone, and that it will be used for the general storage of nonhazardous materials (such as books). In addition, *Doing Business* compiles a building quality control index that measures the underlying quality of construction regulations and controls. The index accounts for one-quarter of the ease of doing business score for dealing with construction permits (figure B 4.1.1).

The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

FIGURE B 4.1.1 Dealing with construction permits measures the efficiency and quality of building regulation



Source: *Doing Business* database.

Note: For more information, see the chapter *About Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

municipal, state, and federal levels. Although wide variations exist between locations in terms of the time, cost, and complexity of the process, builders deal with cumbersome regulation that involves multiple requirements and agencies. Brazil could benefit from adopting regulatory good practices in the sector. Local authorities are already implementing some of these practices, which have the potential to improve the efficiency of dealing with construction permits and encourage entrepreneurs to follow the formal regulatory process when developing their projects. These good practices include simplifying permit approval procedures and setting up online platforms. States can also learn from each other's good practices.

How does construction permitting work in Brazil?

Municipal authorities regulate construction permitting in Brazil in accordance with state and federal guidelines. Although municipalities issue building permits, state and federal entities also play a role (figure 4.1). Generally, building codes and urban planning are defined at the municipal level, with decrees and ordinances defining specific regulations. The Military Firefighters Corps (Corpo de Bombeiros Militar) is responsible for reviewing projects and certifying that new construction complies with fire safety regulations. Traditionally, Brazil's fire safety authorities are established as military organizations and organized at the state level. Although each authority defines its own

fire prevention regulation, their involvement with construction permitting is consistent across the country, including preconstruction fire prevention analysis and postconstruction final inspection and certification.

Other bodies and regulations involved in the construction permitting process are defined nationally. Some are related to requirements that are not commonly found in other economies analyzed by *Doing Business*. For example, the National Registry of Construction Works (CNO) is a Federal Revenue Service database put in place to guarantee that a tax identification number (of a company or individual) is associated with every construction project. The Federal Council of Engineering and Agronomy and the Council of Architecture and Urbanism of Brazil define the terms of regulations that assign responsibility for one or all aspects of the works to a certified and registered engineer or architect. Nonetheless, these are implemented at the state level by the Regional Councils of Engineering and the State Councils of Architecture and Urbanism, respectively.

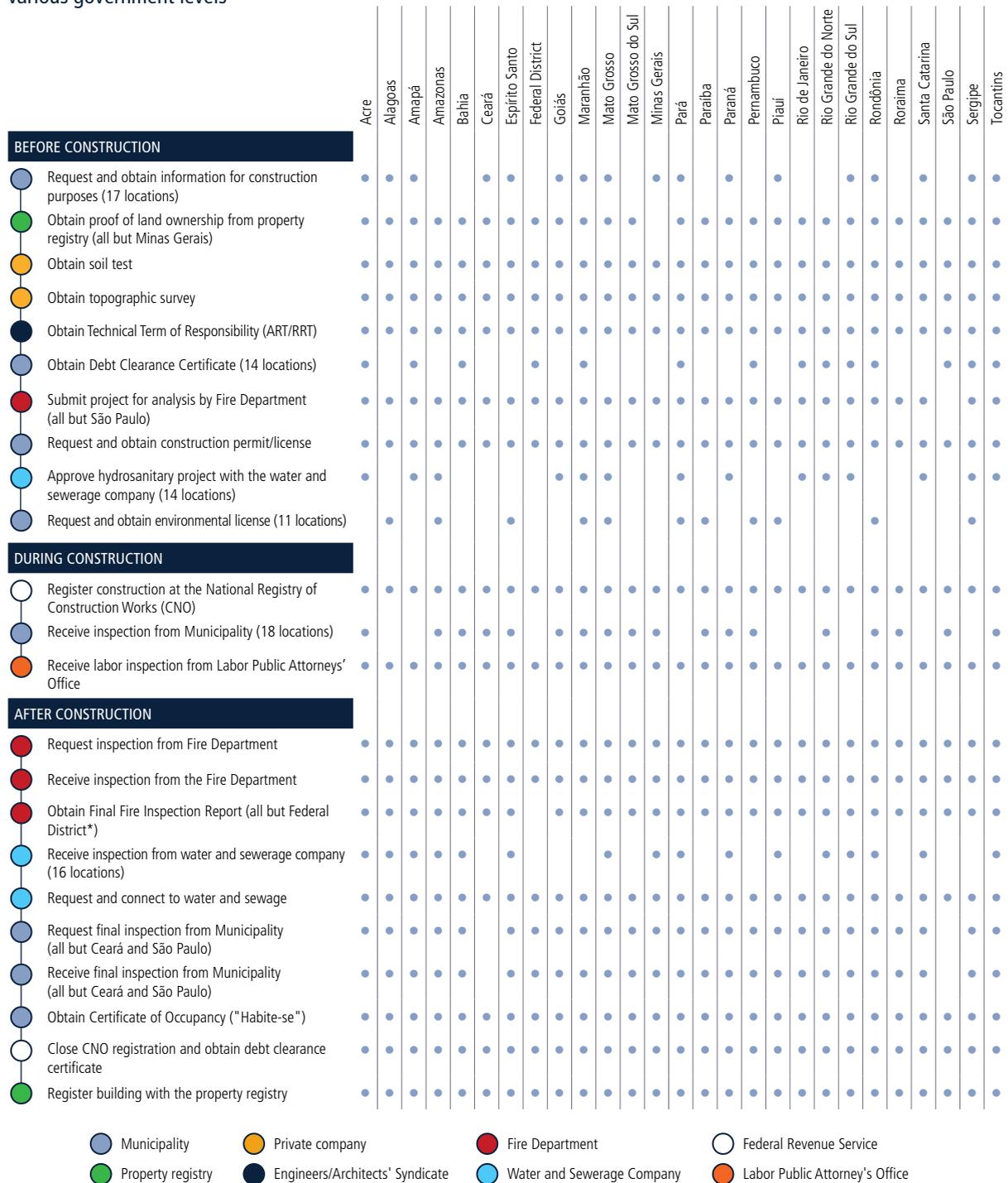
Before construction, developers must obtain a land ownership certificate from the local property registry, which is commonly attached to the construction permit application sent to the municipalities as proof of ownership. Some locations also allow different documents for this purpose, such as the land deed or sales contract. Obtaining a soil test and topographic survey from private third-party providers for the preparation of the plans is also

industry good practice. The manager of the construction project must obtain the technical term of responsibility (ART for engineers and RRT for architects) from the local engineers or architects' council, which is also attached to the construction permit application.⁴ In a majority of states, applicants must submit a fire prevention plan to the Military Firefighters Corps for analysis. All 27 locations require a building license. Depending on the location, these and other procedures—obtaining the feasibility conditions certificate, debt clearance certificate, water and sewerage preapprovals, and environmental licensing—must be completed before construction begins.

Once construction starts, the technical manager must register the works with the National Registry of Construction Works. In more than half of locations, the municipality may make inspections; random labor inspections by the Labor Public Attorneys' office may happen across the country. After the building is completed, the builder must obtain the final fire inspection report, which requires requesting and receiving a final firefighters corps inspection. The connection to water and sewerage is also finalized—in half of cases, the connection is preceded by an inspection by the utility company.

Obtaining the municipal certificate of occupancy (“Habita-se”) is mandatory in all states and generally requires requesting and receiving an inspection by the municipality. The final steps involve finalizing registration with the Federal Revenue Service, obtaining a

FIGURE 4.1 Dealing with construction permits in Brazil requires builders to interact with multiple agencies at various government levels



Source: *Doing Business* and *Subnational Doing Business* database.

Note: Unless otherwise noted, the procedure takes place in all locations. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

*In the Federal District, obtaining the Final Fire Inspection Report does not require an additional interaction and therefore is included in the previous Fire Department procedure.

federal debt clearance certificate, and registering the building with the local property registry.

How does dealing with construction permits in Brazil compare regionally and globally?

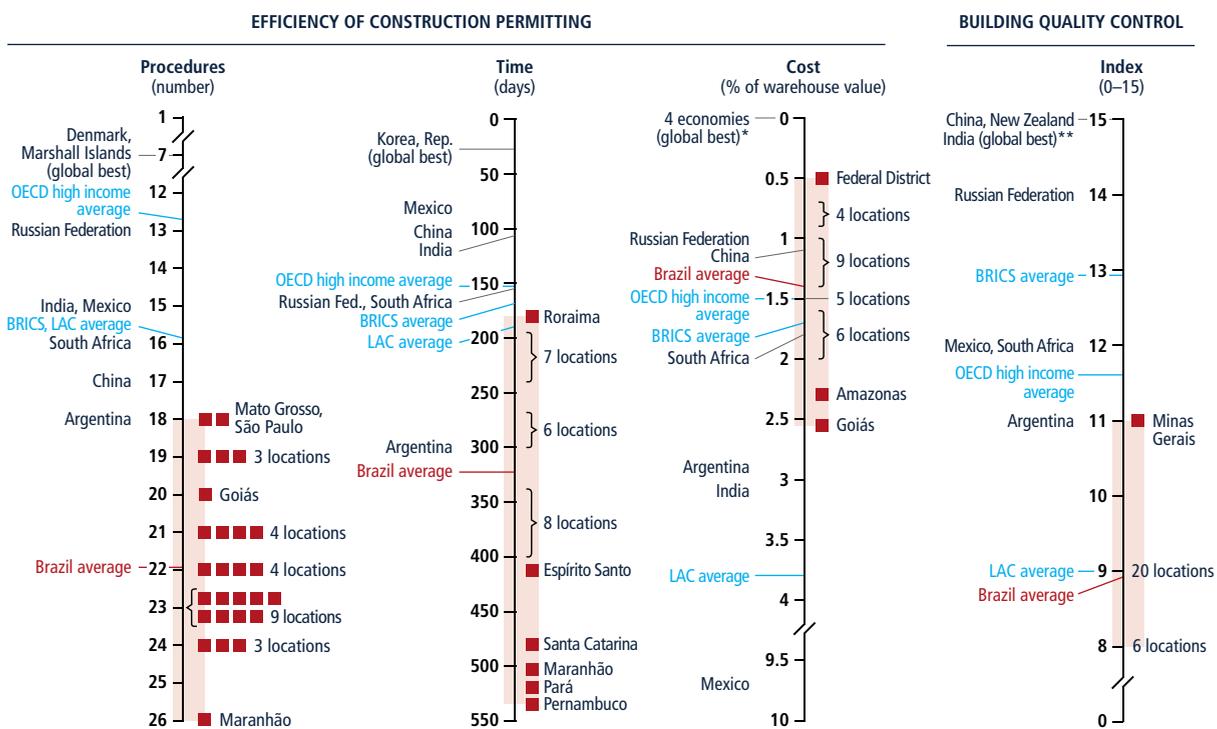
Dealing with construction permits in Brazil requires 22 procedures, takes 323 days, and costs 1.4% of the warehouse value (figure 4.2). The process is more complex than

in Latin America and the Caribbean (LAC) and the OECD high-income economies, requiring 6 and 9 additional procedures, respectively. The comparison is similar with respect to other BRICS economies. For example, in the Russian Federation and India, only 13 and 15 procedures are necessary. More complex processes can also translate into longer delays. Compliance with all the permitting requirements for a commercial warehouse takes six months longer in Brazil than in the average of the OECD high-income economies and almost five months

longer than in LAC. In India and China, the process is more than 200 days faster. On the other hand, the cost of dealing with construction permits in Brazil is similar to the OECD high-income economies' average of 1.5% of the warehouse value and lower than the average of 3.8% in LAC. Among BRICS economies, the cost is lower than Brazil only in China (1.1%) and Russia (1%).

Brazil's 26 states and the Federal District obtain an average score of 8.9 out of 15 possible points

FIGURE 4.2 The construction permitting process in Brazil is more complex and takes longer than the average of Latin America and the Caribbean



BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: LAC averages are based on economy-level data for the 32 LAC economies. OECD high-income averages are based on economy-level data for the 34 OECD high-income economies. BRICS averages are based on the economy-level data of the 5 economies included in the group. The averages for Brazil are based on the 27 locations benchmarked in Brazil. Other economies are represented by their largest city as measured by *Doing Business*. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

* It costs 0.1% of the warehouse value in Barbados, Mongolia, Qatar, and St. Vincent and the Grenadines.

** Hong Kong SAR, China; Luxembourg, Rwanda; Saudi Arabia, and the United Arab Emirates also score 15 on the building quality control index.

on the building quality control index. This performance is on par with the LAC regional average (9 points) but lower than the average score for OECD high-income economies (11.6) and three BRICS economies—China (15), India (15), and Russia (14).

China, India, and Russia have made significant progress in dealing with construction permits in recent years thanks to steady reform efforts. These economies have streamlined the permitting process by either eliminating or merging approvals and certifications to reduce the number of interactions that builders have with the authorities while also enforcing time limits for procedures in all the phases of the construction process. Online platforms and electronic single windows have supported these initiatives. India reduced the number of procedures for dealing with construction permits from 33 to 15 between 2012 and 2020, while Russia reduced the time from 265 to 155 days in the same period. In addition, these economies improved their scores in the building quality control index by strengthening professional certification requirements, introducing decennial liability and insurance, and implementing risk-based inspections. China made the biggest progress: its score on the building quality control index rose from 9 to 15 over the past 8 years.

How does dealing with construction permits vary within Brazil?

The efficiency of the building permitting process varies widely across

the 27 locations benchmarked for *Subnational Doing Business in Brazil 2021*. Dealing with construction permits is easiest in Roraima, where it takes 19 procedures, 179.5 days, and costs 1.0% of the warehouse value (table 4.1). Roraima performs strongly across the indicators for procedures, time, and cost. It takes only one procedure more in Roraima than in Mato Grosso do Sul and São Paulo—the best performing states in this measure—and Roraima’s process is the fastest in Brazil. Dealing with construction permits is most difficult in Maranhão, where it takes 26 procedures, 503 days, and costs 1.5% of the warehouse value.

Procedures

Dealing with construction permits in Brazil takes from 18 procedures in Mato Grosso do Sul and São Paulo to 26 in Maranhão (figure 4.3). Before construction, anywhere from 6 to 12 requirements must be fulfilled depending on the state. In 17 states, it is either mandatory or good practice to obtain the feasibility conditions certificate, which contains information for construction purposes.⁵ In 5 states,⁶ this certificate is available online, and applicants can download it instantly thanks to the availability of geolocational surveys. In the other 12 states, the local government may take anywhere from 2 days to 1 month to issue it. In all states except Minas Gerais, the developer must obtain current proof of land ownership from the local property registry. Obtaining a soil test and topographic survey is also industry practice in all states; these are typically done by a private licensed company and a third-party surveyor, respectively.

Municipalities require the soil test in those locations that require an environmental license.

Municipalities enforce national regulations according to their local needs. As a result, environmental licensing requirements vary across Brazil. Getting an environmental license, whether phased⁷ or simplified, is mandatory in 11 states.⁸ Builders need only a license exemption in Bahia and Ceará. Rio Grande do Norte is the only state that has merged the environmental license and construction permit application processes. A warehouse such as the one analyzed in the *Doing Business* case study does not require an environmental license in 13 states. Some states require supplementary environment-related procedures. For example, Ceará and Pernambuco require a waste management report, and Minas Gerais requires a declaration that the proposed construction is not located in a permanent preservation area.

In three states—Amazonas, Espírito Santo, and Sergipe—the authorities conduct formal preconstruction inspections, checking the plot’s registered dimensions and the alignment and leveling of the terrain and verifying that construction work has not begun. Other states conduct inspections but do not require construction staff or property owners to be present. In contrast, some locations check the topographic survey against the land ownership certificate.

Sixteen states have some type of municipal inspection during the construction phase. Minas Gerais—where the state capital, Belo Horizonte, reformed its

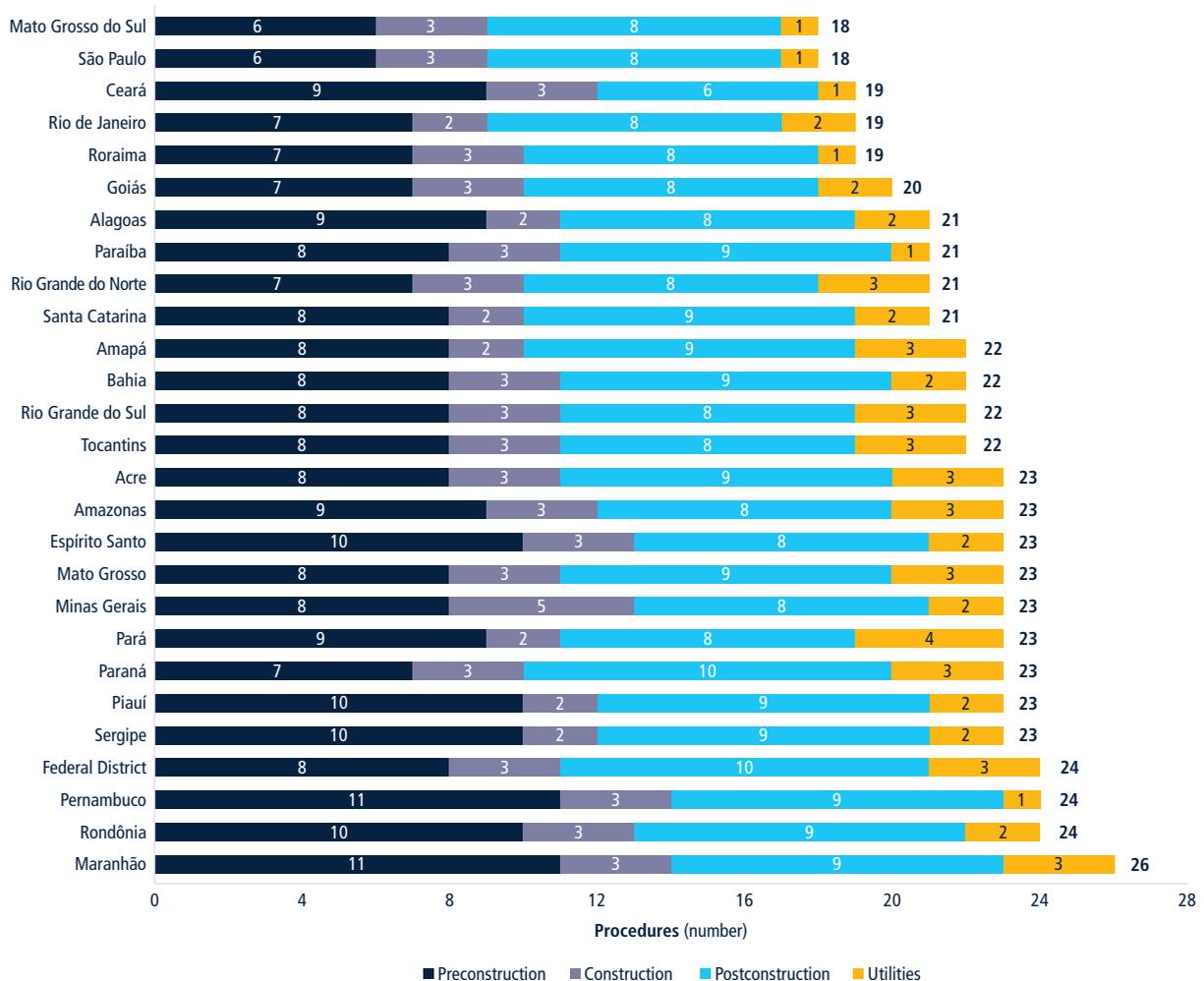
TABLE 4.1 Dealing with construction permits in Brazil—where is it easiest?

Location	Rank	Dealing with construction permits score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
BRICS average		73.2	15.8	171.5	1.7	12.9
LAC average		63.0	15.8	189.0	3.8	9.0
OECD high income average		75.7	12.7	152.7	1.5	11.6
Brazil average (27 locations)		51.4	21.9	323.1	1.4	8.9
Roraima (Boa Vista)	1	63.7	19	179.5	1.0	9
Mato Grosso do Sul (Campo Grande)	2	62.4	18	203	1.5	9
Minas Gerais (Belo Horizonte)	3	61.6	23	187.5	1.6	11
Ceará (Fortaleza)	4	60.1	19	205	1.1	8
Tocantins (Palmas)	5	59.3	22	199.5	1.0	9
Goiás (Goiânia)	6	57.7	20	221.5	2.6	9
Paraná (Curitiba)	7	57.5	23	214	0.8	9
Rio de Janeiro (Rio de Janeiro)	8	57.2	19	267	1.1	9
Paraíba (João Pessoa)	9	55.5	21	240	1.2	8
Piauí (Teresina)	10	52.8	23	279	0.8	9
Acre (Rio Branco)	11	51.7	23	295.5	0.7	9
Bahia (Salvador)	12	51.5	22	292.5	1.8	9
Rio Grande do Norte (Natal)	13	50.6	21	300	1.6	8
Amazonas (Manaus)	14	49.5	23	298.5	2.3	9
São Paulo (São Paulo)	15	48.9	18	382.5	1.2	8
Alagoas (Maceió)	16	48.1	21	352.5	1.9	9
Mato Grosso (Cuiabá)	17	47.6	23	337.5	1.5	9
Santa Catarina (Florianópolis)	18	47.5	21	480	1.2	9
Federal District (Brasília)	19	47.2	24	347.5	0.5	9
Rio Grande do Sul (Porto Alegre)	20	46.6	22	367.5	1.5	9
Amapá (Macapá)	21	46.2	22	397.5	1.5	9
Espírito Santo (Vitória)	22	45.8	23	413.5	0.9	9
Rondônia (Porto Velho)	23	45.5	24	360.5	1.1	9
Sergipe (Aracaju)	24	45.5	23	347	1.4	8
Pará (Belém)	25	44.5	23	519	2.0	9
Pernambuco (Recife)	26	42.3	24	532.5	1.7	8
Maranhão (São Luís)	27	42.0	26	503	1.6	9

BRICS = Brazil, India, Russian Federation, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of unrounded scores, while scores with only one digit are displayed in the table. Rankings are based on the average score for the procedures, time, and cost associated with dealing with construction permits, as well as for the building quality control index. The score is normalized to range from 0–100 (the higher the score, the better). For more details, see the chapter About *Doing Business* and *Subnational Doing Business in Brazil 2021*. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

FIGURE 4.3 Dealing with construction permits is most streamlined in São Paulo and Mato Grosso do Sul and most complex in Maranhão



Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

Master Plan in 2019—is the only state where scheduled inspections occur at different stages of the construction works. The technical manager is required to request municipal inspections at the structural, foundation, and building phases. Random inspections by the municipality occur routinely in 15 states. In these locations, municipal inspectors are primarily concerned with checking whether the construction site has a valid

construction license rather than checking whether the works comply with technical guidelines. If they do not have a valid license, work can be suspended, and the developer may receive a fine. Two other common construction phase procedures are the registration at the CNO and the Labor Public Attorneys' Office inspection.

After construction, the builder requests and receives the final

inspections from the fire department and the municipality, which, in turn, issue two separate certificates of occupancy. No location in Brazil allows these final inspections to be performed jointly. The builder can request the fire department final inspection online in 13 states; in others, the request must be made in person.

The connection to the water and sewage network is also finalized

after construction. Twenty states⁹ require at least one extra procedure apart from the actual connection to the utility network—commonly an inspection before construction begins, a project preapproval, or both. In 2018, less than half (roughly 45%) of Brazil’s urban population had full access to the public water network. The figure for access to sewage treatment is even lower, with only five states rising above 70% sewerage coverage and three states with coverage under 10%.¹⁰ For example, in the capital cities of Alagoas and Santa Catarina, where public sewerage coverage ranges from 20% to 40%, the municipal sanitation department must approve the hydrosanitary project for the waste management solution in case it requires the installation of a septic tank or wastewater disposal station.

Ceará and São Paulo forgo the final municipal inspection in exchange for a declaration of responsibility from the project executor. In eight states, builders are also required to obtain a certificate of municipal tax payment before requesting the certificate of occupancy.¹¹ After these steps, builders in all locations can proceed to close the record at the CNO and register the new building at the property registry.

Time

The time to deal with construction permits varies from six months in Roraima to almost two years in Pernambuco (figure 4.4). In four states (Maranhão, Pará, Pernambuco, and Santa Catarina), builders wait over 16 months to obtain all permits and clearances and undergo all inspections

needed to build a warehouse and connect it to the water and sewerage network.

Many factors influence a prolonged permitting process. Building license approval alone can take anywhere from 10 days in Ceará to 274 days in São Paulo. The time needed to obtain a building license is the main factor behind the lengthy overall permitting process in Maranhão and São Paulo—where it takes twice as long as the average. Reported reasons for delays in issuing the license include a lack of personnel in project analysis teams, low-quality architectural projects, and the need for revisions. In contrast, Fortaleza (Ceará) implemented a new approach for issuing building licenses in 2016 that places a stronger emphasis on the private sector’s responsibility to comply with regulations and makes use of an online platform to expedite the process (box 4.2).

In all locations, other formalities also add to the length of the process. The time to obtain the municipal occupancy certificate is twice the national average in Pernambuco. A separate environmental license can add anywhere from 22 days in Paraíba to 135 days in Sergipe to preconstruction requirements.

The time to obtain a soil test and a topographic survey varies from four days in Roraima to one month in Paraíba. Many states require additional preapproval steps that increase the complexity of the process, such as preconstruction inspections (Amazonas and Sergipe), traffic-related authorizations (Amazonas, Maranhão, and Rondônia), and waste

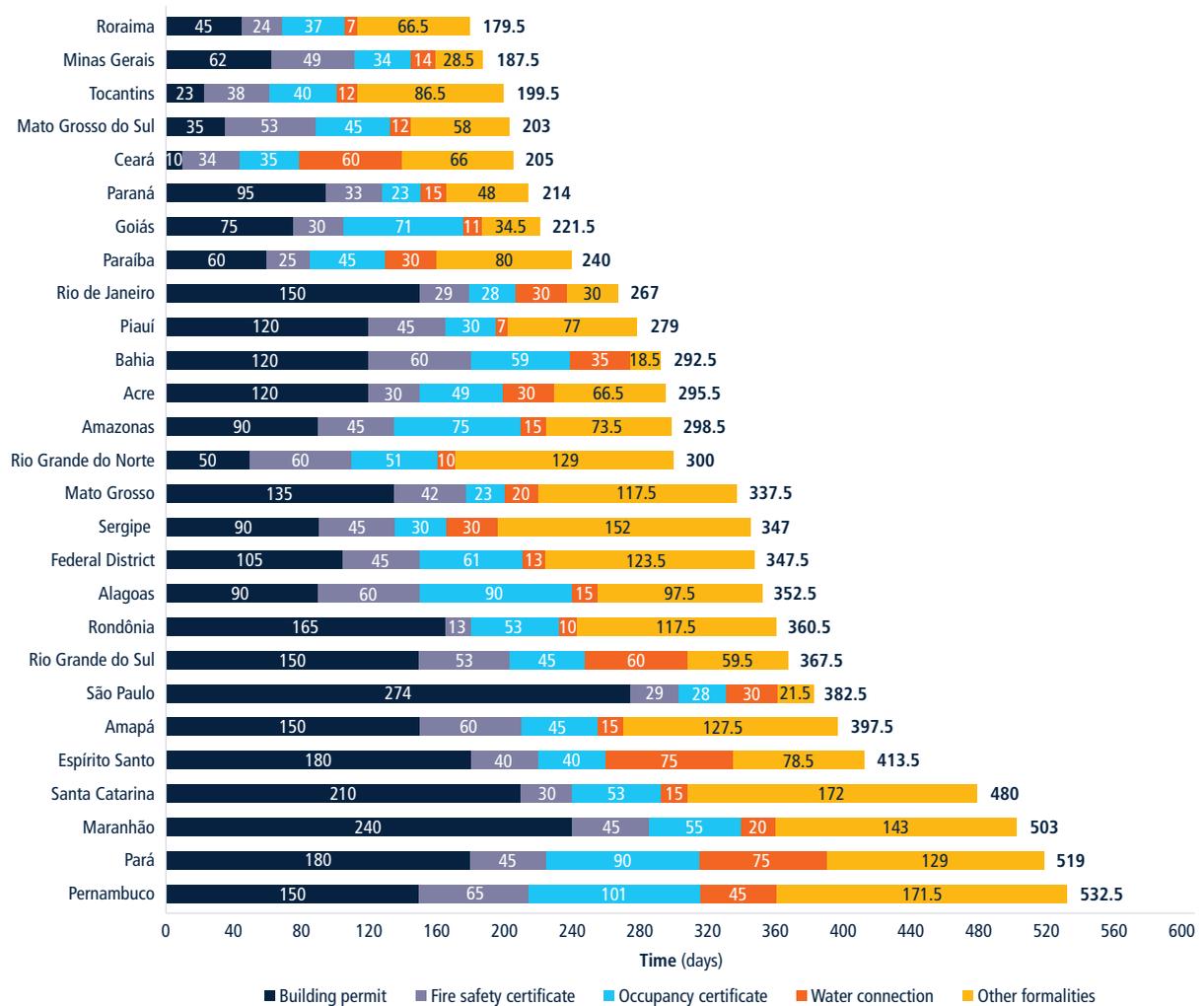
management plans (Pernambuco and Ceará). The Federal District, Paraíba, and Pernambuco require builders to certify that a local artist’s artwork is displayed in the building. The high number of steps underscores the lack of close coordination between the various municipal departments, which means the applicant must visit multiple locations to submit documentation and obtain approvals.

Cost

The cost of dealing with construction permits in Brazil ranges from 0.5% of the warehouse value in the Federal District to 2.6% in Goiás (figure 4.5). Entrepreneurs face a lower cost in the Federal District mostly due to relatively modest construction permit and fire department fees. The higher cost in Goiás is mainly on account of a higher occupancy certificate fee. Brazil’s average cost is 1.4%, well below the LAC regional average (3.8%).

Municipal fees and private sector costs (soil test and topographic survey) contribute the most to the total cost, representing 40.5% and 32.3%, respectively. They are followed by property registry fees (14.4%), utility connection costs (6.5%), fire department project approvals (5.3%), and professional association approvals (1%).

Each municipal council sets building permit and occupancy certificate fees independently. Generally, the permit cost consists of a fee—updated annually—per square meter of the constructed area plus an administrative fee. The building permit cost represents 22% of the total permitting cost

FIGURE 4.4 Dealing with construction permits takes almost a year longer in Pernambuco than in Roraima

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

on average, ranging from 0.04% of the warehouse value in the Federal District to 0.8% in Minas Gerais, where it represents 50% of the total cost. In some states, including São Paulo and Espírito Santo, municipalities charge separately for the project analysis and construction approval before issuing the building permit. In other cases, including the municipalities of Manaus (Amazonas) and Rio de Janeiro (Rio de Janeiro), the

fee is multiplied by the number of months the construction works will last. The occupancy certificate ranges from no cost in São Paulo to 1.3% of the warehouse value (R\$21,342.38, or \$5,819.61) in Goiás, or 50% of the total cost.

The soil test and topographic survey cost R\$4,734.26 and R\$2,713.67, respectively, on average. Fire department fees vary from R\$211.04 in Tocantins

to R\$4,198.77 in Mato Grosso. On average, fire-related project approvals (including the fire prevention plan analysis and final fire inspection report) amount to 0.07% of the warehouse value. The exception is São Paulo, where, since 2020, buildings with a total built area of up to 1,500 square meters fall into the Simplified Technical Project (PTS) category, exempting them from preconstruction project approval.

BOX 4.2 The rise of responsibility-based permitting in Brazilian states

Lengthy project analyses by municipal officials are a bottleneck to dealing with construction permits in Brazil. Fast approvals can reduce bureaucratic delays and expedite the licensing process. In Fortaleza (Ceará), a pioneer in this area, it currently takes just 10 days to issue a construction license, significantly faster than the national average of 118 days.

In Fortaleza, construction licensing is done through Fortaleza Online, the municipality's online one-stop shop. The system uses the information entered by the applicant to categorize the project using a parametrized form incorporating municipal regulation (land use and occupation law, city code, and Master Plan). After categorizing the construction, the applicant pays the permitting fee, and the system issues the construction permit without any review by the municipality. The property owner—or a certified professional responsible for project design or execution—signs a Term of Responsibility.

Fortaleza's implementation of responsibility-based permitting began in early 2016 for buildings of up to 750 square meters; it was later expanded to larger total built areas.^a In 2018, a municipal decree reduced the number of documents required in the construction permit application from 20 to 9. The municipality saw a significant reduction in time compared to the 60 days the process took previously.

The process in Belo Horizonte (Minas Gerais), Alvará na Hora, also relies on a robust online platform. It benefits from thorough geographic information system mapping, empowering straightforward legal basis application by staff, and ready-to-go informational reports for builders. Municipal staff analyzes the submitted documentation, but builders no longer must undergo a lengthy project analysis.^b

Fortaleza and Belo Horizonte follow different strategies to assure that responsibility-based permitting does not negatively affect building safety. Fortaleza's municipal secretary established formal agreements with the engineers' council (Crea-CE) and local law enforcement to ensure that professionals who do not meet quality requirements are prevented from using the expedited process in the future and face civil and criminal charges. Belo Horizonte requires that projects approved using the fast-track option receive phased inspections during construction. Both initiatives have increased adherence to formal construction permitting regulations and allowed municipal staff to focus time and resources on more complex projects.

Other municipalities are following suit. In Palmas (Tocantins), which established a simplified permitting process in 2018, the architectural project is presented at the conclusion of the works with the understanding that the design is the sole and exclusive responsibility of the certified author of the project. Campo Grande (Mato Grosso do Sul) aims to use its existing online platform to offer responsibility-based permitting soon.

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- a. Kossling, Carol. 2016. "Fortaleza lança alvará de construção online." *Diariodonordeste.com*, January 5. <https://diariodonordeste.verdesmares.com.br/negocios/fortaleza-lanca-alvara-de-construcao-online-1.1466746>.
- b. Prefeitura de Fortaleza. 2019. *Fortaleza Online*. Fortaleza, Brazil: Prefeitura de Fortaleza. https://cbic.org.br/industria/mobiliaria/wp-content/uploads/sites/20/2019/04/Agueda_Fortaleza.pdf.

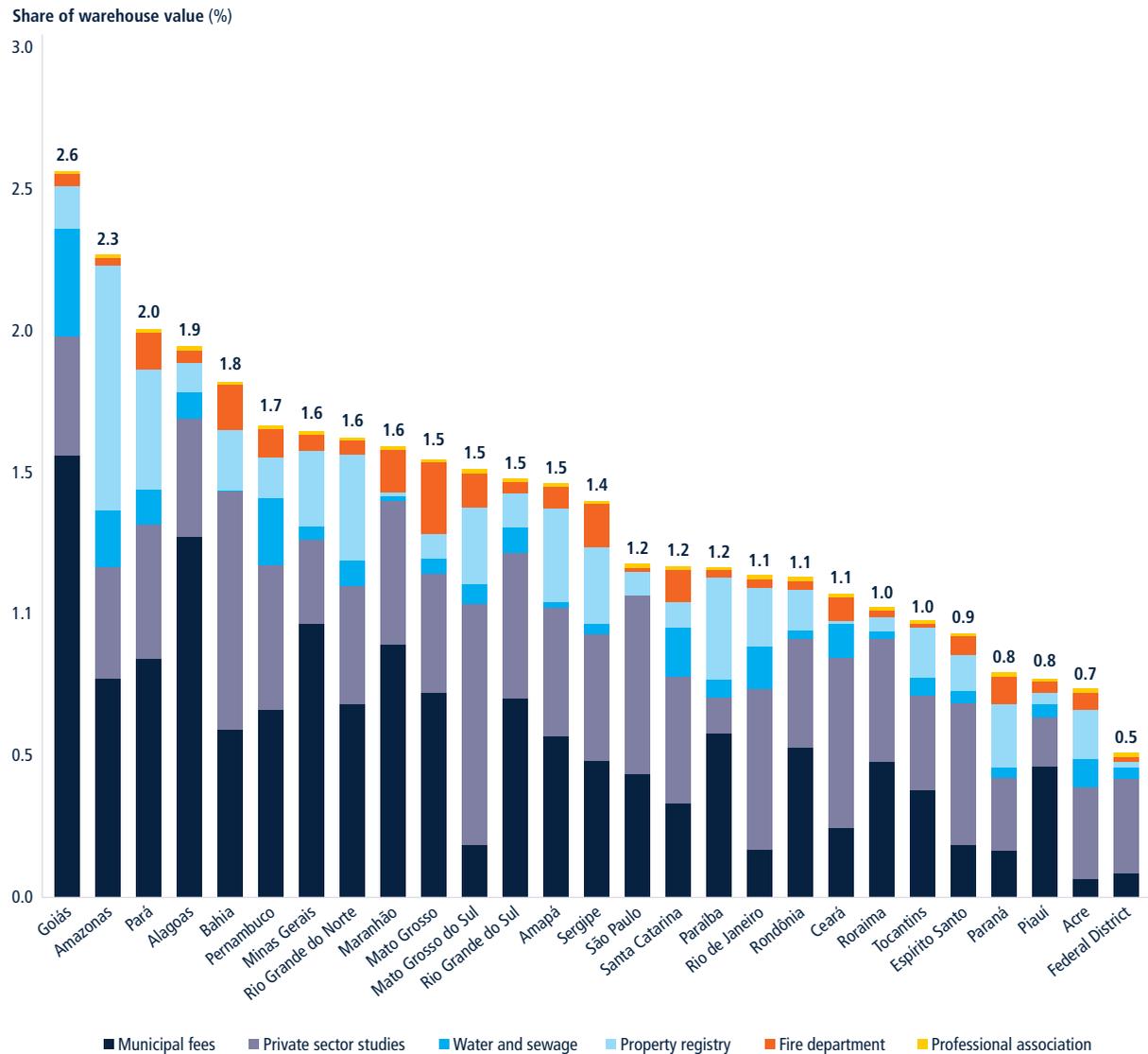
Water and sewerage connection costs also diverge, depending on network availability. Many urban areas lack access to water and public sewerage networks, so connection costs may include installing a septic tank or wastewater disposal station. The builder pays for a network extension to connect to the public network where public networks are available. Where they

are not, the utility company may assume the cost. Water and sewerage connection fees vary significantly, ranging from R\$128.1 in Amapá to R\$6,429 in Goiás (15% of the total cost).

Property registry fees also vary across states. Builders pay from R\$22.8 in Santa Catarina to R\$147 in Rio Grande do Norte

for the land ownership certificate. Building registration fees¹² range from R\$189.7 in Ceará to R\$14,375.8 in Amazonas (where these fees represent 38% of the total cost).

Together with its regional councils, the Federal Council of Engineering and Agronomy (CONFEA) sets the cost of the Technical Term of

FIGURE 4.5 In many cities, municipal fees comprise much of the cost of construction permits

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

Responsibility (ART), a document defining responsibility for the execution of works or services. The cost of the ART, which is required under federal law for all construction projects, is standardized for all locations nationwide, for contracts up to R\$15,000, at R\$233.94.

Going beyond efficiency— the building quality control index

The building quality control index is based on six indexes: the quality of building regulations, quality control before, during, and after construction, liability and

insurance regimes, and professional certifications indices. The index ranges from 0 to 15 points, with higher values indicating better quality control and safety mechanisms in the construction regulatory system. The benchmarked locations in Brazil score between 8 and 11 points on the

building quality control index, with an average score of 8.9. Building regulations are easily accessible (1 point), and requirements for obtaining a building permit are clearly specified (1 point) in all benchmarked locations except Paraíba, Rio Grande do Norte and Sergipe, where the entrepreneur must request the fee schedule. This information is usually accessible on official websites, although it can be unclear or convoluted. In July 2020, Florianópolis (Santa Catarina) began compiling all construction permitting-related fees and taxes into a single and comprehensive document. Other state capitals, including Goiás, Alagoas, and Bahia, publish their fee schedules online, allowing users to easily calculate the cost of building permits and occupancy certificates.

A municipal licensed architect or licensed engineer is part of the committee that reviews and approves building permit applications in all locations. Ceará recently implemented a system that automatically approves building permit applications without prior analysis from the municipal urban office. The independent architect or engineer who prepared the plans must submit an attestation stating that the plans comply with building regulations (1 point).

Municipalities are not legally mandated to conduct technical inspections at different stages during construction. However, officials can carry out unscheduled inspections following a complaint (0 points), except in Minas Gerais (1 point). In practice, only in Minas Gerais the municipality always conducts

phased inspections during construction (1 point).

A final, legally-mandated municipal inspection is common practice across Brazil to obtain the occupancy certificate. Some locations accept reports signed by in-house or external supervising engineers as a valid declaration (2 points). In place of the final inspection, since April 2020 Rio Grande do Sul has accepted a declaration by the technical manager certifying its conclusion and regulatory compliance. In practice, the final inspection takes place in all locations (1 point) except São Paulo, where the responsible technical engineer does not always submit a final report.

The Brazilian Civil Code establishes the liability of the construction company in charge of the building works and materials regarding their strength and safety for five years.¹³ Generally, the architect or engineer who designed the building plans and the professional or agency that conducted technical inspections may also be held legally liable for latent defects such as structural flaws or problems in the building once it is in use (1 point). However, no parties are legally required to obtain a latent defect liability or decennial (10-year) liability insurance policy. In practice, unless stipulated in a contract, it is not commonly obtained by any party (0 points).

In all locations, regulations mandate that the professional responsible for verifying the regulatory compliance of the architectural plans or drawings have a university degree (a minimum of a bachelor's) in architecture or engineering and be

a registered member of the council of architects or engineers; a minimum number of years of practical experience is not required (1 point). The same requirements apply to the professional conducting the technical inspections during construction (1 point), except in Ceará, where the officers from the inspection agency are not required to have a university degree or be registered with the council or architects or engineers.

What are the challenges and good practices?

Sound construction regulation that ensures quality standards for new buildings protects the public interest. Such regulation, however, requires effective enforcement mechanisms managed by qualified and accountable professionals. Economies that follow good practices in construction permitting consider both the efficiency and predictability of the permitting process and leave little room for discretionary practices. Before the COVID-19 pandemic, some states across Brazil were already starting to adopt such practices. The public health emergency created an impetus to move forward with facilitating the building permitting process (box 4.3).

Simplified procedures across the permitting process

With an average of 22 procedures, Brazil's states could improve the ease of dealing with construction permits by streamlining or consolidating some steps to reduce the number of interactions undertaken

BOX 4.3 Dealing with construction permits during COVID-19

The global COVID-19 pandemic disrupted the normal operations of public agencies involved in construction licensing processes. Local authorities took varying approaches to maintain the most necessary procedures while reducing face-to-face service delivery. Most locations experienced delays and some paused operations—for three weeks in Tocantins and a week in Maranhão and Acre. Some locations postponed occupancy certificate inspections. Others, for example Mato Grosso do Sul, conducted inspections using alternative methods like video chat calls. Rio Grande do Norte and Rio Grande do Sul required a report submitted by an in-house supervising engineer. Most municipalities that continued carrying out on-site inspections adapted to the new security measures and limited the work of inspectors from vulnerable groups.

A common consequence of the pandemic has been the acceleration of technological transformation. Municipalities adapted their operations by setting up institutional emails, adding phone lines, and creating accounts in messaging or video chat apps. At the same time, in-person procedures were either interrupted or required a prior appointment. São Paulo and Bahia created new email accounts and opened additional phone lines at the start of the pandemic.

Those municipalities with fully or partially online platforms to request a building permit before the pandemic improved its features or developed future action plans. For example, Ceará and Pernambuco are currently working toward including the occupancy certificate in their online platforms. Other localities—Paraná, Sergipe, and Alagoas—are transitioning to online platforms. Rio Grande do Sul is implementing a fully online platform for completion in 2021.

Similar to the municipalities, Brazil's firefighters corps kept both an online and limited face-to-face system. In Sergipe, Amazonas, and Espírito Santo, firefighters maintained a face-to-face system, but only with scheduled appointments. Amazonas provided customized appointments for general information or technical support. The firefighters corps in Rio Grande do Sul is using a fully online system: users can complete all steps through the platform, and inspections are only required for high fire risk buildings.

by builders. For example, municipalities could streamline the process to obtain the feasibility conditions certificate. This document certifies a construction project's viability in a specific land plot and indicates which entities must be consulted to obtain their legally required clearances.¹⁴ It can help builders prepare their project and license applications and avoid delays. In Brazil, most municipalities issue this certificate manually; gathering all the information on the requirements, documents, and approvals takes civil servants a substantial amount of time. Delays in issuing the certificate and paying fees—together with the large number of documents required—can discourage builders from applying. Instead, they may choose to submit the construction project directly for a preliminary project screening rather than requesting

the feasibility conditions certificate first.

Improving in this and other areas will require updated, comprehensive, and easily-accessible urban planning data. In Brazil, 80% of the 5,570 municipalities have a digitized cadaster, but only 21% have georeferenced cadastral information, undermining their reliability and usefulness for urban planning.¹⁵ Further progress in this area can be achieved through the National System of Land Information Management (Sistema Nacional de Gestão de Informações Territoriais, SINTER), which seeks to integrate fiscal, cadastral, and geospatial data from across the different levels of government (federal, state, and municipal).¹⁶ When implemented, this platform has the potential to provide data to municipalities faster and with more transparency,

servicing as a more affordable tool for land use planning and better building licensing.

In Porto Alegre (Rio Grande do Sul), thanks to an electronic platform, it takes only 0.5 days and no cost for the municipality to issue the municipal informative declaration certificate (DMI). The DMI provides useful and detailed information, including urban data for a given land plot plus zoning requirements, land use and occupation conditions, information on the water and sewerage network, and environmental and cultural restrictions, among others.¹⁷ Builders can download this certificate immediately using only the property address or file number.

Municipalities could also combine different preapprovals into fewer steps, saving the entrepreneur from

interacting with various departments in the same municipality. In Pernambuco, for example, builders need to obtain five clearances and approvals from different departments within the municipality of Recife before requesting the building license. In contrast, in Rio Grande do Norte, the construction license application also includes documentation to obtain the traffic and environmental license. Moving in this direction can make the approval process less burdensome for builders. In 2014, the municipality of Puebla, Mexico, streamlined the permitting process by merging five different approvals—alignment certificate, land use permit, environmental conditions, waste management plan, and the construction permit itself—into a single approval.

Local authorities could also consider reworking some procedures in Brazil that are not common in other *Doing Business* economies. In Brazil, engineers and architects need to obtain a technical term of responsibility from the corresponding council of engineers (ART) or architects (RRT) registering every contractual relationship related to a construction project. Having an ART or RRT provides certainty that the professional in charge of executing the task possesses the necessary qualifications. In other economies, the registration of a contractual relationship is not a required step in the permitting process. Instead, engineers or architects include their professional registration number in the documentation when requesting the building permit. In Toronto, Canada, when of applying for a building permit, the drawings must include the designer's name,

registration number, qualification identification number, signature, and stamp/statement that the person has reviewed and taken responsibility for the design activities. Such professionals must be registered with the Ontario Ministry of Municipal Affairs and Housing after passing a qualifications exam. In case of noncompliance with the code, the professional can have her registration suspended or revoked by the Ministry. Local authorities could also consider eliminating procedures that are not common practice for the construction permitting process in other economies. For example, the Federal District, Paraíba, and Pernambuco could remove the requirement to certify that an artwork from a local artist has been placed in the building.

Improved coordination between government agencies and online platforms for construction permitting

Builders in Brazil have to deal with agencies at three levels of government to obtain the clearances and approvals to complete a construction project. Even at the municipal level, there is usually no link between the main secretaries that regulate the construction sector (urban, environment, sanitation, traffic, and tax office). Instead, they tend to work in silos.

The integration of processes from various agencies through one-stop shops and online platforms can minimize the number of interactions and reduce the time to obtain a building permit and other approvals. In Malaysia, for example, the city of Kuala Lumpur created a one-stop shop,

the OSC, for construction permits in 2012. Before its establishment, applicants had to submit approval requests to at least 14 different authorities. With the OSC, builders interact with a single contact point that distributes applications to the relevant technical departments (including planning, fire and rescue, water, sewerage, and electricity, among others), monitors their progress, and enforces response time limits. Today, it takes 30 days for builders to obtain the approval to begin the construction works in Kuala Lumpur.

Online platforms can facilitate the integration of services from different agencies and the creation of electronic one-stop shops. Several locations in Brazil have already implemented online platforms for submitting and approving construction permits. In Rio Grande do Sul, the municipality of Porto Alegre is finalizing a fully online building permitting process that also redirects documents to the water and sewerage services as well as the historical and cultural heritage office (EPAHC). In Piauí, the municipality of Teresina implemented an online system, Construa Fácil, in July 2019 through which builders submit their application to the corresponding Urban Development Superintendency (SDU), who, in turn, reviews it and redirects it to other corresponding agencies as necessary. The tax office and the SDU are connected and update each other about the permits issued and the taxes paid, eliminating the need to obtain a debt clearance certificate.

Such platforms could go beyond simply enabling the submission of documents and instead allow users

to interact with project analysts from the municipalities, submit corrections, and track the status of the request, among other features. In Mato Grosso do Sul, the municipality of Campo Grande implemented an online system for the approval of architectural projects. Through this platform, users can submit the requests for a building permit and the associated documents in digital format. Information on feasibility conditions and zoning requirements is also available online. Users can also schedule appointments with analysts from the municipality, track the progress of their requests, and submit corrections to their projects. Thanks to this platform, issuing a building license takes 25 days in Mato Grosso do Sul—one of the shortest times in Brazil for this procedure.

Online platforms have proved successful in other countries. In Denmark, since 2014, the national platform *Byg og Miljø* (Construction and Environment) allows builders to submit applications for permits online in an integrated process that includes examining the area plan, checking plans and drawings, checking the site plan, securing fire department permissions, issuing a temporary building permit, issuing the structural engineer certificate, checking the rainwater drainage, and checking building compliance with real estate registry regulations. Thanks to this platform, builders in Copenhagen can obtain a building permit in 21 days.

Increased private sector participation

The lack of sufficient municipal staff to review construction

projects and conduct inspections can result in delays. Municipalities across Brazil could consider increasing the role of private sector professionals in these tasks to enhance the efficiency of the permitting process. Private sector participation could help local authorities to allocate their resources better, prioritizing more complex or riskier projects. Other economies have increased the scope of private sector participation in the area of inspections. For example, in France, builders must hire specialized firms (technical controllers) to conduct technical inspections during construction. Other economies have gone further. In Australia, private building surveyors directly oversee building design, control, and inspection. In both cases, these professionals must meet the technical and experience requirements according to the law and be certified by the authorities. In case of noncompliance with the regulations, they are subject to legal liability and disciplinary action.

Reliance on private firms can bring benefits in terms of process efficiency, particularly in contexts where local governments have reduced resources related to budgetary constraints and insufficiently qualified staff. Colombia introduced the role of the urban curator in 1995 to expedite the plan approval permitting process. Urban curators are private professionals responsible for evaluating, processing, and issuing construction licenses. They must be licensed professionals in the areas of architecture, engineering, or urban planning with a minimum number of years of experience. Since their establishment, the

time to obtain a building license in Bogotá has decreased from 3 years to 42 days. Nevertheless, urban curators are not involved in conducting inspections, which are still carried out by the municipality. In contrast, in 2010, North Macedonia allowed independent supervising engineers to conduct inspections during construction for low-risk projects instead of municipal employees. Engineers can also prepare a final report upon construction completion instead of requiring officers from the municipality to inspect the building and issue the certificate of occupancy.

Authorities that opt to pursue this strategy should consider the benefits and costs. While the efficiency of the process may improve, the costs borne by builders can also increase. The authorities should also ensure that transparency and accountability standards—and strict oversight and qualification safeguards—are in place to protect the public interest.

Risk-based approach for building licensing

Risk-based systems for the analysis and approval of building licenses specify how projects are evaluated and inspected depending on the level of risk they represent. With this, authorities can focus their resources and time on analyzing high-risk buildings such as those located in challenging terrain, environmentally sensitive areas, or built for certain purposes that require stricter safety guidelines (such as hospitals or schools). With more stringent reviews applied to more complex projects, the authorities can implement

fast-track approval procedures for lower-risk buildings. A risk-based approach could also lower costs without compromising safety as more complicated or risky projects can be required to go through additional approvals or inspections, while low-risk projects are automatically exempted from certain clearances. This approach also helps to differentiate costs for project approvals, with riskier building projects paying higher fees for the additional time dedicated to their analysis. Medium and low-risk projects would benefit from lower fees reducing the overall cost of regulatory compliance.

The Economic Freedom Act, together with Resolution No. 64/2020, which addresses integrated urban licensing, moves in this direction at the national level by establishing streamlined construction license and occupancy permit approvals, among other procedures, for lower-risk projects. The implementation of this initiative is pending, and discussions are ongoing with relevant stakeholders to refine its details and ensure that safeguards remain in place.

None of the 27 locations analyzed in this study use a risk-based system for approvals of building licenses. While some municipalities allow simplified processes for small constructions up to a certain size, a risk-based approach goes beyond this, taking into account additional elements such as occupancy and use, which are used to develop a classification that determines the level of scrutiny a project receives. Ukraine implemented a risk-based system for building approvals in 2012. Amendments

to the law in 2017 allowed the classification of construction projects into three categories depending on their potential dangers to the occupants' well-being and the associated material and social damage of potential building integrity problems.¹⁸ Less complex buildings now have a more streamlined approval process; the construction permit was replaced with a requirement to notify the authority of the start of the construction works.

Mandatory liability insurance requirements

In Brazil, architects of record and building engineers must be registered with their respective professional councils and issue a responsibility term for each construction they design or oversee. This procedure—recorded in all benchmarked locations—makes them liable automatically for eventual structural flaws or building problems for five years after the end of construction.¹⁹ However, Brazil does not require that any of the parties involved in the construction process obtain latent defect liability (or decennial liability) insurance. Brazil could consider adopting legislation that would make getting such insurance mandatory, covering the building and professionals involved in its design and execution. Doing so would not only benefit these professionals but would also decrease liability risk in new projects, potentially impacting the construction industry in a positive manner. Brazil could follow the example of India (Delhi and Mumbai), which since 2018 has required that all parties held liable for structural flaws—namely

the architect or engineer, the professional responsible for the supervision, and the construction company—obtain decennial liability insurance for buildings with a plot area of 750 square meters and above.

Notes

1. Câmara Brasileira da Indústria da Construção, <http://www.cbicdados.com.br/menu/pib-e-investimento/pib-brasil-e-construcao-civil>.
2. Câmara Brasileira da Indústria da Construção. 2014. *O Custo da Burocracia no Imóvel*. São Paulo: Câmara Brasileira da Indústria da Construção. http://www.cbicdados.com.br/media/anexos/Custo_da_Burocracia_no_Imovel.pdf.
3. Conselho de Arquitetura e Urbanismo. <https://www.caubr.gov.br/pesquisa2015/>.
4. ART stands for Anotação de Responsabilidade Técnica, RRT stands for Registro de Responsabilidade Técnica.
5. Acre, Alagoas, Amapá, Ceará, Espírito Santo, Goiás, Maranhão, Mato Grosso, Minas Gerais, Pará, Paraná, Piauí, Rio Grande do Sul, Rondônia, Santa Catarina, Sergipe, and Tocantins.
6. Ceará, Espírito Santo, Minas Gerais, Paraná, and Rio Grande do Sul.
7. This commonly includes the preliminary license, installation license, and operating license.
8. Alagoas, Amazonas, Espírito Santo, Maranhão, Mato Grosso, Pará, Paraíba, Pernambuco, Piauí, Rondônia, and Sergipe.
9. Except for Bahia, Ceará, Mato Grosso do Sul, Paraíba, Pernambuco, Roraima, and São Paulo.
10. Data are from the Sistema Nacional de Informações sobre Saneamento (SNIS). 2019. *Diagnóstico dos Serviços de Água e Esgotos – 2018*. Ministério de Desenvolvimento Regional: Brasília. Only 2,639 municipalities are registered at SNIS; the data come from a representative sample of water companies. <http://www.snis.gov.br/diagnosticos>.
11. Acre, Amapá, Mato Grosso, Paraná, Piauí, Rio Grande do Sul, Rondônia, and São Paulo.
12. The total cost includes notaries fees, court fees, Public Ministry fees, and General Attorney Office fees.
13. Articles 618 and 622 of Law 10,406 of 2002 (Brazilian Civil Code).
14. The name of the certificate varies across municipalities in Brazil: certidão de diretrizes, consulta prévia de obras, consulta de viabilidade para construção, among others. It may include information about the construction feasibility and land use depending on the activity of the new construction. It can be issued as a single certificate or separated into different certificates.
15. All the municipalities covered by this study have a digitized cadaster; in 23 locations, the cadaster also has georeferenced data; IBGE (Instituto Brasileiro de Geografia e Estatística). 2020. *Perfil dos municípios brasileiros: 2019*. Rio de Janeiro: IBGE, Coordenação de População e Indicadores Sociais. <https://biblioteca.ibge.gov.br/index.php/biblioteca-catalogo?view=detalhes&id=2101770>.
16. SINTER was created by Decree 8,764 of May 10, 2016, and placed under the management of the Federal Revenue Service.
17. The information includes: zoning, building indexes, permitted heights, urban conditions for land use and occupation, urban planning (density, activity, index of utilization and volumetry), administrative restrictions/limitations, building alignments, and water and sewage network location (water, cloacal sewage, rainwater sewage), eliminating the need for viability certification by the DMAE (Municipal Department of Water and Sewage). The DMI also provides information about environmental and cultural areas, and their protection; listed or inventoried goods; and airport restrictions. It is required for obtaining the building approval and free of charge (this service is online). Porto Alegre is seeking to include more layers of data into the digital platform from other suppliers, such as gas, electricity and telecommunications.
18. Article 32 of Law of Ukraine of February 17, 2011 No. 3038-VI. On the regulation of town-planning activity. <https://zakon.rada.gov.ua/laws/show/3038-17#Text>.
19. Rizzo, Melina. 2015. “Responsabilidade civil do engenheiro.” Jusbrasil, Salvador. <https://melinarizzo.jusbrasil.com.br/artigos/249955488/responsabilidade-civil-do-engenheiro>.

CHAPTER 5

Registering property

MAIN FINDINGS

- ◆ Transferring property in Brazil takes on average 15 procedures, 39 days, and costs 3.2% of the property value. The process is the most procedurally complex globally but is faster and less expensive than its regional peers.
- ◆ It is easier to transfer property in São Paulo and more challenging in Amapá. São Paulo stands out for having the most streamlined and fastest process as it centralizes most of the due diligence procedures in an online one-stop shop.
- ◆ On the quality of land administration index, Brazil scores 14 out of 30 possible points—slightly above the Latin America and the Caribbean regional average (12 points). Rio de Janeiro scores the highest (17 points) within Brazil. Even so, ample room remains to improve in terms of geographic coverage in land ownership registration and cadastral mapping, as well as in transparency of land-related information.
- ◆ Brazil's main challenges lie in streamlining processes and reducing time. Future initiatives could target strengthening electronic systems that integrate the agencies involved in the registration process and better coordination among stakeholders, including the automation of property assessments and taxpayer records updates.

Brazil, the fifth-largest country in the world, has continental dimensions. Of its 8.5 million square kilometers of territory, 98% is rural.¹ Despite its vast rural area, Brazil is an urban country with 87% of the population living in urban centers.² However, roughly half of the urban population lacks legal ownership rights of their homes.³ With secure land and property rights widely recognized as important to wealth creation—and at the heart of the Sustainable Development Goals⁴—providing an efficient, high-quality land administration system is critical to supporting investment, productivity, and economic growth.⁵

Legal uncertainty, bureaucratic barriers, and prohibitive costs discourage formal real estate

registration and foster land tenure informality. An environment where property rights are secure creates incentives to invest in one's property and facilitates access to credit. Property titles can serve as a valuable insurance and savings tool for families, providing protection during difficult economic times.⁶ A 2016 study shows that urban land titling programs in Brazil positively impact access to credit from formal institutions, increase durable goods consumption, and reduce child labor.⁷ For governments, having a reliable, integrated, and updated system of territorial information—both registry and cadastral—is not only essential to assess and collect tax revenues correctly; it also facilitates strategic planning for urban services and infrastructure.

As measured by *Doing Business* (box 5.1), Brazil's property transfer process is procedurally the most bureaucratic in the world. Most steps involve gathering information on the property and the seller, reflecting the persistent legal uncertainties surrounding property rights. Despite its procedural complexity, Brazil's process is faster and less expensive than its Latin American peers. This relative efficiency is largely because many certificates checked as part of the due diligence process are issued instantly online and at no charge.

At the subnational level, registering a property transfer is easiest in São Paulo and most difficult in Amapá. São Paulo is the fastest and most procedurally efficient location thanks to the widespread use of an online one-stop shop

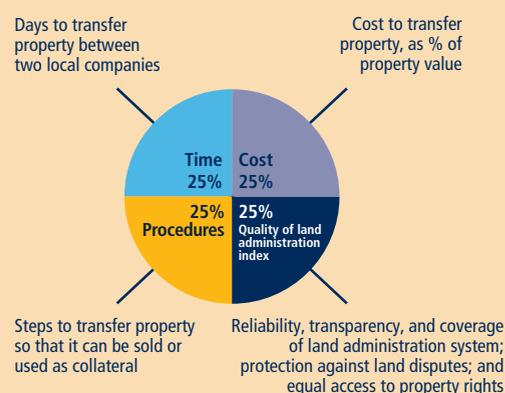
BOX 5.1 What do the registering property indicators measure?

Doing Business records the full sequence of procedures, time, and cost necessary for a business (the buyer) to purchase a commercial property from another business (the seller) and to formally transfer the property title to the buyer's name. The process starts with obtaining the necessary documents, such as a recent copy of the seller's title, if necessary, and conducting due diligence as required. The transaction is considered complete when it is opposable to third parties and when the buyer can use the property for expanding his or her business, as collateral for a bank loan or resell it. Every procedure required by law or necessary in practice is recorded, whether it is the responsibility of the seller or the buyer and even if it must be completed by a third party on their behalf. In addition, *Doing Business* assesses the quality of the land administration system (figure B 5.1.1) through an index that has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal ownership rights to property.

The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

FIGURE B 5.1.1 Registering property: land administration system efficiency and quality

Rankings are based on scores for four components



Source: *Doing Business* database.

Note: For more information, see the chapter *About Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

that connects government agencies and centralizes obtaining many due diligence certificates. Conversely, entrepreneurs in Amapá conduct each search separately and back-office operations at the tax authority are fully paper-based, delaying transfer tax payment. Together with Rio Grande do Norte, Amapá also scores the lowest nationwide for the quality of land administration. Brazil's recent reform efforts include the implementation of electronic systems integrating the agencies involved in the registration process. Future reforms could target better coordination among stakeholders, including the automation

of property assessments and taxpayer records updates.

How does registering property work in Brazil?

Brazil's legal framework governing property registration is national—mainly the Civil Code and the Federal Laws on Public Registry and Notary and Registry Services.⁸ States have leeway to adapt these laws to local conditions. At the federal level, the National Council of Justice issues general guidelines for the provision of registry and notary services, and state courts enforce them.

The property transfer process involves three main institutions: (i) the property registry (Cartório de Registro de Imóveis), which operates at the city level and is responsible for maintaining ownership records under its assigned geographical jurisdiction; (ii) the public notary (Tabelionato de Notas), responsible for formalizing agreements;⁹ and (iii) the municipality, charged with maintaining the fiscal cadastre, collecting the property transfer tax, and assessing property values. Both the property registry and the public notary are private entities offering a public function on concession by the Federal Constitution¹⁰ (box 5.2).

BOX 5.2 Property registration in Brazil: from local parishes to electronic registration

Brazil's land governance has come a long way since the arrival of the Portuguese in 1500 when the vast territory became part of the Portuguese Crown. In colonial times, the King granted titles to massive land plots along the coast through "sesmarias", a judicial instrument for allocating land with productive purposes, which later constituted the basis of property ownership in Brazil. The current registry system derives from the system originally adopted by the Catholic Church's local parishes to record sesmarias.^a

After independence, the government abolished sesmarias, and the Land Law of 1850 (Law 601) was passed to regulate the granting of land tenure rights, acknowledging private property and establishing purchase as the only mean of acquiring unoccupied lands. Law 1,237 of 1864 instituted the land occupation and ownership registries, evolving the purely declarative system kept by the church's vicars. Nevertheless, the institutionalization of land tenure records in 1973 (Law 6,015) is perhaps the most important development for the system of property registration in effect today, in which ownership is recognizable only if registered at the property registry.

Brazil's current property registration system is decentralized—more than 3,400 registry offices across the country keep property records under their jurisdiction.^b Recent efforts have concentrated on launching the Sistema de Registro Eletrônico de Imóveis (SREI, Electronic Real State Registry System), which was first introduced by law in 2017 and regulated in 2019 by the National Council of Justice.^c The SREI aims to create a national electronic repository of property records databases and assign a unique national identification number to all properties (Código Nacional de Matrícula, CNM). Brazil has taken two major steps in this direction. First, it implemented a national property registration portal, the Portal Nacional do Registro de Imóveis,^d integrating the online services of state registrars associations. Second, Brazil established a national body for property registrars, the Operador Nacional do Sistema de Registro Eletrônico de Imóveis (ONR), which will facilitate the implementation of the SREI.^e

a. World Bank. 2014. *Brazil Land Governance Assessment*. Washington, DC: World Bank.

b. Information extracted from "Cartórios na era digital" at <http://www.brregistradores.com.br/noticia.aspx?id=4>.

c. Article 76 of Law 13,465/2017, regulated by Provision 89/2019, issued by the National Council of Justice.

d. The platform centralizes requests for electronic services nationwide and distributes them to the competent property registry. For more information, see <https://www.registrodeimoveis.org.br/servicos>.

e. In April 2020, the Property Registrars General Assembly was held to approve the ONR's statute and elect members of the management, administration, and inspection bodies. For more information, see <https://www.registrodeimoveis.org.br/onr>.

Transferring property in Brazil follows a general scheme comprising five main phases (figure 5.1). The initial phase—in which the parties’ representatives or a public notary (1) conduct comprehensive due diligence on the property and the seller—is the most complex. Due diligence ensures that legal requirements are met, limiting the buyer’s exposure to potential risks. The law¹¹ only requires two types of certificates to draft public deeds of purchase and sale: the property tax clearance¹² and the ownership and no-lien certificates. The former checks if property taxes are paid to date, while the latter checks for liens and encumbrances on the property and ensures that the seller is the rightful owner. The

law also states that only liens and encumbrances registered in the title record files are opposable to third parties.¹³ In practice, however, a commercial property transfer between two companies—such as the *Doing Business* case—typically involves the simultaneous assessment of several certificates issued separately by 12 municipal, state, and federal agencies. This is a widespread practice across the country since such certificates provide further legal assurance to the sale and are easily accessible and relatively inexpensive—two-thirds of the certificates most-commonly consulted are issued at no charge.¹⁴

After completing the due diligence phase, the buyer (2) pays

the property transfer tax (Imposto Sobre a Transmissão de Bens Imóveis, ITBI) and submits proof of payment to the public notary, who then (3) prepares the public deed for the parties’ signatures. Next, the buyer (4) registers the deed at the competent property registry to record the transfer of ownership¹⁵ and (5) updates the taxpayer records at the municipality to reflect the new ownership.

How does the process compare?

Doing Business measures the full sequence of procedures, time, and cost necessary for a business to purchase a property from another business and formally transfer the

FIGURE 5.1 Transferring property takes five main phases involving 12 agencies



Source: *Doing Business* and *Subnational Doing Business* database.

Note: These stages are common to all benchmarked locations, but implementation varies. For detailed information about each location, see the State profiles chapter and visit <https://www.doingbusiness.org/brazil>.

property title to the buyer's name, along with the quality of the land administration system. On average, in Brazil, an entrepreneur typically undertakes 15 procedures, waits 39 days, and pays 3.2% of the property value to transfer property (figure 5.2). Procedurally, Brazil's property transfer process is the most bureaucratic in the world because it comprises extensive due diligence checks to ensure legal certainty. Still, it is less expensive on average than in other BRICS economies,¹⁶ its regional neighbors in LAC, and the OECD high-income economies. Transferring property takes 9 and 11 more procedures and around two weeks longer than the average for the BRICS and OECD high-income economies, respectively; however, it is 26 days faster than the LAC regional average. On the quality of land administration index, Brazilian locations score 14 out of 30 possible points on average, outperforming the LAC regional average and India but trailing other BRICS and OECD high-income economies.

The locations benchmarked across Brazil show notable differences in all aspects of the efficiency of the registering property process and the quality of the land administration system. Registering property is easiest in São Paulo, where it takes 8 procedures and 21 days and costs 3.6% of the property value. São Paulo stands out because it streamlines and integrates most of the due diligence procedures in a one-stop shop. São Paulo also scores relatively high on the quality of land administration index—16.5 points, together with Amazonas and Paraná—mainly because all private land in the state capital is mapped and statistics about

land transactions are available to the public. Conversely, registering property is most difficult in Amapá, where the same process requires eleven additional procedures, takes almost seven weeks longer, and is 7% more expensive. With only 11.5 points, Amapá is also among the locations with the lowest score on the quality of land administration index, together with Rio Grande do Norte (table 5.1). Among the main weaknesses reflected by its score are the lack of transparency of information regarding cadastral records, the absence of a property registration complaint mechanism, and the lack of full geographic coverage of the property registry and the municipal cadastre.

How does the process vary within Brazil?

Entrepreneurs in São Paulo complete the fewest procedures to register property (8), whereas those in Amapá complete the most (19). Although the overall process is similar across all locations benchmarked in Brazil, variations stem from due diligence checks and municipal tax authority requirements to pay the ITBI and update the taxpayer records (figure 5.3).

São Paulo is the most procedurally efficient location primarily due to the widespread use of an online one-stop shop, *Guichê de Certidões*,¹⁷ launched in January 2020 by the National Association of Real Estate Registries (*Colégio de Registro de Imóveis do Brasil, CORI-BR*). As it centralizes obtaining the due diligence certificates issued free of charge by government agencies, such a platform was responsible for eliminating 7

steps of the property transfer process in São Paulo and 4 in Rio de Janeiro—the first locations where the system was successfully piloted. The platform was launched nationwide in August the same year, but its use is yet to become widespread in the remaining 25 federative units.

Depending on the location, completing the due diligence process can take between 4 and 14 procedures, accounting for three-quarters of the total steps to transfer property on average. Beyond São Paulo and Rio de Janeiro, this variation's main driver is the degree of coordination between local dispute registries (*Tabelionatos de Protesto de Títulos*) in issuing the dispute certificate. Dispute registries maintain public records of companies and individuals defaulting on bill payments or loans. Like property registries and public notaries, in Brazil dispute registries are private entities offering a public service.¹⁸ Because the seller's creditors may be able to place a lien on the property to secure payment, real estate experts recommend assessing the seller's financial health through dispute certificates (even though not required by law). A comprehensive evaluation requires an analysis of certificates from all dispute registries in the city where the seller and the property are located. In all locations except Cuiabá (Mato Grosso), Palmas (Tocantins), and Vitória (Espírito Santo), there is more than one dispute registry. In the city of São Paulo, for example, there are 10. Dispute registries in Belo Horizonte (Minas Gerais), Brasília (Federal District), Curitiba (Paraná), Maceió (Alagoas), Manaus (Amazonas), and Porto

FIGURE 5.2 Brazilian states are globally competitive on cost but lag in other aspects of efficiency and quality of land administration



BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business and Subnational Doing Business* database.

Note: LAC averages are based on economy-level data for its 32 economies. Chile, which is part of the OECD high-income economies, is not included in LAC averages. OECD high-income averages are based on economy-level data for 34 economies. BRICS averages are based on economy-level data for Brazil, the Russian Federation, India, China, and South Africa. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. Other economies are represented by their main business cities. China, India, Mexico, and the Russian Federation are represented by their two largest cities. Brazil's averages are based on the 27 locations measured in this study, including São Paulo and Rio de Janeiro.

* Georgia, Norway, Portugal, and Sweden.

** Netherlands; Lithuania; Rwanda; Taiwan, China.

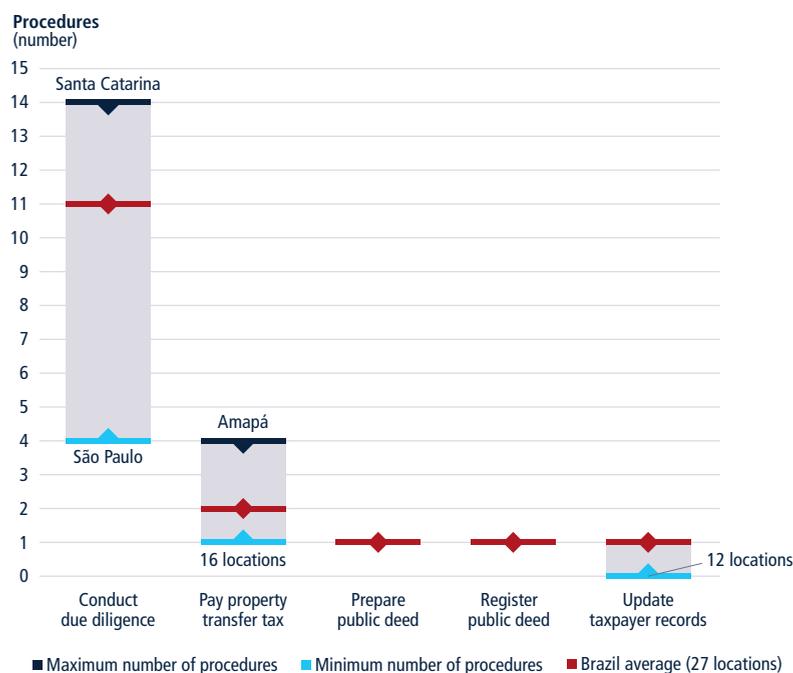
TABLE 5.1 Registering property in Brazil—where is it easier?

Location	Ranking	Registering property score (0–100)	Procedures (number)	Time (days)	Cost (% of the property value)	Quality of land administration index (0–30)
BRICS average		68.0	6.7	26.6	4.7	18.8
LAC average		55.7	7.2	64.8	5.5	12.1
OECD high income average		77.3	4.6	23.7	4.2	23.3
Brazil average (27 locations)		52.4	15.4	38.6	3.2	13.9
São Paulo (São Paulo)	1	65.8	8	21	3.6	16.5
Rio de Janeiro (Rio de Janeiro)	2	57.4	11	41.5	3.7	17
Goiás (Goiânia)	3	55.8	15	22	2.8	15.5
Santa Catarina (Florianópolis)	4	55.6	17	30.5	2.3	15.5
Espírito Santo (Vitória)	5	54.9	16	34.5	2.7	16
Mato Grosso do Sul (Campo Grande)	6	54.7	17	29.5	2.9	15.5
Alagoas (Maceió)	7	53.8	15	37	1.1	12
Amazonas (Manaus)	8	53.6	14	26	4.3	16.5
Pará (Belém)	9	53.5	16	23.5	3.3	14
Federal District (Brasília)	10	53.3	14	34	3.1	15
Roraima (Boa Vista)	11	53.3	16	38	1.9	13
Minas Gerais (Belo Horizonte)	12	53.3	14	27.5	3.6	15
Tocantins (Palmas)	13	52.8	16	26.5	2.7	12.5
Paraná (Curitiba)	14	52.5	16	53	3.0	16.5
Ceará (Fortaleza)	15	52.4	15	37	2.5	13
Mato Grosso (Cuiabá)	16	51.9	14	43.5	2.6	13.5
Rondônia (Porto Velho)	17	51.3	16	30.5	3.3	12.5
Sergipe (Aracaju)	18	51.3	15	32	3.3	12.5
Pernambuco (Recife)	19	50.3	16	55.5	2.6	13.5
Maranhão (São Luís)	20	50.2	16	39	3.7	13
Piauí (Teresina)	21	49.7	18	62.5	2.3	13
Bahia (Salvador)	22	49.4	15	44.5	4.0	13.5
Paraíba (João Pessoa)	23	49.0	15	30.5	4.5	12
Rio Grande do Sul (Porto Alegre)	24	49.0	18	51.5	3.5	13
Acre (Rio Branco)	25	48.3	18	66.5	3.1	13.5
Rio Grande do Norte (Natal)	26	45.5	16	35.5	6.0	11.5
Amapá (Macapá)	27	45.2	19	68	3.8	11.5

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only one digit are displayed in the table. Rankings are based on the average ease of doing business score for the number of procedures, time, and cost associated with registering property as well as for the quality of the land administration index. The score is normalized to range from 0 to 100, with 100 representing the best regulatory performance (the higher the score, the better). For more information, see the chapter About *Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes. The average for Brazil is the average of the 27 locations measured. Averages for the OECD high-income economies, LAC economies, and BRICS are based on economy-level data for those economies, as measured by *Doing Business*. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

FIGURE 5.3 Due diligence checks and municipal tax authority formalities account for variations in procedural efficiency



Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

Velho (Rondônia) joined efforts to provide a consolidated certificate in a single step and at a reduced fee. Similarly, in Recife (Pernambuco), Rio de Janeiro (Rio de Janeiro), Salvador (Bahia), and São Paulo (São Paulo), a distribution service provided by local dispute registries gathers all the certificates from the city in question and delivers them in a single bundle. In contrast, in the remaining locations, obtaining such certificates requires up to four separate in-person interactions.

The level of automation of the property value assessment and the extent to which taxpayer records are updated at the municipal tax authority also determine the number of required steps. In 16 locations, municipalities have

electronic systems to automatically determine the property value and issue the ITBI payment slip in a single online step. The same request in Macapá (Amapá), Rio Branco (Acre), and Rio de Janeiro, on the other hand, takes between three and four procedures because applications and back-office operations are paper-based. Consequently, the taxpayer must (1) request the assessment and payment slip in person, (2) pay the ITBI at a commercial bank, and (3) return to the tax office to collect the proof of payment. In the other locations, the notary can verify this information online. In Macapá, technicians from the municipal tax authority must carry out an inspection to estimate the property value, generating an additional step.

Lastly, updating taxpayer records to reflect new ownership is an additional step that increases the time and complexity in 15 of the benchmarked locations. In the others, taxpayer records are updated automatically—either upon payment of the ITBI or registration. By municipal mandate, property registries in Natal (Rio Grande do Norte) and São Luis (Maranhão) must inform the municipality of property transactions using the tax authority’s electronic system, ensuring that both databases stay up to date. Tax authorities in Brasília, Campo Grande (Mato Grosso do Sul), Porto Velho, Recife, and São Paulo have also implemented systems for registrars to report ownership updates. However, because of a lack of coordination between registrars and municipalities, tax records are often not updated promptly. As a result, the parties continue to request it in person. Registrars in Campo Grande report real state ownership updates monthly. However, even with information at hand, the municipality does not automatically update its records because taxpayers must pay a nominal fee. Local experts in Recife report that they do not rely on the electronic system because updates can take anywhere from a few days to several months.

How does the time vary?

The time to transfer property varies from 21 days in São Paulo—faster than in Mexico and South Africa—to 68 days in Amapá, mainly due to variations in efficiency at the respective property registries and municipal tax authorities (figure 5.4). Recording the property transfer

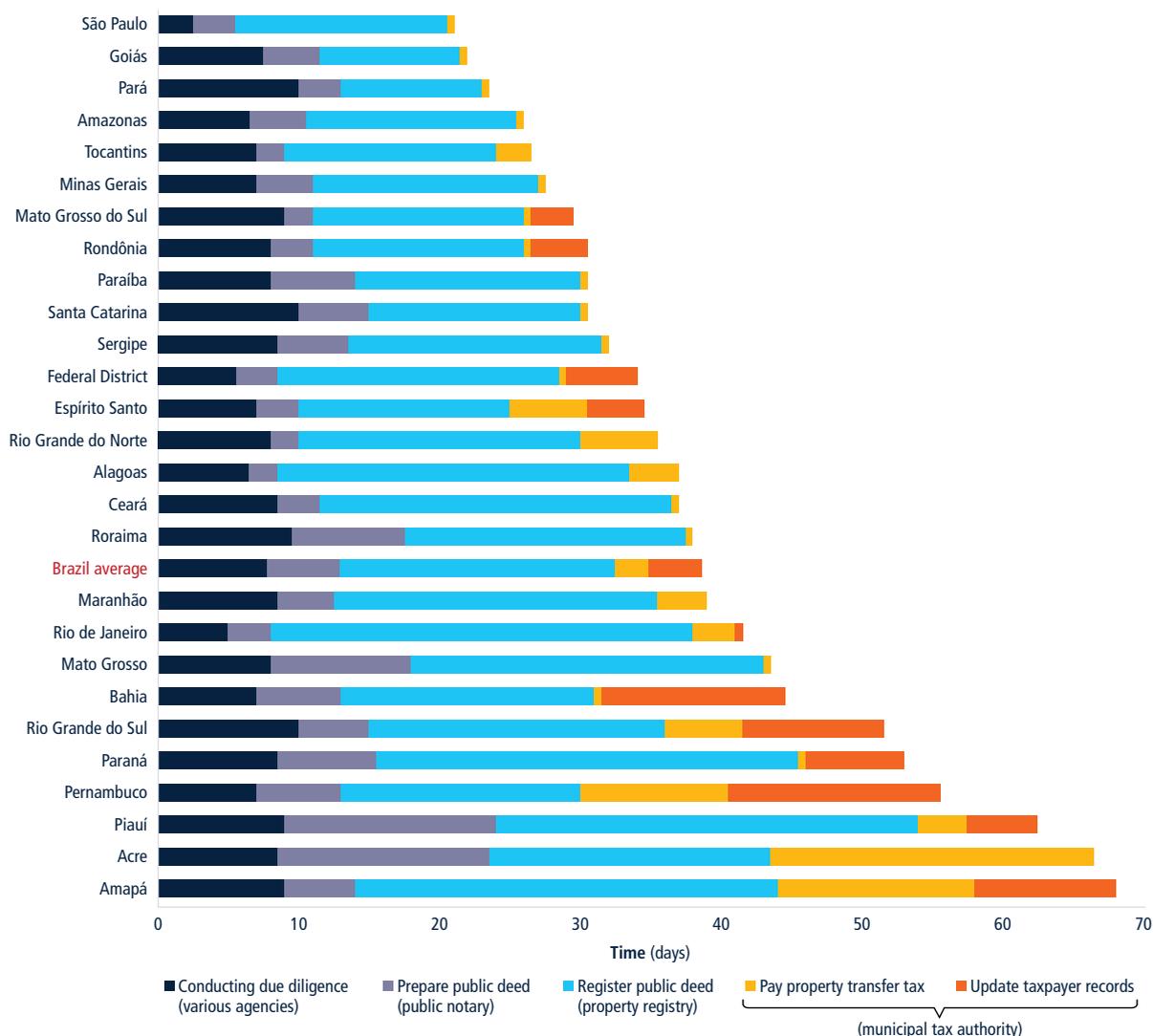
and complying with municipal tax authority requirements take over three times longer in Amapá than in São Paulo.

The time to record the transfer at the property registry is the main factor slowing the overall process, taking half of the total time on

average. According to the Public Registry Law, public deed registration must be carried out within 30 days from the date of submission.¹⁹ Although all property registries comply with the legal deadline, their efficiency varies significantly across locations—from 10 days in Goiás and Pará to up to 30 days in

Amapá, Paraná, Piauí, and Rio de Janeiro. Anecdotal evidence points to differences in workloads, staffing, and back-office management as the main factors underlying time variations. According to private sector practitioners, a lack of uniform application evaluation criteria leads to a high rate of rejection,

FIGURE 5.4 The time to record the property transfer and comply with municipal tax authority formalities varies significantly across Brazil



Source: *Doing Business* and *Subnational Doing Business* database.

Note: In Boa Vista (Roraima), Palmas (Tocantins), Rio Branco (Acre), Salvador (Bahia), and São Paulo (São Paulo), the municipal taxpayer records are updated simultaneously with the transfer registration at the property registry. The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

slowing the process. In Piauí, for example, high registrar and staff turnover in the largest property registries in Teresina contribute to service delivery delays due to constant operational disruptions.

Due diligence takes the second-longest time on average—one-fifth of the total. Complying with due diligence requirements can take from two and a half days in São Paulo to 10 days in Pará, Rio Grande do Sul, and Santa Catarina. Many certificates checked as part of the due diligence process are issued instantly online, except for three key certificates in most locations in Brazil: (i) certificates of dispute; (ii) certificates of ownership and non-lien; and (iii) certificates of good standing for the buyer and seller.

Paying the ITBI and updating taxpayer records at the municipal

tax authority takes from half a day in Aracaju (Sergipe) and 10 other locations²⁰ to 25.5 days in Recife. In the 16 locations with electronic systems to automatically determine the property value, the payment slip is issued within minutes of its request, and payment can be made online. In São Luis, Recife, Rio de Janeiro, Teresina, Natal, Porto Alegre, and Palmas, applications are submitted online but reviewed manually, creating a lag in releasing the payment slip. Rio Branco, Macapá, Maceió, and Vitória are the only locations that have not yet implemented electronic tools. In Macapá and Rio Branco, ITBI-related procedures take 14 and 23 days, respectively, mainly due to staffing shortages and cumbersome back-office operations. In addition, in Macapá the property valuation requires

an onsite inspection and, owing to a shortage of inspectors, such inspections can only take place once a week. In Salvador, updating taxpayer records takes up to a month due to a lack of technical personnel that can process applications quickly.

As of August 2020, private sector practitioners did not report significant delays in the process of registering a property transfer during the COVID-19 pandemic lockdown. Notary and registry services were considered essential businesses by the federal government²¹ and allowed to continue operating. Moreover, these agencies took the opportunity to reinvent their operations and started offering new online services and expanding communication channels with their clients (box 5.3).

BOX 5.3 E-Notariado: transforming the way Brazilian public notaries serve the public

Brazil turned to digital solutions to keep public notaries and property registries operating safely and efficiently during the COVID-19 pandemic. In May 2020, the National Council of Justice issued Provision 100, which provided guidelines for carrying out notarial services by electronic means and regulated the Electronic Notarial Acts System (Sistema de Atos Notariais Eletrônicos, e-Notariado). Among other features, it allows public notaries to use video conferencing and digital signatures to notarize documents remotely, transforming the way they serve the public.^a

The shift toward digital technologies for notarial services, which had been underway for years, was accelerated by the public health emergency. In July 2018, the National Council of Justice issued Provision 74, paving the way for the use of digital technologies at public notaries nationwide. Subsequently, in April 2019, the Brazilian Notarial College's Federal Council (Colégio Notarial do Brasil/Conselho Federal, CNB/CF) developed the e-Notariado platform. These efforts could not have been timelier. When the COVID-19 hit Brazil and citizens found themselves unable to visit agencies in person, public notaries could smoothly meet the surge in demand for online solutions. According to the CNB/CF, the number of public deeds of purchase and sale issued—both on paper and electronically—increased by 43% (from 63,248 to 90,314) between May and July 2020,^b immediately after electronic notarial services became available nationwide as an alternative to the traditional in-person interactions. The president of CNB/CF pointed out that e-Notariado came to play a crucial role in boosting the Brazilian economic recovery by facilitating legally-secure business transactions.^c

a. See the website at <https://www.e-notariado.org.br/customer>.

b. Diário de Petrópolis. 2020. "Cartórios de Notas registram crescimento de 43% na compra e venda de imóveis com início de atos online." *Diário de Petrópolis*, January 12. <https://www.diariodepetropolis.com.br/integra/cartorios-de-notas-registram-crescimento-de-43-na-compra-e-venda-de-imoveis-com-inicio-de-atos-online-184758>.

c. Alves, Aluísio. 2020. "Registro de imóveis dispara após escrituras online em cartórios." *Uol.com.br*, August 20. <https://economia.uol.com.br/noticias/reuters/2020/08/20/registro-de-imoveis-dispara-apos-escrituras-online-em-cartorios.htm>.

What are the main drivers of cost?

The cost of transferring property varies substantially across Brazil, ranging from 1.1% of the property value in Alagoas—on par with Chile—to 6% in Rio Grande do Norte—higher than the LAC regional average and among the 68 highest globally. All cost components, from ITBI rates to professional service fees for registrars and notaries to the cost of due diligence certificates, vary across locations (figure 5.5).

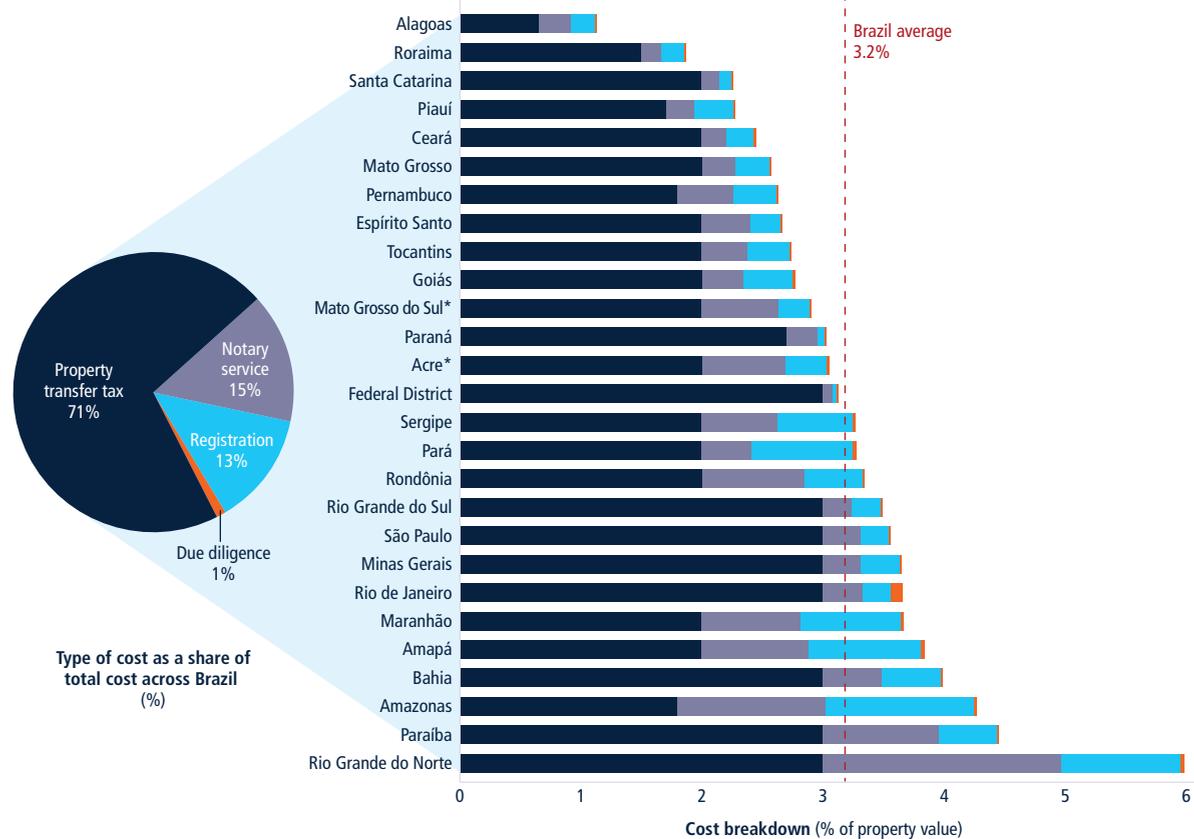
The ITBI alone accounts for 71% on average of the total cost to

transfer property; it can vary nearly five-fold across locations. Regulated and levied by the municipality where the property is located, tax rates range from 0.66% of the property value in Maceió to 3% in eight locations measured. Maceió was the only state capital to temporarily reduce the ITBI rate—in an effort to boost tax revenue collection—during the COVID-19 pandemic.²²

Together, registration and notary services account for the second-largest share of the cost to transfer property in Brazil. Both are set by the competent state judiciary

branch and calculated based on a sliding scale that reflects the property value. The cost of these services comprises (i) either the notary or the registrar fees, as remuneration for the services rendered, and (ii) taxes collected to raise revenues of municipal and state authorities—such as the judiciary, the prosecutor's office, the legislative assembly, and the public defender's office. Across the locations measured, those taxes comprise one-quarter on average of the registration and notary costs together (figure 5.6). In Paraná, they represent more than half of such cost, whereas in Mato Grosso it is barely 2.3%.

FIGURE 5.5 The composition of costs for registering property varies across locations

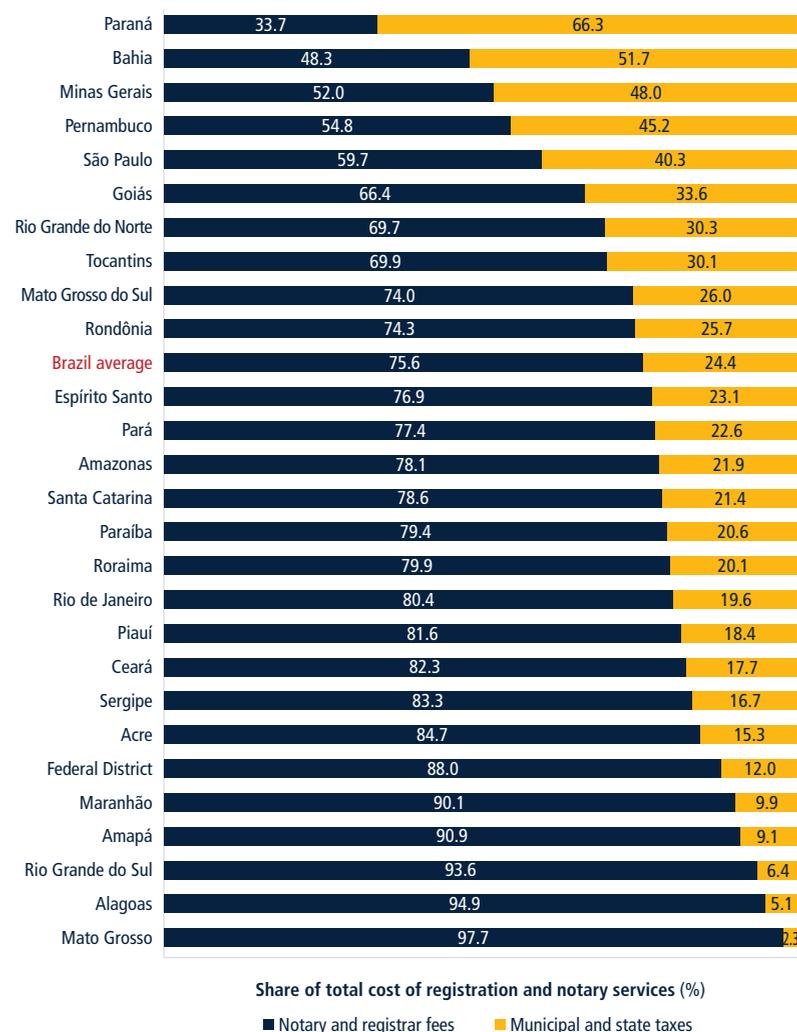


Source: *Doing Business* and *Subnational Doing Business* database.

Note: Costs are based on the assumed *Doing Business* property, valued at R\$1,674,131 (\$456,500). The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

* Location where municipal tax office charges a nominal fee for updating owner's name on taxation records.

FIGURE 5.6 Municipal and state taxes account for one-quarter on average of the overall cost of registration and notary services



Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business* 2021 data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business* 2021 report.

Drafting the public deed and recording the property transfer is the least expensive in the Federal District (0.12% of the property value) and the most expensive in Rio Grande do Norte, where the same services cost 25 times more. The Federal District benefits from having the lowest notary and registry fees nationwide and a set of associated taxes that are comparatively

low—12% of both services' total cost—which is less than half the national average. Notary and registrar fees in the Federal District have not been updated in over 50 years²³ because, reflecting constitutional limitations, Congress must pass and enact any fee changes.²⁴ In contrast, besides having among the highest notary and registrar fees, associated taxes in Rio Grande do Norte are

also expensive—tripling the cost of notarizing and registering the public deed.

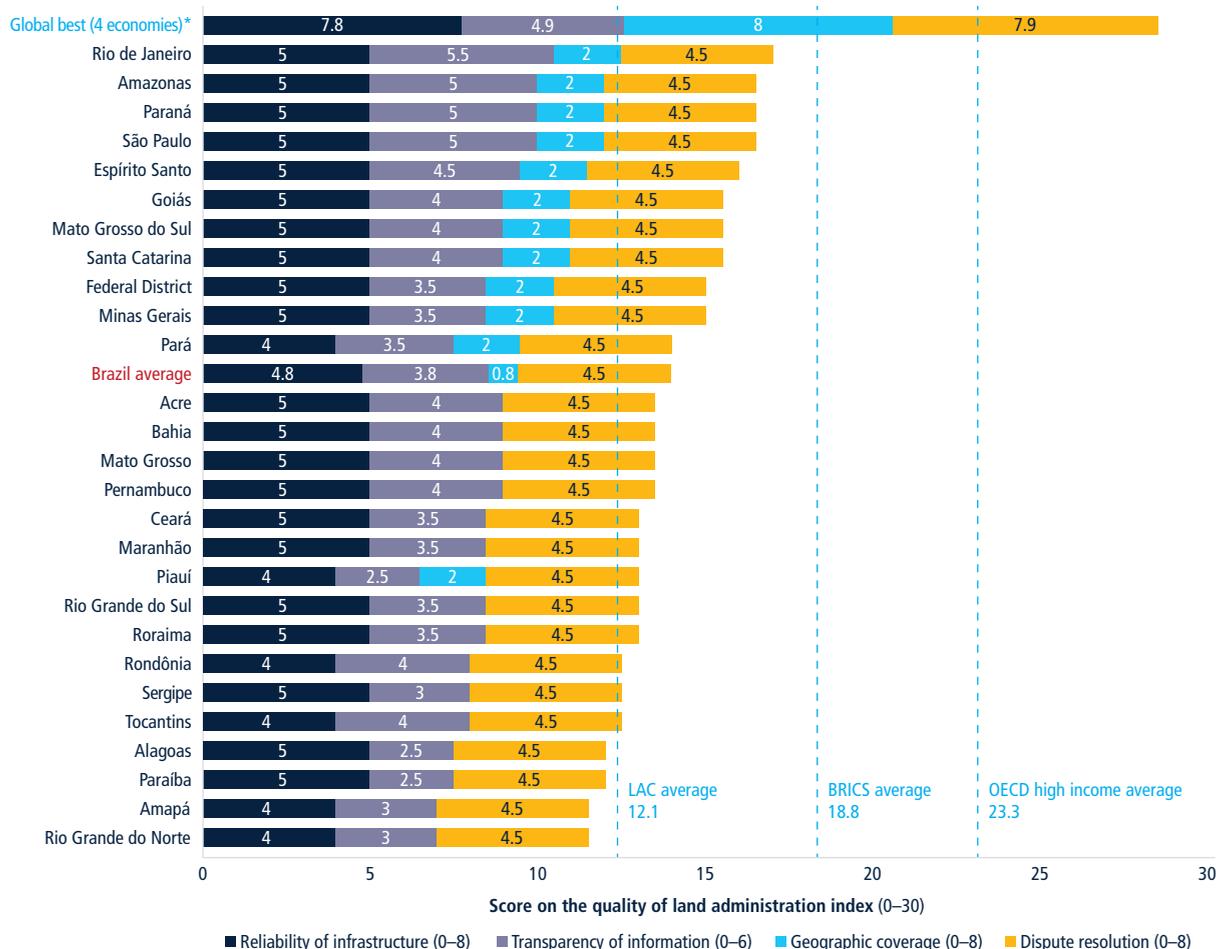
Quality of land administration index

A good land administration system should be efficient but also ensure legal certainty and provide comprehensive physical identification of immovable property. A reliable, transparent, complete, and secure land administration system is associated with greater access to credit, lower income inequality, and lower incidence of bribery at the land registry.²⁵ *Doing Business* assesses the quality of this system through five main dimensions: reliability of infrastructure (0–8 points), transparency of information (0–6), geographic coverage (0–8), land dispute resolution (0–8), and equal access to property rights (-2–0). Their sum provides the overall score on the quality of land administration index.

A close look at Brazil's scores on the quality of land administration index reveals ample room to advance toward international good practices and a significant gap in performance across the locations benchmarked. Rio de Janeiro performs best, scoring 17 out of 30 possible points—on par with South Africa. Meanwhile, Amapá and Rio Grande do Norte score only 11.5 points (the lowest). The main differences lie in the accessibility of land-related information and whether all private land is properly mapped in the state capitals and Brasília (figure 5.7).

Reliability of infrastructure

To ensure legal certainty and prevent potentially fraudulent

FIGURE 5.7 Brazil scores less than half the possible points for quality of land administration

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: The average for Brazil is the average of the 27 locations measured. Averages for the OECD high-income economies, LAC economies, and BRICS are based on economy-level data for those economies, as measured by *Doing Business*. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

* Lithuania; Netherlands; Rwanda; Taiwan, China.

operations, a land administration system must provide clear, reliable information about property tenure. The most reliable systems have land registries and cadastres that are completely digitalized and whose databases are interconnected. Property registries across Brazil keep property records in scanned format (1 point), except for Piauí, which relies on paper copies (0 points). Registries in Piauí

are working toward scanning historical property records. Moreover, property registries across Brazil keep records in electronic databases, making it possible to search encumbrances on any given property (1 point).

Regarding cadastral records, which are managed at the municipal level, all locations have digitized their cadastral maps (2 points) and

21 have implemented a geographic information system (GIS) that captures, stores, and analyzes cadastral and geospatial data (1 point). However, the two main agencies involved in urban land management—municipalities and property registries—do not use a common number to uniquely identify each property (0 points), nor do they share databases (0 points).

The GIS in Manaus, Ambiente de Geocolaboração, has been recognized for its technological support to land management decision-making.²⁶ The system facilitates the interoperability of databases from municipal, state, and federal agencies and public service concessionaires. Among other features, it integrates such databases into visualization using dynamic and interactive mapping tools of the entire territory and individual plots, available online and free of charge. Such accurate and detailed information allowed the municipality to increase its taxpayer base by 80% between 2010 and 2012.²⁷ Similarly, GeoPortal in Brasília improved the efficiency and transparency of tax assessment. The tax authority used the GIS to identify several locations that were taxed as vacant plots despite the existence of multistory buildings on the sites. As a result, it was able to increase property tax collections (Imposto Predial e Territorial Urbano, IPTU) by 40% between 2016 and 2017.²⁸ Taxpayers can use the same system to challenge the government assessment of the property's built area for tax purposes.

Transparency of information

Facilitating transparency in access to information related to land registry and cadastral records helps to simplify and expedite the registration process, avoiding delays due to information asymmetries. In Brazil, anyone who pays the required fees can obtain information on land ownership at the property registry (1 point), and the Brazilian Association of Notaries and Registrars (Associação dos Notários e Registradores do Brasil, ANOREG/BR) publishes the list

of required documents to complete property transactions on its website (0.5 points). By law, timeframes for property transactions are applicable nationwide and easily accessible online²⁹ (0.5 points).

Information on fee schedules for property registry services is available online from state courts, which set and levy fees. However, this information is only clear and easily accessible for customers in Acre, Amapá, Amazonas, Bahia, Espírito Santo, Rio de Janeiro, Rio Grande do Norte, Rondônia, São Paulo, Tocantins, and the Federal District (0.5 points). Public fee schedules are mostly incomplete and not transparent in the other 16 states (0 points). They do not include the total fees applicable to the property transfer, such as municipal and state taxes, adding to the service's overall cost. For example, although Pernambuco's registration fees are published online, they only represent half the total cost of the service.

São Paulo and Rio de Janeiro publish official statistics tracking the number of property transactions (0.5 points) following a December 2018 partnership between their state registrars associations and the Fundação Instituto de Pesquisas Econômicas (FIPE, the Institute of Economic Research Foundation).³⁰ In mid-2020, the registrar associations in Mato Grosso do Sul, Pernambuco, Paraná, and Santa Catarina joined this partnership and began publishing statistics online (0.5 points).³¹ Additionally, the Mato Grosso registrars association publishes statistics dating back to 1976 on its website³² (0.5 points). None of the other locations measured have this feature in place (0 points).

Cadastral records are accessible by anyone in all locations (0.5 points) except Aracaju and Porto Velho, where such information is limited to the property owner or their legal representative (0 points). In Brazil, a comprehensive review of cadastral records of a property typically involves cross-checking two complementary documents: (i) the cadastral certificate describing the land plot, the property's physical characteristics (used for valuation and taxation), and its owner information; and (ii) maps (plans) of land plots showing the property's location. Both are issued by the municipality and are important resources for landowners who want to determine their property boundaries or access other information on properties of interest. Yet, they are not integrated into a single file. The municipalities of Curitiba, Manaus, and Rio de Janeiro publish fee schedules (0.5 points) and service standards for delivering updated cadastral records (0.5 points) on their websites. São Paulo makes fee schedules publicly available (0.5 points), but not timeframes (0 points). Conversely, in Brasília, Curitiba, Goiânia (Goiás), Porto Velho, and Vitória, timeframes are publicly available (0.5 points), but fee schedules are not (0 points). No other locations benchmarked make this information available to the public (0 points).

In 21 of the 27 locations, property registries have an independent, specific mechanism for clients to file complaints online (1 point) through the portal of the National Association of Real Estate Registries (Colégio de Registro de Imóveis do Brasil, CORI-BR). This mechanism does not cover complaints in Amapá, Alagoas,

Paraíba, Piauí, Rio Grande do Norte, and the Federal District (0 points) because their state associations are not part of CORI-BR. The same portal has a mechanism to collect complaints about issues at the municipal cadastre. However, experts in real estate transactions, including municipal employees working in the cadastre, were either unaware of its existence or did not know how to use the complaints mechanism. For this reason, this assessment considers it not fully implemented (0 points).

Geographic coverage

Roughly one-quarter of the world's economies have a land registry and cadastre with complete coverage. When coverage does not extend to 100% of the territory, companies and individuals cannot have legal assurance or certainty regarding the physical data related to the property. Not all privately held land plots are formally registered at property registries (0 points) or mapped by municipalities (0 points) in the country as a whole. At the city level, none of the state capitals or Brasília has registered every privately held land plot (0 points), although 13 cities³³ achieved complete mapping coverage (2 points).

Land dispute resolution

An economy with a model land administration system minimizes the number of land disputes by ensuring that clients receive accurate information, provides a guarantee for registration, and compensates parties for losses incurred as a result of errors by the property registry. In addition, it ensures the existence of an effective

and efficient court system to handle land disputes and provides statistics on the number of such disputes in courts of first instance. The Civil Code mandates the registration of all property transactions for them to be opposable by third parties (1.5 points). Although the property registry provides legal certainty regarding property rights (0.5 points), there is no specific compensation mechanism to cover losses in a transaction carried out in good faith but based on erroneous information (0 points). Public notaries and property registrars are in charge of ensuring that transaction documents comply with the law (0.5 points) and checking the identity of the parties (0.5 points). However, there is no national database to check the accuracy of identity documents (0 points). Legal disputes over property ownership are heard in the relevant state court's civil section, and cases typically take two to three years to resolve (1 point). Disaggregated statistics on the number of first instance land disputes are publicly available online (0.5 points).

Equal access to property rights

Doing Business also assesses whether a person's gender has a bearing on access to property rights. In Brazil, married and unmarried women in Brazil have the same property ownership rights as their male counterparts.³⁴

What are the challenges and good practices?

A number of good practices in the area of transferring property exist

in Brazil. However, the time and procedures required to transfer property are higher than in economies like China, Mexico, and the Russian Federation. Areas for improvement exist, as do opportunities to learn from international and local good practices.

Automated or unified systems to enhance coordination between municipalities and property registries

At the local level, agencies involved in property transfers work in silos. Each agency completes its part of the process, often without coordination and with limited understanding of the process as a whole. The property registry and the municipality (through its tax and urban development offices) manage property-related information. However, there is no single document incorporating all cadastral and legal ownership information. Property buyers and sellers must consult various sources of information—certificates of ownership, cadastral certificates, and maps (plans) of land plots, for example—to obtain comprehensive information regarding land ownership, value, boundaries, characteristics, and precise property location.

A lack of coordination and communication means that property owners often must act as messengers between agencies. In 15 locations, the buyer must update the taxpayer records at the municipality to reflect the new ownership after registering the property transfer. Some locations are working to improve communication between the municipality and the property registries. In Natal and São Luis, for example, property registries inform

the municipality of property transactions using the tax authority's electronic system, ensuring that both databases stay up to date. However, these links are still manual—registry officials must enter data directly to the tax authority system—increasing the likelihood of errors. Connecting the municipal cadastre and mapping systems with the property registries, and enabling databases to automatically update each other's records, would make it possible to detect all physical property changes as well as title changes, even if the parties fail to notify the municipality of the change in ownership.

An integrated and computerized land administration system—with clear titles and an interconnected registry and cadastre—increases the efficiency of property registration. Fully digital and integrated or linked property registry and cadastral mapping systems allow staff to search and update records electronically. Portugal has simplified

the property transfer process by integrating all stakeholders into one step (box 5.4).

Simple mechanisms for property transfer tax payment

Property transfer taxes are an important source of municipal tax revenue. A streamlined and simple ITBI payment process maximizes revenue and reduces compliance burdens. In Brazil, paying the ITBI can take anywhere from half a day to 2 weeks in Macapá and 23 days in Rio Branco. In 16 of the benchmarked locations, the ITBI is paid electronically, the payment slip is obtained online, and the notary verifies the tax collection online to prepare the public deed. In the city of São Paulo, for example, the ITBI is calculated based on the assessed property value (as determined by the municipality) or the transaction value, whichever is higher. Using the municipality's portal,³⁵ the buyer consults this

value and communicates the sale to the municipality, which then generates the payment slip. The buyer can make the payment online. In the remaining locations, completing the property valuation process takes several days, and confirmation of the base value for ITBI calculation is a major bottleneck. Municipal tax authority technicians calculate and issue the payment slip; they must conduct an analysis of the market price in a process that may even include an inspection. In Macapá, Rio Branco, and Rio de Janeiro—where this process is most difficult—after paying in a commercial bank, the buyer must return to the municipality to obtain proof of payment to bring to the notary.

Initiatives to improve geographic coverage of property registry and cadastre

Even the most reliable and transparent land administration

BOX 5.4 Casa Pronta: Portugal's one-stop shop for property registration

The Portuguese government began the implementation of an administrative reform program, SIMPLEX, in January 2009. The program introduced changes designed to reduce bureaucracy, modernize public services, and ease the administrative burden. Property registration became mandatory, and the public deed requirement was eliminated and replaced by a standard form for property transfers. The reform abolished the territorial jurisdiction of land registries, allowing citizens and firms to transfer property from anywhere in the country. A one-stop shop, Casa Pronta, simplified the process for transfer registration, tax payment, and other formalities. Casa Pronta users can, within minutes, (i) settle and pay stamp tax, registration tax, and fees; (ii) review ownership records and view any encumbrances; (iii) update tax authority records; (iv) access building plan records; (v) request property tax exemptions; and (vi) submit a declaration of registration or an ownership update for urban property. Casa Pronta unifies the land registry, notary, cadastre, and tax authority and provides centralized access to their databases. It also provides registrars and clerks with access to civil and business registries, eliminating the need to obtain multiple certificates for due diligence (including the land registry certificate, certificate of incorporation, certificate of civil registration, and any clearance certificates from preemption rights).

The reform ensures that the registrar can perform all acts and access all property-related information through a single point of contact. By interconnecting the databases of the property registry, cadastre, municipality, tax authority, and civil and company registries, the authorities strengthened communication between these agencies. They also provide the buyer with access to reliable information, allowing them to proceed with the property transfer with confidence and in one single interaction. Today, Portugal is one of the easiest places in the world to transfer a property.

system's usefulness is diminished if it covers only part of an economy's territory. Where land registries and cadastres do not provide complete geographic coverage, companies and individuals cannot be sure whether areas not covered might be relevant to their interests. This also undermines the legitimacy of the institutions that ensure property rights.

Given the country's sheer size, in Brazil it is no easy task to provide complete geographic coverage. It requires considerable financial resources, high administrative and technical capacity, and long-term commitment. Brazil could look to Thailand, which between 1984 and 2004 implemented one of the world's largest land titling programs using efficient, systematic land titling procedures and issuing more than 8.5 million titles.³⁶ The program, which emphasized strengthening and extending the survey and map infrastructure and building a strong systematic registration capability, has served as a model for other countries in East Asia and the Pacific.³⁷ At the national level, coverage is nearly complete, but 3% of private land plots remained unmapped by the Department of Lands. As a result of the program, some studies have shown that titled land was 75% to 197% more valuable than land without any documents, the incidence of land transactions increased for titled land, and the access to institutional credit increased by 27% for those with legal titles.³⁸

Half of the real estate in Brazil's urban centers remains unregistered. Policy measures to expand formal land titling and cadastral

surveying and mapping could unlock the country's economic potential by increasing access to finance for Brazilian entrepreneurs. The challenges to title formalization are numerous. They range from disputes over indigenous land rights³⁹ to difficulties registering property in cities built on vast swathes of land donated to catholic saints in the late 1800s (a common practice among devoted Christians in Minas Gerais, for example).⁴⁰ The federal government is aiming to implement more cohesive public policies and better urban planning at the national level through title distribution programs. The Papel Passado program, for example, has helped thousands of families transition out of informal settlements and into the formal economy since 2003.⁴¹ Similar initiatives are ongoing at the local level. In Bahia,⁴² Minas Gerais,⁴³ and Maranhão,⁴⁴ among other locations, task forces led by the government and local notary and registrar associations grant title deeds for free or at a reduced fee to settlers that could not otherwise afford it. In Bahia, the Casa Legal program has targeted the formalization of more than 60,000 urban properties in Salvador since 2013.

Streamlined due diligence consultation process

The due diligence process in Brazil is the most bureaucratic in the world. Factors such as complexity of the land governance, lack of coverage of property registries and cadastres, and lack of coordination and integration of records between land management agencies have been widely recognized as obstacles to secure well-defined property rights in

real estate transactions.⁴⁵ The lack of georeferencing and certain about the physical characteristics of the land and its boundaries raises trustworthiness questions and generates several problems such as overlapping and duplicate titles, false claims, and registration of nonexistent assets. It also prevents the implementation of fairer and more effective land policies and increases fraud and illegal appropriation of land.⁴⁶

Recognizing that the lack of legal certainty about property rights is a major obstacle to investment, a 2015 legislative reform⁴⁷ sought to simplify the process of transferring property. The reform was two-fold: it reduced the number of required certificates to draft a deed and stipulated that third parties could oppose only registered encumbrances, pending legal actions, and liens. Nevertheless, persistent issues of legal uncertainty over land rights strengthen the deep-rooted culture of cautiously gathering information on the property, as parties and their representatives find that the potential benefits of producing all the supporting documentation, however numerous, outweigh its costs.

Recent initiatives aim to address this issue by creating online one-stop shops for local and federal certificates. In Rio de Janeiro, the e-CartórioRJ platform issues dispute, state justice, and ownership and non-lien certificates. The Guichê de Certidões—a platform that consolidates requests for online certificates issued free of charge—was launched nationwide in August 2020 following a successful pilot in Rio de Janeiro and São Paulo. Users across the

country can also access the Central Nacional de Serviços Eletrônicos dos Tabeliães de Protesto de Títulos (CENPROT), operational since September 2019,⁴⁸ to obtain dispute certificates from any dispute registry across Brazil and query the existence of disputes nationwide (although the query is for information only and has no legal validity). E-CartórioRJ is widely known and used in Rio de Janeiro, but the use of Guichê de Certidões and CENPROT is yet to become widespread. This points to the need to raise awareness of these tools among the community of prospective users for such reforms to succeed.

Easily accessible and complete fee schedules for registration and notary services

Deed registration and notarization costs in Brazil comprise many taxes collected by notaries and registrars not associated with their functions. Such taxes raise revenue for municipal and state authorities and fund public services. Registrar and notary fees are easily accessible online in most locations, but these additional taxes, which add to the total cost of services, are rarely published. Examples of these taxes include those to ensure access to public defender services for those who cannot afford it, providing civil registry services at no charge, and improving and modernizing judicial services by increasing the State Judicial Branch's budgetary allocation. In economies where comprehensive information on fees and documentary requirements is easily available, the process of completing property

transfers tends to be more efficient.⁴⁹ States could follow the example of Tocantins, where the registrars association publishes an online calculator to estimate the full range of costs, along with all legislation regulating such fees.⁵⁰ Registrars associations in Amazonas, Rio Grande do Norte, and Rondônia, also publish consolidated, comprehensive fee schedules on their respective websites.⁵¹ And São Paulo has a dedicated portal where information on fee schedules for all services can be consulted easily, ensuring predictability.

Notes

1. Statistics from <https://data.worldbank.org/country/brazil>.
2. Statistics from <https://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS?locations=BR>.
3. Ministry of Regional Development in a presentation from the Ministry of Economy. Public hearing held at the Federal Senate, before the Committee on Climate Change, on October 10, 2019 to debate about land formalization in Brazil. Available (in Portuguese only) at https://www12.senado.leg.br/ecidadania/visualizacao_audiencia?id=17007.
4. See <https://www.land-links.org/global-policy/sdgs/>.
5. Deininger, Klaus. 2003. Land Policies for Growth and Poverty Reduction. *World Bank Policy Research Report*. New York: Oxford University Press.
6. UN-Habitat. 2013. Tools to Support Transparency in the Land Administration. Nairobi: UN-Habitat.
7. Piza, Caio, and Mauricio José Serpa Barros de Moura. 2016. "The Effect of a Land Titling Programme on Households' Access to Credit." *Journal of Development Effectiveness* 8 (1): 129–55.
8. See Law 10,406/2002, Law 6,015/1973, and Law 8,935/1994, respectively, and their amendments.
9. Under Article 108 of the Brazilian Civil Code, any real estate transaction with a value that is at least three times the current minimum wage shall be performed through a public deed drawn up by a public notary.
10. See Article 236 of the Brazilian Federal Constitution.
11. See Law 13,097/2015, which amends Law 7,433/1985.
12. Yet, according to Article 1 of Decree 93,240/1986, the buyer can waive the presentation of the property tax clearance certificates and agree to become

- responsible for the sellers' debts when buying the property—which is not common practice in transactions between companies.
13. This is known as Princípio da Concentração, as established in Article 54 of Law 13,097/2015.
 14. Due diligence includes, but is not limited to, the financial soundness of the seller, judicial and administrative lawsuits in progress involving the property and the seller, labor debts, cadastral surveys outlining the property boundaries and characteristics, and the parties' legal registration and good standing. For more details on each location, see the State profiles chapter.
 15. Under Brazilian legislation, ownership is transferred by means of a transfer deed, which must be drawn up by a notary and registered at the competent property registry to be effective.
 16. The BRICS are Brazil, the Russian Federation, India, China, and South Africa.
 17. Available at <https://www.registrodeimoveis.org.br/guiche-certidoes>.
 18. Law 9,492/1997 regulates their services.
 19. See Article 188 of Law 6,015/1973.
 20. The 10 other locations are Belém, Belo Horizonte, Boa Vista, Cuiabá, Fortaleza, Florianópolis, Goiânia, João Pessoa, Manaus, and São Paulo. To update the municipal taxpayer records in Boa Vista and São Paulo takes five business days. However, as it occurs simultaneously with the transfer registration at the property registry, it does not add time to the overall process.
 21. See Decree 10,282/2020 which regulates Law 13,979/2020.
 22. Article 7 of Municipal Law 6,989/2020 lowered the rate from 3% to 0.66% between June and August 2020.
 23. Decree-Law 115/1967 continues to be the legislation in force, solely adjusted for the rate of inflation.
 24. See Article 21 of the Brazilian Federal Constitution.
 25. World Bank. 2014. "Registering property: Measuring the quality of land administration systems." In *Doing Business 2015: Going Beyond Efficiency*. Washington, DC: World Bank Group.
 26. Related information is available at <https://amazonasatual.com.br/tecnologia-da-informacao-da-prefeitura-de-manaus-e-referencia-nacional/> and <https://www.negociosdisruptivos.com/cidade-inteligente-da-premio-internacional-para-manaus/>.
 27. A Crítica. 2012. "Tecnologia da informação da Prefeitura de Manaus é referência nacional." *Acrítica.com*, August 16. <https://www.acritica.com/channels/manaus/news/sistema-de-georeferenciamento-utilizado-em-manaus-e-apontado-como-referencia>.
 28. Maia, Flavia. 2017. "GDF eleva IPTU de 112 mil imóveis." *Correio Braziliense*, August 25. <https://blogs.correio braziliense.com.br/consumidor/gdf-eleva-iptu-de-112-mil-imoveis/>.
 29. Law 6,015/1973 and its amendments.
 30. For more details, see <https://www.registrodeimoveis.org.br/portal-estatistico-registral>.
 31. As of August 2020, statistics for Ceará are also available but are incomplete, with only five of Fortaleza's six property registries included.
 32. See the website at <https://cei-anoregmt.com.br/index.php/registro-de-imoveis>.
 33. A coverage rate of over 95% has been achieved in Aracaju, Belém, Belo Horizonte, Brasília, Campo Grande, Curitiba, Florianópolis, Goiânia, Manaus, Rio de Janeiro, São Paulo, Teresina, and Vitória.
 34. The equal access to property rights index ranges from –2 to 0 points and detracts a maximum of 2 points when there is a differential treatment for men and women in the law in the property regime. Therefore, the lower overall score in the quality of land administration index could be –2 if the score obtained in the equal access to property rights index was –2 because equal access to land is not granted by law, and the scores obtained on the other indexes were 0.
 35. Available at <https://www.prefeitura.sp.gov.br/cidade/secretarias/fazenda/servicos/itbi/>.
 36. Burns, Anthony. 2004. "Thailand's 20 Year Program to Title Rural Land." *World Development Report Background Paper*. World Bank, Washington, DC.
 37. Brits, Anne-Marie, Chris Grant and Anthony Burns. 2002. "Comparative Study of Land Administration Systems with Special Reference to Thailand, Indonesia and Karnataka (India)." Synthesis paper prepared for Asia Region. World Bank, Washington, DC.
 38. Burns, Anthony. 2004.
 39. See Supreme Court. ACO 2,224. November 11, 2013.
 40. See Superior Court of Justice. *Recurso Especial* (Resp) 1.269.544 MG 2011/0124395-8. May 29, 2015.
 41. Ministério das Cidades. 2013. *Papel Passado: Manual da Ação Programática 8866*. Brasília: Secretaria Nacional de Acessibilidade e Programas Urbanos.
 42. Secretaria de Comunicação. 2017. "Prefeitura deverá conceder mais 30 mil escrituras em Salvador até 2020." <http://comunicacao.salvador.ba.gov.br/index.php/todas-as-noticias-4/50496-prefeitura-devera-conceder-mais-30-mil-escrituras-em-salvador-ate-2020>.
 43. Associação dos Notários e Registradores do Brasil (ANOREG). 2019. "TJ/MG: Mutirão vai regularizar registros de imóveis em Belo Horizonte." <https://www.anoreg.org.br/site/2019/08/30/tj-mg-mutirao-vai-regularizar-registros-de-imoveis-em-belo-horizonte/>.

44. Prefeitura de Imperatriz. 2019. "*Mutirão da Regularização Fundiária entregará 700 títulos de propriedade no dia 12 de julho.*" <https://www.imperatriz.ma.gov.br/noticias/imperatriz-167-anos/mutirao-da-regularizacao-fundiaria-entregara-700-titulos-de-propriedade-no-dia-12-dejulho.html>.
45. World Bank. 2014. *Brazil Land Governance Assessment*. Washington, DC: World Bank.
46. Damasceno, Rita. 2016. "Insecure Land Rights in Brazil: Consequences for Rural Areas and Challenges for Improvement." Climate Policy Initiative.
47. Law 13,097/2015 introduced reforms to streamline the process of property transfer.
48. See Provision 87/2019 issued by the National Council of Justice.
49. World Bank. 2017. "Registering Property: Using information to curb corruption." In *Doing Business 2018: Reforming to Create Jobs*. Washington, DC: World Bank Group.
50. Available at <https://anoregto.com.br/emolumentos>. The State Court of Alagoas has also available a cost simulation tool at <https://cgj.tjal.jus.br/simuladorEmolumentos/> but, depending on the service consulted, estimates of total costs are not always accurate.
51. Available at <https://anoregam.org.br/wp-content/uploads/2019/05/tabela-de-emolumentos-capital.pdf>, http://www.anoregm.org.br/_private/upload/conteudo_arquivos/2/tabela-de-custas-01-2020.pdf, and http://www.anoregro.org.br/inc/home_tabelas.php, respectively.

CHAPTER 6

Paying taxes

MAIN FINDINGS

- ◆ Paying taxes can be difficult in Brazil. Taxes are filed and paid online, but entrepreneurs face obstacles to comply with one of the world's most complex tax systems, high tax rates and lengthy postfiling procedures.
- ◆ Across Brazil's 27 locations, companies spend between 1,483 and 1,501 hours a year to prepare, file, and pay taxes—more than anywhere else worldwide. Complex laws and filing obligations, cumbersome tax calculations, and multiple taxes that apply to the same tax base are among the main challenges.
- ◆ Existing good practices include joint municipal tax payments and simpler local tax compliance rules. In Espírito Santo—Brazil's top performer—and Paraná, companies make 9 payments per year, compared to 12 in Bahia and Pará.
- ◆ Federal taxes, which are similar across locations, comprise the bulk of the tax burden. Due to lower local tax rates, the medium-size industrial firm measured by *Doing Business* would pay a total tax and contribution rate of 64.4% of profits in Espírito Santo, Mato Grosso, and Tocantins; that burden rises to 66.4% in Rio de Janeiro. The tax and contribution rate is higher than the regional average in Latin America and the Caribbean (48.1%) in all 27 locations benchmarked.
- ◆ Companies in Brazil face difficulties in dealing with the processes that take place after taxes are paid. Postfiling processes are standardized and applied nationally. Refund of VAT-like taxes (ICMS, IPI, PIS, and COFINS) is restricted, and the time to complete a corporate income tax correction is among the world's longest.

Taxes are often the main source of funding for essential government services, such as schools, roads, and public safety. Some argue that taxes are also key for mitigating inequality, addressing market failures, and reinforcing democracy by holding the government accountable for how it collects and spends tax revenues.¹ Brazilian society relies on taxes to function—taxes and contributions fund 42% of the country's annual fiscal budget.² However, high tax rates and cumbersome administrative obligations can be an obstacle to economic growth.

Studies show that high tax burdens and onerous obligations negatively impact entrepreneurship and investment and increase informality.³ High compliance costs encourage tax avoidance and evasion.⁴ Not surprisingly, economies that perform best on the *Doing Business* ease of paying taxes indicators tend to have modest tax rates but also simple compliance requirements. Brazil has both a high tax burden and one of the world's most complex tax systems. About 80% of Brazilian firms view tax rates as a major constraint to their business activities; 70% consider tax compliance as a major constraint, more than twice the average of firms in Latin America and the Caribbean.⁵

Brazil's tax burden is one of the highest worldwide. *Subnational Doing Business in Brazil 2021* finds that, across the 26 Brazilian states and the Federal District, firms similar to the *Doing Business* case study pay on average 65.3% of their profits in taxes each year. In addition, they spend between 1,483 and 1,501 hours to comply with

taxes, more than anywhere else in the world. In all locations, entrepreneurs must cope with an array of obligations imposed by federal, state, and city tax agencies. However, local governments play a role in fostering a more competitive business environment. While the bulk of taxes and compliance requirements is federal, municipal taxation also impacts each location's performance on the ease of paying taxes. Businesses in Brazil's best-performing locations—Vitória (Espírito Santo), Porto Velho (Rondônia), and Maceió (Alagoas)—make fewer payments and are subject to lower local tax costs (table 6.1).⁶

The government is seeking to reform aspects of the tax system, both locally and nationally, to streamline and simplify the process of paying taxes. Some states are eliminating an overlapping state-level ICMS tax return and innovating on audit procedures through measures such as allowing self-correction without penalties following notification of an irregularity from the tax authority. However, impactful reforms are still under discussion. Across all locations, the total tax and contribution rate and the time to comply with tax obligations and postfiling procedures remain among the highest globally. Complex laws, cumbersome tax requirements, multiple overlapping taxes, and high tax bills are the main constraints. Most taxes and contributions are federal; even where they have limited room for action, states and cities can still contribute to a better tax environment by simplifying laws and enacting competitive local tax rates.

How does paying taxes work in Brazil?

The Constitution of 1988 grants the federal, state, and municipal governments the power to levy and regulate taxes. The *Doing Business* paying taxes indicators record all taxes and mandatory contributions paid by a medium-size company in a year (box 6.1). Federal taxes, which are mostly levied by the Federal Revenue Service, include corporate income tax (IRPJ), social contributions on net profits (CSLL), social contributions on sales (PIS and COFINS, similar to VAT), tax on industrial products (IPI, similar to VAT), and tax on interest earnings. Companies also pay a social security contribution (INSS) and payroll tax ('Sistema S') to the Instituto Nacional do Seguro Social (National Social Security Institute) and a severance contribution (FGTS) to the Caixa Econômica Federal (Federal Savings Bank).⁷ State tax agencies levy two taxes: the tax on circulation of goods and services (ICMS, similar to VAT) and the vehicle tax (IPVA).⁸ Municipal taxes include the property tax (IPTU) and a variety of local fees.⁹ They are managed by municipal tax agencies or, in some cases, by municipal departments for urban planning or environmental protection. The most common municipal fees are for operating licenses, garbage collection, and advertising fees. Other municipal fees include those for public cleaning services, environmental licenses, sanitary inspections, or the use of machinery (table 6.2).

Brazilian firms pay their taxes online and file them electronically through the national public digital

TABLE 6.1 Paying taxes in Brazil—where is it easiest?

Location	Rank	Paying taxes score (0–100)	Payments (number)	Time (hours per year)	TTCR (% of profit)	Postfiling index (0–100)
BRICS average		71.4	8.5	437.2	47.0	60.6
LAC average		60.7	30.9	325.3	48.1	47.1
OECD high income average		84.7	10.2	155.7	38.8	86.5
Brazil average (27 locations)		34.1	10.2	1,492.6	65.3	7.8
Espírito Santo (Vitória)	1	34.9	9	1,483	64.4	7.8
Rondônia (Porto Velho)	2	34.5	10	1,483	64.5	7.8
Alagoas (Maceió)	3	34.5	10	1,501	64.6	7.8
Paraná (Curitiba)	4	34.4	9	1,483	65.7	7.8
Amapá (Macapá)	5	34.4	10	1,483	64.8	7.8
Goiás (Goiânia)	6	34.4	10	1,483	64.8	7.8
Amazonas (Manaus)	7	34.3	10	1,501	64.9	7.8
Mato Grosso do Sul (Campo Grande)	8	34.3	10	1,483	65.0	7.8
Federal District (Brasília)	9	34.3	10	1,483	65.0	7.8
Maranhão (São Luís)	10	34.2	10	1,501	65.1	7.8
Rio Grande do Norte (Natal)	11	34.2	10	1,483	65.1	7.8
Rio Grande do Sul (Porto Alegre)	12	34.2	10	1,501	65.1	7.8
Santa Catarina (Florianópolis)	13	34.2	10	1,501	65.2	7.8
Paraíba (João Pessoa)	14	34.1	10	1,483	65.3	7.8
Tocantins (Palmas)	15	34.1	11	1,501	64.4	7.8
Mato Grosso (Cuiabá)	16	34.1	11	1,483	64.4	7.8
Minas Gerais (Belo Horizonte)	17	34.0	10	1,501	65.6	7.8
Roraima (Boa Vista)	18	34.0	11	1,501	64.7	7.8
São Paulo (São Paulo)	19	33.9	10	1,501	65.8	7.8
Pernambuco (Recife)	20	33.9	10	1,501	66.0	7.8
Ceará (Fortaleza)	21	33.9	10	1,483	66.0	7.8
Acre (Rio Branco)	22	33.8	10	1,501	66.0	7.8
Piauí (Teresina)	23	33.8	11	1,501	65.2	7.8
Sergipe (Aracaju)	24	33.7	10	1,483	66.3	7.8
Rio de Janeiro (Rio de Janeiro)	25	33.7	10	1,489	66.4	7.8
Bahia (Salvador)	26	33.2	12	1,501	65.7	7.8
Pará (Belém)	27	33.0	12	1,501	66.0	7.8

BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only one digit are displayed in the table. Rankings are based on the average score for payments (number per year); time to prepare, file, and pay taxes (in days); and total tax and contribution rate (measured as a percentage of the company's profits), as well as for the postfiling index (0–100 points, based on the time to comply with and obtain a VAT refund, and the time to comply with and complete a corporate income tax correction). The score for the ease of paying taxes is normalized to range from 0 to 100, with 100 representing the best practice (the higher the score, the better). Throughout this study, averages for Latin America and the Caribbean (LAC) are based on economy-level data for 32 economies; averages for OECD high income are based on economy-level data for 34 economies; averages for BRICS are based on data for Brazil, India, China, Russia, and South Africa. Data for all states and economies in this chapter are updated as of December 31, 2019. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. For more information, see the chapter About *Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

BOX 6.1 What does paying taxes measure?

Doing Business records the taxes and contributions that a medium-size industrial company must pay throughout its second year of operation, as well as measures of the administrative burden of complying with tax obligations and postfiling procedures. The measurement includes four components: number of payments per year, time to comply with taxes (total hours per year to prepare, file, and pay taxes and contributions), total tax and contribution rate (expressed as a percentage of the firm's profits), and the postfiling index (figure B 6.1.1).

FIGURE B 6.1.1 What are the time, total tax and contribution rate, and number of payments necessary for a local medium-size company to comply with taxes? How efficient are the postfiling processes?



Source: *Doing Business* database.

Note: For more information, see the chapter *About Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

time to comply with a corporate income tax correction (in hours); and time to complete a corporate income tax correction (in weeks). Taxes and contributions that are similar to VAT (ICMS, IPI, PIS, COFINS) are analyzed in the case of Brazil.

The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report, and are updated until December 31, 2019.

Doing Business goes beyond the traditional definition of a tax. As defined for the purposes of government national accounts, taxes include only compulsory payments made to the government. However, *Doing Business* measures taxes and contributions that affect business accounts. For example, taxes that are not borne by the company (VAT-like taxes such as ICMS, IPI, PIS, and COFINS) are excluded from the total tax and contribution rate.

Four components comprise the postfiling index: time to comply with a VAT refund (in hours); time to obtain a VAT refund (in weeks);

bookkeeping system, the Sistema Público de Escrituração Digital (SPED).¹⁰ However, compliance is burdensome. Tax compliance in the 27 locations benchmarked takes 1,493 hours on average. The SPED platform is complex, requiring a high level of user knowledge and specialization, and necessitates inputting large amounts of information, increasing compliance time. For example, whereas most countries apply a single value added tax, companies in Brazil must comply with filing obligations for up to four taxes and contributions levied on sales. Compliance with ICMS and IPI-related obligations in SPED

requires companies to prepare and file a monthly tax return, the Escrituração Fiscal Digital (EFD-ICMS/IPI), which contains 10 different sections, each needing specific information on invoices, production, and inventory, as well as other transactions. Companies must also file another monthly tax return (EFD-Contribuições) for PIS and COFINS, two social contributions charged on sales, which also comprise 10 sections requiring detailed data. In addition to the typical fiscal aspects, tax compliance in Brazil also requires detailed accounting and general business information.

Onerous filing obligations also exist to comply with other taxes and contributions. Filing returns for social contributions requires detailed information on employees and their dependents. And to comply with tax obligations, all companies need to keep electronic books. Companies often purchase costly software programs to make their bookkeeping systems compatible with SPED. In addition, frequent changes to both tax laws and the SPED platform reduce legal certainty. Finally, local benefits and tax incentives exist across the country but taking advantage of these means complying with

TABLE 6.2 Taxes and mandatory contributions paid by a medium-sized company in Brazil

Tax	Level	Type	Statutory rate	Total tax and contribution rate (% of profit)	Payments (number)
Corporate income tax (IRPJ)	federal	profit tax	15% + 10% ^a	16.11–16.85	1
Social contribution on net profits (CSLL)	federal	profit tax	9%	5.80–6.07	1
Social contributions on sales (PIS and COFINS)	federal	value added tax	9.25%	not included	1
Tax on industrial products (IPI)	federal	value added tax	20%	not included	1
Tax on interest	federal	interest tax	20% ^b	not included	0
Employer-paid severance contribution (FGTS)	federal	labor tax	8%	8.72	1
Employer-paid social security contributions (INSS)	federal	labor tax	20%	22.56	1
Employee-paid social security contributions (INSS)	federal	labor tax	11%	withheld	0
Employer-paid payroll tax ('Sistema S, Salário-educação, RAT')	federal	labor tax	8.8%	9.59	0
Tax on the circulation of goods and services (ICMS)	state	value added tax	17%–20% ^c	not included	1
Vehicle tax (IPVA)	state	other	1%–2% ^c	0.07–0.17	1
Property tax (IPTU)	municipal	property tax	0.4%–2.5% ^d	0.43–3.44	1
Operating license fee ^e	municipal	other	fee schedule ^d	0.01–0.26	1
Garbage collection fee ^f	municipal	other	fee schedule ^d	0.01–0.50	0–1
Advertising fee ^g	municipal	other	fee schedule ^d	not included	0–1
Other local fees ^h	municipal	other	fee schedule ^d	0.005–0.12	0–1

Source: *Subnational Doing Business* database.

Note: This table shows the taxes and contributions paid by a company located in each of Brazil's 27 capital cities. Only the taxes and contributions that represent a cost to the case study company are included in the total tax and contribution rate. Local tax payments vary per state and city, since in some cities it is not possible to pay jointly (payments are considered as 'zero' if a tax is filed and paid jointly with another tax; it includes taxes withheld by the company; payments are considered as 'one' if the payment and filing are done entirely online, regardless of the number of payments required by law). Some companies in Brazil also pay a tax on services (ISS), although it does not apply to the *Doing Business* case study.

a. The additional 10% applies only to income over R\$240,000.

b. The tax on interest varies between 15% and 22.5%, depending on the length of the investment.

c. Varies by state.

d. Varies by city.

e. Charged in 21 cities. In some cities, it has other names, such as establishment inspection fee.

f. Charged in 20 cities.

g. Charged in 10 cities. The cost of the advertising fee is not included in the total tax and contribution rate because this is a small fee, usually based on the type and size of the signboard.

h. Ten cities charge a variety of other fees, including the urbanization fee (Belém, Pará), public cleaning fee (Brasília, Federal District), environmental license fee (Belém, Pará; Teresina, Piauí), use of machinery fee (Recife, Pernambuco; Natal, Rio Grande do Norte), sanitary license fee (Belém; Palmas, Tocantins; Salvador, Bahia; Maceió, Alagoas and Rio de Janeiro), and data update fee (charged annually in Boa Vista, even if the company's information does not change). The total tax and contribution rate does not include the use of machinery fee (a minor fee determined by the number of machines and their weight).

even more obligations (box 6.2). In view of the complexity of the tax system, the government created Simples Nacional, an optional simplified tax regime for micro and small firms, and there are discussions underway to reform or potentially expand it.¹¹

Brazil's performance on the postfiling index—measuring the time to comply and obtain a VAT refund and the time to comply and complete a

corporate income tax correction—is also poor. Restrictive rules govern VAT cash refunds for both federal and state VAT-related taxes. IPI (tax on industrial products) credits on capital purchases are not permitted, and the federal government only allows PIS and COFINS (social contributions on sales) refunds in limited cases, such as for international traders. Cash refunds for the state ICMS are allowed only in rare cases, such as for tax overpayments.

Correcting a mistake on an income tax return can also be cumbersome in Brazil. If the mistake led to a tax underpayment, it could raise the likelihood of the company being selected for a federal tax audit.¹² The taxpayer must correct the tax return through SPED, make the additional payment, and prepare documents and information for audit, which takes 39 hours in this case study. In the case of an audit, it may take 1 year for it to begin

BOX 6.2 Tax incentives in Brazil: promoting competitiveness or causing a ‘tax war’?

Tax incentives exist at all levels of government in Brazil. Although created to promote competition, develop the country’s smaller states, and attract investment, in practice tax incentives generate distortions and render the legislation more complex. A company that benefits from a tax incentive may pay lower taxes but may also face additional requirements, including navigating legislation, performing more complex tax calculations, and filing additional documents. As a result, tax benefits—such as those from the Zona Franca de Manaus (ZFM, Manaus free trade zone) or the ICMS incentive programs offered in some states—do not necessarily translate into easier tax compliance. This study found no decrease in the number of payments or the time to comply with taxes, and only some municipal tax benefits had an impact on the company’s tax burden.^a

The ZFM highlights how tax incentives reduce tax costs but increase compliance and bureaucratic hurdles. Created in 1967, the ZFM targeted the development of industry and trade in Manaus and was later extended to other areas in the Brazilian Amazon. The government established a special federal agency, the Superintendência da Zona Franca de Manaus (SUFRAMA, the free trade zone superintendency), to manage incentives. To qualify, firms must comply with requirements including submitting an initial project plan and filing special tax returns every month (for example, the Declaração de Controle de Internação), in addition to regular tax returns. Approved firms receive exemptions for three VAT-like taxes (IPI, PIS and COFINS), import tax rate reductions of up to 88%, and ICMS benefits. Upon additional approvals, income taxes can be reduced by as much as 75% for some sectors. Since its inception, the ZFM has had an important impact on regional development, creating roughly 500,000 direct and indirect jobs. In 1970, the income per capita in São Paulo was 7 times higher than in Amazonas; by 2010, it was only 1.8 times higher.^b As the economy continues to evolve, discussions on how to reform and update the region’s incentives program are ongoing.

Most states offer ICMS incentive programs to promote local industry. Examples include DESENVOLVE in Bahia, PRODEIC in Mato Grosso, and PRODEPE in Pernambuco. But incentives can increase complexity and create economic distortions and conflicts among states, dragging them into a “race to the bottom.” Big firms with many employees typically receive more benefits, especially in less developed regions. As a result, small firms become less competitive. Incentives are in many cases negotiated with each taxpayer, creating further inequities among firms. Some states grant incentives unilaterally despite a federal law stating that incentives must be approved by all states through an agreement with the National Council of Fiscal Policy (CONFAZ). Judicial disputes have emerged as a result. To put an end to this ‘tax war’, in 2017 Congress validated all existing ICMS incentives, allowing them to continue through 2032, depending on the sector. States were required to disclose all incentives and were barred from granting new ones.

Incentives at the municipal level benefit firms but also increase complexity. Companies must study the legislation to understand whether they can benefit and, in some cases, they need to submit a request and negotiate with the tax authorities. City governments normally provide incentives to promote less developed areas or to encourage startups or high-tech firms. Most municipal incentives consist of exemptions or discounts to property tax or other local fees. Some cities also grant payment deferrals and discounts for services tax (ISS). For example, Cuiabá (Mato Grosso) offers discounted operating license fees depending on the firm’s location; in the industrial district, these discounts can be as high as 70%. Teresina (Piauí) provides exemptions for property tax and municipal fees for certain categories of firms.^c

-
- a. The ZFM and other federal and state tax incentives did not impact the number of payments, the time to comply with taxes, or the total tax and contribution rate, as measured by this case study. IPI (tax on industrial products) exemptions apply for companies located in Amapá, Amazonas, and Roraima (part of the ZFM and the free trade areas in Boa Vista and Macapá, as foreseen in Decree No. 7,212 of June 15, 2010) and, to a more restricted level, also to Acre and Rondônia (classified as part of the Western Amazon region by Decree-Law No. 356 of August 15, 1968). These exemptions are considered in the data. However, they do not affect the total tax and contribution rate because the cost of these taxes is borne by the customer; they also do not affect the number of payments and tax compliance time since tax returns still must be filed.
- b. Holland, Márcio et al. 2019. *Zona Franca de Manaus: Impactos, Efetividade e Oportunidades*. FGV EESP Escola de Economia de São Paulo.
- c. The methodology only considers the benefits for firms similar to the *Doing Business* case study that are located in the most common industrial area of the city.

and another 8 months for the audit process to be completed—a total of almost 20 months. State and municipal tax agencies can also initiate audits relating to local taxes.

Reforming the country’s tax system is a top priority for the Brazilian government—the current system is widely considered an obstacle to doing business.

Three bills aimed at merging taxes and reducing compliance costs were under debate in Congress as of mid-2020. The first bill proposes replacing five VAT-related

taxes with a goods and services tax. Revenues would be shared among the federal, state, and municipal levels. The bill would also add a federal tax on alcohol and cigarettes. The second bill proposes merging corporate income taxes (IRPJ and CSLL) and replace nine taxes with a state goods and services transactions tax (IBS) and a federal goods and services tax for specific cases. A third bill,

proposed in July 2020, would replace PIS and COFINS with a flat 12% federal goods and services contribution (CBS), which would have simplified compliance rules. The bill would also expand options to use tax credits with the aim of reducing judicial disputes.¹³ However, the concerns of states and cities, which could see their tax powers reduced, and of sectors that could face higher taxes

represent potential obstacles for the adoption of such reforms.¹⁴

With these reforms under discussion, tax agencies across Brazil have adopted temporary emergency measures to support businesses during the COVID-19 crisis (box 6.3). The legislature also approved a social security reform in November 2019 to stabilize Brazil's strained pension system.

BOX 6.3 Tax measures to support businesses during the COVID-19 crisis in Brazil

In 2020 the COVID-19 pandemic caused a major disruption to the global economy. In response, economies took drastic lockdown measures to prevent the spread of the virus. By the end of the year, Brazil was one of the countries most affected by the pandemic, both in terms of cases and economic impact.^a In addition to federal measures, at least 23 locations across the country implemented legal reforms and made changes to tax processes to counter the pandemic-related economic crisis. These measures included replacing in-person interactions with new online channels, introducing more flexible tax payment options, and extending deadlines for tax filing and administrative and judicial processes.

The federal government, along with most cities and states, approved deadline extensions for filing tax returns and paying taxes and offered payments in installments to ease the financial pressures faced by companies experiencing a sudden drop in revenues. At the national level, in April 2020 the tax payment deadline was extended for 90 days for ICMS and ISS and 180 days for the remaining taxes for small firms under the Simples National tax regime. Most cities also extended deadlines to pay property taxes and other fees. Cities such as Cuiabá, Macapá (Amapá), and Rio de Janeiro allowed payment rescheduling, with installments spread throughout the year. In Belo Horizonte (Minas Gerais), deadlines were postponed specifically for companies that had to suspend their business activities during the COVID-19 crisis.

State authorities also enacted changes to tax processes. Sergipe, Alagoas, Bahia, and Rio Grande do Norte extended vehicle tax payment deadlines; these and nine other states postponed ICMS payments. Paraná temporarily suspended a rule that excludes companies with overdue taxes from benefiting from the Paraná Competitivo tax incentive program.

Local administrative and judicial tax processes were also halted or postponed throughout the country. In all locations, city authorities extended the validity of debt clearance certificates (*certidões negativas de débitos*), most commonly for 90 days. Many cities also extended procedural deadlines. Teresina postponed audit procedure deadlines and Vitória extended deadlines for administrative appeals.

Finally, to reduce in-person customer service interactions, several cities enhanced virtual channels for taxpayer services. City governments in Cuiabá and Porto Alegre (Rio Grande do Sul) created a WhatsApp account to answer taxpayers' questions. Authorities in Natal (Rio Grande do Norte) launched an online chat service. In Rio de Janeiro, the Municipal Secretariat of Finance offered online taxpayer service appointments via videoconference. Most locations implemented alternative communication methods using email or telephone hotlines. These actions may have long-term impacts: many governments plan to keep them operational after the crisis. In Curitiba (Paraná), face-to-face taxpayer services restarted in June 2020, but 90% of customer service remained online in the following months.^b It is likely that some online services initiatives launched during the pandemic will become permanent, leading to an improvement in government services and interactions with taxpayers.

a. According to the Brazilian Institute for Geography and Statistics (Instituto Brasileiro de Geografia e Estatística, IBGE), the Brazilian economy contracted by 4.1% in 2020 ([https://agenciadenoticias.ibge.gov.br/agencia-sala-de-imprensa/2013-agencia-de-noticias/releases/30165-pib-cai-4-1-em-2020-e-fecha-o-ano-em-r-7-4-trilhoes#:~:text=O%20PIB%20totalizou%20R%24%207,2019%20\(15%2C4%25\)](https://agenciadenoticias.ibge.gov.br/agencia-sala-de-imprensa/2013-agencia-de-noticias/releases/30165-pib-cai-4-1-em-2020-e-fecha-o-ano-em-r-7-4-trilhoes#:~:text=O%20PIB%20totalizou%20R%24%207,2019%20(15%2C4%25))).

b. According to data provided to the *Subnational Doing Business* team by local officials.

Among other changes to labor legislation, the reform updated salary ranges for social contributions, with rates changing from 8%–11% to 7.5%–14%.

How does paying taxes in Brazil compare regionally and globally?

If considered as individual economies, all of Brazil’s 27 locations would score in the bottom 10 economies measured by *Doing Business* on the ease of paying taxes. Companies in all locations

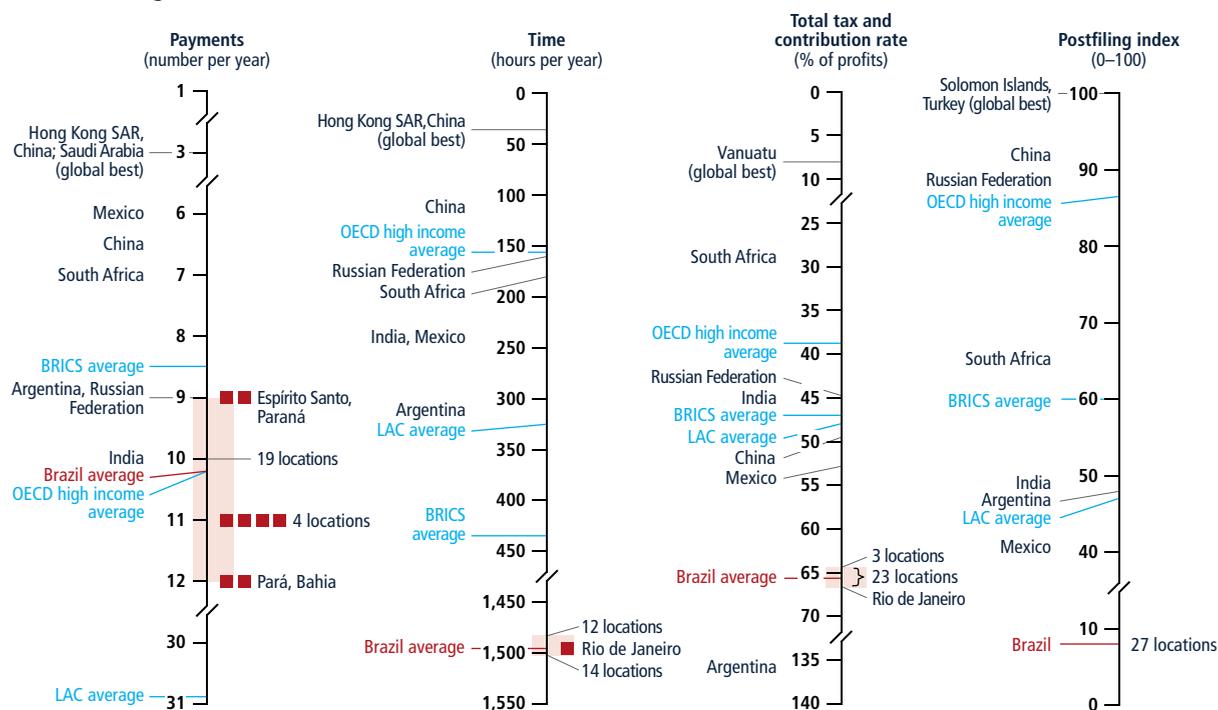
face a substantial tax burden and spend a significant amount of time complying with taxes and dealing with postfiling procedures.

Thanks to the use of electronic systems for filing and paying taxes, Brazilian companies do not make a high number of payments.¹⁵ On average, they make 10.2 tax payments, which is on par with OECD high-income economies and one-third the LAC regional average. Firms in neighboring countries like Bolivia, Paraguay, and Uruguay make more payments than those in Brazil (42, 16, and 20, respectively) since

some taxes are not paid online. However, room for improvement remains—firms make 6 payments in Mexico and 6.5 payments in China. These two economies facilitate paying taxes by making all payments and filing online, and by combining several payments (figure 6.1).

Although Brazilian firms make relatively few tax payments, they face the highest tax compliance time worldwide. Out of 191 economies, it takes more than 1,000 hours a year for a medium-size firm to comply with taxes in only two: Brazil (at 1,493 hours) and

FIGURE 6.1 Despite the use of digital technology for tax filing and payments, the time to comply with taxes in Brazil is the highest in the world



Bolivia (1,025 hours). In comparison, it takes less than 300 hours to comply with tax obligations in large federal countries like Mexico, India, and the Russian Federation, and 156 hours in the average OECD high-income economy (figure 6.3). Even if electronic filing reduces the number of payments in Brazil closer to that of the OECD high-income economies, the large difference in time underscores the complexity of the Brazilian tax system. Numerous taxes on the same tax base (for example, two taxes and contributions on income and four on sales), particularly onerous compliance requirements, and frequent changes to tax laws and regulations all raise tax compliance time in Brazil.

Across the 27 Brazilian locations benchmarked, the total tax and contribution rate amounts to an average of 65.3% of profits for a medium-size industrial company similar to the *Doing Business* scenario. In the LAC region, this company would pay 48.1% of profits in taxes on average; this falls to 38.8% in the OECD high-income economies. The burden for a similar firm is also lower in Mexico, China, and India, where it ranges from 45% to 53% of profits. Out of 191 economies, only 12 impose a higher tax burden than Brazil on a medium-size firm. One of these is Argentina, where taxes cost 135.2% of profits.

Entrepreneurs in Brazil also face difficulties when dealing with processes after taxes are paid. Its postfiling index score of 7.8 points out of 100 is the sixth-lowest globally. Most economies, including large economies like

Mexico and Russia, allow firms to request a VAT refund. However, in Brazil, VAT-related taxes are not refunded in most cases. Brazilian taxpayers also undergo lengthy procedures to correct errors in their tax returns, spending 39 hours on average to comply with requirements. This process takes significantly less time in other economies: just 3 hours in India and 6 in Argentina. Similarly, completing the entire income tax correction process—which in Brazil and many other economies may involve an audit—can take as long as 20 months in Brazil, about eight times the global average. It takes longer in only four economies, all of them in the LAC region (Mexico, Jamaica, Panama, and Puerto Rico).

How does paying taxes vary within Brazil?

Number of payments

In Brazil, a medium-size industrial company makes between nine and 12 tax payments each year, depending on the company's location. Firms make 9 tax payments in Espírito Santo and Paraná, and 12 in Bahia and Pará. In all states, companies make six federal tax payments, including income, VAT-related, and labor taxes, plus social contributions. States require two payments: ICMS and vehicle tax. City tax payments range from four in Belém (Pará) and Salvador (Bahia), to only one in Curitiba (Paraná) and Vitória (figure 6.2).

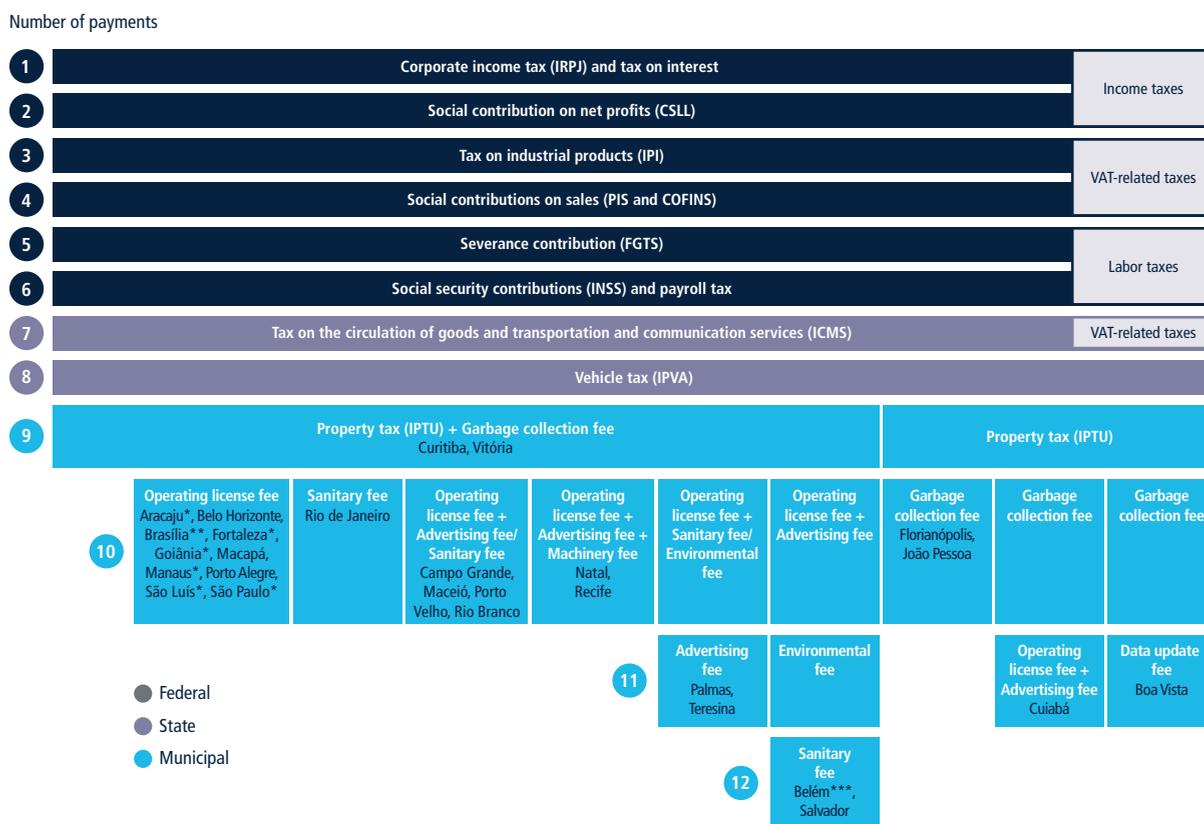
The number of taxes in each city, the payment frequency, and the possibility to make joint

payments drive variations in the number of tax payments. First, some locations require fewer payments owing to fewer taxes or fee exemptions. For example, an advertising fee exists in most benchmarked locations, but for this case study, it is charged in 10 cities due to common exemptions based on the type and size of the company signboard.¹⁶ Seven cities apply this fee to all types and sizes of signboards but allow it to be paid jointly. However, Palmas (Tocantins), Salvador, and Teresina (Piauí) apply it to all cases and require an extra payment.

Second, the frequency of payments varies. Depending on the location, firms can pay the same tax annually, every few years, or even only once (at company registration). For example, firms in 21 cities must pay a municipal operating license fee annually; in Boa Vista (Roraima), Curitiba, Florianópolis (Santa Catarina), João Pessoa (Paraíba), and Rio de Janeiro (Rio de Janeiro), firms pay this fee only once, at company registration; in Vitória, it is paid every five years.¹⁷

Third, some municipalities allow joint payment of local taxes and fees. Companies pay property tax—one of the most important municipal taxes—and, in most locations, they also pay a garbage collection fee.¹⁸ Although firms typically pay these taxes together, the authorities require separate payments in Boa Vista, Cuiabá (Mato Grosso), Florianópolis, and João Pessoa. The same is true for other local taxes. For example, in Belém, Maceió, Palmas, Rio de Janeiro, and Salvador, companies pay a sanitary license fee. This fee

FIGURE 6.2 The number of tax payments varies at the municipal level



Source: *Doing Business* and *Subnational Doing Business* database.
 Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.
 + Paid jointly
 * There is no a garbage collection fee in these cities.
 ** In Brasília there is a public cleaning fee which includes garbage collection, among other public cleaning services.
 *** In Belém there is an urbanization fee which is paid jointly with the property tax and the garbage collection fee.

can be paid with the municipal operating license fee in Maceió and Palmas, but not in Belém, Rio de Janeiro, or Salvador.

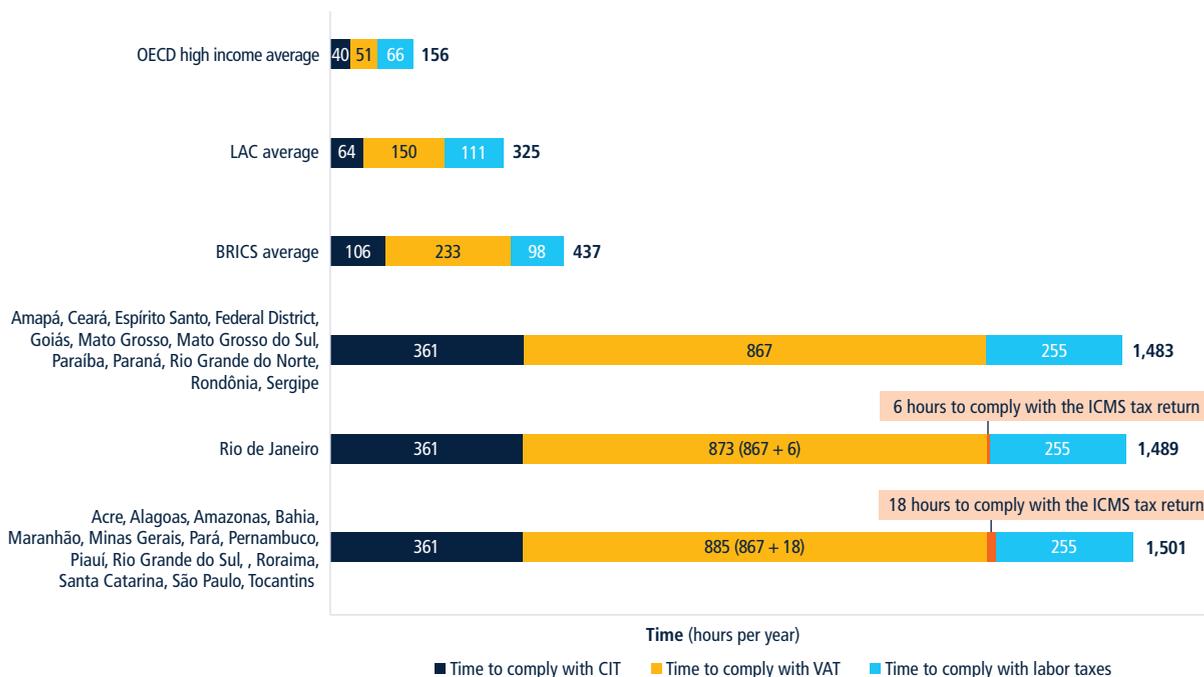
Time

A medium-size industrial firm in Brazil spends between 1,483 and 1,501 hours preparing, filing, and paying the main income and sales taxes, labor taxes, and social contributions. Tax compliance activities include extracting, organizing, and analyzing the accounting data needed for tax purposes,

calculating the taxes due, filling and submitting tax returns, and making the required payments. As mentioned, complex tax calculations and onerous filing obligations are partially responsible for the lengthy time to comply with taxes in Brazil.

The time needed to comply with federal taxes is the same nationwide: 361 hours for corporate income taxes and 255 hours for labor taxes and social contributions. Compliance with VAT-related taxes varies from

867 hours in 13 locations to 885 hours in the 14 locations that require taxpayers to file a separate state-level tax return for ICMS, in addition to the ICMS-related tax return filed through the SPED system.¹⁹ This involves inputting information that was previously filed, generating additional work and adding 18 hours on average to tax compliance time (figure 6.3). Paraíba and Pernambuco eliminated the state ICMS requirement in October 2019 and January 2020, respectively. But even in the states that no longer require the

FIGURE 6.3 Brazil has the highest time to comply with taxes, but some states cut time by abolishing ICMS tax returns

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

additional ICMS tax return, compliance is cumbersome owing to the level of detail that is required.

Total tax and contribution rate

Because most taxes are federal, the tax burden varies only slightly across Brazil. For the *Doing Business* case, this burden ranges from 64.4% of profits in Espírito Santo, Mato Grosso, and Tocantins, to 66.4% in Rio de Janeiro. State and municipal taxes represent less than 10% of the total tax and contribution rate. Interestingly, there is a weak relationship between the total tax and contribution rate and economic factors such as local income per capita, population, or city tax revenue per capita. In other words, municipal taxes are not necessarily determined by a

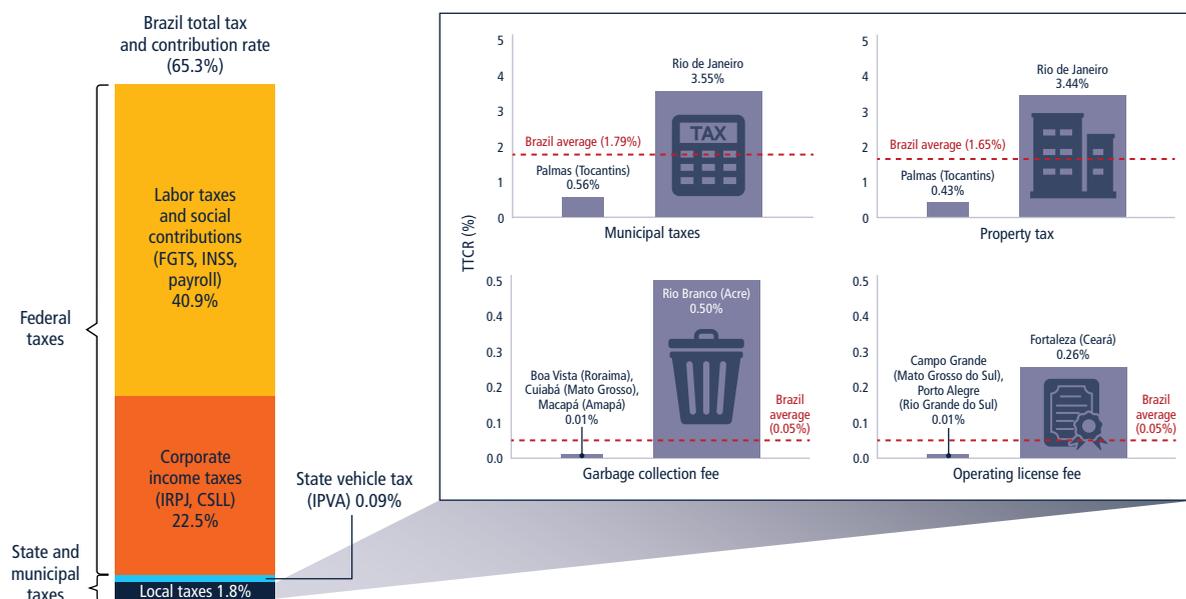
city's size or income per capita.²⁰ Federal labor taxes and social contributions²¹ and corporate income taxes amount to 40.9% and 22.5% of profits, respectively.²² The state vehicle tax costs 0.09% of profits, and municipal taxes cost 1.8% of profits on average.

At the state level, the vehicle tax²³ for a mid-size truck ranges from 0.07% of a firm's profits (R\$1,364; \$372) in Pará and Piauí to 0.17% of profits (R\$3,209; \$874) in Roraima, which has the highest vehicle tax rate, along with Mato Grosso do Sul and Amazonas. All states except Roraima, Santa Catarina, and Goiás offer discounts for early payment or payment in a single installment.²⁴

Greater variations exist in municipal taxes. The cities with the

lowest municipal taxes are Palmas (0.56% of profits) and Vitória (0.57%). Companies face the highest costs in Rio de Janeiro (3.55%) and Aracaju (Sergipe) (3.31%). Property tax is the costliest local tax. For an industrial property valued at roughly R\$2.8 million (\$770,000), companies in Rio de Janeiro would pay R\$65,649 (\$17,986) per year. In Palmas, the cost would be eight times less—R\$8,132 (\$2,216).²⁵ Discounts for early payment or payment in one installment, which apply in all cities, can reach 20% of taxes due.

In addition to property tax, other municipal fees cost roughly 0.11% of profits, although rates vary widely (figure 6.4). One example of this variation is garbage

FIGURE 6.4 Most of the tax burden is federal, but local taxes vary considerably among cities

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The *Doing Business* 2021 data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business* 2021 report.

collection, which costs R\$9,562 (\$2,606) in Rio Branco (Acre); the same company in Macapá (Amapá) pays just R\$111 (\$30) a year. The operating license fee ranges from R\$142 (\$39) in Campo Grande (Mato Grosso do Sul) to R\$5,000 (\$1,362) in Fortaleza (Ceará). Calculation methods also vary. Cities charge fixed fees or percentages based on variables including location, sector, number of employees, area, and turnover; discounts can apply based on the location and other factors. Some locations have complex tax calculations, making paying and contesting taxes difficult.

Postfiling index and state tax audits

Postfiling procedures involving federal taxes are homogeneous throughout Brazil. Rules are

standardized for VAT-related tax refunds and for completing an income tax correction. But if the methodology used by the paying taxes indicators were also to capture audits for the state ICMS tax, the story would be different. Audit procedures vary when they involve ICMS. Typically, authorities carry out audits either randomly or when they discover an irregularity in a company's taxes. With the increasing automation of tax systems, almost all states now use electronic systems to detect irregularities in taxpayer data, relying less on random audits. On the other hand, data verification is still manual in Acre and Tocantins. State audits also differ in their frequency and duration. States monitor larger taxpayers or firms in certain sectors more closely; in small states, medium-size firms are monitored more carefully. A state

audit typically lasts from three to six months and is reported to happen once in three years; audits occur more frequently in smaller states.

Brazilian states, as well as the federal tax authorities, are adopting innovative approaches to tax audits. Many state tax agencies are working to improve communication and foster collaborative interactions with taxpayers. Among other measures, at least 15 state tax authorities now notify taxpayers of an irregularity and allow them to self-correct without a formal audit or penalty.²⁶ Alagoas, Mato Grosso, Rio Grande do Norte, and São Paulo implemented a complete tax self-correction system. Other states, including Amazonas and Rio de Janeiro, allow this only in specific circumstances, mostly in cases of

minor mistakes. Self-correction options are being piloted in Pará and at the federal level.

States are also abolishing financial incentives for auditors to impose fines. At least six states do not use financial incentives as motivators for auditors, considering them suboptimal solutions for ensuring proper tax collection.²⁷ Certain targets can promote efficiency, but specific incentives for increasing penalties can create challenges for taxpayers if auditors are encouraged to apply heavy penalties to meet their targets. Examples of incentives include a percentage of the fines applied to audited companies—as is the practice in Amapá, Pará, or Sergipe—or an additional salary bonus for auditors when certain targets are met, like in Pernambuco. Financial incentives for auditors at the federal level are stipulated in Law No. 13,464 of 2017, but as of late 2020 the regulations to apply them in practice were on hold pending a legal challenge to their validity.

What are the challenges and good practices?

Streamlined tax filing obligations

Arguably, complying with all tax filing obligations is more difficult than actually paying taxes in Brazil. Companies spend long hours on compliance and significant sums to pay penalties and lawyers in litigation involving compliance procedures. The adoption of the SPED system contributed to the modernization of the tax system,

allowing electronic filing and payment and integrating companies with tax agencies. But the system remains complex; as mentioned earlier, some tax returns contain many sections with a large amount of information, from details on invoices, production, and inventory control, to employees' data for social security purposes.

To simplify state-level compliance, many locations have been abolishing the requirement to file an additional state ICMS tax return, relying instead on information filed through SPED. As mentioned, in 2019, 13 locations no longer required the additional ICMS tax return. Others, including São Paulo, plan to abolish it in the future. If all states removed this additional requirement, they would save taxpayers 18 hours in compliance time. Other reforms simplifying SPED and other filing obligations could further reduce the time to comply with taxes. Such an effort would require close coordination between federal, state, and municipal tax authorities.

Merging taxes that apply to the same tax base

Multiple taxes mean a higher cost of doing business for entrepreneurs, but they also raise tax administration costs for the government. To simplify the tax system, at least 46 economies measured by *Doing Business* apply one tax per tax base.²⁸ This reduces administrative and compliance costs—for the government and companies—and facilitates better tax collection monitoring. India, a large federal country with a complex tax system, reformed its tax system in 2017. The government launched the

goods and services tax, replacing 17 federal and state taxes and levies, including excise duty, services tax, additional customs duty, and a state VAT. Over the past 15 years, more than 60 economies worldwide have eliminated or merged taxes to reduce compliance costs.

Brazilian legislation includes more than 90 taxes, and many apply to the same tax base. As mentioned, whereas most economies have a single tax on the value-added of goods and services, firms in Brazil must pay from three to four separate taxes and contributions on sales.²⁹ Each tax can entail additional obligations; in fact, the largest share of compliance time is spent on VAT-related taxes. The reforms under discussion in Congress could contribute to reducing the number of tax payments and compliance costs if an agreement is reached.

Clear, simple and stable tax legislation

Companies must deal with a large and unstable body of tax regulations. A new entrepreneur would have to understand how to comply with up to 97 tax obligations and multiple rules governing national, state, and city taxes—an average of 4,377 regulations, according to the Brazilian Institute of Tax Planning (Instituto Brasileiro de Planejamento e Tributação, IBPT). In addition, rules are constantly being updated: roughly 36 legal changes are made every day—more than one per hour.³⁰ Experts consulted for this study report that this ambiguity and lack of stability lead not only to a higher time to pay taxes but can even cause irregularities and problems

for taxpayers, who end up spending large sums on tax litigation.

The amount of tax litigation can serve as a proxy for the complexity and ambiguity of tax laws. In Argentina, Colombia, and Mexico, taxes that are under litigation at the administrative level represent 0.09%, 0.19%, and 0.54% of GDP, respectively. In Brazil, the taxes that are subject to federal administrative litigation alone represent 13.91% of GDP. Adding all spheres of tax litigation, including administrative and judicial litigation at the federal, state, and city levels, this figure rises to R\$4.9 billion (\$1.4 billion), or 73% of GDP.³¹ Tax litigation also has an enormous impact on court congestion. Tax matters, which account for 70% of all pending judicial enforcements in Brazil, are routinely identified as a major cause of judicial delays.³²

Resources allocated to tax matters—hiring a qualified accountant, expenses for lawyers' fees and litigation, implementing updated tax systems—could be better used if the legislation was simpler, clearer, and more stable. Companies would have more capital to invest, and easier rules would benefit entrepreneurs, particularly small entrepreneurs that cannot afford to hire a tax specialist. Simplifying tax laws would help companies to understand their obligations better, eventually boosting compliance rates and tax revenues.

Efficient and transparent tax audit processes

Tax audits are an important component of taxation in Brazil. In

2019, between face-to-face audits and data verification through electronic systems, the federal tax authority carried out 30,624 audits among companies, generating R\$190 billion (\$52 billion) in tax credits.³³ From the perspective of taxpayers, the audit process in Brazil—one of the world's longest—can take considerable time and effort. As part of a strategy to improve audit efficiency, state and federal tax authorities are increasingly moving toward an approach centered on education instead of punishment to improve their relationship with taxpayers.

Santa Catarina was one of the first states to reform audit practices, starting in 2009. Instead of launching a formal audit, the tax agency contacts taxpayers when irregularities are found and allows them to correct the errors without penalty. Contrary to traditional policies, auditors in the state have no financial incentives to impose fines or minimum penalty targets. They must avoid delays, as audit procedures must be completed within a legal deadline of 180 days.³⁴ The authorities promote taxpayer education with seminars and other events. Finally, to increase transparency, audit activities are published in online reports, along with data on tax revenues, unpaid taxes, and litigation cases.³⁵

Such practices are filtering across to other states, which often collaborate through state tax agency associations such as the National Committee of Secretaries of Treasury, Finance, Revenue or Taxation of the States and the Federal District (COMSEFAZ) and the Fiscal Management Commission (COGEF). State

authorities that adopted these initiatives report that audits have become more efficient, increasing tax collection and improving the authorities' relationship with taxpayers. Firms and the government both stand to benefit by avoiding lengthy audits and even longer judicial disputes over audit outcomes. Other states may follow as agencies continue to learn from good practices elsewhere.

Simple municipal tax compliance requirements

Municipalities regulate local taxation in Brazil, giving them the power to simplify regulation and promote a business-friendly tax environment. Ensuring that municipal taxes and fees are harmonized, transparent, competitive, and easy to calculate and pay can avoid a situation where local taxes are particularly high or rules are onerous. Cities can help businesses spend less time complying with taxes.

Facilitating municipal tax compliance faces several challenges in Brazil. For example, obtaining updated fee and tax rate information can be difficult. Fee schedules should be clear and easily accessible. Many Brazilian cities, including Recife (Pernambuco) and Salvador, make their annually-updated fee schedules available online. In contrast, in Belém, São Luís (Maranhão), and Teresina, taxpayers must contact the local tax agency to obtain an up-to-date fee schedule. Even when information is at hand, calculations often involve complex formulae. The garbage collection fee is a good example. Whereas Curitiba applies a fixed fee for garbage collection of R\$471.60 (\$129) for all

companies, João Pessoa uses a formula involving factors determined by law, which are, in turn, based on collection frequency, time period, building distance and type, and type of garbage collected.

The lack of clear, common standards also complicates the application of local taxes. For example, some locations only apply the sanitary license fee to companies deemed high risk, while others apply it to companies of all risk levels. The same company—a ceramics factory, for example—can be classified as low or high risk depending on the city. Most cities, including Curitiba and Fortaleza, classify firm activities according to the risk levels defined by the National Agency for Sanitary Surveillance (ANVISA).³⁶ However, Cuiabá, Florianópolis, and Rio de Janeiro use local criteria. In Palmas, a ceramics factory will always be deemed high risk, while Belém, Maceió, and Salvador charge the sanitary license fee regardless of the company's determined risk level.

Some cities do not allow firms to pay local taxes jointly, forcing them to make extra payments every year. Municipalities could make it easier to pay taxes by allowing joint payments. In Natal (Rio Grande do Norte) and Recife, companies must pay five taxes, but they can be done in just two payments. Some municipal tax authorities that participated in this study raised concerns about tying payments of different taxes together, which makes contesting an individual fee difficult. Taxpayers in Porto Velho can decide whether to make a joint payment or make separate payments. They receive a letter with

three invoices, one for property tax, another for garbage collection fee, and a combined invoice for both.

An equally important issue is the high cost of local taxes. The property tax, the most important municipal tax, accounts for the high local tax costs in some locations. Rates are calculated based on the property's official value and vary considerably. For instance, property tax for an industrial building in Maceió, the mid-size capital of Alagoas, is charged at 1%, compared to 2.4% for the same building in Aracaju, a smaller city in neighboring Sergipe. Other local fees also show significant variations. Companies in Natal, for example, pay R\$5,436 (\$1,482) for garbage collection in this case study scenario, more than five times the cost in João Pessoa (in neighboring Paraíba); the operating license fee costs R\$4,766 (\$1,300) in Salvador, six times the cost in Recife, another large city located in the same region.

Increased possibilities for VAT refund

A company can accumulate tax credits when it makes a capital investment. In most other economies, firms can request a VAT refund—but not in Brazil. A cash refund is not allowed for any of the federal or state VAT-related taxes. For the state ICMS tax, national laws only allow compensation for a tax credit deriving from a capital investment with future tax debts.³⁷ To illustrate this, consider the case of a machine acquisition, which results in ICMS tax credits. After the purchase, the company would have to wait for the machine to become operational,

so it can produce and sell its goods to incur a tax debt and then use the ICMS credits to reduce the tax debt. Tax credits can be used to reduce taxes due gradually, over 48 installments. Refund restrictions also apply to federal taxes, including IPI, PIS, and COFINS.

Reforms elsewhere could inspire Brazil to amend its laws—although budget limitations must also be considered. The government could assess if it would be feasible, in budgetary terms, to follow the example of economies like Armenia and the Arab Republic of Egypt, which recently amended legislation to permit VAT cash refunds, giving firms more flexibility in handling cash flows and operations. Clearer rules for refunds and the use of tax credits could also mean less legal uncertainty and fewer tax-related court cases.

Notes

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3. Braunerhjelm, Pontus, and Johan E. Eklund. 2014. "Taxes, Tax Administrative Burdens and New Firm Formation." *KYKLOS* 67 (February) 1–11; Djankov, Simeon, Tim Ganser, Caralee McLiesh, Rita Ramalho, and Andrei Shleifer. 2010. "The Effect of Corporate Taxes on Investment and Entrepreneurship." *American Economic Journal: Macroeconomics* 2 (3): 31–64.
4. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, Federal Ministry for Economic Cooperation and Development (BMZ). 2010. "Addressing Tax Evasion and Tax Avoidance in Developing Countries." *Eschborn* December; Krause, Kate. 2000. "Tax Complexity: Problem or Opportunity?" *Public Finance Review* 28 (5): 395–414.
5. Based on answers collected by World Bank Enterprise Surveys from business owners and top managers in 1,802 firms in several states in Brazil, interviewed from May 2008 through June 2009. For more information, visit <https://www.enterprisesurveys.org/en/data/exploreconomies/2009/brazil>.
6. This study recorded variations in state and city tax rates and in the number of payments across locations. However, the time variation is minimal because, per the methodology, the time to comply with income, labor and consumption taxes is recorded, and it is mostly related to federal taxes (which do not vary among states).
7. Other federal taxes and contributions—including the rural property tax (ITR), financial operations tax (IOF), import tax (II), and export tax (IE)—do not apply to the *Doing Business* case study.
8. The property inheritance and donation tax (ITCMD) is a state tax that does not apply to the *Doing Business* case study.
9. Another important municipal tax is the ISS (tax on services), which does not apply in this scenario because it is paid mostly by service providers.
10. Brazil's national bookkeeping system, the Sistema Público de Escrituração Digital (SPED), was created by Decree No. 6,022 of 2007. It was gradually implemented, becoming mandatory for most companies under the actual profits and presumed profits tax regimes, and some under Simples Nacional, in 2014. It encompasses companies' accounting and tax books, including e-invoices, labor records and tax returns. All federal taxes and contributions are filed through SPED, as well as the state ICMS, in addition to information relating to the municipal tax on services (ISS).
11. For more information, please consult chapter 9 of this report, which showcases a pilot study on paying taxes under the Simples Nacional tax regime.
12. For more information on the methodology of the postfiling index, including the criteria used to assess VAT refunds, income tax corrections and audits, please consult the data notes.
13. The bills under discussion in Congress are: Proposed Constitutional Amendments No. 110/2019 and No. 45/2019 and Legislative Proposal No. 3,887/2020. They would merge as many as the following taxes and contributions: IPI, PIS, COFINS, ICMS, ISS, IOF, civil servants' wealth program (PASEP), 'salário-educação' (a social contribution to fund education), and 'Cide-fuels' (a social contribution for transport infrastructure investment).
14. Zugman, Daniel Leib. 2016. "Reflexões sobre as possíveis razões para não ocorrer uma reforma tributária no Brasil." *Revista Direito GV* 12 (3): 610–31; Orair, Rodrigo, and Sérgio Gobetti. 2018. "Reforma Tributária no Brasil: Princípios norteadores e propostas em debate." *Novos estudos CEBRAP* 37 (2): 213–44.
15. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. Per the methodology, a tax payment is counted as '1' if the tax is entirely filed and paid online, regardless of the payment frequency.
16. In some cities, companies need to pay an advertising fee for the display of the company name or logo on their premises. Local laws grant exemptions based on certain types and sizes of signboards in Aracaju, Belo Horizonte, Curitiba, Florianópolis, Fortaleza, João Pessoa, Maceió, Rio de Janeiro, and São Luís.
17. Recife is another exception. The operating license fee is paid twice a year, but because electronic payment is permitted and most companies choose this option, one payment is counted, according to the *Doing Business* methodology.
18. The garbage collection fee is not required in some cases. In Fortaleza, this fee is paid once every five years. In Aracaju and São Luís, garbage collection services are financed with other public resources; in Goiânia (Goiás), the fee applies only for 'large garbage producers'; in São Paulo, it is applied to companies in the health sector. In Brasília (Federal District),

- the public cleaning fee covers garbage collection and other services. Manaus (Amazonas) had previously eliminated and recreated this fee, but it was under judicial dispute and was not charged in 2019.
19. Under the *Doing Business* methodology, only changes made in the 2019 calendar year are reflected in this report's results. The additional ICMS tax return had different names in the 14 states which required it as of December 2019: DIEF in Maranhão, Pará, Pernambuco, and Piauí; GIA in Rio Grande do Sul and São Paulo; DAM in Amazonas and Acre; DAC in Alagoas; DIME in Santa Catarina; DMA in Bahia; GIM in Roraima; DAPI in Minas Gerais; and GIAM in Tocantins. Paraíba eliminated the GIM in stages during 2019; companies similar to the *Doing Business* case no longer had to file it since January. The Federal District adopted the SPED system in June 2019, and no additional ICMS tax return was required since. Rio de Janeiro eliminated the requirement to file the GIA tax return in May 2019 (per the methodology, the time to file this tax return is counted from January to May 2019 in this state, adding 6 hours to the 867 hours needed to comply with consumption taxes). They joined the list of 10 other states that did not require an ICMS tax return in 2019: Amapá, Ceará, Espírito Santo, Goiás, Mato Grosso do Sul, Mato Grosso, Paraná, Rio Grande do Norte, Rondônia, and Sergipe.
 20. Regressions of each city's total tax and contribution rate on local factors such as income per capita, number of firms per person, population, city tax revenues per capita, controlling for these same variables, showed no significant results. None of the coefficients is significant at the 5% level or below. They are very close to zero, indicating a weak relationship.
 21. Labor taxes and social contributions were calculated as the sum of employer-paid social security contribution (22.56%), payroll tax (9.59%), and severance contribution (8.72%).
 22. The deductibility of local taxes for the purpose of corporate income tax calculation leads to differences when calculated as a percentage of profits.
 23. State vehicle tax rates are 1%, 1.25%, 1.5%, or 2% of the vehicle's value.
 24. Discounts vary from 3% in São Paulo, Paraná, and Rio de Janeiro to up to 30% in Amazonas, which offers a 10% discount for early payment plus 20% for drivers with no traffic violations. There are also differences in invoicing methods. Only Acre, Alagoas, Mato Grosso do Sul, Paraná, and the Federal District still issue an invoice in both paper and electronic format. Others issue only electronic invoices (which can be downloaded online).
 25. Local laws apply different rates based on the property's type and value, among other factors. This study considers an industrial property of R\$2.8 million (\$770,000).
 26. According to state tax agencies that participated in this study, taxpayers can correct mistakes in their tax returns (at least in some cases) in at least the following locations: Alagoas, Amapá, Amazonas, the Federal District, Maranhão, Mato Grosso, Minas Gerais, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, Rondônia, Roraima, Santa Catarina, São Paulo, and Sergipe.
 27. State tax agencies from Espírito Santo, the Federal District, Goiás, Maranhão, Rio Grande do Norte, and Santa Catarina participated in this study and reported that financial incentives or targets for auditors to impose fines are not used in those states.
 28. For more information on these and other international good practices, visit <https://www.doingbusiness.org/en/data/exploretopics/paying-taxes/good-practices>.
 29. These five taxes are ICMS, IPI, PIS, COFINS, and ISS (which applies only to services).
 30. Breda, Zulmir Ivânio. 2018. "Estrutura tributária e a qualidade dos gastos públicos." Federal Council of Accounting (Conselho Federal de Contabilidade, CFC). August 3. <https://cfc.org.br/destaque/estrutura-tributaria-e-a-qualidade-dos-gastos-publicos/>; Amaral, Gilberto Luiz do, et al. 2020. *Quantidade de normas editadas no Brasil: 32 anos da Constituição Federal de 1988*. Brazilian Institute of Tax Planning (Instituto Brasileiro de Planejamento e Tributação, IBPT). <https://ibpt.com.br/estudo-sobre-a-quantidade-de-normas-editadas-no-brasil-desde-a-ultima-constituicao-2020/>.
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 32. National Justice Council (*Conselho Nacional de Justiça*). 2020. *Justiça em Números 2020. Ano-base 2019*. Brasília: CNJ.
 33. Secretaria Especial da Receita Federal do Brasil. 2020. *Relatório Anual da Fiscalização da Receita Federal do Brasil – 2019/2020*. Brasília: Receita Federal do Brasil.
 34. As foreseen in art. 46, paragraph 1 of Complementary Law No. 313 of December 31, 2005.
 35. For more information, see <http://www.sef.sc.gov.br/transparencia/relatorios>.
 36. The *Doing Business* paying taxes indicators look at a medium-size light manufacturing industrial firm. This case study is focused on this company, which in this case produces ceramic pots, an activity classified in Brazil under CNAE code 2349-4/99. According to the ANVISA classification, this activity is considered low risk if the products are not used to store food items.
 37. The rules for the use of ICMS credits are set at the national level by Complementary Law No. 87 of September 13, 1996.

CHAPTER 7

Enforcing contracts

MAIN FINDINGS

- ◆ Resolving a commercial dispute in Brazil's civil courts takes on average 32 months and costs 27.2% of the claim value (estimated at R\$66,965 or \$18,260), which is longer and more expensive than the OECD high-income average.
- ◆ Across the 27 locations benchmarked, the time and cost of enforcing contracts vary considerably, especially at the trial and judgment phases. Enforcing contracts is easier in Sergipe and the Federal District thanks to shorter processing times, lower costs, and efficient case workflow at the courts.
- ◆ The time from filing of claim until enforcement of judgment ranges from 18 months to over 4 years. Advances in case file digitalization and case management, and adequate resources to ensure court performance, are factors affecting court efficiency.
- ◆ Brazilian courts have adopted various international good practices, and they enjoy a higher level of court automation than most other LAC economies. Brazilian courts could continue reaping the benefits of automation by streamlining their procedures even further. Better case management and more out-of-court settlements could alleviate issues such as lengthy trials and judicial backlogs.

Implementing electronic case files—processos eletrônicos—was one of Brazil's most impactful judicial system reforms. By early 2020, the number of pending court cases nationwide exceeded 70 million.¹ The country's shift to online case management was timely. When the COVID-19 pandemic hit in March 2020, Brazil's existing electronic systems allowed its courts to continue operating remotely² (box 7.1).

The country's transition to e-justice began in 2006 with a law allowing digital case files and electronic platforms to process them.³ Brazil has since become a regional leader in court automation. Although case digitalization is not complete in all jurisdictions, electronic case files are helping to improve judicial efficiency and transparency.

Court modernization—via automation-supported business process reengineering—is just one of the many ways Brazil's judiciary is responding to the country's high levels of litigation. The Federal Constitution of 1988 granted citizens greater court access, but the judicial system was ill-prepared to meet the subsequent increase in demand for judicial services.⁴ Litigation rates in the country remain high—in theory, there is one judicial case in the courts for every two people in Brazil.⁵ Although additional financial resources have been allocated to the courts, clearing case backlogs, enhancing court management, and increasing uptake of alternative dispute resolution mechanisms remain challenges to reducing lengthy trials. Legal delays impact the dynamics of

economic relationships, often benefiting the defaulting party. In contrast, efficient courts that promptly and predictably resolve cases are associated with a lower share of informal economic activity, greater investor confidence, and increased bank financing of new investment for firms.⁶

The time and cost of enforcing a contract vary considerably across the 27 locations benchmarked for *Subnational Doing Business in Brazil 2021*, with the most notable differences at the trial and judgment phases. Some courts resolve a typical commercial case in as little as 18 months, while others take over 4 years. As measured by *Doing Business*, enforcing contracts is easier in Sergipe and the Federal District due to shorter processing times, lower costs, and efficient case workflow at the courts; it is more difficult in Santa Catarina and Espírito Santo. Civil courts in Espírito Santo lack the automated tools required for lawyers to manage and file claims electronically. The Brazilian courts have adopted various international good practices—performance on the quality of judicial processes index is high and relatively even across locations. Full court automation, better case management, and more out-of-court settlements could alleviate issues such as lengthy trials and judicial backlogs.

How does contract enforcement work in Brazil?

The Federal Constitution of Brazil divides the judiciary into branches, separating the courts into federal

and state courts.⁷ Each state has a court of appeals (Tribunal de Justiça Estadual),⁸ courts of first instance (varas), and special courts that process simple, low-value cases (Juizados Especiais). State constitutions⁹ and laws affirm their jurisdiction, outlining the organization of the courts and their competencies.

Considering its subject matter and monetary threshold,¹⁰ the competent courts to hear and adjudicate the *Doing Business* case study is the state civil court (Vara Cível),¹¹ which follows the rules established in the Federal Code of Civil Procedure for ordinary trial procedures and enforcement of judgments.¹² The number of courts of first instance varies by location, and each is presided over by a judge with the support of judicial assistants (gabinete) and court clerks (secretarias and cartórios). The same court that decides the case at trial conducts the enforcement proceedings. Court clerks perform the attachment and appraisal of debtor assets, and courts and private auctioneers organize and conduct both in-person and online public auctions.

All state courts have electronic platforms to manage cases. In most locations, these systems also support electronic case files. Through the National Council of Justice (Conselho Nacional de Justiça, CNJ), the judiciary is encouraging courts to operate a single electronic platform, the Processo Judicial Eletrônico (electronic judicial process). Roughly one-third of Brazil's jurisdictions currently use this platform; others opt for alternatives such as ProJudi, SAJ, and E-Proc.

BOX 7.1 Weathering COVID-19: How advances in automation prepared Brazil's judiciary to respond

According to *Doing Business 2021* data, the coronavirus pandemic has forced the partial or full closure of courts around the world since March 2020. In Brazil, court staff were ordered to work remotely. A sudden lack of face-to-face interaction had to be countered with improvements to case workflow and communication, both within the courts and with the public. The judicial system responded swiftly. Procedural deadlines were suspended through administrative order by the CNJ for only 1.5 months, and the courts continued hearing urgent matters. Proceedings resumed in May 2020, mainly for parties with electronic case files. Procedural deadlines for cases with paper files remained suspended until August or beyond. Certain proceedings (appraisals, expert opinions, and attachments) were suspended when virtual alternatives were not available, or courts lacked online capabilities.

To accelerate case digitalization during the pandemic, state courts in Mato Grosso, Minas Gerais, Pernambuco, Rio Grande do Sul, and São Paulo established procedures and special task forces to digitalize physical files. They also allowed lawyers to scan files and send them to the courts to facilitate their conversion to electronic format.^a

Under the leadership of the CNJ, all of Brazil's state judiciaries adopted measures to track pandemic-related court cases and ensure judicial service continuity, including making greater use of technology to allow court users to request information, exchange correspondence with the courts, and attend hearings. Although an enabling legal environment was in place and the Code of Civil Procedure allowed judges to conduct hearings by videoconference before the pandemic, the use of virtual hearings took off during lockdown. To aid the courts, in April 2020, the CNJ made a national Webex platform—a web-based conferencing software—available to the entire judiciary. Through this platform, judicial personnel could register and manage their hearing schedules, invitations to parties, and recordings and broadcasts of public hearings.^b The courts also began using other mainstream web conferencing platforms (MS Teams, Google Meet, Zoom) and even allowed parties to communicate with the courts using instant messaging applications.

Most states also established special procedures for conciliation and mediation hearings using videoconferencing. State courts in Paraná, Rio Grande do Sul, and Santa Catarina created virtual court-annexed mediation centers—Centros Judiciários de Solução de Conflitos e Cidadania (CEJUSCs)^c—allowing the entire proceeding (from filing to conclusion) to take place electronically. Espírito Santo issued guidelines to pilot virtual dispute conciliation hearings during COVID-19.^d São Paulo^e and Pernambuco^f went further, establishing special conciliation proceedings for commercial COVID-19–related disputes. Finally, as part of assessing the pandemic's impact on society and business transactions, the CNJ created a new category of cases classified as “Assunto COVID-19,” or COVID-19–related. Under this new category, courts began tracking disputes related to breach or revision of contracts, insurance claims, collective actions, and enforcement proceedings, among others. Nine states^g and the Federal District also created dedicated websites to publish statistics on COVID-19–related cases.

Electronic filing of claims was already in place before the pandemic, but electronic service was reserved for court-registered users. In October 2020, the CNJ took steps to expand electronic services of process to all court users. It announced plans to grant plaintiffs in future claims the option of choosing 100% electronic proceedings, with defendants maintaining the right to oppose electronic proceedings until filing the statement of defense with the courts.^h

a. In Minas Gerais, Projeto de Virtualização de Processos (<http://www.tjmg.jus.br/portal-tjmg/servicos/faq-covid-19/virtualizacao-de-processos/#.X5BDy2hKq2y>); in Mato Grosso, by Joint Ordinance 371 of June 8, 2020; in Pernambuco, by Act 462/20 of August 6, 2020; in Rio Grande do Sul, by Service Order 5/20 of May 18, 2020; in São Paulo, by Communication 466/2020 of June 4, 2020.

b. CNJ Ordinance 61 of March 31, 2020.

c. CEJUSCs are court-annexed conciliation and mediation centers designed to be the venue for conciliation and mediation hearings before and during trial.

d. Ordinance 01/2020, from the State Court of Espírito Santo published on April 23, 2020.

e. Provision CG 11/2020, from the State Court of São Paulo issued in April 2020.

f. Joint Instruction Nº 15 by the State Court of Pernambuco issued in June 2020.

g. These nine states are Amapá, Amazonas, Bahia, Goiás, Pará, Paraíba, Pernambuco, Rio Grande do Norte, and Rondônia. See the CNJ report “Avaliação dos Impactos da Pandemia Causada pela Covid-19 nos Processos de Trabalho dos Tribunais.”

h. Resolution 345 of October 9, 2020.

How does the process compare?

The enforcing contracts indicator set measures the time and cost for resolving a commercial dispute through a local first-instance court and the quality of judicial processes index (box 7.2).

Significant variations in performance exist across the locations benchmarked for *Subnational Doing Business in Brazil 2021*. On average, resolving a commercial dispute in Brazil takes 32 months and costs 27.2% of the claim value, which is longer and more expensive than the OECD high-income average (figure 7.1). On the quality of judicial processes index, which ranges from 0 to 18 points, Brazil has an average score of 12.1 points,

behind Argentina and slightly above the OECD high-income average (11.8).

How does enforcing contracts vary?

The time and cost to resolve a commercial dispute and performance on the quality of judicial processes index vary across all locations benchmarked for *Subnational Doing Business in Brazil 2021*. Enforcing contracts is easier in Sergipe and the Federal District thanks to shorter processing times (18 and 21 months, respectively), lower costs, and efficient case workflow at the courts. Conversely, delays—particularly at the trial stage—make enforcing contracts more difficult in Santa Catarina and Espírito Santo, where the trial and judgment phase alone can take

more than 2 years. Espírito Santo's performance is also attributable to infrastructure: it is the only location that, as of September 2020, had yet to implement automated tools at the civil courts to facilitate electronic filing and claims management (table 7.1).

How does the time vary?

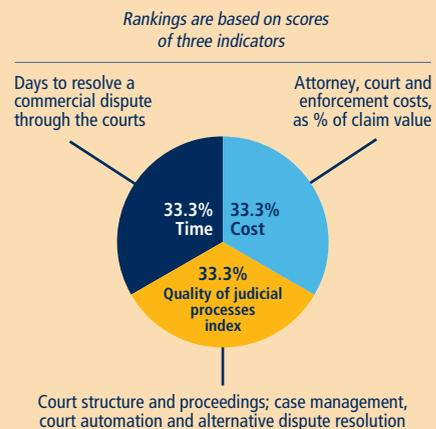
Several factors affect court efficiency. Some relate to the demand for judicial services, and others are linked to the courts' specialization, productivity, and resources (human and technological).¹³ In Brazil, the time to enforce a contract varies widely depending upon location, ranging from 18 months in Sergipe to more than 4 years in Espírito Santo, mainly owing to differing degrees of court automation. Civil courts in Sergipe began

BOX 7.2 What does enforcing contracts measure?

Doing Business measures the time and cost for resolving a commercial dispute between two local businesses. It considers three main phases of a court proceeding: filing and service process, trial and judgment, and judgment enforcement. The case study assumes that a company (seller) delivers custom-made goods to another company (buyer) that refuses to pay, alleging that the goods are of inadequate quality. To enforce the sales agreement, the seller files a claim with a local court, which hears arguments on the case's merits. The value of the claim is equal to 200% of the economy's income per capita or \$5,000, whichever is greater. Before a decision is reached in favor of the seller, an expert is appointed to provide an opinion on the quality of the goods in dispute, which distinguishes the case from simple debt enforcement. Besides the time and the cost, *Doing Business* also builds a quality of judicial processes index, measured through adherence to certain international good practices in four areas: court structure and proceedings, case management, court automation, and alternative dispute resolution (figure B 7.2.1).

Data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

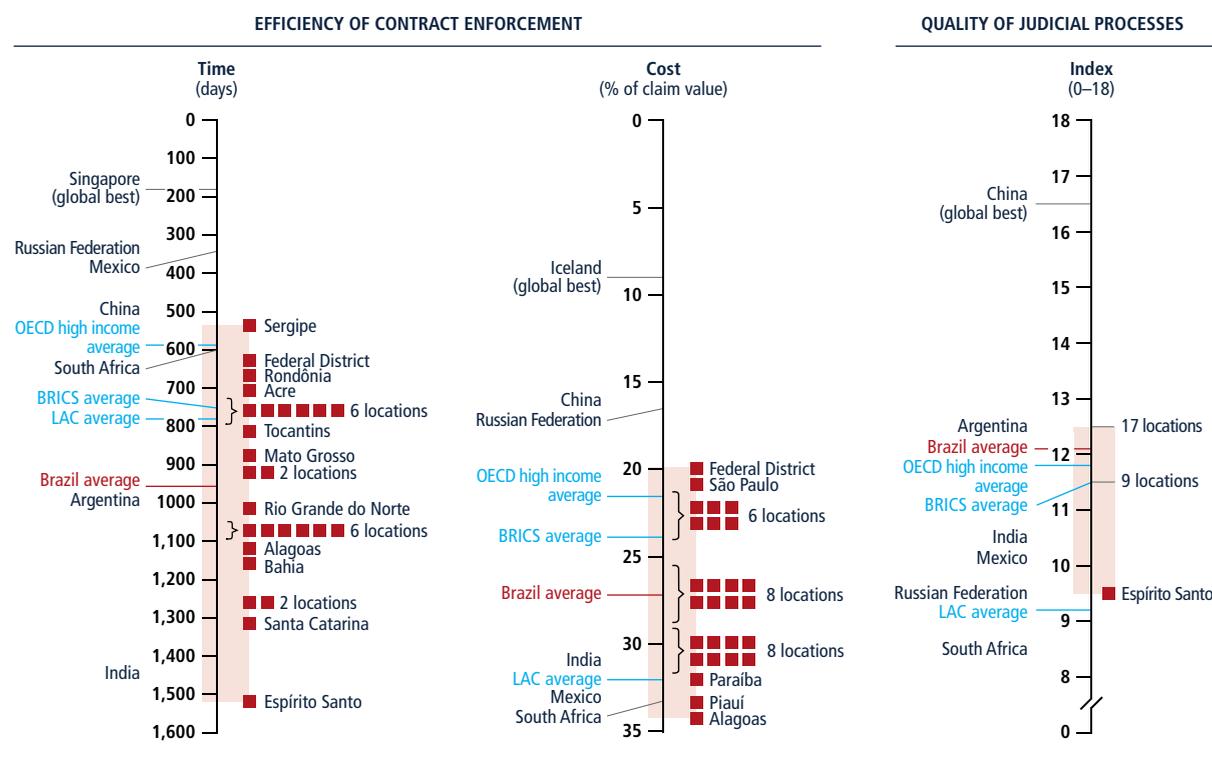
FIGURE B 7.2.1 Enforcing contracts: efficiency to resolve a commercial dispute and quality of judicial processes



Source: *Doing Business* database.

Note: For more information, see the chapter About *Doing Business* and *Subnational Doing Business in Brazil 2021* and the data notes.

FIGURE 7.1 The efficiency of contract enforcement varies widely, but most locations have good judicial practices in various areas of court operations



BRICS = Brazil, Russian Federation, India, China, and South Africa; LAC = Latin America and the Caribbean; OECD = Organisation for Economic Co-operation and Development
 Source: *Doing Business* and *Subnational Doing Business* database.

Note: LAC averages are based on economy-level data for its 32 economies. Chile, which is part of the OECD high-income economies, is not included in LAC averages. OECD high-income averages are based on economy-level data for 34 economies. BRICS averages are based on economy-level data for Brazil, the Russian Federation, India, China, and South Africa. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report. Other economies are represented by their main business cities. China, India, Mexico, and the Russian Federation are represented by their two largest cities. Brazil's averages are based on the 27 locations measured in this study, including São Paulo and Rio de Janeiro.

implementing electronic case files in 2013, whereas Espírito Santo's (Vitória) civil courts have not begun the process of transitioning to digital files.¹⁴ Entering and updating documentation manually to track paper files reduces efficiency. In Rio Grande do Sul, 23% of cases have been digitalized. Enforcing a contract in Rio Grande do Sul takes 5 months longer than in Paraná, where 98% of case files are electronic.¹⁵ Nevertheless, judges in Rio Grande do Sul are still productive by CNJ metrics compared to judges from other states with full case automation.

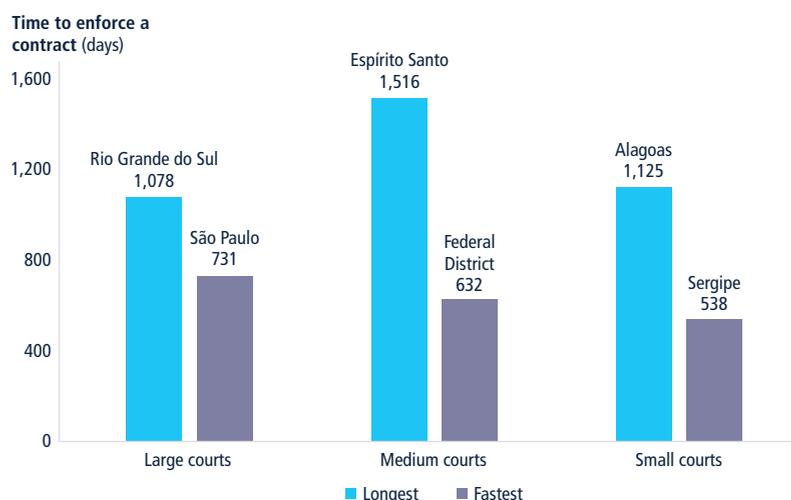
Case management and strategies that courts put in place to expedite case workflow can also make a significant difference in the time to resolve a dispute. The time to resolve a dispute varies significantly within Brazil, even among jurisdictions with similar characteristics. For example, within small jurisdictions,¹⁶ the courts in Aracaju (Sergipe) and Porto Velho (Rondônia) are the fastest. In 2018 and 2019, each of Aracaju's 13 civil courts received 1,900 cases on average, roughly 30% more new filings than what the 10 courts in Porto Velho and 13 in Maceió

(Alagoas) received in the same period (1,300 to 1,400 cases each on average per court).¹⁷ Yet, resolving a commercial dispute from trial to enforcement at the civil courts in Aracaju and Porto Velho takes 1.4 and 1.8 years, respectively, while in Maceió it takes 3 years (figure 7.2). Attorneys from Aracaju and Porto Velho agree that judges and court personnel are qualified and efficient; in addition, judges' performance is closely monitored to avoid backlogs. In 2019 the state courts of Sergipe and Rondônia were named Brazil's top-performing courts by the CNJ.¹⁸

Location	Rank	Enforcing contracts score (0–100)	Time (days)	Cost (% of claim value)	Quality of judicial processes index (0–18)
BRICS average		62.4	749	23.9	11.5
LAC average		54.0	780	32.0	9.2
OECD high income average		67.8	595	21.6	11.8
Brazil average (27 locations)		56.2	953	27.2	12.1
Sergipe (Aracaju)	1	69.7	538	23.3	12.5
Federal District (Brasília)	2	68.4	632	19.9	12.5
São Paulo (São Paulo)	3	65.4	731	20.7	12.5
Rondônia (Porto Velho)	4	63.8	670	29.5	12.5
Roraima (Boa Vista)	5	63.6	787	21.4	12.5
Acre (Rio Branco)	6	62.9	704	29.4	12.5
Maranhão (São Luís)	7	62.3	753	27.3	12.5
Minas Gerais (Belo Horizonte)	8	60.7	798	23.4	11.5
Tocantins (Palmas)	9	59.8	811	29.9	12.5
Goiás (Goiânia)	10	59.6	725	31.6	11.5
Piauí (Teresina)	11	59.1	781	33.8	12.5
Paraná (Curitiba)	12	57.7	919	22.5	11.5
Amapá (Macapá)	13	56.5	922	30.5	12.5
Mato Grosso (Cuiabá)	14	56.0	874	30.5	11.5
Amazonas (Manaus)	15	54.8	1,049	25.7	12.5
Rio Grande do Norte (Natal)	16	54.7	1,017	23.4	11.5
Mato Grosso do Sul (Campo Grande)	17	54.3	1,095	23.9	12.5
Rio de Janeiro (Rio de Janeiro)	18	53.9	1,085	25.5	12.5
Ceará (Fortaleza)	19	53.2	1,070	28.6	12.5
Paraíba (João Pessoa)	20	51.7	1,076	32.0	12.5
Rio Grande do Sul (Porto Alegre)	21	51.7	1,078	27.1	11.5
Alagoas (Maceió)	22	49.6	1,125	34.0	12.5
Bahia (Salvador)	23	48.9	1,149	29.3	11.5
Pará (Belém)	24	47.8	1,261	29.1	12.5
Pernambuco (Recife)	25	46.6	1,262	27.2	11.5
Santa Catarina (Florianópolis)	26	44.8	1,316	28.1	11.5
Espírito Santo (Vitória)	27	40.4	1,516	28.1	9.5

Source: *Doing Business* and *Subnational Doing Business* database.

Note: Rankings are calculated on the basis of the unrounded scores, while scores with only one digit are displayed in the table. Rankings are based on the average ease of doing business score for the time and cost associated with enforcing a contract as well as for the quality of judicial processes index. The score is normalized to range from 0 to 100, with 100 representing the best regulatory performance (the higher the score, the better). For more information, see the chapter *About Doing Business* and *Doing Business in Brazil 2021*. The average for Brazil is the average of the 27 locations measured. Averages for BRICS, LAC, and OECD high income are based on economy-level data for those economies. Data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

FIGURE 7.2 Performance varies within jurisdictions of similar size

Source: *Doing Business* and *Subnational Doing Business* database.

Note: According to the classification of courts established by the CNJ, state courts in Minas Gerais, Paraná, Rio de Janeiro, Rio Grande do Sul, and São Paulo are considered “Tribunais de Grande Porte,” or large courts. Bahia, Ceará, the Federal District, Espírito Santo, Goiás, Maranhão, Mato Grosso, Pará, Pernambuco, and Santa Catarina are “Tribunais de Médio Porte,” or medium courts. Acre, Alagoas, Amapá, Amazonas, Mato Grosso do Sul, Paraíba, Piauí, Rio Grande do Norte, Rondônia, Roraima, Sergipe, and Tocantins are considered “Tribunais de Pequeno Porte,” or small courts. The classification is based on various criteria such as expenditures, number of incoming and pending cases, number of judges, and workforce. Data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

Adequate resources are important to ensure court performance. Courts in Brasília (Federal District), the fastest-performing nationally after Aracaju, benefit from a balanced allocation of resources. Local attorneys and outside lawyers who litigate in the Federal District concur that the 25 civil courts in Brasília are well-staffed, organized, and have systems in place that allow for their proper functioning and effective monitoring. The capital’s small size allows for the equitable allocation of resources. By contrast, Salvador (Bahia), also a populous city, has 10 civil courts and a smaller resource allocation.¹⁹ Enforcing a contract there takes significantly longer (3 years). In Goiás—where enforcing a contract takes almost 2 years—there are 31 civil courts in the state

capital, nearly as many as in larger jurisdictions.²⁰

Filing and service

Across locations, it takes nearly 2.5 months on average—over a month longer than the global average of 42 days—to request out-of-court payment, prepare and file the complaint with an attorney, and serve the defendant. The first two steps take about 24 days. Lawyers from all locations except Vitória (Espírito Santo) file the complaint using the courts’ electronic systems; in Vitória, they file in person. Once they file the case and pay the initial fees, the claim is assigned to a judge according to the courts’ specialization and their caseload. After the judge confirms the filing requirements, the clerk prepares the summons to serve the claim and orders

the defendant to attend a conciliation hearing. For disputes between two small and medium enterprises, the court usually sends the first summons to the defendant by mail (carta com Aviso de Recebimento, or AR); they can also be delivered in person by court officers.

Locating the defendant and serving the claim takes about one month in locations where the process is faster (Maranhão, Rio Grande do Sul, Roraima, São Paulo, and Sergipe) and up to three months in Paraíba and Espírito Santo. The first attempted service is most commonly delivered by certified mail. In Boa Vista (Roraima), service is mostly performed by court officers because officials view postal services as expensive and less efficient at finding addresses. Since 2009, 12 state courts have allowed courts to receive digital proof of service (AR Digital) instead of paper receipt confirmations.²² To aid the courts in Aracaju, in 2018, the State Court of Sergipe established a centralized printing, labeling, and packaging center to process physical documents.²³ In other locations—Goiás, Rio Grande do Sul, Santa Catarina, and São Paulo—the courts send summonses online for the postal service to print and dispatch. Currently, the State Court of Acre is considering recognizing digital proof of service. Together with Sergipe and Tocantins, Acre will also pursue the implementation of an online system, Oficial de Justiça online, which will allow court officers to manage correspondence using tablet computers instead of printed documents.

In locations where service of process takes longer, delays exist both in the courts and the postal

service. In addition to challenges in locating the defendant, there are often delays for judges to issue summonses (Bahia, Espírito Santo), for court clerks to prepare and dispatch them (Alagoas, Paraíba), and for the post office to return proof of service to the courts (Acre, Rio Grande do Norte).

Trial and judgment

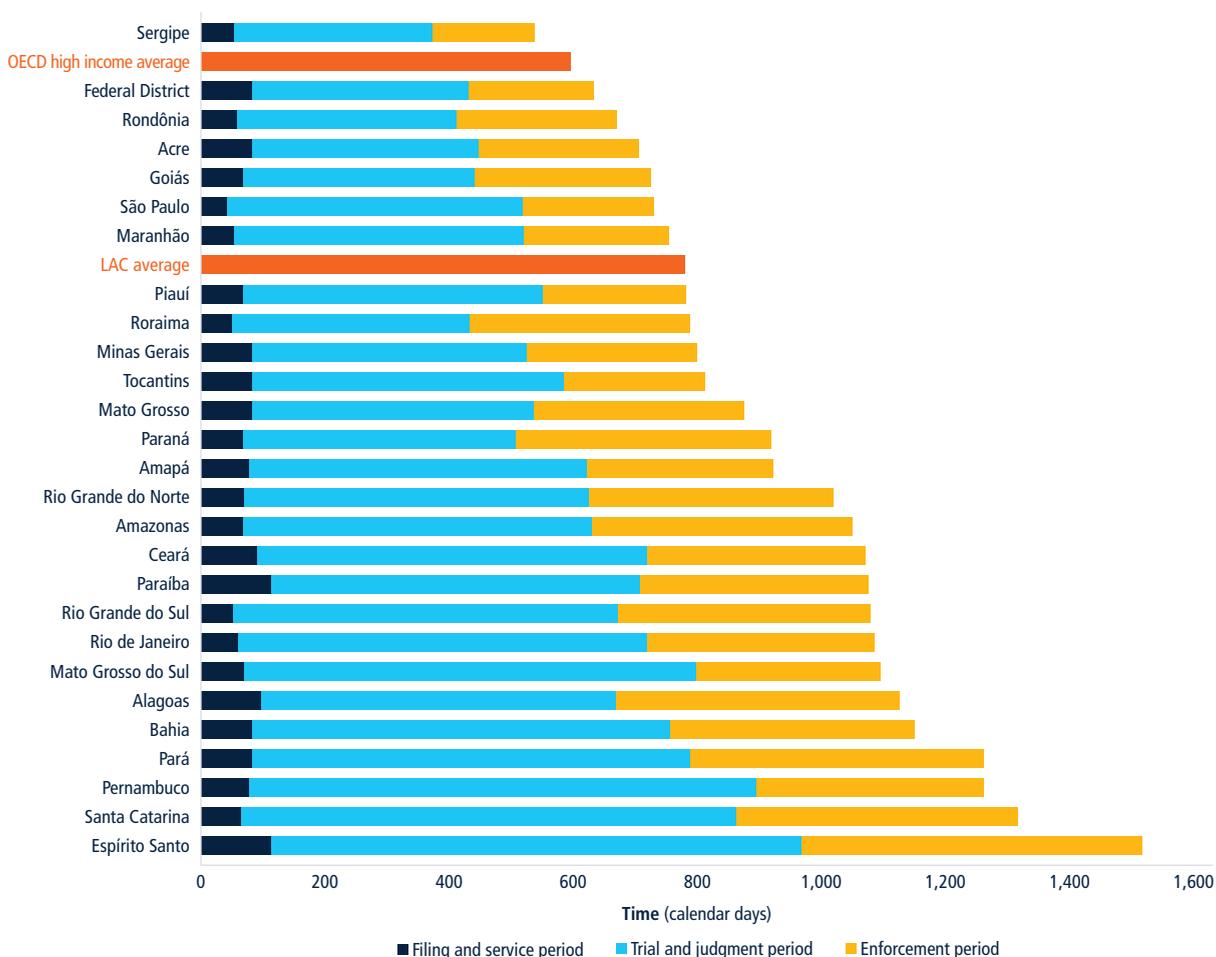
The trial and judgment period shows the largest time variations

across the 27 locations benchmarked (figure 7.3). This period takes under one year in Sergipe, the Federal District, and Rondônia—similar to OECD high-income economies like France or the United Kingdom. In contrast, it can take more than 2 years in Pernambuco and Espírito Santo, similar to Guatemala and Colombia.

The 2015 Code of Civil Procedure was conceived to streamline

the rules for ordinary trials and encourage conciliation. As a result, all trials start with a conciliation hearing unless the parties agree to skip it. Conciliation hearings can occur at the courts or court-annexed mediation centers, Centros Judiciários de Solução de Conflitos e Cidadania (CEJUSC). From the service of claim to conciliation hearing, the waiting period ranges from 1.5 to 4 months. In Brasília (Federal District), scheduling the CEJUSC hearing is relatively fast.

FIGURE 7.3 There are significant variations in the trial and judgment period across locations



Source: *Doing Business* and *Subnational Doing Business* database.

Note: Data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

In areas with few conciliators—Manaus (Amazonas), Natal (Rio Grande do Norte), and Vitória (Espírito Santo)—most hearings either do not happen or take place at the courts, increasing the courts' workload. Several attorneys consulted for this report indicated that the parties often lack incentives to conciliate, and delays to scheduled hearings ultimately benefit the party in default.

If there is no settlement after the first conciliation hearing, the defendant files the statement of defense together with the evidence. Two additional hearings (*saneamento* and *instrução*) can occur during the trial; it is at the judges' discretion whether to conduct proceedings in writing. At the evidentiary stage, securing expert witness testimony is a significant source of delay. Cases involving such witnesses usually take longer, mainly due to court experts' limited availability and willingness to serve. Multiple exchanges between the parties to oppose the experts' fees or testimony also cause delays. Since 2018 the CNJ has recommended that courts create a unified database to register experts and make them easily accessible.²⁴ In Pernambuco, for example, courts are still consolidating the registry. In Acre, it remains incomplete even though the State Court approved its creation in 2018.²⁵ The evidentiary period can conclude in as fast as two months (Aracaju, Sergipe) or as long as six months (Salvador, Bahia).

The trial phase ends with the parties' closing arguments and the judges' adjudication, which is also often a source of delay.

Even though the Code of Civil Procedure establishes that judges should render judgments within 30 days, none of the courts comply with this deadline. Court congestion has a notable impact on the time it takes for a judge to render a judgment. For example, in Florianópolis (Santa Catarina), obtaining a first-instance judgment takes 1 year. There are only 8 civil courts in the city—6 of which are downtown—tasked with processing between 13,000 and 14,000 incoming cases annually, in addition to those already pending.²⁶ Procedural rules also influence efficiency. According to the Code, once pleadings are closed, judges should aim to dispose of cases in chronological order. However, even though most judges comply with this rule in general, they must also prioritize cases involving minors, the elderly, or the sick,²⁷ resulting in additional delays in adjudicating ordinary cases.

Enforcement of judgment

The average time to enforce a judgment is less than 1 year (333 days) in Brazil, a month shorter than in Argentina (Buenos Aires), but almost twice as long as in Mexico (Mexico City). Because the same court that adjudicates the case also carries out enforcement proceedings, many of the factors that cause delays at the trial phase impact enforcement. Enforcement proceedings also involve multiple agents (judge, court officers, and auctioneers) and authorizations from judges to move processes forward, which can result in additional delays. Like the trial phase, the duration of enforcements varies across locations, ranging from over 5 months in Sergipe to 18 months in Espírito Santo.

Procedural rule amendments in 2005 and the Code of Civil Procedure in 2015 streamlined enforcement proceedings to make them easier, faster, and automated. Enforcing a judgment does not require starting a separate process. Instead, the plaintiff files a petition with the court to urge the defendant to comply with the judgment. The court then links the petition to the original case file and, if the defendant refuses to pay, the process continues under the classification of "sentence compliance" (*cumprimento de sentença*).

Thanks to advances in automation, all courts have access to centralized databases that allow searches of financial assets and vehicles;²⁸ they can also make electronic deposits (of sales' proceeds, for example) to the creditors' account (*alvará de pagamento eletrônico*). Despite these advantages, locating and attaching the debtors' movable assets is a continuing challenge and source of delay, taking from 5 to 8 months in half of the benchmarked locations.

Public sales are mostly held by court-registered private agents, although there are court auctioneers as in Belém (Pará) and Manaus (Amazonas). Public auctions can occur in person or online; most online auctions take place on private auctioneers' websites. Depending on the type of assets and their marketability, auctioneers may need to organize more than one auction to complete the sale. Auctions happen in various ways in state courts. In Natal (Rio Grande do Norte), a centralized unit, *Central de Avaliação e Arrematação*, supports the courts

by conducting appraisals and carrying out public auctions. Brasília (Federal District) and Cuiabá (Mato Grosso) also have centralized units that coordinate and schedule auctions with private auctioneers. Most auctions are online in Aracaju (Sergipe), Boa Vista (Roraima), Florianópolis (Santa Catarina), Maceió (Alagoas), and Recife (Pernambuco). In Curitiba (Paraná), Fortaleza (Ceará), Natal (Rio Grande do Norte), Porto Velho (Rondônia), Rio Branco (Acre), and Vitória (Espírito Santo), auctions take place both online and in person.

What are the main drivers of cost?

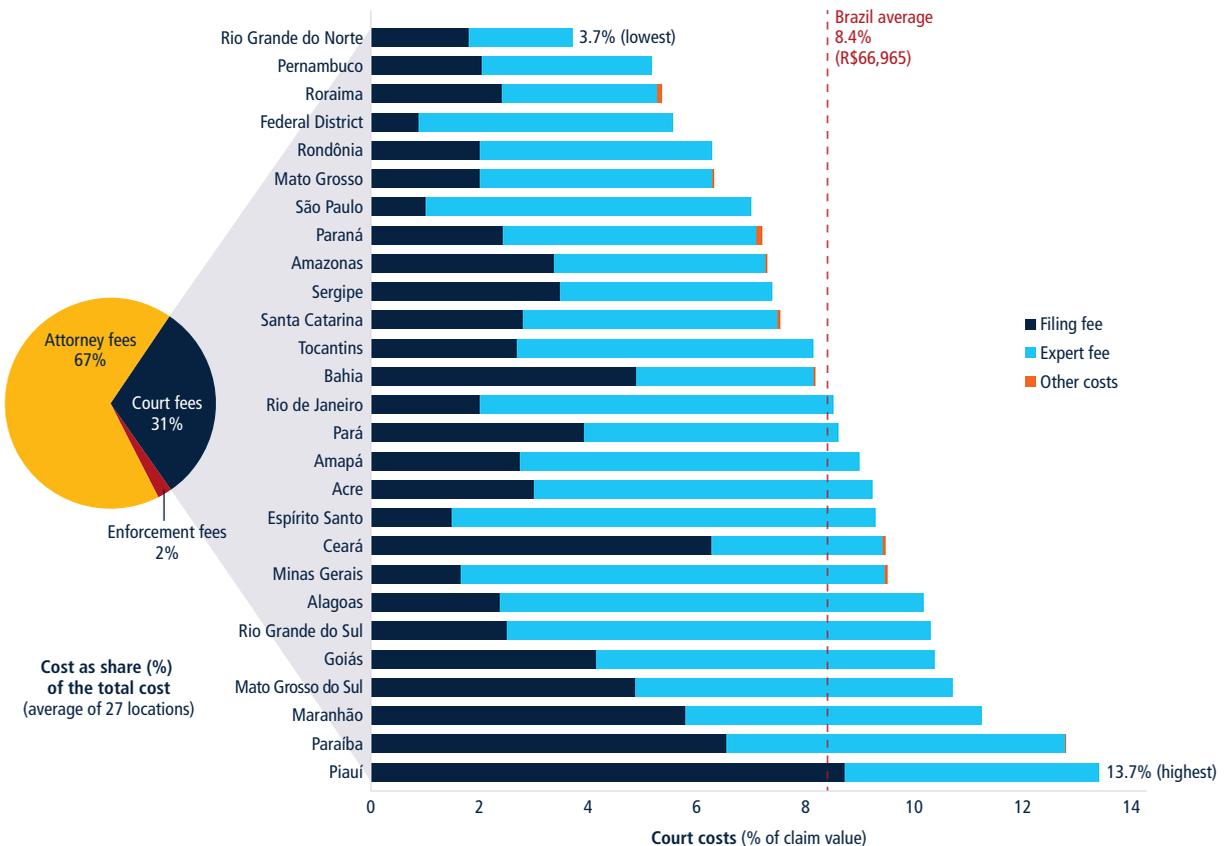
The cost of enforcing contracts in Brazil ranges from 19.9% of the claim value in the Federal District to 34.0% in Alagoas, higher than the LAC regional average (32%).

State courts in Brazil regulate their court fees.²⁹ As a result, trial costs can vary substantially across locations (figure 7.4). Total court costs—including fees for filing, notifications, and experts—vary from 3.7% of the claim value in Rio Grande do Norte to 13.4% in

Piauí. Expert fees are also low in Rio Grande do Norte as they are set in practice following limits established by local regulation.³⁰ Conversely, expert fees are high in locations with costly filing fees (Maranhão, Paraíba, Piauí). In some locations, hiring a private expert (assistente técnico) is a common practice; their fees, paid by the hiring party, range from about one-half to the same amount as the court expert’s fee.

Enforcement costs comprise court fees, filing fees, seizures, and appraisal orders. In Amazonas,

FIGURE 7.4 Court costs are lowest in Rio Grande do Norte and highest in Piauí



Source: Doing Business and Subnational Doing Business database.

Note: Data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the Doing Business 2021 report.

Bahia, Goiás, Mato Grosso, Minas Gerais, Pará, Paraná, Piauí, Rondônia, and Sergipe, plaintiffs also pay additional fees to conduct database searches (BACENJUD, RENAJUD). The state courts publish auction details electronically in official gazettes at no fee (except in Bahia, Goiás, Paraná, Roraima, and Sergipe, where there is a fee). There is no requirement that they be published in commercial newspapers. Private auctioneers, who organize and advertise auctions at their own expense, are allowed to charge a 5% commission on the sale proceeds. There is no cost to enforce a judgment in Amapá and Rio Grande do Norte; in locations with enforcement costs, 70% of courts do not charge filing fees.³¹ In locations that charge filing fees to begin enforcement proceedings, the fees are lower than what plaintiffs would pay at the trial stage, except in Pernambuco (where the filing fees at trial and enforcement are low but are the same).

Attorney fees, which average 18.2% of the claim value, make up the bulk of the total cost. In most locations, legal fees range from 10% to 20%, according to fee schedules established by local branches of the Ordem dos Advogados do Brasil (OAB, the Brazilian bar association). Because the schedules are only for guidance, attorneys can charge more. In most locations, attorney fees fall within the OAB's suggested range. In Mato Grosso, Alagoas, Rondônia, Amapá, and Tocantins, legal fees are slightly higher. Competition tends to drive down attorney fees for simple cases in larger cities like São Paulo, Rio de Janeiro, and Brasília.

What are common initiatives among courts?

Across locations, judiciaries have adopted various strategies to improve service delivery (table 7.2). In all jurisdictions, court compliance offices—Corregedorias de Justiça³²—monitor court performance. They provide guidance and ensure that courts comply with the general performance goals established by the CNJ. Some corregedorias have created focus groups to assist judges in disposing of cases (the Federal District³³ and Santa Catarina³⁴), to expedite clerical activities in the courts (Ceará³⁵), or to support both (Paraná³⁶). Some state courts have established reward mechanisms for good performance. For example, in Pará the court created a productivity index to recognize the courts with the highest scores. In Paraíba, the court provides staff with financial incentives for good performance.

Court reorganization to balance caseloads is another common reform among the benchmarked locations. In 2014, Pernambuco divided Recife's 34 courts in half, creating separate working shifts that increased the roster of judges and maximized the use of physical space.³⁷ More recently, the courts of Minas Gerais and Pará reassigned competencies among the courts in Belo Horizonte³⁸ and Belém³⁹ to increase the number of courts hearing civil cases. In July 2020, Roraima dedicated one of Boa Vista's civil courts to process enforcement proceedings exclusively.⁴⁰

Consolidating court clerk offices into single units—cartórios unificados

—that service several courts is a rising trend in Brazil. Mato Grosso do Sul, Ceará, Pernambuco, and São Paulo were the first states to establish these units for civil courts. Other locations have recently followed the same path (Amazonas, Amapá, Bahia, Maranhão, Rondônia, Rio Grande do Sul, Sergipe, the Federal District, Piauí, and Tocantins⁴¹). The initiative is in the pipeline in Rio Grande do Norte, Pará, and Paraná.

Quality of judicial processes index—gains through improving case management

For court users, efficiency and quality are both important. To complement the indicators on efficiency, the quality of judicial processes index measures the presence of international good practices in four areas: (i) court structure and proceedings; (ii) case management; (iii) court automation; and (iv) alternative dispute resolution. The index is scored from 0 to 18 points.⁴² To date, no economy has attained full points—the six top-performing economies on the index score between 16.5 to 15.5 points. In Brazil, the judicial good practices assessed by the index depend on federal and local regulations. Although there is little variation in the index across locations, with 12.1 points on average, Brazil scores better than most LAC economies; Espírito Santo (9.5 points) scores the lowest nationally but above the LAC regional average.

Court structure and proceedings

Specialized courts operate across Brazil. Since 2010, to address the need for commercial specialization in the courts, several

TABLE 7.2 State courts have adopted similar strategies to improve performance					
Location	Enhancing case management		Restructuring courts		
	Targeted support to courts from compliance offices	Performance awards for court staff	Consolidation of clerical work into single units	Increased number of civil courts*	Redistribution of competences among courts**
Acre	✓	✓			
Alagoas	✓	✓			
Amapá			✓		
Amazonas		✓	✓		
Bahia	✓	✓	✓		✓
Ceará	✓	✓	✓		✓
Espírito Santo		✓			✓
Federal District	✓	✓	✓		
Goiás					
Maranhão	✓	✓	✓		✓
Mato Grosso	✓	✓			
Mato Grosso do Sul			✓		✓
Minas Gerais				✓	✓
Pará		✓		✓	
Paraíba	✓	✓			
Paraná	✓				✓
Pernambuco	✓	✓	✓		
Piauí	✓	✓	✓		
Rio de Janeiro	✓	✓			
Rio Grande do Norte	✓				✓
Rio Grande do Sul			✓		
Rondônia	✓	✓	✓		
Roraima	✓	✓		✓	✓
Santa Catarina	✓				
São Paulo		✓	✓		✓
Sergipe	✓	✓	✓		
Tocantins	✓	✓		✓	

Source: Subnational Doing Business database.

Note: Table reflects information gathered during the data collection period and consultation meetings with state judiciaries. Data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

* Creation of civil courts since 2015.

** Specialization of general civil courts since 2015 to exclusively hear matters related among other civil matters to banking law, insolvency, and enforcement proceedings.

(mostly large) jurisdictions have established specialized courts (varas empresariais). Such courts operate in Belo Horizonte (Minas Gerais), Brasília (Federal District), Porto Alegre (Rio Grande do Sul), Rio de Janeiro (Rio de Janeiro), Salvador (Bahia), and São Paulo

(São Paulo). Their competence is defined by law or regulation; they mostly process bankruptcies and corporate proceedings. In 2019, the CNJ issued a recommendation encouraging the creation of these types of specialized varas where needed.

All locations have small claims courts (Juizados Especiais Cíveis) that allow for self-representation.⁴³ Moreover, in the capitals of Amapá and Rio Grande do Norte, specialized courts are dedicated solely to cases filed by small companies (Juizados Especiais da Pequena Empresa).

By law, parties can request pretrial attachments,⁴⁴ and in all locations, automated systems assign new cases randomly among the courts.

Case management

The index's case management aspects refer to principles that aim to improve caseload and reduce court backlog. Brazil's Code of Civil Procedure sets time standards for two court events, filing the statement of defense⁴⁵ and submitting the final judgment.⁴⁶ However, deadlines for judges are not met in practice, and courts are congested. Although the Code sets rules for adjourning hearings, the number of adjournments is not limited nor reserved to exceptional circumstances. There is a pretrial proceeding to plan the trial and narrow down the issues,⁴⁷ but for cases of relatively low value and complexity, most judges do not summon the parties to a conference and decide the proceedings in chambers (*decisão de saneamento e organização do processo*). In all locations, courts produce performance statistics and reports, and these are publicly available in more than half. Some locations even apply business intelligence software⁴⁸ to analyze caseloads and track court compliance with CNJ goals.⁴⁹ Automated case management tools assist both courts and attorneys in all locations except Vitória (Espírito Santo), where such tools are available only to judges.

Court automation

Brazil's courts enjoy a high level of automation. Users can file cases electronically in all locations except Espírito Santo; they can pay court fees electronically in all 27 locations, and courts publish

judicial decisions on their websites and electronic official gazettes. The Code of Civil Procedure allows electronic service of process and makes it mandatory for large and public companies to register with the courts for this purpose.⁵⁰ Because small and medium enterprises are exempted, and therefore few register, service of claims naming them as defendants continue in person, either through the mail or court officers. After the first notification, however, attorneys receive all subsequent notices electronically.

Alternative dispute resolution

Domestic commercial disputes can be settled through arbitration or voluntary mediation. Across Brazil, disputes can be subject to arbitration, and arbitration clauses are usually enforced by the courts. Both types of alternative dispute resolution mechanisms are available and are governed by comprehensive regulation.⁵¹ There are financial incentives for parties to attend mediation or conciliation—parties that successfully attempt conciliation or mediation do not have to pay final court fees (*custas finais*).⁵² Both Acre and Rondônia established an additional incentive by allowing plaintiffs to pay 50% of the filing fees, with the remaining payment contingent on the conciliation or mediation hearing's outcome.⁵³

What are the challenges and good practices?

Brazilian courts have numerous good practices in place. However, the time to enforce a contract is two to three times higher in Brazil

than in other large economies like China, Mexico, the Russian Federation, and the United States. This suggests that there are still areas for improvement and opportunities to learn from international and local good practices.

Case management

Backlog reduction programs

Although the Brazilian courts' productivity has risen by 33.9% since 2008,⁵⁴ a considerable backlog of cases remains. The CNJ estimates that the judiciary would need to work for two years straight—without receiving any new cases—to clear its case backlog. Efficiency gaps in the courts are slowing the backlog clearing process and the prompt resolution of incoming cases.

Court congestion and case backlogs are not unique to Brazil. In Italy, where contract enforcement is lengthy (averaging over three years), the city of Turin became the country's fastest location in 2019 thanks in part to a backlog reduction program implemented between 2001 and 2010.⁵⁵ Local courts were required to sort pending cases by their filing date and prioritize older cases for resolution, particularly those pending for more than three years. Judges were instructed to set a timetable during first hearings, grant fewer and shorter adjournments, and issue shorter judgments. By the end of the program, cases three years or older represented just 5% of the total caseload. The initiative was expanded to include other jurisdictions.

To reduce its backlog of cases, Slovenia launched the Lukenda

project, comprising a series of measures to eliminate backlogs. These measures included (i) the provision of adequate courtrooms, (ii) an increase in the number of judges and clerks involved in complex litigation cases, (iii) the awarding of productivity rewards for success, and (iv) the introduction of special electronic markings for cases not resolved within the time limits set by national law.

Procedural rules in Argentina, Colombia, and Uruguay allow judges to dismiss inactive cases under certain circumstances and within a certain timeline.⁵⁶ In Brazil, courts could study the effectiveness of their own remedies to dismiss inactive cases. They could also analyze what kinds of cases are responsible for the judicial backlog to identify and address their root causes.

Time standards

Establishing realistic, traceable, and enforceable time standards for the courts is at the core of effective case management. To assess the quality of justice systems, the 2020 European Union Justice Scoreboard groups and measures time standards related to quantitative deadlines, backlog metrics, and projected timeframes for case resolution.⁵⁷ According to *Doing Business* data, most (23) European Union economies have established time standards in their laws, with 80% complying with them in practice.

Per CNJ goals, court compliance offices in each jurisdiction monitor all cases inactive for more than 100 days and set targets for case disposals. They also compile a set of administrative guidelines with

deadlines that apply to various processes. However, these internal guidelines do not supersede nor replace the main procedural law.

Of the main court events considered by *Doing Business*, the Brazilian Code of Civil Procedure only contains time limits for two: (i) the filing of the statement of defense and (ii) the judge's deadline to submit the judgment. For other proceedings, time limits are set in reference to events that do not have a set schedule. Other LAC economies, including Argentina and Chile, establish time limits for at least three court events. In both countries, procedural deadlines are respected in most cases. Besides establishing legal time limits, case management techniques like differentiated case management allow courts to process and dispose of different categories of cases based on their complexity, urgency, or relevance for court users and society. Establishing time standards and reasonable timeframes of resolution that consider the type of case and its complexity could further facilitate courts managing their caseload and parties foresee how long their cases will remain in court.

Pretrial conferences

The effective use of case and procedural categories and enforcement of time standards require that judges participate actively in managing cases. One way of doing it is by conducting more pretrial conferences. During pretrial conferences, the judge works with the parties to plan the trial, narrow down the issues in dispute, address evidentiary questions, and discuss, among other things, the possibility of settlement.⁵⁸ As judges in Brazil

try to balance caseload and efficiency, they often resolve pretrial matters in writing.⁵⁹ Only a few judges in Campo Grande (Mato Grosso do Sul), Teresina (Piauí), and Vitória (Espírito Santo) are conducting pretrial hearings on their own initiative. According to these judges, preparing for the hearings is time-consuming, but they facilitate rapid case disposition. Globally, countries with civil and common law systems like Argentina, Mexico, and South Africa have put in place pretrial conferences to streamline proceedings and focus judgments. In Argentina and Mexico, these pretrial conferences are preliminary hearings that occur as part of civil or commercial proceedings.

Increased court automation

Brazil's level of court automation is higher than that of most LAC economies. Neighboring economies have just begun implementing electronic case files. But e-justice is only as good as its underlying business processes. Brazilian courts could continue reaping the benefits of automation by streamlining their procedures even further. They could also make electronic notifications mandatory for all companies, reducing unnecessary delays in locating physical addresses and making multiple attempts to serve processes on companies that were not required to register with the courts. In Italy, all companies must register official email addresses to receive notifications via certified electronic correspondence. Since 2017, every newly-incorporated company in Slovakia is provided with an electronic mailbox—a “databox”—at no cost through the central government portal,

Slovensko.sk. The databox stores electronic communications and documents from public offices (or the platform administrators) and can facilitate electronic services of process.

Similarly, firms in the Czech Republic can communicate electronically with the court after obtaining their company databox. As part of Brazil's business incorporation process, small and medium-size companies could record their electronic addresses with the commercial registry (Junta Comercial) to receive judicial notifications. The ability to send notifications through the court's e-filing system allows obtaining reliable proof of service, which can be a major challenge for electronic notifications.

Streamlined enforcement proceedings

Enforcement proceedings in Brazil can last as long, or even longer, than trials. Enforcements are conducted with interventions from judges, court officers, and private auctioneers. Despite advances in systems for automated searches, the process still combines in-person and online interactions. Databases to search for seizable assets, although advanced, remain fragmented and not fully automated. Courts began using an improved system in September 2020 that searches a wider array of financial assets.⁶⁰ In Portugal, where enforcement agents have more autonomy, asset searches and seizures occur through a single platform connecting more than 20 databases.⁶¹ In 2015, Croatia streamlined enforcement proceedings through a law introducing

an electronic platform for online auctions, allowing lower courts to hear appeals related to enforcement decisions, and establishing enforcement time limits.

Many European Union countries have eased court congestion by dividing tasks between the courts and enforcement agents so that courts need to intervene only to resolve potential disputes or issue legal authorizations.⁶²

Effective alternative dispute resolution mechanisms

Courts in every Brazilian state and the Federal District have established court-annexed conciliation and mediation facilities (CEJUSCs) since 2010.⁶³ However, the average conciliation/mediation success rate in 2019 for first-instance cases was low—just 12.3%⁶⁴—suggesting potential room for improving their effectiveness.

A review of the standards of service and the qualifications of the conciliators and mediators could improve results. For example, CNJ regulations do not require conciliators to have a university degree; they need only to complete a training course. Judges and attorneys in Amazonas and Rio Grande do Norte identified the lack of qualified personnel at the CEJUSCs as one reason why the courts sometimes carry out conciliation and mediation hearings.⁶⁵ In Amazonas, the Federal District, and Roraima,⁶⁶ conciliators are students or volunteers who perform an unremunerated public service.⁶⁷ In OECD high-income economies, mediators must have at least a university degree or comply with minimum age requirements.⁶⁸

In addition to exempting parties from paying final court costs, various economies worldwide opted to reduce fees or partially refund parties for successful conciliation. In the states of Acre and Rondônia, claimants pay half of the initial filing fees if they settle disputes during the conciliation/mediation hearing. Further studies could assess the impact of these measures to incentivize conciliation in these states. The specialization of CEJUSCs is already widely adopted in all states (for family, consumer, and tax collection cases). A specialized CEJUSC for companies and commercial matters would create additional incentives for more businesses to resolve disputes out of court.⁶⁹

Notes

1. Estimated noncriminal cases pending in the courts at the end of 2019. See CNJ (Conselho Nacional de Justiça). 2020. *Justiça em Números*. Brasília: Conselho Nacional de Justiça. <https://www.cnj.jus.br/pesquisas-judiciarias/justica-em-numeros/>.
2. The State Judiciary reported that 78% of their staff worked remotely. See CNJ (Conselho Nacional de Justiça). 2020. “Avaliação dos Impactos da Pandemia causada pela COVID-19 nos processos de trabalho dos Tribunais.” Brasília: Conselho Nacional de Justiça.
3. Law 11,419 “Da Informatização do Processo Judicial” of December 19, 2006.
4. Federação do Comércio de Bens, Serviços e Turismo do Estado de São Paulo (FecomercioSP). 2017. “Um Brasil. Modernização do Judiciário. Análises e Discussões sobre um Povo em Busca de uma Identidade.” Feloniuk, Wagner. 2018. “Números do Poder Judiciário brasileiro: expansão de atuação e comparação com sistemas europeus.” In *Processo, Jurisdição e Efetividade da Justiça III*, 1 ed. Florianópolis, SC: Conpedi.
5. Federação do Comércio de Bens, Serviços e Turismo do Estado de São Paulo (FecomercioSP). 2017. “Um Brasil. Modernização do Judiciário. Análises e Discussões sobre um Povo em Busca de uma Identidade.” 16–17.
6. See Mueller, Bernardo, Mariana Iooty, and Nauro Campos. 2013. “Legal Institutions and Firm Performance in Brazil.” *Economic Analysis of Law Review* 3 (1); Ramello, G.B., and S. Voigt, 2012. “The Economics of Efficiency and the Judicial System.” *International Review of Law and Economics* 32: 1–2; Safavian, Mehnaz, and Siddharth Sharma. 2007. “When Do Creditor Rights Work?” World Bank Policy Research Working Paper 4296, World Bank, Washington, DC; Ahlquist, John, and Aseem Prakash. 2010. “FDI and the Costs of Contract Enforcement in Developing Countries.” *Policy Sciences* 43 (2): 181–200; Love, Inessa. 2011. “Settling Out of Court: How Effective is Alternative Dispute Resolution.” Viewpoint No. 329, World Bank, Washington, DC.
7. Besides federal and state courts (Justiça Estadual), the Brazilian Federal Constitution (Art. 92 onwards) established special electoral, labor, and military courts. The federal courts have competence over matters that involve the federal government, federal government agencies, and public federal enterprises, among others.
8. Referred to hereafter as “state courts.”
9. The Federal District is ruled by a constitutional law, the Lei Orgânica do Distrito Federal.
10. Claim value that is equivalent to 200% of the country’s income per capita, R\$66,965.00 (\$18,260). For details on the enforcing contracts case study and methodology, see the data notes.
11. Data collected correspond to the civil courts of the states’ capitals and Brasília, which are referred to hereafter as “civil courts” or “courts.”
12. Titles I and II of Book I of the Special Part of the Brazilian Code of Civil Procedure. According to the standard classification of cases enacted by the CNJ, the *Doing Business* case would fall under the categories of “Procedimento Comum Cível” and “Cumprimento de Sentença.”
13. OECD (Organisation for Economic Co-operation and Development). 2013. “Judicial Performance and its Determinants: a Cross-Country Perspective.” OECD Economic Policy Papers No. 5, June 2013. Paris: OECD.
14. The State Court of Espírito Santo announced plans in November 2020 to expand the implementation of electronic case files to some civil courts (Regulatory Act N. 106/ 2020).
15. Share of processos eletrônicos by State Court. See CNJ (Conselho Nacional de Justiça). 2020. “Avaliação dos Impactos da Pandemia causada pela COVID-19 nos processos de trabalho dos Tribunais.” Brasília: Conselho Nacional de Justiça.
16. The CNJ establishes the classification of courts using various criteria such as expenditures, number of incoming and pending cases, number of judges, and workforce.
17. Based on the information provided by state judiciaries during “right of reply” consultations, civil courts in Aracaju (Sergipe) received 24,842 cases in 2018 and 25,377 in 2019. Maceió (Alagoas) received 15,739 cases in 2018 and 18,196 new cases in 2019, distributed among its 13 civil courts. Porto Velho (Rondônia) received 13,566 and 15,099 cases in 2018 and 2019, respectively, among its 10 civil courts (an average of over 1,300 cases per court). The number of cases per court is equivalent to cases per judge, since every court is staffed with one judge.
18. For more information, see <https://www.tjse.jus.br/agencia/noticias/item/11725-premio-cnj-de-qualidade-tjse-e-o-melhor-tribunal-de-justica-estadual-do-brasil> and <https://tjro.jus.br/noticias/item/11819-tjro-recebe-premio-diamante-de-qualidade-do-cnj>.
19. According to statistics from the Instituto Brasileiro de Geografia e Estatística (IBGE) Salvador’s estimated 2020 population is 2,886,698—4th most populated city after São Paulo, Rio de Janeiro and Brasília. According to data from the CNJ, the average state judiciary budget per resident in 2020 was R\$973 in the Federal District and R\$178 in Bahia. See <https://www.cnj.jus.br/transparencia-cnj/orcamento/estados/>. Salvador,

- however, has 19 courts of first instance specialized in consumer affairs; in other locations, consumer affairs cases are processed by general civil courts.
20. Belo Horizonte (Minas Gerais) has 36 civil courts, Curitiba (Paraná) has 25, and Porto Alegre (Rio Grande do Sul) has 27. These three state courts are considered “Tribunais de Grande Porte” under the CNJ’s classification.
 21. Generally, the civil courts have general competence to hear all matters that do not correspond to other courts (competência residual), such as family or tax courts. However, within the civil courts there could be sub-specializations; for instance, civil courts that are also competent to hear cases related to arbitration or bankruptcy (falência e recuperação judicial e extrajudicial).
 22. These are the courts of Santa Catarina, Amazonas, Rio Grande do Sul, Bahia, São Paulo, Sergipe, Mato Grosso do Sul, the Federal District, Paraná, Alagoas, Goiás, and Rio de Janeiro.
 23. “Central de Desenvolvimento” established by Ordinance 48/2018 issued by the State Judiciary of Sergipe.
 24. Resolution 233 issued July 2016 by the CNJ.
 25. Resolution 227 issued October 10, 2018, by the State Court of Acre.
 26. The information provided by the State Court during consultation meetings refers to the number of new cases filed between 2018 and 2019 in Florianópolis’ six central civil courts (Foro Central). There are two additional civil courts, for a total of eight civil courts in the city.
 27. Article 1,048 of the Code of Civil Procedure.
 28. The CNJ has established partnerships and created various electronic tools to simplify the seizure of the debtor’s assets in courts, such as BACENJUD (and the new SISBAJUD) for bank accounts, RENAJUD for vehicles, and INFOJUD for fiscal information.
 29. Article 24 of the Federal Constitution stipulates that the union, the states, and the Federal District control all lawmaking powers governing the cost of judicial acts.
 30. Resolution 05/2018 of February 28, 2018, issued by the State Court of Rio Grande do Norte.
 31. Acre, Alagoas, Amazonas, Bahia, Espírito Santo, Goiás, Mato Grosso do Sul, Minas Gerais, Pará, Paraíba, Paraná, Piauí, Rio de Janeiro, Rondônia, Roraima, São Paulo, Sergipe, and Tocantins do not charge fees for filing the enforcement petition.
 32. Corregedorias de Justiça are administrative sections within each of the state courts that provide guidance and exercise disciplinary and supervision functions. They are composed of court staff and presided over by a senior judge who serves a 2-year term. They coordinate and receive guidance from the National Court Compliance Office (Corregedoria Nacional de Justiça), which is part of the CNJ.
 33. Núcleo Permanente de Gestão de Metas do Primeiro Grau–NUPMETAS-1 regulated by Joint Ordinance 33 of May 13, 2013, issued by the State Court of the Federal District.
 34. Programa de Cooperação implemented by Resolution 7/2018 of May 2, 2018, issued by the State Court of Santa Catarina.
 35. Núcleo de Produtividade Remota implemented by Resolution 2/2019 of January 29, 2019, issued by the State Court of Ceará.
 36. Equipe Especial de Apoio à Prestação Jurisdicional regulated by Provision 266/2017 of October 9, 2017, issued by the State Court of Paraná.
 37. Complementary Law 279 of May 12, 2014.
 38. Resolution 906/2020 of January 14, 2020, issued by the State Court of Minas Gerais.
 39. Resolution 11/2019 of November 27, 2019, issued by the State Court of Pará.
 40. Resolution 20/2020 of July 1, 2020, issued by the State Court of Roraima.
 41. In Tocantins, it was created on July 16, 2020 (Resolution No. 36) but as of September 2020 had not been implemented.
 42. For the methodology and scoring of the index, refer to the data notes.
 43. Law 9,099 of September 26, 1995. According to Article 9, self-representation is allowed in cases with a claim value of below 20 times the minimum wage (R\$20,900 on September 1, 2020).
 44. Articles 300 and 301 of the Code of Civil Procedure.
 45. Article 335 of the Code of Civil Procedure.
 46. Article 226 of the Code of Civil Procedure.
 47. Article 357 of the Code of Civil Procedure.
 48. Business intelligence refers to technologies to collect, analyze, and present information to facilitate decision making. Brazilian courts are using these technologies to analyze courts’ caseloads and performance through “painéis estatísticos”.
 49. Ceará, the Federal District, Mato Grosso, Mato Grosso do Sul, Pará, Paraná, Piauí, Rio Grande do Sul, Rondônia, Santa Catarina, and Tocantins.
 50. Article 246, § 1, of the Code of Civil Procedure
 51. Articles 165 to 175 of the Code of Civil Procedure (conciliation and mediation), Law 13,140/2015 (Mediation Law) and Law 9.307/96 (Arbitration Law).
 52. Article 90, § 3, of the Code of Civil Procedure and Article 29 of Law 13,140/2015 (Mediation Law).
 53. In Rondônia, the exemption was established by Law 3,896/2016 of August 24, 2016. In Acre, the exemption was implemented by Law 3,517/2019 of September 23, 2019, which changed the regulation governing cost (Law 1,422/2001).

54. CNJ (Conselho Nacional de Justiça). 2020. *Justiça em Números*. Brasília: Conselho Nacional de Justiça. <https://www.cnj.jus.br/pesquisas-judiciarias/justica-em-numeros/>.
55. World Bank Group. 2019. *Doing Business in the European Union 2020: Greece, Ireland and Italy*. Washington DC: World Bank Group.
56. These mechanisms are similar to the “perempção” established in Article 486 of the Brazilian Code of Civil Procedure.
57. See the Justice Scoreboard at https://ec.europa.eu/info/sites/info/files/justice_scoreboard_2020_en.pdf.
58. Gramckow, Heike, Omniah Ebeid, Erica Bosio, and Jorge Luis Silva Mendez. 2016. “Good Practice for Courts: Helpful Elements for Good Court Performance and the World Bank’s Quality of Judicial Process Indicators.” World Bank, Washington, DC.
59. According to judges interviewed during right of reply consultation meetings conducted between July and September of 2020.
60. Supra note 28. As of August 25, 2020, a new system, SISBAJUD, expanded the capabilities to the current BACENJUD to search and seize a wider array of financial assets.
61. Portugal implemented the SISAAE (Sistema Informático de Suporte à Atividade dos Agentes de Execução), a unified system connecting more than 20 databases to support asset search and seizure by enforcement agents. See World Bank Group. 2018. *Doing Business in the European Union 2018: Croatia, Czech Republic, Portugal and Slovakia*. Washington DC: World Bank Group.
62. European Commission for the Efficiency of Justice (CEPEJ). 2015. *Good Practice Guide on Enforcement of Judicial Decisions*. Strasbourg: CEPEJ. <https://rm.coe.int/european-commission-for-the-efficiency-of-justice-cepej-good-practice-/16807477bf>.
63. By the end of 2019, state courts had installed 1,284 CEJUSCs. See CNJ (Conselho Nacional de Justiça). 2020. *Justiça em Números*. Brasília: Conselho Nacional de Justiça.
64. CNJ (Conselho Nacional de Justiça). 2020. *Justiça em Números*. Brasília: Conselho Nacional de Justiça.
65. According to attorneys and judges interviewed during right of reply consultation meetings conducted between July and September of 2020.
66. In Amazonas, according to information received during right of reply meetings and per *Edital de Seleção 01/2016* – NUPEMEC. In the Federal District, by Joint Ordinance 89 of August 8, 2018. For Roraima, information is available at <https://www.tjrr.jus.br/index.php/nupemec-ser-conciliador#remuneracao>.
67. CNJ (Conselho Nacional de Justiça). 2020. *Diagnóstico – Remuneração dos mediadores e conciliadores judiciais*. Brasília: Conselho Nacional de Justiça. https://www.cnj.jus.br/wp-content/uploads/2020/09/Remuneracao_de_mediadores_e_conciliadores_2020_09_14.pdf.
68. European Commission for the Efficiency of Justice (CEPEJ). 2019. *European Handbook for Mediation Lawmaking*. Strasbourg: CEPEJ. https://rm.coe.int/cepej-2019-9-en-handbook/168094ef3c#_Toc9936429.
69. CNJ issued a recommendation for courts to implement “CEJUSCs Empresariais” to deal with disputes involving matérias empresariais of any nature and value, including those arising from the COVID-19 pandemic (Recommendation 71/2020).



CHAPTER 8

Registering as an Individual Microbusiness Owner (MEI)

MAIN FINDINGS

- ◆ The Individual Microbusiness Owner (Microempreendedor Individual, MEI) is the most common business classification in Brazil.
- ◆ Of the five locations measured in this pilot study, four (all except Minas Gerais) require a municipal operations license to establish a MEI, even if the activity is considered low risk. Minas Gerais is the easiest place to set up a MEI, in one procedure and 0.5 day.
- ◆ In Ceará, the Federal District and Rio Grande do Sul, entrepreneurs must comply with 2 additional requirements and wait 3 days.
- ◆ On average, to register as a MEI, requires 2.4 steps that applicants can complete in 2.1 days. The entire process is free of charge, and there is no upfront startup capital requirement.

As shown in the starting a business chapter, starting a business in Brazil can be challenging. Entrepreneurs must comply with many requirements—11 on average across the 27 locations—wait 3 weeks and pay the equivalent of 5.1% of income per capita to register and formally operate a limited liability company (LLC). This complexity is mainly due to the involvement of six different public agencies at the municipal, state, and federal levels.

Indicators covering business incorporation procedures for medium-size businesses or LLCs do not tell the whole story. This study includes a pilot analysis of registering as a Microempreendedor Individual (MEI), an individual microbusiness owner who can hire up to one employee—the most common business type in Brazil. This pilot analysis covers five locations: Amazonas, Ceará, the Federal District, Minas Gerais, and Rio Grande do Sul. It shows that setting up a MEI is considerably less complex than registering an LLC and that there are tax benefits associated with registering as a MEI. However, depending on where an entrepreneur decides to incorporate, additional requirements may apply (such as a municipal operations license).

The MEI makes it easier for entrepreneurs with limited investment capacity or qualifications to formalize their business. These entrepreneurs may otherwise be discouraged by the complexity and cost associated with registering a business. By supporting the formalization of microentrepreneurial activities—often, many peoples' only source of income¹—MEI

contributes to a more inclusive business environment and can help reduce poverty and inequality.

MEI, an important step to tackle informality in Brazil

Brazil launched the Individual Microbusiness Owner category in 2009.² The MEI allowed those who already exercised their professional activities autonomously—and often informally—to formalize and obtain access to legal support and judicial security as well as benefits like retirement, maternity leave, and financing. Among more than 500 activities that can be performed under the MEI framework,³ those in low-value-added industries, such as services and commerce are the most common and include hairdressers and clothing and accessories retailers.⁴

Since its establishment, the MEI has become the most common type of company in Brazil. By 2020, approximately 14 million entrepreneurs—55% of registered companies nationwide—had registered under MEI.⁵ By formalizing, individual microentrepreneurs have been able to sell more products and negotiate better prices. They have also gained the ability to sell to the government, a benefit enjoyed only by formalized businesses. The MEI categorization is not meant to solve the issue of informality in Brazil. Instead, it is the first step into formalization for many entrepreneurs. The impact on formalization has been significant: in 2012—just 4 years after its creation—6 of every 10 businesses created were MEIs.⁶

However, recent studies suggests that the MEI has been most effective in formalizing firms that were previously operating informally; the impact on new company formalization has been relatively small.⁷

The MEI's popularity is likely due to its simplified regulatory process and favorable tax regime. To register as a MEI, an entrepreneur must meet three simple requirements: (i) annual turnover must not exceed R\$81,000 (\$22,087); (ii) the entrepreneur is not a partner, administrator, or holder of another company; and (iii) the entrepreneur must hire a maximum of one employee. Moreover, the MEI classification qualifies the entrepreneur for SIMEI, a system for collecting the taxes covered by the Simples Nacional tax regime.⁸ Under this simplified and favorable tax regime, the contribution to the National Social Security Institute (INSS) and state and municipal taxes are combined into a flat monthly fee, which is filed through the Simples Nacional Collection Document (Documento de Arrecadação do Simples Nacional, DAS).⁹ In 2020, this fee was R\$58.25 (\$15.88, roughly 5.6% of the minimum wage¹⁰) for a commercial or service company. SIMEI exempts the MEI from federal taxes, unlike a limited liability company.¹¹

MEIs are relatively diverse in terms of gender, age, race, and education. A little over half are men, the median age is 42 years old, and roughly half (47%) report their race as white; the other half (48%) report as mixed or black. The average monthly household income of a MEI is about R\$4,400 (\$1,200). Although 31% of MEIs

have higher education, only 39% completed high school, and the remaining 30% completed elementary school.¹²

The MEI classification significantly improved women's participation in the formal sector. Women account for 34% of all business owners in Brazil, and the MEI is the most common type of company (48% are women). Establishing a MEI out of necessity is even more prevalent among women—40% report starting their business because they

had no other source of income. This need became even more acute during the Covid-19 pandemic. Just 33% of men report starting their MEI out of necessity.¹³

What does the MEI case study measure?

Given its importance to the Brazilian economy, MEI is included in *Subnational Doing Business in Brazil 2021* to add value to the

report's assessment of the country's business environment, especially in starting a business. *Subnational Doing Business* carried out a pilot study of five locations to collect data on this specific legal business form by recording the number of procedures, time, and cost needed to establish a MEI (box 8.1). This pilot study is separate from the starting a business indicators set analyzed in this report (see starting a business chapter) and is not included in the ranking or scoring for starting a business.¹⁴

BOX 8.1 Adapting the *Doing Business* methodology for a MEI pilot study

To highlight the MEI benefits and challenges for small-scale entrepreneurs brought by MEI and examine its geographic implementation. The MEI pilot study analyzed the process of establishing a MEI in each of Brazil's five regions, from North to South, located in the states of Amazonas (North region), Ceará (Northeast), Minas Gerais (Southeast), and Rio Grande do Sul (South) and the Federal District (Central-Western region) (figure B 8.1.1). *Subnational Doing Business* selected these locations in consultation with Sebrae with the goal of having each of these regions represented by a large state in terms of population. States were analyzed through their capital cities, which are regional business hubs, and the Federal District was analyzed through Brasília.

The MEI case study is based on the methodology of the *Doing Business* starting a business indicators (figure B 8.1.2). *Doing Business* records all procedures officially required, or commonly done in practice, for an entrepreneur to start and formally operate an LLC, as well as the associated time and cost and the paid-in minimum capital requirement. These procedures include obtaining all necessary approvals, licenses, and permits and completing any required notifications, verifications, or inscriptions for the company and employees with the relevant authorities.

Under the assumptions of both the MEI and *Doing Business* case studies, the company does not perform foreign trade activities, handle products subject to a special tax regime, use heavily polluting production processes, or qualify for investment incentives or any special benefits.

The MEI case study analyses a clothing and accessories retailer, to reflect the reality of this type of company in Brazil.^a As with any methodological choice, the assumptions of the MEI case study come with certain limitations. The case study assumes that the

FIGURE B 8.1.1 Locations covered by this pilot study



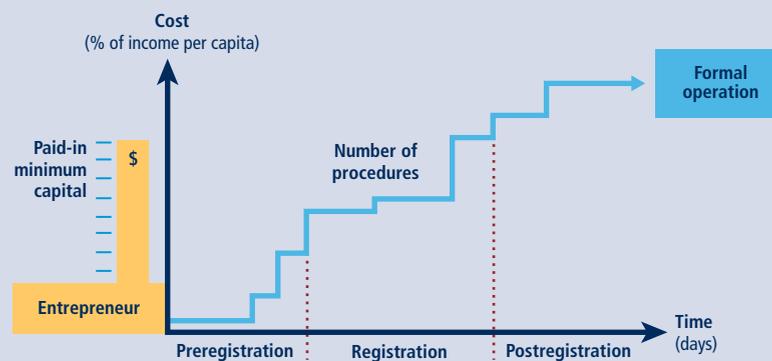
Source: *Subnational Doing Business* database.

a. The most common activities among MEI are hairdressers and clothing and accessories retailers. Sebrae (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas). 2019. *Perfil do MEI*. Brasília: Sebrae. <https://datasebrae.com.br/perfil-do-microempreendedor-individual/#atividades>.

BOX 8.1 Adapting the *Doing Business* methodology for a MEI pilot study (...continued)

The case study assumes that the microentrepreneur leases a commercial space and has no employee. The vast majority of MEIs in Brazil (97%) have no employees^b and operate from their own residence (40% in 2019)—only 28% of MEIs work at a commercial address of their own; 17% work in someone else's residence or company. Working from their own residence is more prevalent among women (55% compared to 35% of men).^c

The MEI is significantly smaller than the LLC considered by the *Doing Business*. The pilot study assumptions have been adjusted accordingly. When making comparisons between the two case studies, one should be aware of substantial differences, including company type, size, start-up capital, turnover and the existence of employees (please refer to the table B 8.1.1).

FIGURE B 8.1.2 Aspects measured by the starting a business indicators

Source: *Doing Business* database.

TABLE B 8.1.1 What are the differences between the MEI and *Doing Business* case studies?

	Individual Microbusiness Owner (MEI) case study assumptions	Starting a business case study assumptions
Type of legal company	Individual Microbusiness Owner The owner is a Brazilian citizen (natural person)	Limited liability company (LLC), (Sociedade Limitada, Ltda) Has five business owners , all Brazilian citizens (none of whom is a legal entity) One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each
Startup capital	R\$6,696 (\$1,826)	R\$334,826 (\$91,300)
Turnover	R\$66,965 (\$18,260)	R\$3,348,262 (\$913,000)
Employees	No employees	10–50 employees , all Brazilian citizens, hired one month after the commencement of operations
Activity	Independent trader of nonhazardous products such as clothes, books, or shoes	Performs general industrial or commercial activities , such as the production or sale to the public of goods and services
Premises	Leases commercial space and is not a real estate proprietor Has an annual lease equivalent to R\$16,741 (\$4,565) Is in an office space of approximately 92.9 square meters	Leases the commercial plant or office and is not a real estate proprietor Has an annual lease for office space equivalent to R\$33,483 (\$9,130) Is in an office space of approximately 929 square meters
Deed	n.a.	Has a company deed that is 10 pages long

Source: *Doing Business* and *Subnational Doing Business* database.

Note: The exchange rate USD/R\$ is 3.66731908310579. In the starting a business, the start-up capital is 10 times and the turnover is 100 times the income per capita.

b. According to DASN-SIMEI AC 2019, Declarações ativas.

c. Sebrae (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas). 2019. *Perfil do MEI*. Brasília: Sebrae. <https://datasebrae.com.br/perfil-do-microempreendedor-individual/#atividades>.

How does setting up a MEI work?

An entrepreneur must comply with at least one procedure to register as a MEI (figure 8.1). The entrepreneur (1) registers on the Entrepreneur Portal (Portal do Empreendedor) to obtain the login and password required to access the system. Once logged in, the entrepreneur enters their personal data and those of the MEI (postal code, trade name, activities to be performed) and receives the MEI registration certificate

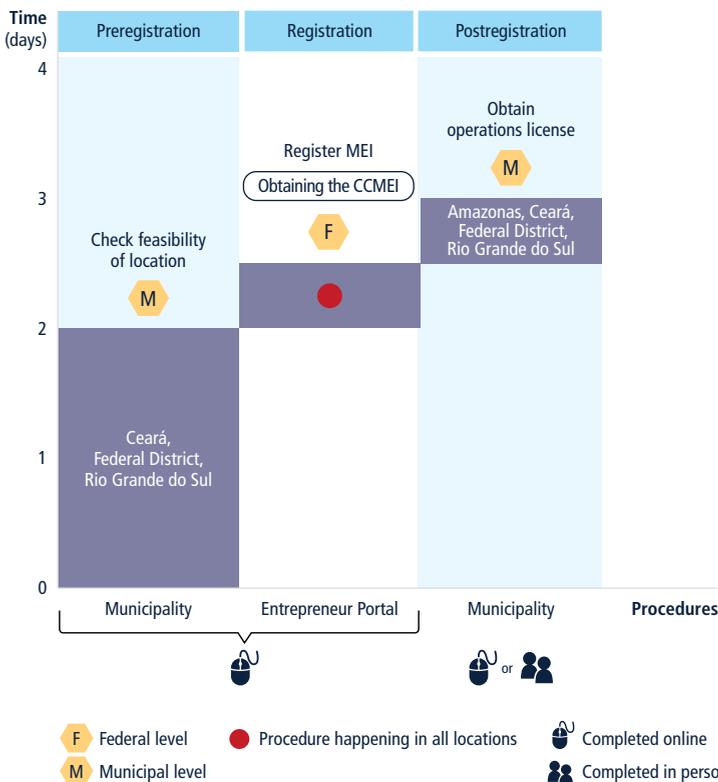
(Certificado da Condição do Microempreendedor Individual, CCMEI), which contains the registry certificate of legal entity (Cadastro Nacional de Pessoas Jurídicas, CNPJ) and the state commercial registry company identification number (Número de Identificação do Registro de Empresas, NIRE). The CCMEI is a temporary license to operate for 180 days (for all except high-risk businesses).¹⁵

Due to the integration of databases and systems between the Entrepreneur Portal and state

and municipal governments, state and municipal registrations are automatic in the five locations benchmarked. In contrast to LLCs, MEIs do not need to apply for the legal entity digital registry certificate (e-CNPJ)—no digital certificates are required for individual entrepreneurs to start a business.¹⁶ MEIs are also not required to issue invoices when conducting business with private individuals (as is the case for LLCs).¹⁷

Four locations (all except Minas Gerais) require one or two additional procedures: (2) checking the company's location feasibility (at the municipality) through the Redesim portal;¹⁸ and (3) obtaining an operations license from the municipality if the entrepreneur wants to operate in a physical location other than their residence. In Amazonas, these procedures are merged and completed simultaneously.

FIGURE 8.1 Registering and operating a MEI requires between one and three procedures depending on the location



Source: Subnational Doing Business database.

Note: In Ceará, the Federal District and Rio Grande do Sul, the first step in the process is checking the feasibility of location. In Amazonas and Rio Grande do Sul, this step (“viabilidade de legado”) is done after registration at the Entrepreneur Portal. In Amazonas, the procedure for obtaining the operations license is integrated with the “viabilidade de legado”.

Where is it easiest to register a MEI?

Across the five locations benchmarked, it is easiest to register a MEI in Minas Gerais, where it takes only one procedure and 0.5 days. Entrepreneurs must comply with two additional requirements and wait an additional 2.5 days in Ceará, the Federal District and Rio Grande do Sul (table 8.1).

The main differences among the five locations benchmarked stem from requirements at the municipal level. The MEI registration certificate, the CCMEI, is granted to the individual microentrepreneur upon completion of company

TABLE 8.1 Registering an Individual Microbusiness Owner (MEI): where is it easiest?

Location	Rank	Procedures (number)	Time (days)	Cost (% of income per capita)
Minas Gerais (Belo Horizonte)	1	1	0.5	0.0
Amazonas (Manaus)	2	2	1	0.0
Rio Grande do Sul (Porto Alegre)	3	3	3	0.0
Ceará (Fortaleza)	3	3	3	0.0
Federal District (Brasília)	3	3	3	0.0

Source: *Subnational Doing Business* database.

registration on the Entrepreneur Portal.¹⁹ The certificate is proof that the company has been created and acts as a temporary operations license. Once registered, MEIs can start operating immediately.²⁰ According to the law, MEIs performing low-risk activities²¹ do not require an operations license.²²

The authorities automatically grant a temporary operations license—via the CCMEI—in the five locations benchmarked. However, only Minas Gerais automatically converts the temporary license to a definitive one at expiration for MEIs performing low-risk activities. In the other four locations—even though not required by law—entrepreneurs must request a definitive operations license from the municipality during the temporary license’s six-month period of validity, regardless of the type of activity performed by the new MEI.²³ By law, in the 180 days after CCMEI issuance, the municipality has the right to request an update on the company’s status;²⁴ if no issues emerge, the CCMEI converts to a definitive license after that period, subject to inspection like any other license. Extra steps are required only if the business activity is classified as medium or high risk or in the case of an allegation of irregularity (such as a deviation from the intended business activity).

In Ceará and the Federal District, the first step in the MEI registration process is checking the proposed location’s feasibility of the—a similar procedure as for LLCs.²⁵ This check, which takes two days, is required to obtain a definitive operations license.²⁶ In Amazonas and Rio Grande do Sul, this same step (“viabilidade de legado”) is done after registration at the Entrepreneur Portal and requires the registry certificate of legal entity (CNPJ number). In Amazonas, the procedure for obtaining the operations license is integrated with the “viabilidade de legado” whilst in Rio Grande do Sul, both steps are carried out separately.

In the Federal District, firms obtain the operations license directly from the district government (there is no municipality).²⁷ In all four locations where an operations license is needed, MEIs receive the operations license free of charge.²⁸

In all benchmarked locations, there is no cost associated with setting up a MEI is free of charge, and there is no paid-in minimum capital requirement.

MEIs that hire an employee—and therefore must comply with labor and social obligations—have to undergo three additional postregistration procedures (box 8.2).

The importance of maintaining convenience and ensuring uniformity of MEI requirements nationwide

The MEI was created to transform entrepreneurial activity in a country where doing business has proven to be burdensome. It has become a popular alternative for entrepreneurs wishing to formalize their businesses and those seeking additional income sources. The MEI has provided the simplicity and convenience that other types of small firm classifications in Brazil could not. Across the five locations benchmarked, entrepreneurs can register and legally operate as a MEI in just 2.4 procedures and 2.1 days on average on average; there is no associated cost. In contrast, it takes 11.1 procedures, 15.4 days, and R\$1,707 (\$466, 5.1% of income per capita) to establish as an LLC across the 27 locations benchmarked in *Subnational Doing Business in Brazil 2021* (see the chapter on starting a business and figure 8.2).

Most MEIs have no employees and do not rent or own an establishment; hence, they are not required to comply with licensing and labor

BOX 8.2 Steps required when a MEI hires an employee

In all five locations benchmarked, a MEI that hires one employee (the maximum allowed) must undergo three additional procedures (after completing the procedures shown in figure 8.1). First, the MEI registers the employee (or updates their details) with the social integration program (Programa de Integração Social, PIS) through the website of the Federal Savings Bank (Caixa Econômica Federal). Second, the MEI notifies the Ministry of Economy's general cadaster of employed and unemployed workers (Cadastro Geral de Empregados e Desempregados, CAGED) of the employment relationship through CAGED or the eSocial portal. Lastly, the MEI registers the employment with employers union (Sindicato Patronal) and the employees union (Sindicato dos Empregados).^a Together, these three procedures take 1.5 days on average at no cost.^b

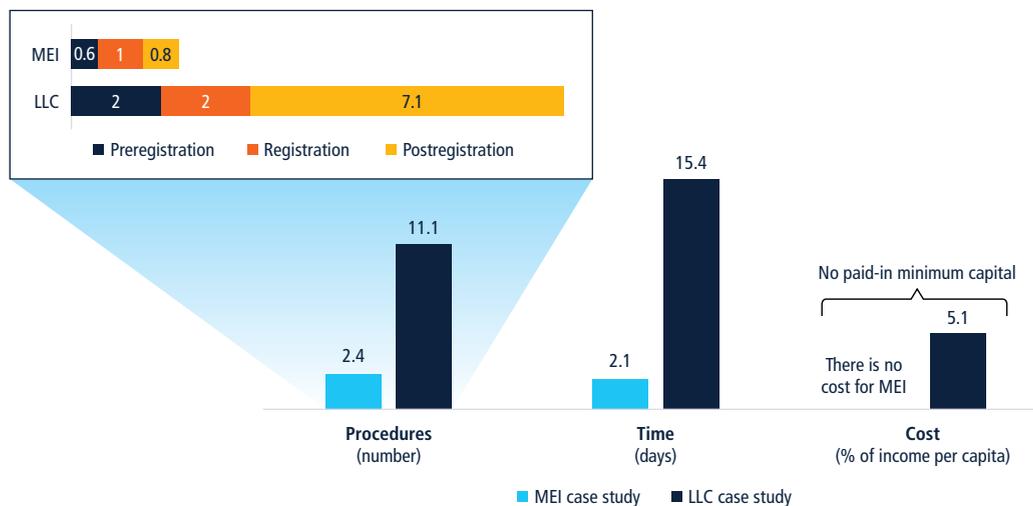
- a. These procedures are similar to those in the *Doing Business* starting a business case study.
 b. These procedures are simultaneous. For more information, please see the list of procedures.

registration. However, for those that do, the harmonization of federal and municipal legislation across locations would facilitate and encourage entrepreneurship in places where municipal-level bureaucratic obstacles are more prevalent. Those locations that require a definitive municipal operations license could review

this policy—MEI activities are considered low risk, and federal law exempts them from operations licensing requirements. MEIs employing one worker would also benefit from the streamlining of labor procedures (for example, if they can be completed simultaneously in a single procedure using eSocial).

Research by Sebrae shows that a MEI has a survival rate of 87%.²⁹ Between 2010 and 2014, the survival rate of companies in their second year of operations, rose from 54% to 77%, a statistic that underscores the success of the MEI. Excluding MEIs, the survival rate rises by only 4 percentage points, from 54% to 58%. MEIs

FIGURE 8.2 Registering a MEI involves fewer procedures and time than registering as an LLC and is free of charge



Source: Subnational *Doing Business* database.

Note: "LLC case study" refers to the assumptions of the *Doing Business* starting a business indicator (see box 8.1), where more than 50% of the total cost to start a business is related to the municipality. Registering a MEI through the Entrepreneur Portal is simpler than registering an LLC at the commercial registry. Registering at the Entrepreneur Portal requires no previous interaction or fee (except Ceará, the Federal District, and Rio Grande do Sul, where the MEI must comply with location feasibility requirements to obtain the operations license). The 27 benchmarked locations require the LLC to register with the commercial registry and the Federal Tax Authority (in separate procedures). The commercial registry also requires the LLC to pay a fee and submit a social contract signed by the business founders.

have a high survival rate because they have a low tax burden and a flexible setup (no employees, no rent). But the fact that most MEIs do not have employees and operate in low-value-added sectors in return hinders their ability to grow. When a MEI's revenue rises above the qualifying threshold of R\$81,000 (\$22,087), it needs to graduate to a Microenterprise (Microempresa, ME).³⁰ As a result, the firm must begin paying taxes under Simples Nacional as a ME in the following year—at a monthly rate of 4%, 4.5%, or 6%, depending on its business activity (commerce, industry and/or services). As a result, the firm's tax bill (which was previously fixed at R\$58.25, or \$16, a month) rises significantly. Survival rates of MEIs are the lowest of all companies, at just 55%.³¹

Notes

1. Their activity as an entrepreneur is the only source of income for 76% of MEIs.
2. The MEI was instituted by Federal Complementary Law 128 of December 19, 2008, which entered into force on July 1, 2009. This law amended Complementary Law 123 of December 14, 2006, which instituted the national statute on micro and small business, adding the possibility of the MEI. Some rules of Complementary Law 123 were not changed by Complementary Law 128 and apply to the MEI as well as micro and small businesses.
3. For a list of permitted activities, see the Entrepreneur Portal's website at <http://www.portaldoempreendedor.gov.br/temas/quero-ser/formalize-se/atividades-permitidas>.
4. Sebrae (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas). 2019. Perfil do MEI. <https://datasebrae.com.br/perfil-do-microempreendedor-individual/#atividades>.
5. Oliveira, Kelly. 2020. "Abertura de empresas cresce, enquanto fechamento recua em 8 meses." Agência Brasil, September 17. <https://agenciabrasil.etc.com.br/economia/noticia/2020-09/abertura-de-empresas-cresce-enquanto-fechamento-recua-em-8-meses>.
6. Sebrae. 2016. *Sobrevivência das Empresas no Brasil*. Brasília: Sebrae. <https://datasebrae.com.br/sobrevivencia-das-empresas>.
7. Rocha, Rudi, Gabriel Ulyssa, and Láisa Rachter. 2018. "Do Lower Taxes Reduce Informality? Evidence from Brazil." *Journal of Development Economics Elsevier* 134 (C): 28–49.
8. For more information on Simples Nacional and SIMEI, see chapter 9 on paying taxes under the Simples Nacional tax regime, and: <http://www8.receita.fazenda.gov.br/SimplesNacional/>
9. Through the DAS, MEIs must contribute: 5% of the minimum wage (R\$52.25; \$14.25) to the National Social Security Institute (Instituto Nacional do Seguro Social, INSS), plus R\$1.00 (\$0.27) of ICMS to the state (industry or commerce activities), and R\$5.00 (\$1.36) of ISS to the municipality (services activities). The values of this collection document, together with the minimum wage, are updated annually. The values vary according to the commercial activity. For more information on the DAS, see <http://www.portaldoempreendedor.gov.br/duvidas-frequentes/6-pagamento-de-obrigacoes-mensais/6.4-caso-o-mei-receba-o-carne-da-cidadania-mas-ja-recolheu-a-guia-de-pagamento-das-como-proceder>.
10. The minimum wage in Brazil was set at R\$1,045 (\$285) by Provisional Measure 919 of January 30, 2020, converted into law by Law 14,013 of June 10, 2020
11. For more information, see the annex about paying taxes on Simples Nacional.
12. Sebrae. 2019. Perfil do MEI. Brasília: Sebrae. <https://datasebrae.com.br/perfil-do-microempreendedor-individual/#atividades>.
13. Ibid.
14. For more information on the starting a business methodology, see <https://www.doingbusiness.org/en/methodology/starting-a-business>.
15. According to Resolution 58 of the Redesim steering committee, Article 2, XVII: "Economic activity of risk level III or high risk: its operations presents a high level of risk to the physical integrity of people, the environment or the heritage, implying licensing through specific procedures and pre-defined by the Fire Departments

- according to the regulations of the federative units.” The list of the risk level III activities can be found in Normative Instruction 66 of September 1, 2020.
16. Article 10 of Resolution 48 of 2018 of the Committee for Simplifying Registration and Legalization of Companies and Businesses (Comitê para Gestão da Rede Nacional para Simplificação do Registro e da Legalização de Empresas e Negócios, CGSIM).
 17. See <https://www.jusbrasil.com.br/topicos/11697919/artigo-47-da-lei-n-4502-de-30-de-novembro-de-1964>.
 18. Redesim is a federal online platform linking various stakeholders at the federal, state, and municipal levels involved in the business registration process.
 19. Resolution 48 of 2018 of the Committee for Simplifying Registration and Legalization of Companies and Businesses (Comitê para Gestão da Rede Nacional para Simplificação do Registro e da Legalização de Empresas e Negócios, CGSIM).
 20. Article 46 of Resolution 48 of 2018.
 21. According to Article 2 of Resolution N. 51 CGSIM of June 11, 2019, “low risk” or “low risk A”: the classification of activities for the purposes of Article 3, § 2, item II, of Provisional Measure 881 of April 30, 2019, whose specific and exclusive effect is to eliminate the requirement for all public acts to be released for operation of any establishment.
 22. The resolution also stipulates that in the case of activities of medium risk (“low-risk B”) performed outside any building, the municipality may waive the requirement for an operations license (article 47). However, under paragraph 1 of Article 3 of Law 13,874 of September 20, 2019 (Economic Freedom Law), the risk classification may vary according to the location—provided that local legislation (differing from the federal sphere through CGSIM) exists and in which case must be notified to the Ministry of Economy. As per this MEI study, both private sector and public sector experts in the five locations classify it as low-risk.
 23. For methodological reasons, the time to wait to obtain it (0.5 days in all locations) is not counted since the request happens when the company is already legally operating, under the temporary license.
 24. Article 8 of Resolution CGSIM 16 of December 17, 2009.
 25. Before establishing an LLC, business founders also need to check the availability of the company name at the commercial registry along with the feasibility of the company location. Both approvals can be obtained in one step through Redesim.
 26. This step is not required in Minas Gerais because the municipality of Belo Horizonte does not require requires an operations license in addition to the CCMEI; in Amazonas, this step is integrated within the definitive operations license procedure.
 27. Law 5,547 of October 6, 2015.
 28. For an LLC, getting the operations license in the 27 benchmarked locations, accounts for the biggest amount of time, and may be concluded in one or more procedures, depending whether it (i) is partially or totally integrated with the commercial registry (as explained above), (ii) involves a temporary license, or (iii) the existence of a fee. The time ranges from 0.5 day (where registration and operations license procedures occur together) to 10.5 days in four locations and costs on average 41.4% of the total cost (R\$704; \$192).
 29. For more information on MEI survival rates, see <https://datasebrae.com.br/sobrevivencia-das-empresas/> and Sebrae. 2016. *Sobrevivência das Empresas no Brasil*. Brasília: Sebrae. <https://www.sebrae.com.br/Sebrae/Portal%20Sebrae/Anexos/sobrevivencia-das-empresas-no-brasil-relatorio-2016.pdf>.
 30. ME turnover is capped at R\$360,000 (\$98,164).
 31. See <https://www.gov.br/empresas-e-negocios/pt-br/empreendedor/perguntas-frequentes>.

CHAPTER 9

Paying taxes under the Simples Nacional tax regime

MAIN FINDINGS

- ◆ Simples Nacional, a simplified tax regime for micro and small companies, combines eight taxes and contributions and is widely used across Brazil. This pilot study benchmarks five locations on the ease of paying taxes under the Simples Nacional tax regime for two scenarios: a microretail clothing shop and a small light manufacturing firm.
- ◆ Simples Nacional is applied homogeneously: the number of payments, tax compliance time, and postfiling processes are the same nationwide. The tax burden has only minor variations across locations, mostly due to differences in municipal taxes.
- ◆ For small and micro firms, tax compliance is easier under the simplified regime. Compared to a medium-size industrial firm under the actual profits regime (as measured by *Doing Business*), both the microretailer and the small industrial firm make fewer payments and spend considerably less time on tax compliance under Simples Nacional. They also benefit from more efficient postfiling procedures.
- ◆ The tax burden under Simples Nacional varies significantly based on each company's situation. For this pilot study's microenterprise, the total tax and contribution rate under this regime would be 59.1% of profits, whereas for the small industrial company it would be 228.0% of profits, making it a significantly less advantageous option for this type of firm. In a real scenario, this company would likely opt for another tax regime.

As shown in *Subnational Doing Business in Brazil 2021*, paying taxes can be difficult in Brazil. Companies spend more time on tax compliance than anywhere else and face a high tax burden. But indicators covering taxation for medium-size businesses do not tell the full story. For a broader perspective, this study includes a pilot analysis of paying taxes under Simples Nacional, an optional simplified tax regime for micro and small companies. Roughly 80% of eligible firms opt for this simplified regime.¹

This pilot analysis covers two business scenarios—a microretail clothing shop and a small manufacturing firm—in five locations (Amazonas, Ceará, the Federal District, Minas Gerais, and Rio Grande do Sul) (box 9.1). It suggests that this simplified regime significantly reduces compliance costs for companies and is applied uniformly across the benchmarked locations. Compared to the actual profits regime as measured by the paying taxes indicators, Simples Nacional entails fewer payments and simpler tax compliance requirements. Many taxpayers (including the microretailer in this case study) also benefit from a lower tax burden. However, the Simples Nacional regime can result in a higher tax burden for firms with lower profit margins (like the case of the small manufacturer) because companies pay taxes based on gross revenues and cannot deduct their costs.

Given the complexity of Brazil's tax system, millions of entrepreneurs are drawn to the Simples Nacional regime because of its

lower compliance costs. At the same time, this tax regime is costly for the government. Some question how impactful it is in promoting formalization, productivity, and job creation—and whether it creates economic distortions. Simples Nacional costs the government 1.2% of GDP annually, more than 10 times the tax expenditures targeted to small and medium enterprises in economies like Argentina, Chile, France, India, Mexico, and South Africa (0.1% of GDP or less).² If the authorities were to simplify the entire tax system (for taxpayers of all sizes), this could reduce the distortions and costs of Simples Nacional while addressing the larger challenge of tax compliance.

Why create a simplified tax regime for micro and small firms?

Small firms are the backbone of most economies.³ Brazil is no exception: 90% of its 19 million businesses are either micro or small firms or individual micro-entrepreneurs. Together they are responsible for more than half of formal employment in the country.⁴ Encouraging small entrepreneurs and supporting their businesses is thus vital for the economy. One way of doing that is creating easier tax rules for small firms. Many OECD countries have established special tax regimes for such firms, usually with tax benefits, simpler rules, and fewer compliance requirements.⁵

Given its burdensome tax compliance, Brazil created a special

regime in 1996 to simplify tax procedures for micro and small companies.⁶ Companies with annual revenues up to R\$4.8 million (\$1.3 million) can opt for the Simples Nacional tax regime, with some restrictions applying to sectors such as banking or electricity generation. Since the adoption of its current version in 2006, the main federal, state, and municipal taxes are paid and filed jointly in a single tax return. Its main feature is to combine eight taxes and contributions—on income (corporate income tax, IRPJ; and social contribution on net profits, CSLL), sales (social contributions on sales, PIS and COFINS; tax on industrial products, IPI; tax on the circulation of goods and services, ICMS; and tax on services, ISS), and social security (the employer-paid social contribution replaces the employers' pension contribution, CPP)—into a single payment and filing.⁷

The vast majority (86%) of micro and small firms in Brazil now choose Simples Nacional.⁸ Most business owners view it positively: around 80% of firms believe that Simples Nacional reduces bureaucracy and the tax burden. One-third of entrepreneurs believe they would have to close their business without Simples Nacional.⁹ Indeed, a study of manufacturing firms from 2007 to 2013 found that those filing their taxes under Simples Nacional performed better than companies under other tax regimes in terms of jobs and longevity, with a 30% lower chance of going out of business.¹⁰

Yet, the benefits of Simples Nacional for the economy remain

BOX 9.1 Adapting the *Doing Business* methodology for a Simples Nacional pilot study

This pilot study was completed at the request of the Brazilian Micro and Small Enterprise Support Service (Sebrae) and Brazil's Special Secretariat for State Modernization (Secretaria Especial de Modernização do Estado, SEME).^a Its goal is to answer two central questions. First, is it easier to comply with tax obligations for companies using Simples Nacional than companies using the actual profits regime? And second, is the Simples Nacional tax regime applied homogeneously across Brazilian states in practice?

To answer these questions and compare the results with the paying taxes indicators, the *Subnational Doing Business* team modified the *Doing Business* methodology to fit the Simples Nacional regime. This study benchmarks five locations on the ease of paying taxes under Simples Nacional. It assesses two scenarios—a commercial microenterprise and a small industrial business—, recording the taxes and contributions paid by the company in each case, and their respective total tax and contribution rate (as a percentage of profits). It also measures administrative burden of tax compliance (measured by the number of payments per year and the total time to comply with taxes) and postfiling procedures (time to request and obtain a VAT refund, and time to make and complete an income tax correction).

In consultation with Sebrae, *Subnational Doing Business* selected the following five locations for this pilot analysis, in each of Brazil's five geographic regions^b: Amazonas (North region), Ceará (Northeast), Minas Gerais (Southeast), Rio Grande do Sul (South), and the Federal District (Central-West) (figure B 9.1.1). Each region is represented by a large state in terms of population. The study measures the five locations through their capital cities, which are all regional business hubs.

This pilot case study adapts the *Doing Business* paying taxes methodology to fit within the Simples Nacional thresholds. It adjusts the *Doing Business* case study assumptions in each scenario as follows:

Commercial microenterprise (microempresa): a retail clothing shop with a turnover of R\$336,910 (\$91,868), 4 employees, and a 12% profit margin (based on the listed company median in this sector). This case was designed to be representative of companies under this tax regime, since clothing retailers are the most common type of firms under Simples Nacional.^c The turnover of the *Doing Business* case study company is divided by 100 to fit the threshold for a microenterprise (R\$360,000). The other assumptions for this firm are also 100 times smaller than the *Doing Business* case, except for the profit margin and the number of employees, determined based on an analysis of the most common firms of this sector and size to ensure that the case is representative.

FIGURE B 9.1.1 Locations covered by the pilot study on paying taxes under Simples Nacional



Source: *Subnational Doing Business*.

- SEME is a federal body within the General Secretariat of the Presidency, tasked with reforming public administration and the business environment.
- The Brazilian territory is officially divided into the North, Northeast, Southeast, South and Central-Western regions, based on natural, social, cultural and economic aspects. The Brazilian Institute of Geography and Statistics (Instituto Brasileiro de Geografia e Estatística, IBGE) is responsible for this classification. See IBGE. 2017. "Os Diversos Sentidos das Divisões Regionais ao Longo do Tempo." *Retratos. A Revista do IBGE*. No. 6, December.
- Microenterprises (companies with a turnover of up to R\$360,000) are the most common type of company opting for Simples Nacional (except for individual microbusiness owners, a type of sole proprietorship). As of May 11, 2020, out of 14.7 million businesses under this regime, 4.2 million were microenterprises. Regarding the sector, firms under Simples Nacional are mostly in the services (47%) and commercial (35%) sectors, while 8% are industrial firms. As for the type of activity, "retail clothing shop" is the most common activity among companies under Simples Nacional, amounting to 979,527 firms out of 14.7 million. The assumption on the number of employees was based on the fact that nearly three-quarters (69%) of micro and small commercial firms have 1–4 employees. Finally, in this scenario, profits were calculated based on the median profits of all listed retail clothing companies in Brazil as of December 2020 (given that data on microenterprise profits was not available). (<https://datasebrae.com.br/totaldeempresas/>; <http://www.sebrae-sc.com.br/leis/default.asp?vcdtexto=4154>; https://www.spcbrasil.org.br/uploads/st_imprensa/relatorio_perfil_mpe1.pdf).

BOX 9.1 Adapting the *Doing Business* methodology for a Simples Nacional pilot study (...continued)

Small-size industrial firm (empresa de pequeno porte, EPP): a light manufacturing industrial firm that produces and sells goods to domestic customers, with a turnover of R\$3,369,100 (\$918,681), 15 employees, and a 5.7% profit margin. This case was selected to facilitate a higher degree of comparability with the *Doing Business* paying taxes scenario. The turnover of the *Doing Business* company is divided by 10 to fit within the Simples Nacional threshold.^d The other assumptions for this firm are also 10 times smaller than the *Doing Business* case, except for the number of employees, to make it compatible with wage levels (the firms' total cost of salaries is divided by 10).

The remaining pilot study case assumptions are similar to the *Doing Business* paying taxes indicators. The company owns two land plots and sells the second one at the beginning of the calendar year, thereby paying income tax on the capital gains derived from this sale. The property values are reduced in both scenarios. The company also pays income tax on the interest earned from an investment. As a result of this methodological adaptation, any comparison between these scenarios and the *Doing Business* case must consider substantial differences in company size, including turnover, net profits, expenses, employees, and assets, among other assumptions.

As with any methodological choice, the option to consider these scenarios comes with certain limitations. This study is used as an indicator to analyze the ease of paying taxes under Simples Nacional, and is not meant to provide representative statistics of the tax environment for businesses under this tax regime. Looking at a small industrial firm allows a greater degree of comparability to the *Doing Business* case; looking at a microenterprise allows the case to be closer to the typical size of taxpayers under Simples Nacional.

The type of activity undertaken by the company and its size do not significantly impact the number of payments. However, these do affect tax compliance time and postfiling processes. Most importantly, they have a sizeable impact on the total tax and contribution rate.^e Microenterprises often pay significantly lower taxes under the simplified regime. However, the tax burden can be higher for firms engaged in industrial activities and those with lower profit margins. Under the simplified regime's rules, the company cannot deduct expenses such as labor and inputs and must apply the tax rate over its gross revenue. Under this pilot study's scenario of a small industrial firm, the total tax and contribution rate would exceed 220% of profits. This difference helps to explain why some companies opt not to use this regime.

Given the different case study assumptions used in this pilot study, the scores of the *Doing Business* paying taxes indicators (payments, time, total tax and contribution rate, and postfiling index) are not comparable and therefore are not considered in this study. The same applies to the postfiling index: instead of using the *Doing Business* scores, this analysis shows only the number of hours needed for companies to comply with a corporate income tax (CIT) correction (which, under Simples Nacional, involves making a correction to the combined tax return).

d. Simples Nacional has an annual gross revenue limit of R\$4.8 million. Within this limit, companies that exceed R\$3.6 million must pay ICMS or ISS (services tax) separately, in addition to the taxes combined under the Simples Nacional regime.

e. The total tax and contribution rate is a tool developed to provide a comprehensive measure of the cost of all taxes and mandatory contributions borne by a company in the second year of operation; it is expressed as a share of commercial profits. It differs from the statutory tax rates indicated in the law, which merely provide the factor to be applied to a tax base. To compute the total tax and contribution rate, the actual tax payable is divided by the firm's profit (set based on each economy's income per capita). This pilot study's total tax and contribution rates are not directly comparable with the *Doing Business* paying taxes indicators due to variations in the case study assumptions. See the data notes for more details on the methodology.

inconclusive, and it brings high costs for the government. Studies suggest it has positively impacted Brazil's business environment, supporting job growth and firm creation.¹¹ However, evidence on the regime's impact on

reducing informality is mixed.¹² Furthermore, the benefits of Simples Nacional should be weighed against its costs, which are significant. Because many companies have a lower tax burden with this tax regime, it

represents a tax waiver for the government, which in 2021 is forecast to reach R\$74.3 billion (\$20.3 billion), about one-quarter of all federal tax expenditures in the 2021 budget bill.¹³

Simples Nacional makes paying taxes easier—fewer payments, less compliance time, and simpler postfiling procedures

Given its importance to the economy, *Subnational Doing Business in Brazil 2021* includes this study on Simples Nacional to provide a broader perspective on the ease of paying taxes for a wider range of companies. A pilot study of two companies of different sizes and sectors in five locations collected data on the number of tax payments, time spent on tax compliance, the total tax and contribution rate, and the postfiling procedures that apply to firms under this tax regime.

This analysis finds that the main advantages of Simples Nacional compared to the actual profits tax regime for both microenterprises and small industrial firms are simpler processes, fewer payments, and a substantial reduction in tax compliance time and the length of postfiling procedures. Companies make 7 tax payments per year with Simples Nacional. The commercial microenterprise spends 66.5 hours annually with tax compliance; the small manufacturer requires significantly more time (536 hours). In comparison, a medium-size firm that falls under the actual profits tax regime makes 10 payments on average and spends considerably more time—1,493 hours on average—complying with tax obligations. The difference in time can be explained by Simples Nacional's easier compliance requirements

and differences in company size: larger firms tend to have more complex operations and accounting records, and therefore must spend longer hours complying with taxes.

The tax burden also varies considerably, depending on the company's profits, size, sector, and operating costs. A commercial microenterprise (like the retail clothing shop this study analyzes) pays 59.1% of profits in taxes. The tax burden for this shop is lower with Simples Nacional than that of a larger company that falls under the actual profits regime (across the Brazilian locations, the average total tax and contribution rate for a medium-size industrial firm similar to the *Doing Business* scenario is 65.3% of profits). However, for firms undertaking activities with large expenditures and smaller profit margins—like the small manufacturing business considered in this study—the tax burden is considerably higher with Simples Nacional. Measured at 228% of profits, it would make this tax regime less beneficial to this firm. Therefore, when comparing the findings for Simples Nacional and the actual profits regimes, one should bear in mind that tax compliance (in terms of payments, time, and postfiling processes) is easier under Simples Nacional, but the tax burden varies depending on each company's situation and can be either lower or higher with Simples Nacional (figure 9.1). This may help explain why firms under Simples Nacional typically are smaller commercial firms and service providers, but rarely industrial businesses.

This study also finds that Simples Nacional is applied consistently across Brazil: no significant

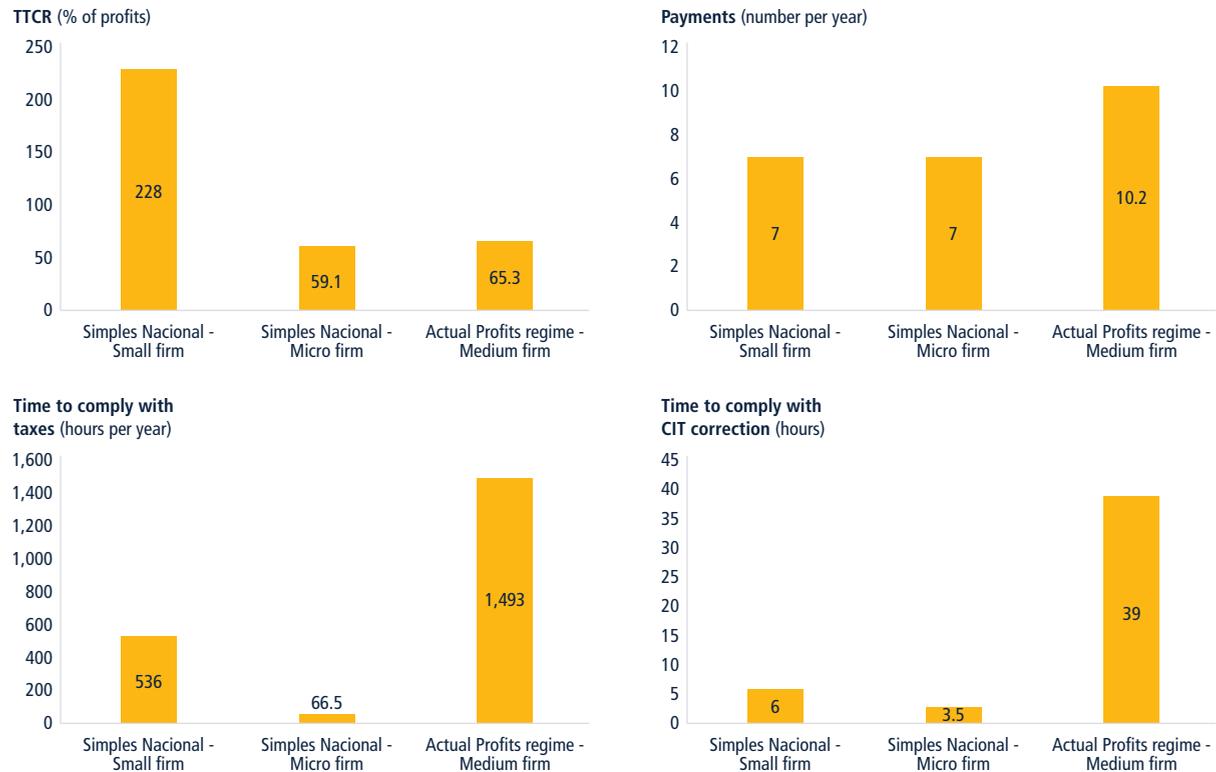
differences exist among the benchmarked locations. Under both company scenarios, compliance time and the number of payments are the same in all states. Minor differences in the tax burden (as a percentage of profits) stem from local taxes, which are generally applied to firms under all tax regimes. In all five benchmarked locations, paying taxes is easier under Simples Nacional (table 9.1). Companies make fewer payments and spend less time with compliance and postfiling processes. Certain companies (like the microenterprise analyzed in this case study) also benefit from a lower tax burden.

How does paying taxes work with Simples Nacional? How does it compare with the actual profits tax regime?

Number of payments

Across Brazil, the two companies studied under Simples Nacional make seven tax payments a year. In all locations, companies make four federal tax payments. First, they pay the taxes combined under Simples Nacional—including taxes and contributions on income and sales, plus social contributions—to the Federal Revenue Service, which then distributes the collected revenues from state and city taxes to local governments. Firms also pay the severance contribution to the Federal Savings Bank (Caixa Econômica Federal) and withhold and pay the employee's social security contribution to the

FIGURE 9.1 Tax compliance is easier under Simples Nacional than the actual profits regime, but the tax burden depends on each company's situation



Source: *Subnational Doing Business* database.

Note: Data for the two case study companies under the Simples Nacional tax regime are based on responses from experts in the five benchmarked locations. Data for the actual profits tax regime correspond to the average of responses from experts in each of the 27 locations covered in the *Subnational Doing Business in Brazil 2021* study (using the *Doing Business* case study assumptions). Differences between scenarios are also due to variations in case study company size, number of employees, and type of activity. Also, the time to comply with a CIT correction under Simples Nacional considers the time of complying with a correction of all taxes that are paid and filed jointly under Simples Nacional.

social security agency (Instituto Nacional do Seguro Social, INSS). The final federal tax is the corporate income tax over capital gains, paid separately to the Federal Revenue Service (when the company obtains income from a property sale).

Apart from ICMS, a tax paid through Simples Nacional, state tax agencies require only one payment: vehicle tax. Municipalities require two payments in the five cities (property tax and local fees). In all cities, companies make

separate payments for property tax and the operating license fee. Garbage collection fees are charged and paid jointly with property taxes in Belo Horizonte (Minas Gerais), Porto Alegre (Rio Grande do Sul), and Brasília (Federal District) (table 9.2).¹⁴ These city taxes apply to all companies regardless of their tax regime. In comparison, companies under the actual profits tax regime make separate payments for most federal and state taxes, totaling 10.2 payments on average. Firms file and pay taxes electronically under both regimes, but

tax obligations are simpler under Simples Nacional.

Time

In terms of time, complying with tax obligations is considerably faster and easier under Simples Nacional— companies prepare and file one tax return for eight taxes and contributions. Because users across Brazil file the taxes combined under Simples Nacional through the same system, there is no variation across locations. Commercial microenterprises spend

TABLE 9.1 Small industrial firms spend more than 500 hours on tax compliance under Simples Nacional...

Small industrial firm			
Location	Payments (number per year)	Time (hours per year)	TTCR (% of profit)
Amazonas (Manaus)	7	535.8	227.5
Ceará (Fortaleza)	7	535.8	228.2
Federal District (Brasília)	7	535.8	227.9
Minas Gerais (Belo Horizonte)	7	535.8	228.5
Rio Grande do Sul (Porto Alegre)	7	535.8	227.9
Average for small industrial firm	7	535.8	228.0

... While commercial microenterprises spend 66.5 hours with tax compliance			
Commercial microenterprise			
Location	Payments (number per year)	Time (hours per year)	TTCR (% of profit)
Amazonas (Manaus)	7	66.5	58.6
Ceará (Fortaleza)	7	66.5	58.8
Federal District (Brasília)	7	66.5	58.9
Minas Gerais (Belo Horizonte)	7	66.5	60.0
Rio Grande do Sul (Porto Alegre)	7	66.5	59.1
Average for commercial microenterprise	7	66.5	59.1

TTCR = total tax and contribution rate

Source: Subnational Doing Business database.

66.5 hours annually preparing, filing, paying the main income and sales taxes, labor taxes, and social contributions: they spend 48 hours complying with taxes combined in Simples Nacional and 18.5 hours on labor taxes and social contributions. As a result of differences in size, number of employees, and sector, manufacturing companies spend significantly longer (536 hours) complying with taxes, of which 343 hours are for taxes combined in Simples Nacional and 193 hours for labor taxes and social contributions. The main activities involved are preparing accounting records, such as invoices and payroll data; calculating the taxes due; and filing and paying the taxes combined under the Simples Nacional tax regime and other taxes.

Compared with the tax compliance time for larger firms under the actual profits regime, the time for a small manufacturing firm to comply under Simples Nacional is almost three times shorter; commercial microenterprises spend just 5% of the time spent by medium-size firms. Differences in company size and complexity partially explain this time variation. Regardless of the company size, accountants and professionals agree that it is less time-consuming to prepare, file, and pay taxes under Simples Nacional, given that firms can file several taxes and contributions simultaneously on one tax return.

Postfiling processes

Companies filing taxes under Simples Nacional also benefit from

faster and more efficient postfiling procedures, which are the same in all five benchmarked locations. Refund of taxes similar to VAT is not allowed in either case scenario (microenterprise or small manufacturer). Under Simples Nacional, firms cannot accumulate tax credits for any of Brazil's VAT-like taxes (IPI, ICMS, PIS, and COFINS). However, correcting a CIT return is simpler under the Simples Nacional regime; taxpayers need only correct one tax return. If a small industrial company finds a mistake in their taxes, preparing the documents and correcting the taxes combined under Simples Nacional takes 6 hours on average. The microenterprise would take 3.5 hours to correct a similar mistake (mainly because smaller firms tend to have simpler operations and fewer documents to prepare, resulting in lower postfiling compliance time). A federal tax audit is more likely for a medium-size firm under the actual profits regime. In that case, these firms also need to prepare additional documents. Complying with a CIT correction takes 39 hours on average, but it can take an additional 20 months to complete a CIT correction if an audit is triggered.

Micro and small firms under the Simples Nacional tax regime are less likely to be selected for a tax audit, partly because the underpaid tax amount is small (in this case scenario). When audits occur, they are faster, usually lasting about 11 months for small industrial firms and 9 months for microretailers.¹⁵ State and city tax agencies are also less prone to auditing these firms. Authorities reported that they typically rely on the electronic monitoring of

TABLE 9.2 Simples Nacional tax regime: taxes and mandatory contributions

Tax	Level of government	Type	Statutory rate	Commercial microenterprise: TTCR (% of profit)	Small manufacturer: TTCR (% of profit)	Payments (number)
Simples Nacional (Combines IRPJ, CSLL, PIS, COFINS, IPI, ICMS, CPP) ^a	federal/state/municipal	income, VAT, labor	Commercial microenterprise: 7.3% minus a deduction of R\$5,940 ***** Small manufacturer: 14.70% minus a deduction of R\$85,500	46.14	215	1
Tax on interest	federal	interest tax	20% ^b	0.24	0.51	0
Employer paid severance contribution (FGTS)	federal	labor tax	8%	10.16	9.05	1
Employee paid social security contributions (INSS)	federal	labor tax	11%	withheld	withheld	1
Corporate income tax over capital gains	federal	profit tax	15%	0.71	1.52	1
Vehicle tax (IPVA)	state	other	1%–2% (varies by state)	0.37–0.56	0.08–0.12	1
Property tax (IPTU)	municipal	property tax	around 1.5% (varies by city)	0.57–0.69	1.20–1.91	1
Operating license fee ^c	municipal	other	fee schedule (varies by city)	0.05–0.57	0.02–0.30	1
Garbage collection fee ^d	municipal	other	fee schedule (varies by city)	0.66–1.47	0.25–0.31	0
Public cleaning fee ^e	municipal	other	fee schedule	0.52	0.30	0

TTCR = total tax and contribution rate

Source: *Subnational Doing Business* database.

Note: Only the taxes and contributions that represent a cost to the case study company are included in the total tax and contribution rate. The data considers the taxes and contributions paid in the following locations: Amazonas, Ceará, Minas Gerais, Rio Grande do Sul and the Federal District.

- Service providers and some other taxpayers must also pay the municipal services tax (ISS), which is usually paid and filed through the Simples Nacional tax. Also, commercial firms such as the one analyzed under scenario 1 do not pay the tax on industrial products (IPI).
- The statutory rate varies between 15% and 22.5%, depending on the length of the investment.
- Charged in all five locations. In some locations it is named as 'establishment inspection fee', among other names.
- Charged in Belo Horizonte and Porto Alegre (Rio Grande do Sul).
- Charged only in Brasília (Federal District). This fee covers general public cleaning services including garbage collection.

firms' transactions and rarely select micro and small firms for a full audit procedure.

Total tax and contribution rate

The tax burden varies significantly between the two pilot study firms. In terms of tax costs, the micro-retailer would benefit from Simples Nacional, with a total tax and contribution rate of 59.1% of profits, including the taxes combined in Simples Nacional and other local taxes—compared with 65.3% for a medium-size factory under the actual profits regime. However, it would be disadvantageous for

the small industrial company to opt for this tax regime, as taxes would amount to roughly 228% of profits. Companies are divided by type of activity, classified under annexes of Complementary Law No. 123 of 2006, which stipulates different statutory tax rates for each sector and size.¹⁶ The shop would be under annex 1 (commercial firms), with a tax rate of 7.3% minus a deduction of R\$5,940. The factory would be part of annex 2 (industries), and since it has a different sector and size, its tax rate would be 14.7% of the total turnover, minus R\$85,500 (table 9.3).¹⁷

Depending on a company's size, sector, number of employees, and operating costs, Simples Nacional could be more or less advantageous. Given the different tax regimes that apply in Brazil and their specific laws and tax rates, companies usually carry out a simulation at the beginning of activities—and sometimes even every year—to determine under which regime they would have a lower tax burden.

A retail shop, as measured by this pilot study, would reap more benefits from Simples Nacional. The tax burden would be lower, and the tax

TABLE 9.3. The tax burden under Simples Nacional depends on each firm's sector, size, and profits

Tax calculation under Simples Nacional: microenterprise in five locations	Case study assumptions
Gross revenue in 2019 (according to this case study)	R\$336,909.98
Taxes due in 2019 under Simples Nacional regime (statutory tax rate of 7.3% minus R\$5,940 deduction)	R\$18,654.43
Commercial profits (12% of turnover, based on listed companies of retail clothing sector)	R\$40,429.20
Employees	4
Combined cost of taxes included in Simples Nacional (% of commercial profits)	46.14%
Combined cost of taxes paid outside Simples Nacional (% of commercial profits, average for five locations)	12.94%
Total tax rate (% of commercial profits, including all taxes paid through Simples Nacional and other taxes)	59.09%
Tax calculation under Simples Nacional: small industrial firm in five locations	Case study assumptions
Gross revenue in 2019 (according to this case study)	R\$3,369,099.81
Taxes due in 2019 under Simples Nacional regime (statutory tax rate of 14.7% minus R\$85,500 deduction)	R\$409,757.67
Commercial profits (5.7%, <i>Doing Business</i> case of medium-size light manufacturing industry)	R\$190,587.55
Employees	15
Combined cost of taxes included in Simples Nacional (% of commercial profits)	215.00%
Combined cost of taxes paid outside Simples Nacional (% of commercial profits, average for five locations)	12.98%
Total tax rate (% of commercial profits, including all taxes paid through Simples Nacional and other taxes)	227.98%
Tax calculation under actual profits regime: medium-size industrial firm (average of <i>Doing Business</i> case studies in the same five locations)	Case study assumptions
Gross revenue in 2019 (according to this case study)	R\$33,690,998.11
Combined cost of taxes (including all taxes paid by the company)	R\$1,253,724.35
Commercial profits (5.7%, <i>Doing Business</i> case of medium-size light manufacturing industry)	R\$1,905,875.49
Employees	60
Total tax and contribution rate (% of commercial profits)	65.33%

Source: *Subnational Doing Business* database.

Note: The Simples Nacional case study firms' gross revenues and commercial profits were determined based on the adjusted *Doing Business* paying taxes methodology. The total tax and contribution rate is a result of these assumptions, and would change for each different firm. Depending on each firm, paying taxes under Simples Nacional is either less or more costly than under the actual profits tax regime.

compliance requirements would be simpler. However, Simples Nacional would be less advantageous for the manufacturing company because the tax burden would be significantly higher than under an alternative tax regime. A real company in this case would most likely opt for another tax regime, such as the presumed profits or actual profits regimes. The actual profits regime allows deductions of operating costs from the tax base, but it brings more cumbersome tax compliance requirements.

The tax burden for each company studied is similar across regions.

For the commercial microenterprise, the total tax and contribution rate under Simples Nacional ranges from 58.6% of profits in Amazonas to 60.0% in Minas Gerais. This variation is mostly due to differences in municipal taxes and fees. For example, the case study company would pay 0.57% of profits in property tax in Manaus (Amazonas) compared to 0.69% in Porto Alegre (Rio Grande do Sul). Differences also exist in local tax benefits—states have the autonomy to grant additional benefits regarding a state tax similar to VAT, ICMS (which does not impact the total tax and contribution rate

as the customer—not the company—bears this cost). For example, in 2008 Rio Grande do Sul implemented benefits through the Simples Gaúcho program, which granted additional discounts on the ICMS due from companies under Simples Nacional.¹⁸

What are the cons? A potentially higher tax burden for some firms and a high cost for the government

Despite its simpler tax compliance requirements, Simples Nacional brings high costs for both the government and certain taxpayers. Based on the sector and firm size, tax rates under Simples Nacional range from 4% to 33% of company turnover. They apply to gross revenues, so operation costs cannot be deducted. Therefore, some companies—like the small industrial firm of this case study—face a higher tax burden under Simples Nacional than under the actual profits regime. This also means that companies have to pay taxes even if they have no profits or register a loss. The example of the small industrial firm demonstrates that this tax regime is costlier for some companies with lower profit margins and of a certain size or sector. As a result, from the entrepreneur’s perspective, choosing the appropriate tax regime for their particular business is essential.

Simples Nacional has significant costs, and some argue that it causes economic distortions. Furthermore, the Federal Revenue Service (Receita Federal do Brasil, RFB) suspects that there is a high degree of tax evasion with Simples Nacional. According to a 2015 RFB study, microenterprises’ financial transactions exceeded officially-reported gross revenues by 2.3 times, indicating a high level of underreported turnover. The study also points to the tax regime’s high

threshold compared to other countries.¹⁹ Moreover, to some, Simples Nacional is a regressive policy, supporting less productive small firms, some of which are high-income self-employed professionals. It may also lead firms to not grow beyond the allowed threshold, to set up suboptimal production units instead of benefitting from scale gains, or even create artificial company divisions to be able to remain in this tax regime. Combined with tax incentives provided to large firms, this can leave medium-size companies at a substantial disadvantage.²⁰

Simples Nacional and the future of taxation of micro and small firms in Brazil

Given its importance to small firms, reforming Simples Nacional is at the center of tax policy discussions. Congress is reviewing a bill to expand the regime’s threshold and sectors.²¹ The bill raises the turnover by R\$600,000 (\$160,000) to include companies with a turnover of up to R\$5.4 million (\$1.47 million). This would increase an already wide gap between the threshold in Brazil and other countries. The simplified tax regimes in Mexico, Portugal, and South Africa apply to companies with significantly lower turnovers—\$105,000, \$26,500, and \$75,000, respectively.²²

Other changes are also under discussion, including making real estate brokers eligible for Simples Nacional and allowing legal entities not taxed under Simples Nacional to own shares in

companies under the tax regime. Another proposal is to stop classifying benefits to companies under Simples Nacional as “tax waivers,” increasing the government’s ability to grant them. However, some view Brazil’s \$1.3 million threshold—and the costs incurred by the government—as too high.²³

The authorities could consider initiatives to simplify compliance with Simples Nacional and other tax regimes. It may be easier to prepare, file, and pay taxes under Simples Nacional than under the actual profits regime, but compliance requirements are still time-consuming. This case study’s small industrial business spends more than 500 hours complying with tax obligations, longer than larger firms analyzed by *Doing Business* in most other countries. Firms spend a significant amount of time preparing support documents to file taxes and preparing and filing labor taxes. Even microretailers spend more than 60 hours annually complying with tax obligations. Streamlining the information that firms must submit to the authorities and simplifying tax obligations could reduce compliance time under Simples Nacional.

Future reforms would benefit from a broad consideration and careful analysis of the benefits and costs of Simples Nacional. From the government’s perspective, striking the appropriate balance between offering a simpler tax system and ensuring tax collection is vital for a thriving business environment. An alternative would be to simplify Brazil’s entire tax system by merging taxes and reducing compliance requirements for all tax regimes.²⁴ A simplified regime

is arguably only a crucial matter when general taxation is too cumbersome for micro and small firms. The government could seek not only to improve Simples Nacional but to make paying taxes easier for everyone. The ongoing discussions for a broad reform of the tax system are important steps in that direction.

Notes

1. Sebrae (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas). 2017. *Relatório Especial. Os Impactos do Simples Nacional*. Unidade de Gestão Estratégica, Núcleo de Estudos e Pesquisas. Brasília: Sebrae.
2. Dutz, Mark. 2017. "Business Support Policies: Large Spending, Little Impact." World Bank, Washington, DC.
3. OECD (Organisation for Economic Co-operation and Development). 2015. *Taxation of SMEs in OECD and G20 Countries*. Paris: OECD Publishing. <https://doi.org/10.1787/9789264243507-en>.
4. Sebrae (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas). <https://datasebrae.com.br/totaldeempresas/>; <https://m.sebrae.com.br/sites/PortalSebrae/ufs/sp/sebraeaz/pequenos-negocios-em-numeros,12e8794363447510VgnVCM1000004c00210aRCRD>.
5. OECD. 2015. *Taxation of SMEs in OECD and G20 Countries*.
6. The Simples Federal tax regime was created by Federal Law No. 9,317 of December 5, 1996, under the official name of Sistema Integrado de Pagamento de Impostos e Contribuições das Microempresas e das Empresas de Pequeno Porte (Integrated System for Payment of Taxes and Contributions by Micro and Small Enterprises). Initially involving only federal taxes and contributions, it was replaced by the current version of Simples Nacional by Complementary Law No. 123 of December 14, 2006.
7. The taxes that are filed and paid through Simples Nacional vary according to the company's type of activity: six taxes are included for commercial firms (IRPJ, CSLL, PIS, COFINS, CPP and ICMS); seven taxes for industrial firms (IRPJ, CSLL, PIS, COFINS, CPP, IPI and ICMS) and six taxes for service providers (IRPJ, CSLL, PIS, COFINS, CPP and ISS).
8. Sebrae. 2017. *Relatório Especial. Os Impactos do Simples Nacional*.
9. Sebrae. 2017. *Relatório Especial. Os Impactos do Simples Nacional*.
10. Conceição, Otavio Canozzi, Maurício Vitorino Saraiva, Adelar Fochezatto, Marco Tulio, and Aniceto França. 2018. "Brazil's Simplified Tax Regime and the Longevity of Brazilian Manufacturing Companies: A Survival Analysis based on RAIS Microdata." *Economia* 19 (2): 164–86.
11. Fajnzylber, Pablo, William Maloney, and Gabriel Montes-Rojas. 2011. "Does Formality Improve Micro-firm Performance? Evidence from the Brazilian SIMPLES Program." *Journal of Development Economics* 94 (2): 262–76; Courseuil, Carlos Henrique, and Rodrigo Leandro de Moura. 2009. "O SIMPLES Federal e a geração de empregos na indústria." Congresso ANPEC.
12. Fajnzylber, Pablo, William Maloney, and Gabriel Montes-Rojas. 2011. "Does Formality Improve Micro-firm Performance? Evidence from the Brazilian SIMPLES Program." *Journal of Development Economics* 94 (2): 262–76; Courseuil, Carlos Henrique, and Rodrigo Leandro de Moura. 2009. "O SIMPLES Federal e a geração de empregos na indústria." Congresso ANPEC; Piza, Caio. 2018. "Out of the Shadows? Revisiting the Impact of the Brazilian SIMPLES Program on Firms' Formalization Rates." *Journal of Development Economics* 134: 125–32.
13. Federal Revenue Service. 2020. *Demonstrativo dos Gastos Tributários PLOA 2021. Quadro X. Principais gastos tributários – projeções PLOA 2021*. Centro de Estudos Tributários e Aduaneiros. August. Version 1.01. Brasília: Ministry of Economy. <https://receita.economia.gov.br/dados/receitadata/renuncia-fiscal/previsoes-ploa/dgt-ploa>.
14. Companies in Brasília are charged a public cleaning fee,

- which covers garbage collection among other public services.
15. *Doing Business* uses the postfiling index to measure postfiling processes. The index includes (i) time to comply with a VAT refund; (ii) time to obtain VAT refund; (iii) time to comply with a CIT correction; and (iv) time to complete a CIT correction. The last component is included if, in 25% or more of cases, the pool of companies that were exposed to additional review included companies that self-reported an error in the corporate income tax return, which resulted in their owing more in corporate income tax because of underpayment. This is the case of a medium-size company under the actual profits regime but not of the two scenarios under Simples Nacional. If an audit would take place for the companies under Simples Nacional, according to the data collected, the audit would take 8 months to start and 1 month to complete, for the case of the microenterprise. For the small manufacturer, it would take 8 months to start and 14 weeks to complete. For more information on the postfiling index, see the data notes.
 16. Taxpayers are classified into the following annexes by Complementary Law No. 155 of October 27, 2016: annex 1 (commercial firms); annex 2 (factories and industrial firms); annex 3 (installation, repair, and maintenance services providers); annex 4 (cleaning, security, construction and legal services providers); and annex 5 (audit, media, technology, advertisement, engineering, and other services providers).
 17. The current tax rates for each group are set by Complementary Law No. 155 of October 27, 2016, which updated Complementary Law No. 123 of December 14, 2006.
 18. Rio Grande do Sul implemented the Simples Gaúcho program by means of State Law No. 13,036 of September 19, 2008. The discounts vary according to turnover, ranging from 40% for companies with turnover of between R\$360,000 and R\$720,000 to 3% for turnover between R\$3,420,000 and R\$3,600,000.
 19. Federal Revenue Service. 2015. *Arrecadação do Simples Nacional em 2015 – Inclusão de novos setores, efeitos no Lucro Presumido/Lucro Real e Impactos do PLP 25/2007*. Receita Federal do Brasil. Brasília, August 24.
 20. Dutz, Mark. 2017. “Business Support Policies: Large Spending, Little Impact.” World Bank, Washington, DC.
 21. Bill No. 558 of 2018 proposes a Complementary Law on Simples Nacional. As of early 2021 it was under discussion in Brazil’s lower chamber (House of Representatives), where it was waiting for the statement of the rapporteur in the tax and finance committee (“Comissão de Finanças e Tributação, CFT). The bill was approved by the economic development, industry, trade and services committee in December 2019. If approved by the CFT, it will be analyzed by the constitution, justice, and citizenship committee. Only after those approvals will the bill be voted on by the House of Representatives. Under this bill, turnover thresholds for the following types of companies would be increased: for a ‘micro company’ from R\$360,000 to R\$480,000; for a ‘small-size firm’ from R\$4.8 million to R\$5.4 million; and for an individual microbusiness owner (MEI) from R\$81,000 to R\$120,000.
 22. Cesarino Pessôa, Leonel, and Samuel Pessôa. 2020. *Qualidade dos gastos tributários no Brasil: o Simples Nacional*. FGV Direito SP: São Paulo.
 23. Cesarino Pessôa, Leonel, and Samuel Pessôa. 2020. *Qualidade dos gastos tributários no Brasil: o Simples Nacional*. FGV Direito SP: São Paulo.
 24. Examples of good practices that could be adopted to improve the tax environment in Brazilian states are mentioned in the *Subnational Doing Business in Brazil 2021* paying taxes chapter.



CHAPTER 10

Data notes

The five indicators presented and analyzed in *Subnational Doing Business in Brazil 2021* measure business regulation, the quality and strength of legal frameworks, and the protection of property rights as well as their effect on businesses, especially small and medium-size domestic firms. First, the indicators document the complexity of regulation, such as the number of procedures to register a transfer of commercial property or start and operate a limited liability company. Second, they gauge the time and cost to achieve a regulatory goal or comply with regulation, such as the time and cost to deal with construction permits or resolve a commercial dispute. Third, they measure the extent of legal protections of property, for example, the protections of property rights. Fourth, a set of indicators documents the tax burden on businesses. This report also includes two pilot studies, measuring the processes of registering as an Individual Microbusiness Owner and paying taxes under the Simples Nacional tax regime.

This study presents *Doing Business* indicators for 27 federative units in Brazil. The data for the indicators in this study are current as of September 1, 2020, except for the paying taxes and paying taxes under Simples Nacional indicators, which are current as of December 31, 2019. The data for 190 other economies used for comparison are based on the *Doing Business* project. The *Doing Business 2021* data for Rio de Janeiro and São Paulo, as well as for comparator economies and regional averages, are not considered official until published by the *Doing Business 2021* report.

METHODOLOGY

The *Subnational Doing Business in Brazil 2021* data were collected in a standardized way. To start, the team customized the *Doing Business* questionnaires for the specific study. The questionnaires use simple standardized business cases to ensure comparability across locations and economies and over time—with assumptions about the legal form of the business, its size, its location, and the nature of its operations.

Questionnaires were administered to more than 1,500 local experts, including lawyers, business consultants, accountants, architects, engineers, government officials, and other professionals routinely administering or advising on legal and regulatory requirements. These experts have several rounds of interaction with the project team, involving conference calls, written correspondence, and online meetings with the team. For this project, visits to each location, normally conducted by the team to verify data and recruit respondents, were suspended because of the COVID-19 crisis. The data from questionnaires were subjected to numerous rounds of verification, leading to revisions or expansions of the information collected.

The *Doing Business* methodology offers several advantages. It is transparent, using factual information about what laws and regulations say and allowing multiple interactions with local respondents to clarify potential misinterpretations of questions. Having representative samples of respondents is not an issue; *Doing Business* is not a statistical survey, and the texts of the relevant laws and regulations are collected and answers checked for accuracy. The methodology is easily replicable, so data can be collected in a large sample of economies. Because

standard assumptions are used in the data collection, comparisons and benchmarks are valid across economies. Finally, the data not only highlight the extent of specific regulatory obstacles to business but also identify their source and point to what might be reformed.

For each indicator set, locations receive a score assessing their proximity to the best performance recorded for that indicator set. The ranking for each indicator set is then determined by sorting the score obtained for each indicator set. These data notes also include information on two pilot studies specifically designed to analyze the processes of registering as an Individual Microbusiness Owner ('Microempreendedor Individual', MEI), and paying taxes under the Simples Nacional tax regime. These pilot case studies covered five locations in Brazil and the data were not included in the aggregate ease of doing business score for the five topics covered in this report.

LIMITS TO WHAT IS MEASURED

The *Doing Business* methodology has limitations that should be considered when interpreting the data. First, the data often focus on a specific business form—generally a limited liability company (or its legal equivalent) of a specified size—and may not be representative of the regulation on other businesses (for example, sole proprietorships). Second, transactions described in a standardized case scenario refer to a specific set of issues and may not represent the full set of issues that a business encounters. Third, the measures of time and cost (where fee schedules are lacking) involve an element of judgment by the expert

Economy characteristics

Gross national income per capita

Subnational Doing Business in Brazil 2021 relies on 2019 income per capita data as published in the World Bank's *World Development Indicators*. Income is calculated using the Atlas method (in current U.S. dollars). For cost indicators expressed as a percentage of income per capita, 2019 gross national income (GNI) per capita in current U.S. dollars is used as the denominator. Brazil's income per capita for 2019 is \$9,130.

Region and income group

Doing Business uses the World Bank regional and income group classifications, available at <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519>.

Exchange rate

The exchange rate for the U.S. dollar used in *Subnational Doing Business in Brazil 2021* is \$1 = 3.66731908310579 Brazilian Real (R\$).

respondents. When sources indicate different estimates for components based on actual practice, indicator sets reported in *Doing Business* represent the median values of several responses given under the assumptions of the standardized case.

Finally, the methodology assumes that a business has full information on what is required and what institutions are responsible for a business process, complies with applicable regulation, and does not waste time when completing procedures. In practice, completing a procedure may take longer if the business lacks information or is unable to follow up promptly. Alternatively, the business may choose to disregard some burdensome procedures. For both reasons, the time delays reported in *Doing Business* would differ from the recollection of entrepreneurs reported in the World Bank Enterprise Surveys or other firm-level surveys.

STARTING A BUSINESS

Doing Business records all procedures officially required, or commonly done in practice, for an entrepreneur to start and formally operate an industrial or commercial business, as

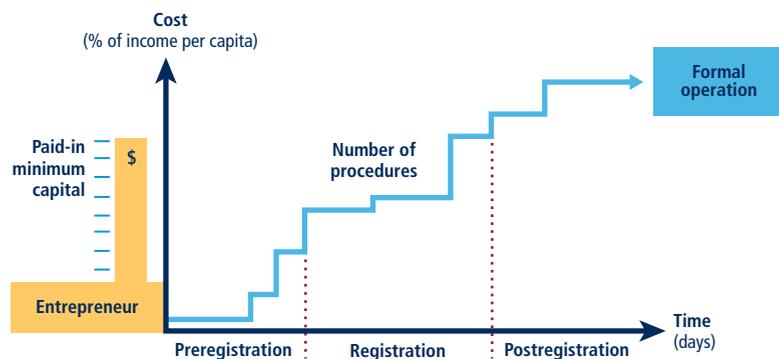
well as the time and cost to complete these procedures and the paid-in minimum capital requirement (figure 10.1). These procedures include the processes entrepreneurs undergo when obtaining all necessary approvals, licenses, and permits and when completing any required notifications, verifications, or inscriptions for the company and employees with relevant authorities. The score for starting a business is the simple average of the scores for each of the component indicators (figure 10.2).

Two types of local limited liability companies are considered under the starting a business methodology. They are identical in all aspects,

except that one company is owned by five married women and the other by five married men. The score for each indicator is the average of the scores obtained for each of the component indicators for both of these standardized companies.

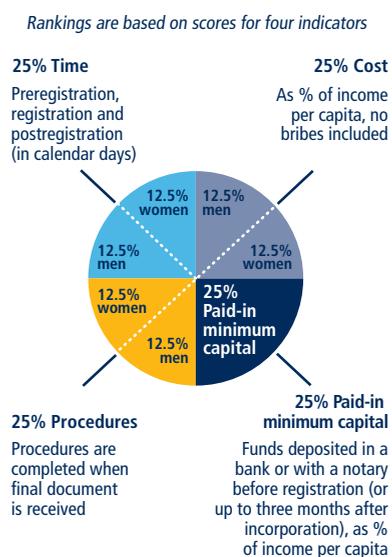
After a study of laws, regulations, and publicly available information on business entry, a detailed list of procedures is developed, along with the time and cost to comply with each procedure under normal circumstances and the paid-in minimum capital requirement. Subsequently, local incorporation lawyers, notaries, and government officials review and verify the data.

FIGURE 10.1 What are the number of procedures, time, cost and paid-in minimum capital to get a local limited liability company up and running?



Source: *Doing Business* database.

FIGURE 10.2 Starting a business: getting a local limited liability company up and running



Source: *Doing Business* database.

Information is also collected on the sequence in which procedures are to be completed and whether procedures may be carried out simultaneously. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes. If answers by local experts differ, inquiries continue until the data are reconciled.

To make the data comparable across economies, several assumptions about the businesses and the procedures are used.

Assumptions about the business

The business:

- Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. Information on the most common form is

obtained from incorporation lawyers or the statistical office.

- Operates in the selected location.
- Performs general industrial or commercial activities such as the production or sale to the public of goods or services. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It is not using heavily polluting production processes.
- Does not qualify for investment incentives or any special benefits.
- Is 100% domestically owned.
- Has five business owners, none of whom is a legal entity. One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each.
- Is managed by one local director.
- Has between 10 and 50 employees one month after the commencement of operations, all of them domestic nationals.
- Has start-up capital of 10 times income per capita.
- Has an estimated turnover of at least 100 times income per capita.
- Leases the commercial plant or offices and is not a proprietor of real estate.
- Has an annual lease for the office space equivalent to one income per capita.
- Occupies an office space of approximately 929 square meters (10,000 square feet).
- Has a company deed that is 10 pages long.

The owners:

- Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old.
- Are in good health and have no criminal record.

- Are married, and each marriage is monogamous and registered with the authorities.
- Where the data may differ according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the data refer to the legal system that applies to most of the female and male population, respectively.

Procedures

A procedure is defined as any interaction of the company founders with external parties (for example, government agencies, lawyers, auditors, or notaries) or spouses (if legally required). Interactions between company founders or company officers and employees are not counted as procedures. Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If founders have to visit the same office several times for different sequential procedures, each is counted separately. The founders are assumed to complete all procedures themselves, without middlemen, facilitators, accountants, or lawyers, unless the use of such a third party is mandated by law or solicited by the majority of entrepreneurs. If the services of professionals are required, procedures conducted by such professionals on behalf of the company are counted as separate procedures. Each electronic procedure is counted as a separate procedure.

Approvals from spouses to own a business or leave the home are considered procedures if required by law or if by failing to obtain such approval the spouse will suffer consequences under the law, such as the loss of right to financial maintenance. Obtaining permissions

only required by one gender for company registration and operation, or getting additional documents only required by one gender for a national identification card are considered additional procedures. In that case, only procedures required for one spouse but not the other are counted. Both pre- and postincorporation procedures that are officially required or commonly done in practice for an entrepreneur to formally operate a business are recorded (table 10.1).

Procedures required for official correspondence or transactions with public agencies are also included. For example, if a company seal or stamp is required on official documents, such as tax declarations, obtaining the seal or stamp is counted. Similarly, if a company must open a bank account in order to complete any subsequent procedure—such as registering for value added tax (VAT) or showing proof of minimum

capital deposit—this transaction is included as a procedure. Shortcuts are counted only if they fulfill four criteria: they are legal, they are available to the general public, they are used by the majority of companies, and avoiding them causes delays.

Only procedures required for all businesses are included. Industry-specific procedures are excluded. For example, procedures to comply with environmental regulations are included only when they apply to all businesses conducting general commercial or industrial activities. Procedures that the company undergoes to connect to electricity, water, gas, and waste disposal services are not included in the starting a business indicators.

Time

Time is recorded in calendar days. The measure captures the median duration that incorporation lawyers or notaries indicate is necessary in

practice to complete a procedure with minimum follow-up with government agencies and no unofficial payments. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days). For online cases, each simultaneous procedure starts half a day after the previous one. A registration process is considered completed once the company has received the final incorporation document or can officially commence business operations. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the economy's score. When obtaining a spouse's approval, it is assumed that permission is granted at no additional cost unless the permission needs to be notarized. It is assumed that the entrepreneur does not waste time and commits to completing each remaining procedure without delay. The time spent by the entrepreneur preparing information to fill in forms is not measured. It is assumed that the entrepreneur is aware of all entry requirements and their sequence from the beginning but has had no prior contact with any of the officials involved.

Cost

Cost is recorded as a percentage of the economy's income per capita. It includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Fees for purchasing and legalizing company books are included if these transactions are required by law. Although VAT registration can be

TABLE 10.1 What do the starting a business indicators measure?

Procedures to legally start and formally operate a company (number)
Preregistration (for example, name verification or reservation, notarization)
Registration in the selected city ^a
Postregistration (for example, social security registration, company seal)
Obtaining approval from spouse to start a business or to leave the home to register the company
Obtaining any gender-specific document for company registration and operation or national identification card
Time required to complete each procedure (calendar days)
Does not include time spent gathering information
Each procedure starts on a separate day (two procedures cannot start on the same day)—though procedures that can be fully completed online are an exception to this rule
Registration process considered completed once final incorporation document is received or company can officially start operating
No prior contact with officials takes place
Cost required to complete each procedure (% of income per capita)
Official costs only, no bribes
No professional fees unless services required by law or commonly used in practice
Paid-in minimum capital (% of income per capita)
Funds deposited in a bank or with a third party (for example a notary) before registration or up to three months after incorporation

a. For 11 economies the data are also collected for the second largest business city.

Source: *Doing Business* database.

counted as a separate procedure, VAT is not part of the incorporation cost. The company law, the commercial code, and specific regulations and fee schedules are used as sources for calculating costs. In the absence of fee schedules, a government officer's estimate is taken as an official source. In the absence of a government officer's estimate, estimates by incorporation experts are used. If several incorporation experts provide different estimates, the median reported value is used. In all cases the cost excludes bribes.

Paid-in minimum capital

The paid-in minimum capital requirement reflects the amount that the entrepreneur needs to deposit in a bank or with a third party (for example, a notary) before registration or up to three months after incorporation. It is recorded as a percentage of the economy's income per capita. The amount is typically specified in the commercial code or the company law. The legal provision needs to be adopted, enforced, and fully implemented. Any legal limitation of the company's operations or decisions related to the payment of the minimum capital requirement is recorded. In case the legal minimum capital is provided per share, it is multiplied by the number of shareholders owning the company. Several economies require minimum capital but allow businesses to pay only a part of it before registration, with the rest to be paid after the first year of operation. In El Salvador in May 2020, for example, the minimum capital requirement was \$2,000, of which 5% needed to be paid before registration. Therefore, the paid-in minimum capital recorded for El Salvador is \$100, or 2.5% of income per capita.

The data details on starting a business can be found at <http://www.doingbusiness.org>. This methodology

was developed by Djankov and others (2002) and is adopted here with minor changes.

DEALING WITH CONSTRUCTION PERMITS

Doing Business records all procedures required for a business in the construction industry to build a warehouse, along with the time and cost to complete each procedure. In addition, *Doing Business* measures the building quality control index, evaluating the quality of building regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. Information is collected through a questionnaire administered to experts in construction licensing, including architects, civil engineers, construction lawyers, construction firms, utility service providers, and public officials who deal with building regulations, including approvals, permit issuance, and inspections. The score for dealing with construction permits is the simple average of the scores for each of the component indicators (figure 10.3).

Efficiency of construction permitting

Doing Business divides the process of building a warehouse into distinct procedures in the questionnaire and solicits data for calculating the time and cost to complete each procedure (figure 10.4). These procedures include, but are not limited to, the following:

- Obtain all plans and surveys required by the architect and the engineer to start the design

of the building plans (for example, topographical surveys, location maps, or soil tests).

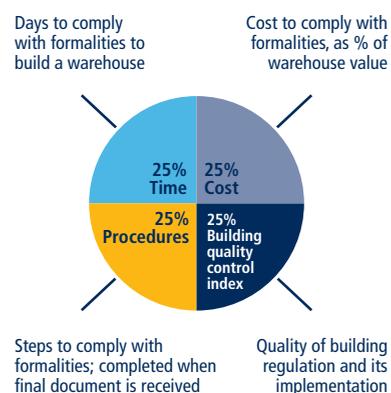
- Obtain and submit all relevant project-specific documents (for example, building plans, site maps and certificates of urbanism) to the authorities.
- Hire external third-party supervisors, consultants, engineers, or inspectors (if necessary).
- Obtain all necessary clearances, licenses, permits, and certificates.
- Submit all required notifications for the start and end of construction and for inspections.
- Request and receive all necessary inspections (unless completed by a hired private, third-party inspector).

Doing Business also records procedures for obtaining connections for water and sewerage. Procedures necessary to register the warehouse so that it can be used as collateral or transferred to another entity are also counted.

To make the data comparable across economies, several assumptions about the construction company,

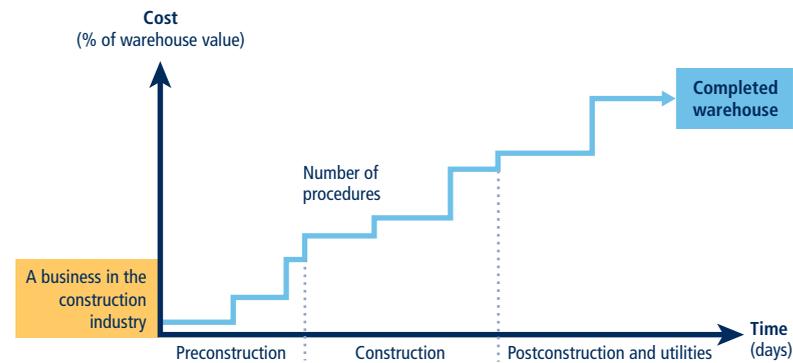
FIGURE 10.3 Dealing with construction permits: efficiency and quality of building regulation

Rankings are based on scores for four indicators



Source: *Doing Business* database.

FIGURE 10.4 What are the time, cost, and number of procedures to comply with formalities to build a warehouse?



Source: *Doing Business* database.

the warehouse project, and the utility connections are used.

Assumptions about the construction company

The construction company (BuildCo):

- Is a limited liability company (or its legal equivalent).
- Operates in the selected location.
- Is 100% domestically and privately owned.
- Has five owners, none of whom is a legal entity.
- Is fully licensed and insured to carry out construction projects, such as building warehouses.
- Has 60 builders and other employees, all of them nationals with the technical expertise and professional experience necessary to obtain construction permits and approvals.
- Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers, where applicable. BuildCo is not assumed to have any other employees who are technical or licensed specialists, such as geological or topographical experts.
- Has paid all taxes and taken out all necessary insurance applicable to its general business activity (for example, accidental

insurance for construction workers and third-person liability).

- Owns the land on which the warehouse will be built and will either sell the warehouse upon its completion or hold it in lien for mortgage.

Assumptions about the warehouse

The warehouse:

- Will be used for general storage activities, such as storage of books or stationery. The warehouse will not be used for any goods requiring special conditions, such as food, chemicals, or pharmaceuticals.
- Will have two stories, both aboveground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high.
- Will have road access and be located in the periurban area of the selected location (that is, on the fringes of the city but still within its official limits).
- Will not be located in a special economic or industrial zone.
- Will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo and is

accurately registered in the cadastre and land registry where freehold titles exist. However, when the land is owned by the government and leased by BuildCo, it is assumed that BuildCo will register the land in the cadastre or land registry or both, whichever is applicable, at the completion of the warehouse.

- Is valued at 50 times income per capita.
- Will be a new construction (with no previous construction on the land), with no trees, natural water sources, natural reserves, or historical monuments of any kind on the plot.
- Will have complete architectural and technical plans prepared by a licensed architect and a licensed engineer. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these steps are counted as separate procedures.
- Will include all technical equipment required to be fully operational.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

Assumptions about the utility connections

The water and sewerage connections:

- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will not require water for fire protection reasons; a fire extinguishing system (dry system) will be used instead. If a wet fire protection system is required by law, it is assumed that the water

demand specified below also covers the water needed for fire protection.

- Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day.
- Will have a constant level of water demand and wastewater flow throughout the year.
- Connection pipes will be 1 inch in diameter for water and 4 inches in diameter for sewerage.

Procedures

A procedure is any interaction of the building company's employees, managers, or any party acting on behalf of the company with external parties, including government agencies, notaries, the land registry, the cadastre, utility companies, public inspectors, and any external private inspectors and technical experts hired where needed. Interactions between company employees, such as development of the warehouse plans and inspections by the in-house engineer, are not counted as procedures. However, interactions with external parties that are required for the architect to prepare the plans and drawings (such as obtaining topographic or geological surveys), or to have such documents approved or stamped by external parties, are counted as procedures. Procedures that the company undergoes to connect the warehouse to water and sewerage are included. All procedures that are legally required and done in practice by most companies to build a warehouse are recorded, even if they may be avoided in exceptional cases. For example, obtaining technical conditions for electricity or a clearance of the electrical plans are counted as separate procedures if

they are required for obtaining a building permit (table 10.2).

Time

Time is recorded in calendar days. The measure captures the median duration that local experts indicate is necessary to complete a procedure in practice. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days), again with the exception of procedures that can be fully completed online. For online cases, each simultaneous procedure starts half a day after the previous one. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the economy's score. It is assumed that BuildCo does not waste time and commits to completing each remaining procedure without delay. The time that BuildCo

spends on gathering information is not taken into account. It is assumed that BuildCo follows all building requirements and their sequence as required.

Cost

Cost is recorded as a percentage of the warehouse value (assumed to be 50 times income per capita). All official fees and costs associated with completing the procedures to legally build a warehouse are recorded, including those associated with obtaining land use approvals and preconstruction design clearances; receiving inspections before, during, and after construction; obtaining utility connections; and registering the warehouse at the property registry. The costs of professional services from external parties, such as those related to obtaining topographical surveys and soil tests, are also taken into account. Deferred costs are also recorded. For example, if the cost of obtaining the utility connection is paid with the first consumption bill instead of at the time of connection, that cost is still fully recorded. Nonrecurring taxes required for the

TABLE 10.2 What do the indicators on the efficiency of construction permitting measure?

Procedures to legally build a warehouse (number)

Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates

Submitting all required notifications and receiving all necessary inspections

Obtaining utility connections for water and sewerage

Registering the warehouse after its completion (if required for use as collateral or for transfer of the warehouse)

Time required to complete each procedure (calendar days)

Does not include time spent gathering information

Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule

Procedure is considered completed once final document is received

No prior contact with officials

Cost required to complete each procedure (% of warehouse value)

Official costs only, no bribes

Source: *Doing Business* database.

completion of the warehouse project are also recorded. Sales taxes (such as VAT) or capital gains taxes are not recorded, nor are deposits paid upfront and later refunded. The building code, information from local experts, specific regulations, and fee schedules are used as sources for costs. If several local partners provide different estimates, the median reported value is used.

Building quality control

The building quality control index is based on six indexes—the quality of building regulations; quality control before, during, and after construction (three separate indexes); liability and insurance regimes; and professional certifications indexes (table 10.3). The indicator is based on the same case study assumptions used for the measures of efficiency.

Quality of building regulations index

The quality of building regulations index has two components:

- Whether building regulations are easily accessible. A score of 1 is assigned if building regulations (including the building code) or regulations dealing with construction permits are available on a website that is updated as new regulations are passed; 0.5 if the building regulations are available free of charge (or for a nominal fee) at the relevant permit-issuing authority; or 0 if the building regulations must be purchased or if they are not made easily accessible anywhere.
- Whether the requirements for obtaining a building permit are clearly specified. A score of 1 is assigned if the building regulations (including the building code) or any accessible website, brochure, or pamphlet clearly

TABLE 10.3 What do the indicators on building quality control measure?

Quality of building regulations index (0–2)
Accessibility of building regulations (0–1)
Clarity of requirements for obtaining a building permit (0–1)
Quality control before construction index (0–1)
Whether licensed or technical experts approve building plans (0–1)
Quality control during construction index (0–3)
Types of inspections legally mandated during construction (0–2)
Implementation of legally mandated inspections in practice (0–1)
Quality control after construction index (0–3)
Final inspection legally mandated after construction (0–2)
Implementation of legally mandated final inspection in practice (0–1)
Liability and insurance regimes index (0–2)
Parties held legally liable for structural flaws after building occupancy (0–1)
Parties legally mandated to obtain insurance to cover structural flaws after building occupancy or insurance is commonly obtained in practice (0–1)
Professional certifications index (0–4)
Qualification requirements for individual who approves building plans (0–2)
Qualification requirements for individual who supervises construction or conducts inspections (0–2)
Building quality control index (0–15)
Sum of the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indexes

Source: *Doing Business* database.

specifies the list of required documents to submit, the fees to be paid, and all required preapprovals of the drawings (for example, electrical, water and sewerage, environmental) or plans by the relevant agencies; a score of 0 is assigned if none of these sources specifies any of these requirements or if these sources specify fewer than the three requirements mentioned above.

The index ranges from 0 to 2, with higher values indicating clearer and more transparent building regulations. In Malta, for example, all relevant legislation can be found on an official government website (a score of 1). The legislation specifies the list of required documents to submit, the fees to be paid, and all required preapprovals of the drawings or plans by the relevant agencies (a score of 1). Adding these numbers

gives Malta a score of 2 on the quality of building regulations index.

Quality control before construction index

The quality control before construction index has one component:

- Whether, by law, a licensed architect or licensed engineer is part of the committee or team that reviews and approves building permit applications and whether that person has the authority to refuse an application if the plans are not in conformity with regulations. A score of 1 is assigned if the national association of architects or engineers (or its equivalent) must review the building plans, if an independent firm or expert who is a licensed architect or engineer must review the plans, if the architect or engineer who prepared the plans must submit an attestation to the

permit-issuing authority stating that the plans are in compliance with the building regulations, or if a licensed architect or engineer is part of the committee or team that approves the plans at the relevant permit-issuing authority; a score of 0 is assigned if no licensed architect or engineer is involved in the review of the plans to ensure their compliance with building regulations.

The index ranges from 0 to 1, with higher values indicating better quality control in the review of the building plans. In the Arab Republic of Egypt, for example, the city hall in Cairo must review the building permit application, including the plans and drawings, and a licensed architect is part of the team that reviews the plans and drawings. Egypt, therefore, receives a score of 1 on the quality control before construction index.

Quality control during construction index

The quality control during construction index has two components:

- Whether inspections are mandated by law during the construction process. A score of 2 is assigned if (i) a government agency is legally mandated to conduct technical inspections at different stages during the construction or an in-house engineer (that is, an employee of the building company), an external supervising engineer, or external firm is legally mandated to conduct technical inspections at different stages during the construction of the building and is required to submit a detailed inspections report at the completion of the construction; and (ii) it is legally mandated to conduct risk-based inspections. A score of 1 is assigned if a government agency is legally mandated to

conduct only technical inspections at different stages during the construction or if an in-house engineer (that is, an employee of the building company), an external supervising engineer, or an external inspections firm is legally mandated to conduct technical inspections at different stages during the construction of the building and is required to submit a detailed inspections report at the completion of the construction. A score of 0 is assigned if a government agency is legally mandated to conduct unscheduled inspections, or if no technical inspections are mandated by law.

- Whether inspections during construction are implemented in practice. A score of 1 is assigned if the legally mandated inspections during construction always occur in practice; a score of 0 is assigned if the legally mandated inspections do not occur in practice, if the inspections occur most of the time but not always, or if inspections are not mandated by law regardless of whether they commonly occur in practice.

The index ranges from 0 to 3, with higher values indicating better quality control during the construction process. In Antigua and Barbuda, for example, the Development Control Authority is legally mandated to conduct phased inspections under the Physical Planning Act of 2003 (a score of 1). However, the Development Control Authority rarely conducts these inspections in practice (a score of 0). Adding these numbers gives Antigua and Barbuda a score of 1 on the quality control during construction index.

Quality control after construction index

The quality control after construction index has two components:

- Whether a final inspection is mandated by law in order to verify that the building was built in compliance with the approved plans and existing building regulations. A score of 2 is assigned if an in-house supervising engineer (that is, an employee of the building company), an external supervising engineer, or an external inspections firm is legally mandated to verify that the building has been built in accordance with the approved plans and existing building regulations, or if a government agency is legally mandated to conduct a final inspection upon completion of the building; a score of 0 is assigned if no final inspection is mandated by law after construction and no third party is required to verify that the building has been built in accordance with the approved plans and existing building regulations.
- Whether the final inspection is implemented in practice. A score of 1 is assigned if the legally mandated final inspection after construction always occurs in practice or if a supervising engineer or firm attests that the building has been built in accordance with the approved plans and existing building regulations; a score of 0 is assigned if the legally mandated final inspection does not occur in practice, if the legally mandated final inspection occurs most of the time but not always, or if a final inspection is not mandated by law regardless of whether or not it commonly occurs in practice.

The index ranges from 0 to 3, with higher values indicating better quality control after the construction process. In Haiti, for example, the Municipality of Port-au-Prince is legally mandated to conduct a final inspection under the National Building Code of 2012 (a score of 2). However, the final inspection

does not occur in practice (a score of 0). Adding these numbers gives Haiti a score of 2 on the quality control after construction index.

Liability and insurance regimes index

The liability and insurance regimes index has two components:

- Whether any parties involved in the construction process are held legally liable for latent defects such as structural flaws or problems in the building once it is in use. A score of 1 is assigned if at least two of the following parties are held legally liable for structural flaws or problems in the building once it is in use: the architect or engineer who designed the plans for the building, the professional or agency that conducted technical inspections, or the construction company; 0.5 if only one of the parties is held legally liable for structural flaws or problems in the building once it is in use; or 0 if no party is held legally liable for structural flaws or problems in the building once it is in use, if the project owner or investor is the only party held liable, if liability is determined in court, or if liability is stipulated in a contract.
- Whether any parties involved in the construction process are legally required to obtain a latent defect liability—or decennial (10 years) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use. A score of 1 is assigned if the architect or engineer who designed the plans for the building, the professional or agency that conducted the technical inspections, the construction company, or the project owner or investor is required by law to obtain either a decennial liability insurance policy or a latent defect liability insurance to cover possible structural flaws or problems

in the building once it is in use or if a decennial liability insurance policy or a latent defect liability insurance is commonly obtained in practice by the majority of any of these parties even if not required by law. A score of 0 is assigned if no party is required by law to obtain either a decennial liability insurance or a latent defect liability insurance policy, and such insurance is not commonly obtained in practice by any party, if the requirement to obtain an insurance policy is stipulated in a contract, if any party must obtain a professional insurance or an all risk insurance policy to cover the safety of workers or any other defects during construction but not a decennial liability insurance or a latent defect liability insurance policy that would cover defects after the building is in use, or if any party is required to pay for any damages caused on its own without having to obtain an insurance policy.

The index ranges from 0 to 2, with higher values indicating more stringent latent defect liability and insurance regimes. In Madagascar, for example, under article 1792 of the Civil Code both the architect who designed the plans and the construction company are legally held liable for latent defects for a period of 10 years after the completion of the building (a score of 1). However, there is no legal requirement for any party to obtain a decennial liability insurance policy to cover structural defects, nor do most parties obtain such insurance in practice (a score of 0). Adding these numbers gives Madagascar a score of 1 on the liability and insurance regimes index.

Professional certifications index

The professional certifications index has two components:

- The qualification requirements of the professional responsible for verifying that the architectural plans or drawings are in compliance with the building regulations. A score of 2 is assigned if national or state regulations mandate that the professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in architecture or engineering, and must also either be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 1 is assigned if national or state regulations mandate that the professional must have a university degree (a minimum of a bachelor's) in architecture or engineering and must also either have a minimum number of years of practical experience or be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 0 is assigned if national or state regulations mandate that the professional must meet only one of the above requirements, if they mandate that the professional must meet two of the requirements but neither of the two is to have a university degree, or if no national or state regulation determines the professional's qualification requirements.
- The qualification requirements of the professional who conducts the technical inspections during construction. A score of 2 is assigned if national or state regulations mandate that the professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in engineering, and must also either be a registered member of

the national order of engineers or pass a qualification exam. A score of 1 is assigned if national or state regulations mandate that the professional must have a university degree (a minimum of a bachelor's) in engineering and must also either have a minimum number of years of practical experience or be a registered member of the national order (association) of engineers or pass a qualification exam. A score of 0 is assigned if national or state regulations mandate that the professional must meet only one of the requirements, if they mandate that the professional must meet two of the requirements but neither of the two is to have a university degree, or if no national or state regulation determines the professional's qualification requirements.

The index ranges from 0 to 4, with higher values indicating stricter professional certification requirements. In Albania, for example, the professional conducting technical inspections during construction must have a minimum number of years of experience, must have a relevant university degree, and must be a registered architect or engineer (a score of 2). However, the professional responsible for verifying that the architectural plans or drawings are in compliance with building regulations must only have a minimum number of years of experience and a university degree in architecture or engineering (a score of 1). Adding these numbers gives Albania a score of 3 on the professional certifications index.

Building quality control index

The building quality control index is the sum of the scores on the quality of building regulations, quality control before construction, quality control during construction, quality

control after construction, liability and insurance regimes, and professional certifications indexes. The index ranges from 0 to 15, with higher values indicating better quality control and safety mechanisms in the construction regulatory system.

The data details on dealing with construction permits can be found at <http://www.doingbusiness.org>.

REGISTERING PROPERTY

Doing Business records the full sequence of procedures necessary for a limited liability company (the buyer) to purchase a property from another business (the seller) and to transfer the property title to the buyer's name so that the buyer can use the property for expanding its business, as collateral in taking out new loans, or, if necessary, to sell the property to another business. It also measures the time and cost to complete each of these procedures. *Doing Business* also measures the quality of the land administration system in each economy. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights. The score for registering property is the simple average of the scores for each of the component indicators (figure 10.5).

Efficiency of transferring property

As recorded by *Doing Business*, the process of transferring property starts with obtaining the necessary documents, such as a recent copy of the seller's title if necessary and

conducting due diligence as required. The transaction is considered complete when it is opposable to third parties and when the buyer can use the property as collateral for a bank loan or resell it (figure 10.6). Every procedure required by law or necessary in practice is included, whether it is the responsibility of the seller or the buyer or must be completed by a third party on their behalf. Local property lawyers, notaries, and property registries provide information on procedures as well as the time and cost to complete each of them.

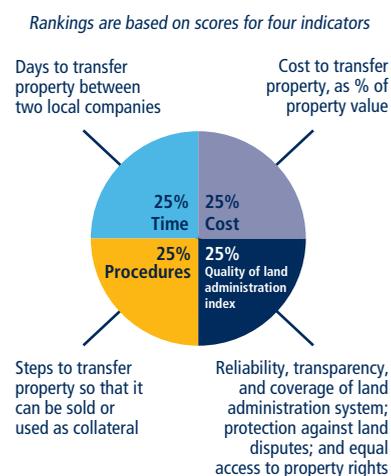
To make the data comparable across economies, several assumptions about the parties to the transaction, the property, and the procedures are used.

Assumptions about the parties

The parties (buyer and seller):

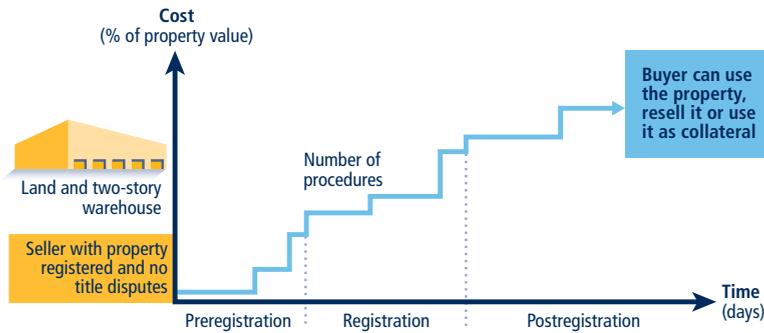
- Are limited liability companies (or their legal equivalent).
- Are located in the periurban area (that is, on the outskirts of the city but still within its official limits) of the selected location.

FIGURE 10.5 Registering property: efficiency and quality of land administration system



Source: *Doing Business* database.

FIGURE 10.6 What are the time, cost, and number of procedures required to transfer property between two local companies?



Source: *Doing Business* database.

- Are 100% domestically and privately owned.
- Perform general commercial activities.

Assumptions about the property

The property:

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone (that is, on the outskirts of the city but still within its official limits), and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system, and complies with all safety standards, building codes, and other legal requirements. The property, consisting of land

and a building, will be transferred in its entirety.

- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves, or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage, or certain types of agricultural activities, are required.

- Has no occupants, and no other party holds a legal interest in it.

Procedures

A procedure is defined as any interaction of the buyer, the seller, or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, and others. Interactions between company officers and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases (table 10.4). Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If the same office is visited several times for different sequential procedures, each visit is counted separately. Each electronic procedure is counted as a separate procedure. Payment of capital gains tax can be counted as a separate procedure but is excluded from the cost measure. If a procedure can be accelerated legally for an additional cost,

TABLE 10.4 What do the indicators on the efficiency of transferring property measure?

Procedures to legally transfer title on immovable property (number)
Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
Registration procedures in the selected city ^a
Postregistration procedures (for example, filing title with municipality)
Time required to complete each procedure (calendar days)
Does not include time spent gathering information
Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
Procedure is considered completed once final document is received
No prior contact with officials
Cost required to complete each procedure (% of property value)
Official costs only (such as administrative fees, duties and taxes)
Value added tax, capital gains tax and illicit payments are excluded

a. For 11 economies the data are also collected for the second largest business city.

Source: *Doing Business* database.

the fastest procedure is chosen if that option is more beneficial to the economy's score and if it is used by most property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so.

Time

Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries, or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (again except for procedures that can be fully completed online). For online cases, each simultaneous procedure starts half a day after the previous one. It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. The time spent preparing information to fill in forms is not measured.

Cost

Cost is recorded as a percentage of the property value, assumed to be equivalent to 50 times income per capita. Only official costs required by law are recorded, including fees, transfer taxes, stamp duties, and any other payment to the property registry, notaries, public agencies, or lawyers. Other taxes, such as capital gains tax or VAT, are excluded from the cost measure. However,

in economies where transfer tax can be substituted by VAT, transfer tax will be recorded instead. Costs borne by both the buyer and the seller are included. If cost estimates differ among sources, the median reported value is used.

Quality of land administration

The quality of land administration index is composed of five other indexes: the reliability of infrastructure, transparency of information, geographic coverage, land dispute

resolution, and equal access to property rights (table 10.5).

The quality of land administration index is the sum of the scores on the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property indexes. The index ranges from 0 to 30, with higher values indicating better quality of the land administration system.¹

Reliability of infrastructure index

The reliability of infrastructure index has six components:

TABLE 10.5 What do the indicators on the quality of land administration measure?

Reliability of infrastructure index (0–8)

Type of system for archiving information on land ownership

Availability of electronic database to check for encumbrances

Type of system for archiving cadastral maps or cadastral plans

Availability of geographic information system

Link between property ownership registry and mapping system

Transparency of information index (0–6)

Accessibility of information on land ownership

Accessibility of cadastral maps or cadastral plans of land plots

Publication of fee schedules, lists of registration documents, service standards

Availability of a specific and separate mechanism for complaints

Publication of statistics about the number of property transactions

Geographic coverage index (0–8)

Coverage of land registry at the level of the selected city and the economy^a

Coverage of mapping agency at the level of the selected city and the economy^a

Land dispute resolution index (0–8)

Legal framework for immovable property registration

Mechanisms to prevent and resolve land disputes

Equal access to property rights (-2–0)

Unequal ownership rights to property between unmarried men and women

Unequal ownership rights to property between married men and women

Quality of land administration index (0–30)

Sum of the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights indexes

a. For 11 economies the data are also collected for the second largest business city.
Source: *Doing Business* database.

- In what format land title certificates are kept at the immovable property registry of the selected city. A score of 2 is assigned if land title certificates are fully digital; 1 if they are scanned; or 0 if they are kept in paper format.
- Whether there is a comprehensive and functional electronic database for checking all encumbrances, charges, or privileges affecting a registered property's encumbrances. A score of 1 is assigned if yes; or 0 if no.
- In what format cadastral plans are kept at the mapping agency of the selected location of the economy. A score of 2 is assigned if cadastral plans are fully digital; 1 if they are scanned; or 0 if they are kept in paper format.
- Whether there is an electronic database for recording boundaries, checking plans, and providing cadastral information (geographic information system, a fully digital geographic representation of the land plot). A score of 1 is assigned if yes; or 0 if no.
- Whether the land ownership registry and mapping agency are connected and synchronized. A score of 1 is assigned if information about land ownership and cadastral plans is kept in a single database or in connected and synchronized databases; a score of 0 is assigned if there is no connection between different databases.
- Whether both the immovable property registry and the mapping agency use the same identification number for properties. A score of 1 is assigned if yes; or 0 if no.

The index ranges from 0 to 8, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information

on property titles and boundaries. In Turkey, for example, the land registry offices in Istanbul maintain titles in a fully digital format (a score of 2) and have a fully electronic database to check for encumbrances (a score of 1). The Cadastral Directorate offices in Istanbul have fully digital maps (a score of 2), and the Geographical Information Directorate has a public portal allowing users to check the plans and cadastral information on parcels along with satellite images (a score of 1). Databases about land ownership and maps are linked to each other through the TAKBIS system, an integrated information system for the land registry offices and cadastral offices (a score of 1). Finally, there is a unique identifying number for properties (a score of 1). Adding these numbers gives Turkey a score of 8 on the reliability of infrastructure index.

Transparency of information index

The transparency of information index has 10 components:

- Whether information on land ownership is made publicly available without requiring the title certificate number. A score of 1 is assigned if information on land ownership is accessible by anyone; a score of 0 is assigned if access is restricted.
- Whether the list of documents required for completing all types of property transactions is made publicly available. A score of 0.5 is assigned if the list of documents is accessible online or on a public board; a score of 0 is assigned if the list is not made available to the public or if it can be obtained only in person.
- Whether the fee schedule for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the fee schedule

is easily accessible online or on a public board free of charge; a score of 0 is assigned if the schedule is not made available to the public or if it can be obtained only in person.

- Whether the immovable property agency formally specifies the time frame to deliver a legally binding document proving property ownership. A score of 0.5 is assigned if such service standard is accessible online or on a public board; a score of 0 is assigned if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and independent mechanism for filing a complaint; a score of 0 is assigned if there is only a general mechanism or no mechanism.
- Whether there are publicly available official statistics tracking the number of transactions at the immovable property registration agency in the selected location for the past five years. A score of 0.5 is assigned if statistics are published at the latest on May 1 for the past five years; a score of 0 is assigned if no such statistics are made publicly available.
- Whether cadastral plans are made publicly available. A score of 0.5 is assigned if cadastral plans are accessible by anyone; a score of 0 is assigned if access is restricted.
- Whether the fee schedule for accessing cadastral plan is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board

free of charge; a score of 0 is assigned if the schedule is not made available to the public or if it can be obtained only in person.

- Whether the mapping agency formally specifies the time frame to deliver an updated cadastral plan. A score of 0.5 is assigned if the service standard is accessible online or on a public board; a score of 0 is assigned if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the mapping agency. A score of 0.5 is assigned if there is a specific and independent mechanism for filing a complaint; a score of 0 is assigned if there is only a general mechanism or no mechanism.

The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system. In the Netherlands, for example, anyone who pays a fee can consult the land ownership database (a score of 1). Information can be obtained at the office, by mail, or online using the Kadaster website (<http://www.kadaster.nl>). Anyone can also easily access the information online about the list of documents to submit for property registration (a score of 0.5), the fee schedule for registration (a score of 0.5), and the service standards (a score of 0.5). And anyone facing a problem at the land registry can file a complaint or report an error by filling out a specific form online (a score of 1). In addition, the Kadaster makes statistics about land transactions available to the public, reporting a total of 34,908 property transfers in Amsterdam in 2019 (a score of 0.5). Moreover,

anyone who pays a fee can consult online cadastral maps (a score of 0.5). It is also possible to get public access to the fee schedule for map consultation (a score of 0.5), the service standards for delivery of an updated plan (a score of 0.5), and a specific mechanism for filing a complaint about a map (a score of 0.5). Adding these numbers gives the Netherlands a score of 6 on the transparency of information index.

Geographic coverage index

The geographic coverage index has four components:

- How complete the coverage of the land registry is at the level of the selected location. A score of 2 is assigned if all privately held land plots in the city are formally registered at the land registry, or 0 if not.
- How complete the coverage of the land registry is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are formally registered at the land registry, or 0 if not.
- How complete the coverage of the mapping agency is at the level of the selected location. A score of 2 is assigned if all privately held land plots in the city are mapped, or 0 if not.
- How complete the coverage of the mapping agency is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are mapped, or 0 if not.

The index ranges from 0 to 8, with higher values indicating greater geographic coverage in land ownership registration and cadastral mapping. In Japan, for example, all privately held land plots are formally registered at the land registry in Tokyo and Osaka (a score of 2) and the economy as a whole (a score of 2). Also, all privately held

land plots are mapped in both cities (a score of 2) and the economy as a whole (a score of 2). Adding these numbers gives Japan a score of 8 on the geographic coverage index.

Land dispute resolution index

The land dispute resolution index assesses the legal framework for immovable property registration and the accessibility of dispute resolution mechanisms. The index has eight components:

- Whether the law requires that all property sale transactions be registered at the immovable property registry to make them opposable to third parties. A score of 1.5 is assigned if yes, or 0 if no.
- Whether the formal system of immovable property registration is subject to a guarantee. A score of 0.5 is assigned if either a state or private guarantee over immovable property registration is required by law; a score of 0 is assigned if no such guarantee is required.
- Whether there is a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry. A score of 0.5 is assigned if yes, or 0 if no.
- Whether the legal system requires verification of the legal validity of the documents (such as the sales, transfer or conveyance deed) necessary for a property transaction. A score of 0.5 is assigned if there is a review of legal validity, either by the registrar or by a professional (such as a notary or a lawyer); a score of 0 is assigned if there is no review.
- Whether the legal system requires verification of the identity of the parties to a property transaction. A score of 0.5 is assigned if there

is verification of identity, either by the registrar or by a professional (such as a notary or a lawyer); a score of 0 is assigned if there is no verification.

- Whether there is a national database to verify the accuracy of government-issued identity documents. A score of 1 is assigned if such a national database is available, or 0 if not.
- How much time it takes for a court of first instance with jurisdiction on a land dispute between two local businesses over tenure rights located in the selected location to issue a final decision (without any appeal against the decision). A score of 3 is assigned if it takes less than one year; 2 if it takes between one and two years; 1 if it takes between two and three years; or 0 if it takes more than three years.
- Whether there are publicly available statistics on the number of land disputes at the selected location in the first instance court for the past five years. A score of 0.5 is assigned if statistics are published about land disputes in the economy at the latest on May 1 for the past five years; a score of 0 is assigned if no such statistics are made publicly available.

The index ranges from 0 to 8, with higher values indicating greater protection against land disputes. In the United Kingdom, for example, according to the Land Registration Act 2002 property transactions must be registered at the land registry to make them opposable to third parties (a score of 1.5). The property transfer system is guaranteed by the state (a score of 0.5) and has a compensation mechanism to cover losses incurred by parties who engaged in good faith in a property transaction based on an

error by the registry (a score of 0.5). In accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, a lawyer verifies the legal validity of the documents in a property transaction (a score of 0.5) and the identity of the parties (a score of 0.5). The United Kingdom has a national database to verify the accuracy of identity documents (a score of 1). In a land dispute between two British companies over the tenure rights of a property, the Land Registration division of the Property Chamber (First-tier Tribunal) gives a decision in less than one year (a score of 3). Finally, statistics about land disputes are collected and published; there were a total of 1,013 land disputes in the country in 2019 (a score of 0.5). Adding these numbers gives the United Kingdom a score of 8 on the land dispute resolution index.

Equal access to property rights index

The equal access to property rights index has two components:

- Whether unmarried men and unmarried women have equal ownership rights to property. A score of –1 is assigned if there are unequal ownership rights to property; a score of 0 is assigned if there is equality.
- Whether married men and married women have equal ownership rights to property. A score of –1 is assigned if there are unequal ownership rights to property; a score of 0 is assigned if there is equality.

Ownership rights cover the ability to manage, control, administer, access, encumber, receive, dispose of, and transfer property. Each restriction is considered if there is a differential treatment for men and women in the law considering the default marital property regime. For customary land systems, equality is

assumed unless there is a general legal provision stating a differential treatment.

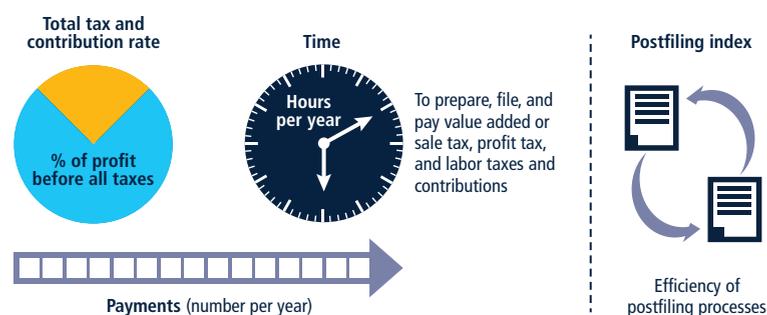
The index ranges from –2 to 0, with higher values indicating greater inclusiveness of property rights. In Mali, for example, unmarried men and unmarried women have equal ownership rights to property (a score of 0). The same applies to married men and women who can use their property in the same way (a score of 0). Adding these numbers gives Mali a score of 0 on the equal access to property rights index—which indicates equal property rights between men and women. By contrast, in Tonga unmarried men and unmarried women do not have equal ownership rights to property according to the Land Act [Cap 132], Sections 7, 45, and 82 (a score of –1). The same applies to married men and women who are not permitted to use their property in the same way according to the Land Act [Cap 132], Sections 7, 45, and 82 (a score of –1). Adding these numbers gives Tonga a score of –2 on the equal access to property rights index—which indicates unequal property rights between men and women.

The data details on registering property can be found at <http://www.doingbusiness.org>.

PAYING TAXES

Doing Business records the taxes and mandatory contributions that a local standardized manufacturing company must pay in a given year as well as measures of the administrative burden of paying taxes and contributions and complying with postfiling procedures (figure 10.7). The project was developed and implemented in cooperation

FIGURE 10.7 What are the time, total tax and contribution rate, number of payments, and postfiling processes a local medium-size company must comply with and pay?



Source: *Doing Business* database.

with PwC.² Taxes and contributions measured include the profit or corporate income tax, social contributions and labor taxes paid by the employer, property taxes, property transfer taxes, dividend tax, capital gains tax, financial transactions tax, waste collection taxes, vehicle and road taxes, and any other small taxes or fees.

The score for paying taxes is the simple average of the scores for each of the component indicators (figure 10.8), with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate.³ The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including *Doing Business 2015*: that rate is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.

The threshold is not based on any economic theory of an “optimal tax rate” that minimizes distortions or maximizes efficiency in an economy’s overall tax system. Instead, it is mainly empirical in nature, set at

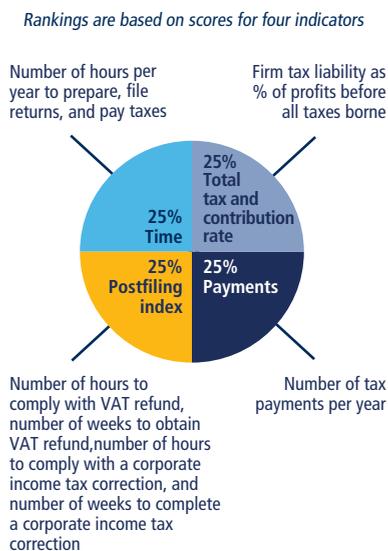
the lower end of the distribution of tax rates levied on a standardized case study company in the manufacturing sector as observed through the paying taxes indicator set. The threshold reduces the bias in the total tax and contribution rate indicator toward economies that do not need to levy significant taxes on companies like the *Doing Business* standardized case study company because they raise public revenue in other ways—for example, through taxes on foreign companies, through taxes on sectors other than manufacturing, or from natural resources (all of which are outside the scope of the methodology).

Doing Business measures all taxes and contributions that are government mandated (at any level—federal, state, or local) and that apply to the standardized business and have an impact on its financial statements. In doing so, *Doing Business* goes beyond the traditional definition of a tax. As defined for the purposes of government national accounts, taxes include only compulsory, unrequited payments to general government. *Doing Business* departs from this definition because it measures imposed charges that affect

business accounts, not government accounts. One main difference relates to labor contributions. The *Doing Business* measure includes government-mandated contributions paid by the employer to a required private pension fund or workers’ insurance fund. It includes, for example, Australia’s compulsory superannuation guarantee and workers’ compensation insurance. For the purpose of calculating the total tax and contribution rate (defined below), only taxes borne are included. For example, VATs are generally excluded (provided that they are recoverable) because they do not affect the accounting profits of the business—that is, they are not reflected in the income statement. They are, however, included for the purpose of the compliance measures (time and payments), because they add to the burden of complying with the tax system.

Doing Business uses a case scenario to measure the taxes and contributions paid by a standardized business and the complexity of an economy’s tax compliance system. This case scenario uses a set of financial statements and assumptions about the transactions made over the course of the year. In each economy, tax experts from a number of different firms (in many economies these firms include PwC) compute the taxes and mandatory contributions due in their jurisdiction based on the standardized case study facts. Information is also compiled on the frequency of filing and payments, the time taken to comply with tax laws in an economy, the time taken to request and process a VAT refund claim, and the time taken to comply with and complete a corporate income tax correction. To make the data comparable across economies, several assumptions about the business and the taxes and contributions are used.

FIGURE 10.8 Paying taxes: tax compliance for a local manufacturing company



Source: *Doing Business* database.

Note: All economies below the threshold (26.1%) receive the same score in the total tax and contribution rate component as the economies at the threshold. If both value added tax (VAT) and corporate income tax apply, the postfiling index is the simple average of the scores for each of the four components: time to comply with VAT refund, time to obtain VAT refund, time to comply with a corporate income tax correction, and time to complete a corporate income tax correction. If only VAT or corporate income tax applies, the postfiling index is the simple average of the scores for only the two components pertaining to the applicable tax. If neither VAT nor corporate income tax applies, the postfiling index is not included in the score for paying taxes.

Assumptions about the business

The business (TaxpayerCo.):

- Is a limited liability, taxable company. If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. The most common form is reported by incorporation lawyers or the statistical office.
- Started operations on January 1, 2018. At that time the company purchased all the assets

shown in its balance sheet and hired all its workers.

- Operates in the selected location.
- Is 100% domestically owned and has five owners, all of whom are natural persons.
- At the end of 2018, has a start-up capital of 102 times income per capita.
- Performs general industrial or commercial activities. It produces a light manufacturing good and sells its product at retail. It does not participate in foreign trade (no import or export), does not have any subsidiaries or branches, and does not handle products subject to a special tax regime—for example, liquor or tobacco.
- At the beginning of 2019, owns two plots of land, one building, machinery, office equipment, information technology (IT) equipment, and one truck, and leases one truck.
- Does not qualify for investment incentives or any benefits apart from those related to the age or size of the company.
- Has 60 employees—four managers, eight assistants, and 48 workers. All are nationals, and one manager is also an owner. The company pays for additional medical insurance for employees (not mandated by any law) as an additional benefit. In addition, in some economies reimbursable business travel and client entertainment expenses are considered fringe benefits. When applicable, it is assumed that the company pays the fringe benefit tax on this expense or that the benefit becomes taxable income for the employee. The case study assumes no additional salary additions for meals, transportation, education, or others. Therefore, even when such benefits are frequent, they

are not added to or removed from the taxable gross salaries to arrive at the labor tax or contribution calculation.

- Pays an annual manager salary of 2.25 times income per capita, annual assistant salary of 1.25 times income per capita, and annual worker salary of 1 times income per capita.
- Has a turnover of 1,050 times income per capita.
- Makes a loss in the first year of operation.
- Has a markup (pretax) of 20% (that is, sales are 120% of the cost of goods sold).
- Distributes 50% of its net profits as dividends to the owners at the end of the second year.
- Sells one of its plots of land at a profit at the beginning of the second year.
- Is subject to a series of detailed assumptions on expenses and transactions to further standardize the case. For example, the owner who is also a manager spends 10% of income per capita on traveling for the company (20% of this owner's expenses are purely private, 20% are for entertaining customers, and 60% are for business travel). All financial statement variables are proportional to 2018 income per capita (this is an update from the 2012 income per capita used in earlier publications from *Doing Business 2015* through *Doing Business 2020*,⁴ and the 2005 income per capita used for previous years). For some economies, if the 2018 income per capita was not sufficient to bring the salaries of all the case study employees up to the minimum wage thresholds that exist in these economies, then for these economies a multiple of two or three times income per capita has been used to estimate the financial statement variables.⁵

Assumptions about the taxes and contributions

- All the taxes and contributions recorded are those paid in the second year of operation (calendar year 2019). A tax or contribution is considered distinct if it has a different name or is collected by a different agency. Taxes and contributions with the same name and agency, but charged at different rates depending on the business, are counted as the same tax or contribution.
- The number of times the company pays taxes and contributions in a year is the number of different taxes or contributions multiplied by the frequency of payment (or withholding) for each tax. The frequency of payment includes advance payments (or withholding) as well as regular payments (or withholding).

Tax payments

The tax payments indicator reflects the total number of taxes and contributions paid, the method of payment, the frequency of payment, the frequency of filing, and the number of agencies involved for the standardized case study company during the second year of operation (table 10.6). It includes taxes withheld by the company, such as sales tax, VAT, and employee-borne labor taxes. These taxes are traditionally collected by the company from the consumer or employee on behalf of the tax agencies. Although they do not affect the income statements of the company, they add to the administrative burden of complying with the tax system and so are included in the tax payments measure.

The number of payments takes into account electronic filing. Where full electronic filing and payment

are allowed and are used by the majority of businesses similar to the case study company, the tax is counted as paid once a year even if filings and payments are more frequent. For payments made through third parties, such as tax on interest paid by a financial institution or fuel tax paid by a fuel distributor, only one payment is included even if payments are more frequent.

Where two or more taxes or contributions are filed for and paid jointly using the same form, each of these joint payments is counted once. For example, if mandatory health insurance contributions and mandatory pension contributions are filed for and paid together, only one of these contributions would be included in the number of payments.

Time

Time is recorded in hours per year. The indicator measures the time taken to prepare, file, and pay three major types of taxes and contributions: the corporate income tax, value added or sales tax, and labor taxes, including payroll taxes and social contributions. Preparation time includes the time to collect all information necessary to compute the tax payable and to calculate the amount payable. If separate accounting books must be kept for tax purposes—or separate calculations made—the time associated with these processes is included. This extra time is included only if the regular accounting work is not enough to fulfill the tax accounting requirements. Filing time includes the time to complete all necessary tax return forms and file the

TABLE 10.6 What do the paying taxes indicators measure?

Tax payments for a manufacturing company in 2019 (number per year adjusted for electronic and joint filing and payment)

Total number of taxes and contributions paid, including consumption taxes (VAT, sales tax, or goods and services tax)

Method and frequency of filing and payment

Time required to comply with three major taxes (hours per year)

Collecting information and computing the tax payable

Completing tax return forms, filing with proper agencies

Arranging payment or withholding

Preparing separate mandatory tax accounting books, if required

Total tax and contribution rate (% of profit before all taxes)

Profit or corporate income tax

Social contributions and labor taxes paid by the employer

Property and property transfer taxes

Dividends, capital gains, and financial transactions taxes

Waste collection, vehicle, road, and other taxes

Postfiling index (0–100)

Compliance time of a VAT refund process

Time to receive a VAT refund

Compliance time of correcting an error in the corporate income tax return including compliance with an audit process if applicable

Time to complete a corporate income tax correction

Source: *Doing Business* database.

Note: VAT = value added tax.

relevant returns at the tax authority. Payment time considers the hours needed to make the payment online or in person. Where taxes and contributions are paid in person, the time includes delays while waiting.

Total tax and contribution rate

The total tax and contribution rate measures the amount of taxes and mandatory contributions borne by the business in the second year of operation, expressed as a share of commercial profit. *Doing Business 2021* reports the total tax and contribution rate for calendar year 2019. The total amount of taxes and contributions borne is the sum of all the different taxes and contributions payable after accounting for allowable deductions and exemptions. The taxes withheld (such as personal income tax) or collected by the company and remitted to the tax authorities (such as VAT, sales tax, or goods and service tax), but taxes not borne by the company are excluded. The taxes included can be divided into five categories: profit or corporate income tax, social contributions and labor taxes paid by the employer (for which all mandatory contributions are included, even if paid to a private entity such as a

requited pension fund), property taxes, turnover taxes, and other taxes (such as municipal fees and vehicle taxes). Fuel taxes are no longer included in the total tax and contribution rate because of the difficulty of computing these taxes in a consistent way for all economies covered. The fuel tax amounts are in most cases very small, and measuring these amounts is often complicated because they depend on fuel consumption. Fuel taxes continue to be counted in the number of payments.

The total tax and contribution rate is designed to provide a comprehensive measure of the cost of all the taxes a business bears. It differs from the statutory tax rate, which merely provides the factor to be applied to the tax base. In computing the total tax and contribution rate, the actual tax or contribution payable is divided by commercial profit. Data for Iraq are provided as an example (table 10.7).

Commercial profit is essentially net profit before all taxes and contributions borne. It differs from the conventional profit before tax, reported in financial statements. In computing profit before tax, many of the taxes borne by a

firm are deductible. In computing commercial profit, these taxes are not deductible. Commercial profit therefore presents a clear picture of the actual profit of a business before any of the taxes it bears in the course of the fiscal year.

Commercial profit is computed as sales minus cost of goods sold, minus gross salaries, minus administrative expenses, minus other expenses, minus provisions, plus capital gains (from the property sale) minus interest expense, plus interest income, and minus commercial depreciation. To compute the commercial depreciation, a straight-line depreciation method is applied, with the following rates: 0% for the land, 5% for the building, 10% for the machinery, 33% for the IT equipment (such as computers), 20% for the office equipment, 20% for the truck, and 10% for business development expenses. Commercial profit amounts to 59.4 times income per capita.

The methodology for calculating the total tax and contribution rate is broadly consistent with the Total Tax Contribution framework developed by PwC and the calculation within this framework for taxes borne. Although the work

TABLE 10.7 Computing the total tax and contribution rate for Iraq

	Statutory rate r (%)	Taxable base b (ID)	Actual tax payable a = r x b (ID)	Commercial profit ^a c (ID)	Total tax and contribution rate t = a/c (%)
Corporate income tax (taxable income)	15	406,599,494	60,989,924	407,252,225	14.98
Employer paid—Social security contributions (taxable wages)	12	459,376,022	55,125,123	407,252,225	13.54
Employee paid—Social security contributions (taxable wages)	5	459,376,022			Not included
Stamp duty on contracts	Fixed fee	Varies	Small amount		Small amount
Real Estate Ownership Transfer tax	0–6	Value of property	8,809,734	407,252,225	2.16
Total			124,924,781		30.68

Source: *Doing Business* database.

Note: Commercial profit is assumed to be 59.4 times income per capita. ID = Iraqi dinar.

a. Profit before all taxes borne.

undertaken by PwC is usually based on data received from the largest companies in the economy, *Doing Business* focuses on a case study for a standardized company.

Postfiling index

The postfiling index is based on four components: time to comply with VAT refund, time to obtain VAT refund, time to comply with a corporate income tax correction, and time to complete a corporate income tax correction. If both VAT and corporate income tax apply, the postfiling index is the simple average of the scores for each of the four components. If only VAT or corporate income tax applies, the postfiling index is the simple average of the scores for only the two components pertaining to the applicable tax. If neither VAT nor corporate income tax applies, the postfiling index is not included in the ranking of the ease of paying taxes.

The four components include the time to comply with and complete a tax audit when applicable (see details in the section “Time to comply with VAT refund”). The definition of a tax audit includes any interaction between the taxpayer and the tax authority after the filing of the tax return and payment of the tax liability due, including informal inquiries, formal inquiries, and formal tax audits to verify whether such taxpayers have correctly assessed and reported their tax liability and fulfilled other obligations.

The indicators are based on expanded case study assumptions.

Assumptions about the VAT refund process

- In June 2019, TaxpayerCo. makes a large capital purchase:

one additional machine for light manufacturing good.

- The value of the machine is 65 times income per capita of the economy.
- Sales are equally spread per month (that is, 1,050 times income per capita divided by 12).
- Cost of goods sold is equally expensed per month (that is, 875 times income per capita divided by 12).
- The seller of the machinery is registered for VAT.
- Excess input VAT incurred in June will be fully recovered after four consecutive months if the VAT rate is the same for inputs and sales, and the machine and the tax reporting period is every month.
- Input VAT will exceed output VAT in June 2019 (table 10.8).

Time to comply with VAT refund

Time is recorded in hours. The indicator has two parts:

- The process of claiming a VAT refund. Time includes time spent by TaxpayerCo. on gathering VAT information from internal sources, including time spent on any additional analysis of accounting information and calculating the VAT refund amount; time spent by TaxpayerCo. on preparing the VAT refund claim;

time spent by TaxpayerCo. preparing any additional documents that are needed to substantiate the claim for the VAT refund; time spent submitting the VAT refund claim and additional documents if that submission is done separately from the submission of the standard VAT return; time spent making representation at the tax office if required; and time spent by TaxpayerCo. completing any other mandatory activities or tasks associated with the VAT refund.

- The process of a VAT audit. This is captured if companies with a request for a VAT cash refund due to a capital purchase are pooled into additional review in 50% or more of cases. Time includes time spent by TaxpayerCo. on gathering information and preparing any documentation (information such as receipts, financial statements, and pay stubs) as required by the tax auditor and time spent by TaxpayerCo. on submitting the documents requested by the auditor.

A total estimate of zero hours is recorded if the process of claiming a VAT refund is done automatically within the standard VAT return without the need to complete any additional section or part of the

TABLE 10.8 Computing the value of the VAT input tax credit for Albania

	VAT rate R (%)	Output VAT R x Sales	Input VAT (R x A + R x B)
Sales = ALL 49,664,060.92	20	ALL 9,932,812.18	
Capital purchase (A) = ALL 36,893,302.40	20		ALL 7,378,660.48
Raw material expenses (B) = ALL 41,386,717.43	20		ALL 8,277,343.49
VAT refund (R x A + R x B) – (R x Sales)			ALL 5,723,191.78

Source: *Doing Business* database.

Note: ALL = Albanian lek; VAT = value added tax.

return, if no additional documents or tasks are required as a result of the input tax credit, and if, in 50% or more of similar cases, the company is not subjected to an audit.

An estimate of half an hour is recorded for submission of documents if the submission is done electronically and is a matter of minutes. An estimate of zero hours is recorded in the case of a field audit if documents are submitted in person and at the taxpayer's premises.

In Kosovo, for example, taxpayers spend 27 hours complying with the process of claiming a VAT refund. Taxpayers request the VAT refund in the standard VAT return. Taxpayers spend two hours gathering information from internal sources and accounting records to calculate the amount of the VAT refund. There is no additional time for preparing the refund claim because taxpayers indicate in the online VAT return that they want the outstanding VAT balance to be refunded. Taxpayers must also prepare and have available for review all purchase and sales invoices for the past three months, a business explanation of VAT overpayment for large purchases or investments, bank statements, any missing tax declaration, and a copy of fiscal and VAT certificates. Taxpayers spend four hours preparing these additional documents, which are submitted electronically at the same time as the submission of the VAT return. Taxpayers must also appear in person at the tax office to explain the VAT refund claim and the reasons for the excess input VAT in the month of June. This step takes three hours. Additionally, the claim for a VAT refund would trigger a full audit at the tax office. Taxpayers spend 16 hours preparing the documents requested by

the auditor including purchase and sales invoices, bills, bank transactions, records on accounting software, tax returns, and contracts. Taxpayers submit the documents to the auditor in person at the tax office (two hours for submission).

Time to obtain VAT refund

Time is recorded in weeks. Time measures the total waiting time to receive a VAT refund from the moment the request has been submitted. If companies with a request for a VAT cash refund due to a capital purchase are pooled into additional review in 50% or more of cases, time includes time to start the audit from the moment of claiming the VAT refund; time spent by TaxpayerCo. interacting with the auditor from the moment an audit begins until there are no further interactions between TaxpayerCo. and the auditor (including the various rounds of interactions between TaxpayerCo. and the auditor); time spent waiting for the tax auditor to issue the final audit decision from the moment TaxpayerCo. has submitted all relevant information and documents and there are no further interactions between TaxpayerCo. and the auditor; and time spent waiting for the release of the VAT refund payment from the moment the final audit decision has been issued by the auditor.

Time also includes an average waiting time to submit the refund claim. The average waiting time to submit the refund claim is half a month if the VAT refund claim is filed monthly. The average waiting time to submit the refund claim is one month if the VAT refund claim is filed bimonthly. The average waiting time to submit the refund claim is one and a half months if the VAT refund claim is filed quarterly. The average waiting time to submit the refund claim is three months if

the VAT refund claim is filed semi-annually. The average waiting time to submit the refund claim is six months if the VAT refund claim is filed annually.

Time includes the mandatory carry forward time before a VAT refund in cash can be paid. The carry forward time is zero if there is no mandatory carry forward period.

In Albania, for example, it takes 37 weeks to receive a VAT refund. The request for a VAT refund triggers an audit by the tax authorities. It takes 30 days (4 weeks) for the tax authority to start the audit. Taxpayers spend 60 days (8.6 weeks) interacting with the auditor and wait four weeks until the final assessment is issued. Taxpayers receive the VAT refund only after the audit is completed. Taxpayers wait five weeks for the release of the VAT refund payment. In Albania the taxpayers must carry forward the VAT refund for three consecutive VAT accounting periods (three months in the case of Albania) before a refund in cash can be requested. The three months (13 weeks) carry forward period is included in the total time to receive a VAT refund. The VAT return is filed monthly and thus 0.5 month (2.1 weeks) is included in the total time to receive a VAT refund.

If an economy does not have a VAT, the economy will not be scored on the two indicators for a VAT refund process—time to comply with VAT refund and time to obtain VAT refund. This is the case in Kuwait. If an economy has a VAT and the purchase of a machine is not subject to VAT, the economy will not be scored on time to comply with VAT refund and time to obtain VAT refund. This is the case in Sierra Leone. If an economy has a VAT that was introduced in calendar

year 2019 and there is not sufficient data to assess the refund process, the economy will not be scored on time to comply with VAT refund and time to obtain VAT refund.

If an economy has a VAT but the ability to claim a refund is restricted to specific categories of taxpayers that do not include taxpayers similar to the case study company, the economy is assigned a score of 0 for time to comply with VAT refund and time to obtain VAT refund. In Bolivia, for example, only exporters are eligible to request a VAT refund. As a result, Bolivia receives a score of 0 for time to comply with VAT refund and time to obtain VAT refund. If an economy has a VAT and the case study company is eligible to claim a refund but cash refunds do not occur in practice, the economy is assigned a score of 0 for time to comply with VAT refund and time to obtain VAT refund. This is the case in Central African Republic. If an economy has a VAT but there is no refund mechanism in place, the economy is assigned a score of 0 for time to comply with VAT refund and time to obtain VAT refund. This is the case in Sudan. If an economy has a VAT but input tax on a capital purchase is a cost on the business, the economy is scored 0 for time to comply with VAT refund and time to obtain VAT refund. This is the case in Myanmar.

Assumptions about the corporate income tax correction process

- An error in the calculation of the income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and consequently an underpayment of corporate income tax.

- TaxpayerCo. discovered the error and voluntarily notified the tax authority of the error in the corporate income tax return.
- The value of the underpaid income tax liability is 5% of the corporate income tax liability due.
- TaxpayerCo. submits the corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

Time to comply with a corporate income tax correction

Time is recorded in hours. The indicator has two parts:

- The process of notifying the tax authorities of the error, amending the return, and making additional payment. Time includes time spent by TaxpayerCo. gathering information and preparing the documents required to notify the tax authorities; time spent by TaxpayerCo. in submitting the documents; and time spent by TaxpayerCo. in making the additional tax payment if the payment is done separately from the submission of the amended corporate income tax return.
- The process of complying with a corporate income tax correction. This is captured if, in 25% or more of cases, the pool of companies that were exposed to additional review included companies that self-reported an error in the corporate income tax return, which resulted in their owing more in corporate income tax because of underpayment. The threshold used for assessing the corporate income tax audit is lower than the threshold used in the case of the VAT cash refund. This is because the case study scenario of self-reporting an error in the corporate income tax return and

resulting in an underpayment of the tax liability should only be an issue among a small sample of companies selected for a tax audit. Unlike a corporate income tax correction, it is common that a one-time request for a VAT cash refund be exposed to a tax audit. Time includes time spent by TaxpayerCo. on gathering information and preparing any documentation (information such as receipts, financial statements, and pay stubs) as required by the tax auditor and time spent by TaxpayerCo. in submitting the documents requested by the auditor.

An estimate of half an hour is recorded for submission of documents or payment of the income tax liability due if the submission or payment is done electronically in several minutes. An estimate of zero hours is recorded in the case of a field audit if documents are submitted in person and at the taxpayer's premises.

In the Slovak Republic, for example, taxpayers submit an amended corporate income tax return electronically. It takes taxpayers one hour to correct the error in the return, half an hour to submit the amended return online, and half an hour to make the additional payment online. Amending a corporate income tax return per the case study scenario in the Slovak Republic would not be subject to additional review, which brings the total compliance time to two hours.

Time to complete a corporate income tax correction

Time is recorded in weeks. Time includes the time to start an audit from the moment the tax authority has been notified of the error in the corporate income tax return; time spent by TaxpayerCo. interacting

with the auditor from the moment an audit begins until there are no further interactions between TaxpayerCo. and the auditor (including the various rounds of interactions between TaxpayerCo. and the auditor); and time spent waiting for the tax auditor to issue the final tax assessment from the moment TaxpayerCo. has submitted all relevant information and documents and there are no further interactions between TaxpayerCo. and the auditor.

Time to complete a corporate income tax correction is recorded as zero if less than 25% of companies will not go through an additional review.

In Switzerland, for example, taxpayers with an amended corporate income tax return per the case study scenario are subject to a single-issue audit conducted through correspondence with the taxpayer. Taxpayers wait 30 days (4.3 weeks) until the tax authority starts the correspondence audit, interact for a total of four days (0.6 weeks) with the auditor, and wait for four weeks until the final assessment is issued by the auditor, resulting in a total of 8.9 weeks to complete a corporate income tax correction.

If an economy does not levy corporate income tax, the economy will not be scored on the two indicators: time to comply with a corporate income tax correction and time to complete a corporate income tax correction. This is the case in Vanuatu.

The data details on paying taxes can be found at <http://www.doingbusiness.org>. This methodology was developed by Djankov and others (2010).

ENFORCING CONTRACTS

Doing Business measures the time and cost for resolving a commercial dispute through a local first-instance court (table 10.9) and the quality of judicial processes index, evaluating whether each city has adopted a series of good practices that promote quality and efficiency in the court system. The data are collected through study of the codes of civil procedure and other court regulations as well as through questionnaires completed by local litigation lawyers and judges. The score for enforcing contracts is the simple average of the scores for each of the component indicators (figure 10.9).

Efficiency of resolving a commercial dispute

The data on time and cost are built by following the step-by-step evolution of a commercial sale dispute (figure 10.10). The data are collected for a specific court for each location covered, under the assumptions about the case described below. The “competent court” is the one with jurisdiction over disputes worth 200% of income per capita or \$5,000, whichever is greater. Whenever more than one court has original jurisdiction over a case comparable to the standardized case study, the data are collected based on the court that would be used by litigants in most cases. Whenever more than one court in the same city has territorial competence over the dispute, the data are collected based on all courts in that city.

Assumptions about the case

- The value of the claim is equal to 200% of the economy’s income

per capita or \$5,000, whichever is greater.

- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the selected location. Pursuant to a contract between the businesses, Seller sells some custom-made furniture to Buyer worth 200% of the economy’s income per capita or \$5,000, whichever is greater. After Seller delivers the goods to Buyer, Buyer refuses to pay

TABLE 10.9 What do the indicators on the efficiency of resolving a commercial dispute measure?

Time required to enforce a contract through the courts (calendar days)

- Time to file and serve the case
- Time for trial and to obtain the judgment
- Time to enforce the judgment

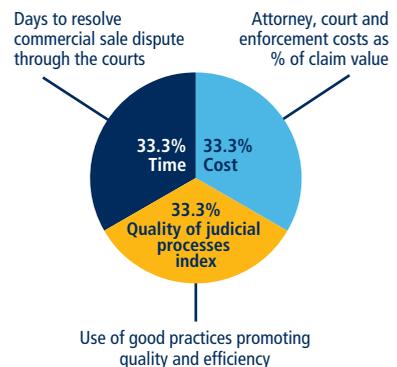
Cost required to enforce a contract through the courts (% of claim)

- Average attorney fees
- Court costs
- Enforcement costs

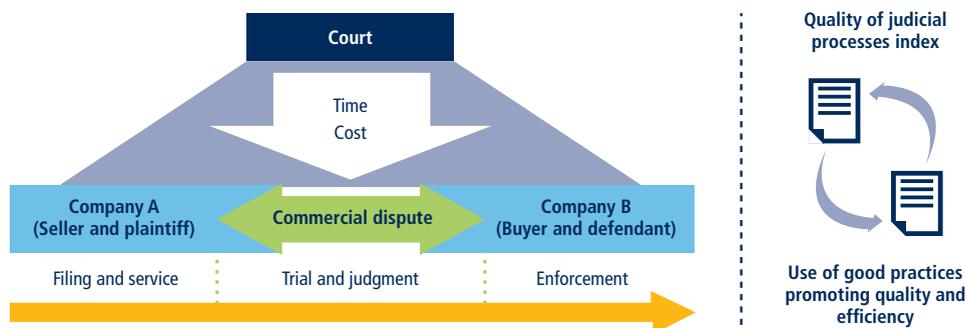
Source: *Doing Business* database.

FIGURE 10.9 Enforcing contracts: efficiency and quality of commercial dispute resolution

Rankings are based on scores for three indicators



Source: *Doing Business* database.

FIGURE 10.10 What are the time and cost to resolve a commercial dispute through a local first-instance court?

Source: *Doing Business* database.

- the contract price, alleging that the goods are not of adequate quality. Because they were custom-made, Seller is unable to sell them to anyone else.
- Seller (the plaintiff) sues Buyer (the defendant) to recover the amount under the sales agreement. The dispute is brought before the court with jurisdiction over commercial cases worth 200% of income per capita or \$5,000, whichever is greater in the selected location.
 - At the outset of the dispute, Seller decides to attach Buyer's movable assets (for example, office equipment and vehicles) because Seller fears that Buyer may hide its assets or otherwise become insolvent.
 - The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate. Because the court cannot decide the case on the basis of documentary evidence or legal title alone, an expert opinion is given on the quality of the goods. If it is standard practice in the economy for each party to call its own expert witness, the parties each call one expert witness. If it is standard practice for the judge to appoint an

independent expert, the judge does so. In this case the judge does not allow opposing expert testimony.

- Following the expert opinion, the judge decides that the goods delivered by Seller were of adequate quality and that Buyer must pay the contract price. The judge thus renders a final judgment that is 100% in favor of Seller.
- Buyer does not appeal the judgment. Seller decides to start enforcing the judgment as soon as the time allocated by law for appeal lapses.
- Seller takes all required steps for prompt enforcement of the judgment. The money is successfully collected through a public sale of Buyer's movable assets (for example, office equipment and vehicles). It is assumed that Buyer does not have any money in its bank account, making it impossible for the judgment to be enforced through a seizure of the Buyer's accounts.

Time

Time is recorded in calendar days, counted from the moment Seller decides to file the lawsuit in court until payment. It includes both the days when actions take place and

the waiting periods in between. The average duration of the following three different stages of dispute resolution is recorded: filing and service, trial and judgment, and enforcement. Time is recorded considering the case study assumptions detailed in the previous section and only as applicable to the competent court. Time is recorded in practice, regardless of time limits set by law if such time limits are not respected in most cases.

The filing and service phase includes

- The time for Seller to try and obtain payment out of court through a nonlitigious demand letter, including the time to prepare the letter and the deadline that would be provided to Buyer to comply;
- The time necessary for a local lawyer to write the initial complaint and gather all supporting documents needed for filing, including authenticating or notarizing them, if required;
- The time necessary to file the complaint at the court; and
- The time necessary for Buyer to be served, including the processing time at the court and the waiting periods between unsuccessful attempts if more than one attempt is usually required.

The trial and judgment phase includes

- The time between the moment the case is served on Buyer and the moment a pretrial conference is held, if such pretrial conference is part of the case management techniques used by the competent court;
- The time between the pretrial conference and the first hearing, if a pretrial conference is part of the case management techniques used by the competent court (if not, the time between the moment the case is served on Buyer and the moment the first hearing is held);
- The time to conduct all trial activities, including exchanges of briefs and evidence, multiple hearings, waiting times in between hearings, and obtaining an expert opinion;
- The time necessary for the judge to issue a written final judgment once the evidence period has closed; and
- The time limit for appeal.

The enforcement phase includes

- The time it takes to obtain an enforceable copy of the judgment and contact the relevant enforcement office;
- The time it takes to locate, identify, seize, and transport the losing party's movable assets (including the time necessary to obtain an order from the court to attach and seize the assets, if applicable);
- The time it takes to advertise, organize, and hold the auction (if more than one auction would usually be required to fully recover the value of claim in a case comparable to the standardized case study, then the time between multiple auction attempts is recorded); and
- The time it takes for the winning party to fully recover the value

of the claim once the auction is successfully completed.

Cost

Cost is recorded as a percentage of the claim value, assumed to be equivalent to 200% of income per capita or \$5,000, whichever is greater. Three types of costs are recorded: average attorney fees, court costs, and enforcement costs.

Attorney fees are the fees that Seller (plaintiff) must advance to a local attorney to represent Seller in the standardized case, regardless of final reimbursement. Court costs include all costs that Seller (plaintiff) must advance to the court, regardless of the final cost borne by Seller. Court costs include the fees that Seller (plaintiff) must pay to obtain an expert opinion, regardless of whether they are paid to the court or to the expert directly. Enforcement costs are all costs that Seller (plaintiff) must advance to enforce the judgment through a public sale of Buyer's movable assets, regardless of the final cost borne by Seller. Bribes are not taken into account.

Quality of judicial processes

The quality of judicial processes index measures whether each economy has adopted a series of good practices in its court system in four areas: court structure and proceedings, case management, court automation, and alternative dispute resolution (table 10.10). The quality of judicial processes index is the sum of the scores on the court structure and proceedings, case management, court automation, and alternative dispute resolution indexes. The index ranges from 0 to 18, with higher values indicating

better and more efficient judicial processes.⁶

Court structure and proceedings index

The court structure and proceedings index has five components:

- Whether a specialized commercial court, section, or division dedicated solely to hearing commercial cases is in place. A score of 1.5 is assigned if yes, or 0 if no.
- Whether a small claims court or a fast-track procedure for small claims (or both) is in place. A score of 1 is assigned if such a court or procedure is in place, it is applicable to all civil cases, and the law sets a cap on the value of cases that can be handled through this court or procedure. The point is assigned only if this court applies a simplified procedure or if the procedure for small claims is simplified. An additional score of 0.5 is assigned if parties can represent themselves before this court or during this procedure. If no small claims court or fast-track procedure is in place, a score of 0 is assigned.
- Whether plaintiffs can obtain a pretrial attachment of the defendant's movable assets if they fear the assets may be moved out of the jurisdiction or otherwise dissipated. A score of 1 is assigned if yes; or 0 if no.
- Whether cases are assigned randomly and automatically to judges throughout the competent court. A score of 1 is assigned if the assignment of cases is random and automated; 0.5 if it is random but not automated; or 0 if it is neither random nor automated.
- Whether a woman's testimony carries the same evidentiary weight in court as a man's. A score of -1 is assigned if the law differentiates between the

TABLE 10.10 What do the indicators on the quality of judicial processes measure?**Court structure and proceedings index (0–5)**

Availability of specialized commercial court, division or section (0–1.5)

Availability of small claims court or simplified procedure for small claims (0–1.5)

Availability of pretrial attachment (0–1)

Criteria used to assign cases to judges (0–1)

Evidentiary weight of a woman's testimony (-1–0)

Case management index (0–6)

Regulations setting time standards for key court events (0–1)

Regulations on adjournments or continuances (0–1)

Availability of performance measurement mechanisms (0–1)

Availability of pretrial conference (0–1)

Availability of electronic case management system for judges (0–1)

Availability of electronic case management system for lawyers (0–1)

Court automation index (0–4)

Ability to file initial complaint electronically (0–1)

Ability to serve initial complaint electronically (0–1)

Ability to pay court fees electronically (0–1)

Publication of judgments (0–1)

Alternative dispute resolution index (0–3)

Arbitration (0–1.5)

Voluntary mediation or conciliation (0–1.5)

Quality of judicial processes index (0–18)

Sum of the court structure and proceedings, case management, court automation and alternative dispute resolution indexes

Source: Doing Business database.

evidentiary value of a woman's testimony and that of a man in any type of civil case, including family cases; a score of 0 is assigned if it does not.

The index ranges from -1 to 5, with higher values indicating a more sophisticated and streamlined court structure. In Bosnia and Herzegovina, for example, a specialized commercial court is in place (a score of 1.5), and small claims can be resolved through a dedicated division in which self-representation is allowed (a score of 1.5). Plaintiffs can obtain a pretrial attachment of the defendant's movable assets if they fear dissipation during trial (a score of 1). Cases are assigned randomly through an

electronic case management system (a score of 1). A woman's testimony carries the same evidentiary weight in court as a man's (a score of 0). Adding these numbers gives Bosnia and Herzegovina a score of 5 on the court structure and proceedings index.

Case management index

The case management index has six components:

- Whether any of the applicable laws or regulations on civil procedure contain time standards for at least three of the following key court events: (i) service of process; (ii) first hearing; (iii) filing of the statement of defense; (iv) completion of the evidence period; (v) filing of testimony by expert;

and (vi) submission of the final judgment. A score of 1 is assigned if such time standards are available and respected in more than 50% of cases; 0.5 if they are available but not respected in more than 50% of cases; or 0 if there are time standards for fewer than three of these key court events or for none.

- Whether there are any laws regulating the maximum number of adjournments or continuances that can be granted, whether adjournments are limited by law to unforeseen and exceptional circumstances, and whether these rules are respected in more than 50% of cases. A score of 1 is assigned if all three conditions are met; 0.5 if only two of the three conditions are met; or 0 if only one or none of the conditions is met.
- Whether there are any publicly available performance measurement reports about the competent court to monitor the court's performance, to track the progress of cases through the court, and to ensure compliance with established time standards. A score of 1 is assigned if at least two of the following four reports are made publicly available: (i) time to disposition report (measuring the time the court takes to dispose/adjudicate its cases); (ii) clearance rate report (measuring the number of cases resolved versus the number of incoming cases); (iii) age of pending cases report (providing a snapshot of all pending cases according to case type, case age, last action held, and next action scheduled); and (iv) single case progress report (providing a snapshot of the status of one single case). A score of 0 is assigned if only one or none of these reports is available.
- Whether a pretrial conference is among the case management

techniques used in practice before the competent court and at least three of the following issues are discussed during the pretrial conference: (i) scheduling (including the time frame for filing motions and other documents with the court); (ii) case complexity and projected length of trial; (iii) possibility of settlement or alternative dispute resolution; (iv) exchange of witness lists; (v) evidence; (vi) jurisdiction and other procedural issues; and (vii) narrowing down of contentious issues. A score of 1 is assigned if a pretrial conference in which at least three of these events are discussed is held within the competent court; a score of 0 is assigned if not.

- Whether judges within the competent court can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations, and case law; (ii) to automatically generate a hearing schedule for all cases on their docket; (iii) to send notifications (for example, emails) to lawyers; (iv) to track the status of a case on their docket; (v) to view and manage case documents (briefs, motions); (vi) to assist in writing judgments; (vii) to semiautomatically generate court orders; and (viii) to view court orders and judgments in a particular case. A score of 1 is assigned if an electronic case management system is available that judges can use for at least four of these purposes; a score of 0 is assigned if not.
- Whether lawyers can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations, and case law; (ii) to access forms to be submitted to the court; (iii) to

receive notifications (for example, emails); (iv) to track the status of a case; (v) to view and manage case documents (briefs, motions); (vi) to file briefs and documents with the court; and (vii) to view court orders and decisions in a particular case. A score of 1 is assigned if an electronic case management system that lawyers can use for at least four of these purposes is available; a score of 0 is assigned if not.

The index ranges from 0 to 6, with higher values indicating a more qualitative and efficient case management system. In Australia, for example, time standards for at least three key court events are established in applicable civil procedure instruments and are respected in more than 50% of cases (a score of 1). The law stipulates that adjournments can be granted only for unforeseen and exceptional circumstances, and this rule is respected in more than 50% of cases (a score of 0.5). A time to disposition report, a clearance rate report, and an age of pending cases report can be generated about the competent court (a score of 1). A pretrial conference is among the case management techniques used before the District Court of New South Wales (a score of 1). An electronic case management system is available to judges (a score of 1) and to lawyers (a score of 1). Adding these numbers gives Australia a score of 5.5 on the case management index, the highest score attained by any economy on this index.

Court automation index

The court automation index has four components:

- Whether the initial complaint can be filed electronically through a dedicated platform (not email or fax) within the

competent court. A score of 1 is assigned if such a platform is available and litigants are not required to follow up with a hard copy of the complaint; a score of 0 is assigned if not. Electronic filing is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.

- Whether the initial complaint can be served on the defendant electronically, through a dedicated system or by email, fax, or short message service (SMS), for cases filed before the competent court. A score of 1 is assigned if electronic service is available and no further service of process is required; a score of 0 is assigned if not. Electronic service is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.
- Whether court fees can be paid electronically for cases filed before the competent court, either through a dedicated platform or through online banking. A score of 1 is assigned if fees can be paid electronically and litigants are not required to follow up with a hard copy of the receipt or produce a stamped copy of the receipt; a score of 0 is assigned if not. Electronic payment is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required and local experts have used it enough to be able to confirm that it is fully functional.
- Whether judgments rendered by local courts are made available

to the general public through publication in official gazettes, in newspapers, or on the internet. A score of 1 is assigned if judgments rendered in commercial cases at all levels are made available to the general public; 0.5 if only judgments rendered at the appeal and supreme court level are made available to the general public; or 0 in all other instances. No points are awarded if judgments need to be individually requested from the court or if the case number or parties' details are required in order to obtain a copy of a judgment.

The index ranges from 0 to 4, with higher values indicating a more automated, efficient, and transparent court system. In Estonia, for example, the initial summons can be filed online (a score of 1), it can be served on the defendant electronically (a score of 1), and court fees can be paid electronically as well (a score of 1). In addition, judgments in commercial cases at all levels are made publicly available through the internet (a score of 1). Adding these numbers gives Estonia a score of 4 on the court automation index.

Alternative dispute resolution index

The alternative dispute resolution index has six components:

- Whether domestic commercial arbitration is governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects. A score of 0.5 is assigned if yes; a score of 0 if no.
- Whether commercial disputes of all kinds—aside from those dealing with public order, public policy, bankruptcy, consumer rights, employment issues, or intellectual property—can be submitted

to arbitration. A score of 0.5 is assigned if yes; a score of 0 if no.

- Whether valid arbitration clauses or agreements are enforced by local courts in more than 50% of cases. A score of 0.5 is assigned if yes; a score of 0 if no.
- Whether voluntary mediation, conciliation, or both are a recognized way of resolving commercial disputes. A score of 0.5 is assigned if yes; a score of 0 if no.
- Whether voluntary mediation, conciliation, or both are governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects (for example, definition, aim, and scope of application; designation of mediator/conciliator; initiation of the process; principles governing the process; and enforcement). A score of 0.5 is assigned if yes; a score of 0 if no.
- Whether there are any financial incentives for parties to attempt mediation or conciliation (for example, if mediation or conciliation is successful, parties receive a refund of court filing fees, an income tax credit, or the like). A score of 0.5 is assigned if yes; a score of 0 if no.

The index ranges from 0 to 3, with higher values associated with greater availability of alternative dispute resolution mechanisms. In Israel, for example, arbitration is regulated through a dedicated statute (a score of 0.5), all relevant commercial disputes can be submitted to arbitration (a score of 0.5), and valid arbitration clauses are usually enforced by the courts (a score of 0.5). Voluntary mediation is a recognized way of resolving commercial disputes (a score of 0.5), it is regulated through a dedicated statute (a score of 0.5), and part of the filing fees is reimbursed

if the process is successful (a score of 0.5). Adding these numbers gives Israel a score of 3 on the alternative dispute resolution index.

The data details on enforcing contracts can be found at <http://www.doingbusiness.org>. This methodology was initially developed by Djankov and others (2003) and is adopted here with several changes. The quality of judicial processes index was introduced in Doing Business 2016. The good practices tested in this index were developed on the basis of internationally recognized good practices promoting judicial efficiency.

ADDITIONAL RESEARCH: PILOT STUDIES

REGISTERING AS AN INDIVIDUAL MICROBUSINESS OWNER ('MICROEMPREENDEDOR INDIVIDUAL', MEI)

Subnational Doing Business in Brazil 2021 includes a pilot study designed to analyze the process of registering as an Individual Microbusiness Owner ('Microempreendedor Individual', MEI), the most common business type in Brazil.⁷ This pilot study covered five locations in Brazil: Amazonas, Ceará, the Federal District, Minas Gerais, and Rio Grande do Sul. These locations were selected in collaboration with the Brazilian Service of Support for Micro and Small Enterprises (Sebrae) to represent each of Brazil's five administrative regions. This section describes the case study assumptions and methodology used to collect these data. Scores are not calculated for this pilot study. The data were not included in the aggregate ease of doing business score for the five topics covered in this report.

This pilot study records all procedures officially required, or commonly done in practice, for an entrepreneur to start and formally operate a MEI. The study also records the time and any costs to complete these procedures and the paid-in minimum capital requirement, if any. These may include obtaining all necessary approvals, licenses, and permits and completing any required notifications, verifications, or inscriptions for the company with relevant authorities.

After a study of laws, regulations, and publicly available information

on business entry for MEI, a detailed list of procedures was developed, along with the time and any costs to comply with each procedure under normal circumstances and the paid-in minimum capital requirement, if any. Subsequently, local incorporation lawyers, accountants, and government officials reviewed and verified the data. Information was also collected on the sequence in which procedures are to be completed and whether procedures may be carried out simultaneously. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes. If answers by local experts differ, inquiries continue until the data are reconciled.

To make the data comparable across locations, several assumptions about the business and the procedures are used.

Assumptions about the business

The business:

- Is an Individual Microbusiness Owner ('Microempreendedor Individual', MEI).
- Operates in the capital city of each of the five locations covered in this pilot study.
- Is an independent trader of nonhazardous products such as clothes, books or shoes. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco.
- Does not qualify for investment incentives or any special benefits, other than those provided to MEI in general.
- Is owned by a Brazilian citizen.
- Does not hire an employee.
- Has start-up capital of 20% the income per capita (\$1,826 or R\$6,696).

- Has an estimated turnover of 2 times the income per capita (\$18,260 or R\$66,965).
- Leases an office space and is not a proprietor of real estate.
- Has an annual lease for the office space equivalent to 50% of the income per capita (\$4,565 or R\$16,741).
- Occupies an office space of approximately 92.9 square meters.

The owner:

- Has reached the legal age of majority and is capable of making decisions as an adult.
- Is in good health and has no criminal record.

Procedures

A procedure is defined as any interaction of the business founder with external parties (for example, government agencies, lawyers, auditors, or notaries). Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If the founder has to visit the same office several times for different sequential procedures, each is counted separately. The founder is assumed to complete all procedures alone, without middlemen, facilitators, accountants, or lawyers, unless the use of such a third party is mandated by law or solicited by the majority of entrepreneurs. If the services of professionals are required, procedures conducted by such professionals on behalf of the company are counted as separate procedures. Similarly, each electronic procedure is counted as a separate procedure.

Procedures required for official correspondence or transactions with public agencies are also included. For example, if a company seal or stamp is required on official documents, such as tax declarations, obtaining the seal or stamp is counted. Similarly, if a company

must open a bank account in order to complete any subsequent procedure—such as registering for value added tax (VAT) or showing proof of minimum capital deposit—this transaction is included as a procedure. Shortcuts are counted only if they fulfill four criteria: they are legal, they are available to the general public, they are used by the majority of companies, and avoiding them causes delays.

Only procedures required for all businesses are included. Industry-specific procedures are excluded. For example, procedures to comply with environmental regulations are included only when they apply to all businesses owners who are independent traders of products such as clothes, books or shoes. Procedures that the business undergoes to connect to electricity, water, gas, and waste disposal services are not included.

Time

Time is recorded in calendar days. The measure captures the median duration that incorporation lawyers or accountants indicate is necessary in practice to complete a procedure with minimum follow-up with government agencies and no unofficial payments. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days). For online cases, each simultaneous procedure starts half a day after the previous one. A registration process is considered completed once the business has received the final incorporation document or can officially commence business operations.

It is assumed that the entrepreneur does not waste time and commits to completing each remaining procedure without delay. The time spent by the entrepreneur preparing information to fill in forms is not measured. It is assumed that the entrepreneur is aware of all entry requirements and their sequence from the beginning but has had no prior contact with any of the officials involved.

Cost

Cost is recorded as a percentage of the income per capita. It includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Fees for purchasing and legalizing company books are included if these transactions are required by law. Although VAT registration can be counted as a separate procedure, VAT is not part of the incorporation cost.

The company law, the commercial code, and specific regulations and fee schedules are used as sources for calculating costs. In the absence of fee schedules, a government officer's estimate is taken as an official source. In the absence of a government officer's estimate, estimates by incorporation experts are used. If several incorporation experts provide different estimates, the median reported value is used. In all cases the cost excludes bribes.

Paid-in minimum capital

The paid-in minimum capital requirement reflects the amount that the entrepreneur needs to deposit in a bank or with a third party (for example, a notary) before registration or up to three months after incorporation. It is recorded as a percentage of the income per capita. The amount is typically specified in the commercial code or the company law.

PAYING TAXES UNDER THE SIMPLES NACIONAL TAX REGIME

Subnational Doing Business in Brazil 2021 includes a second pilot study, designed to analyze the process of paying taxes under the Simples Nacional tax regime. This pilot study covered the same five locations in Brazil (Amazonas, Ceará, the Federal District, Minas Gerais, and Rio Grande do Sul), analyzing two scenarios of firms that opt for this tax regime: a micro commercial business and a small manufacturing business. These two scenarios were selected to cover the situation of both micro and small firms under this regime. This section describes the case study assumptions and methodology used to collect these data. Scores are not calculated for this pilot study. This data was not included in the aggregate ease of doing business score for the five topics covered in this report.

This pilot study uses two scenarios of firms that opt for the *Sistema Integrado de Pagamento de Impostos e Contribuições das Microempresas e das Empresas de Pequeno Porte* (Integrated System for Payment of Taxes and Contributions by Micro and Small Enterprises) or Simples Nacional, a simplified tax regime for micro and small firms in Brazil. This study records the taxes and mandatory contributions that the firms must pay in a given year, as well as measures of the administrative burden of paying taxes and contributions and complying with postfiling procedures. Taxes and contributions measured include the profit or corporate income tax, social contributions and labor taxes paid by the employer, property taxes, property transfer taxes, dividend tax, capital gains tax, financial transactions tax, garbage collection

taxes, vehicle and road taxes, and any other small taxes or fees.

This study measures all taxes and contributions that are government mandated (at any level—federal, state, or municipal) and that apply to the two scenarios and have an impact on the firms' financial statements. It measures all imposed charges that affect business accounts. This measure may include, for instance, government-mandated contributions paid by the employer to a required private pension fund or workers' insurance fund.

For the purpose of calculating the total tax and contribution rate, only taxes borne are included. For example, taxes similar to VAT are excluded (provided that they are recoverable) because they do not affect the accounting profits of the business—that is, they are not reflected in the income statement. They are, however, included for the purpose of the compliance measures (time and payments), because they add to the burden of complying with the tax system.

Two case scenarios are used to measure the taxes and contributions paid by firms under the Simples Nacional tax regime, and the complexity of this regime's tax compliance system. These case scenarios use a set of financial statements and assumptions about the transactions made over the course of the year. In each case, tax experts from a number of different firms compute the taxes and mandatory contributions due based on the standardized case studies' assumptions. Information is also compiled on the frequency of filing and payments, the time taken to comply with tax laws, the time taken to request and process a VAT refund claim, and the time taken to comply with and complete

a corporate income tax correction. To make the data comparable across locations, several assumptions about the businesses and the taxes and contributions are used.

Assumptions about the businesses

The commercial microenterprise:

- Is a limited liability, taxable company that pays taxes under the Simples Nacional tax regime.
- Started operations on January 1, 2018. At that time the company purchased all the assets shown in its balance sheet and hired all its workers.
- Operates in the capital city of each of the five locations covered in this pilot study.
- Is 100% domestically owned and has five owners, all of whom are natural persons.
- At the end of 2018, has a start-up capital of 1.02 times income per capita (\$9,323 or R\$32,728).
- Is a micro retail shop performing general commercial activities. It sells products such as clothes or shoes at retail. It does not participate in foreign trade (no import or export) and does not handle products subject to a special tax regime—for example, liquor or tobacco.
- At the beginning of 2019, owns two plots of land, one building, machinery, office equipment, information technology (IT) equipment, and one truck, and leases one truck.
- Does not qualify for investment incentives or any benefits apart from those related to the age or size of the company, or the tax regime applied by the firm.
- Has 4 workers, all are national citizens. The company pays for additional medical insurance for employees (not mandated by any law) as an additional benefit. If in this case reimbursable business travel and

client entertainment expenses are considered fringe benefits, it is assumed that the company pays the fringe benefit tax on this expense or that the benefit becomes taxable income for the employee. The case study assumes no additional salary additions for meals, transportation, education, or others. Therefore, even when such benefits are frequent, they are not added to or removed from the taxable gross salaries to arrive at the labor tax or contribution calculation.

- Pays an annual salary of R\$12,835 (\$3,656) for each employee.
- Has a turnover of 10.5 times income per capita (\$95,970 or R\$336,910).
- Makes a loss in the first year of operation.
- Has a net profit margin of 12%.
- Distributes 50% of its net profits as dividends at the end of the second year.
- Sells one of its plots of land at a profit at the beginning of the second year.

The small industrial business:

- Is a limited liability, taxable company that pays taxes under the Simples Nacional tax regime.
- Started operations on January 1, 2018. At that time the company purchased all the assets shown in its balance sheet and hired all its workers.
- Operates in the capital city of each of the five locations covered in this pilot study.
- Is 100% domestically owned and has five owners, all of whom are natural persons.
- At the end of 2018, has a start-up capital of 10.2 times income per capita (\$93,228 or R\$327,284).
- Performs general industrial activities. It produces a light

manufacturing good and sells its product at retail. It does not participate in foreign trade (no import or export), does not have any subsidiaries or branches, and does not handle products subject to a special tax regime—for example, liquor or tobacco.

- At the beginning of 2019, owns two plots of land, one building, machinery, office equipment, information technology (IT) equipment, and one truck, and leases one truck.
- Does not qualify for investment incentives or any benefits apart from those related to the age or size of the company.
- Has 15 employees—one manager, two assistants, and 12 workers. All are nationals. The company pays for additional medical insurance for employees (not mandated by any law) as an additional benefit. In addition, in some economies reimbursable business travel and client entertainment expenses are considered fringe benefits. If applicable, it is assumed that the company pays the fringe benefit tax on this expense or that the benefit becomes taxable income for the employee. The case study assumes no additional salary additions for meals, transportation, education, or others. Therefore, even when such benefits are frequent, they are not added to or removed from the taxable gross salaries to arrive at the labor tax or contribution calculation.
- Pays an annual manager salary of R\$28,878 (\$8,226), annual assistant salary of R\$16,403 (\$4,672), and annual worker salary of R\$12,835 (\$3,656).
- Has a turnover of 105 times income per capita (\$959,700 or R\$3,369,100).
- Makes a loss in the first year of operation.

- Has a net profit margin of 5.7%.
- Distributes 50% of its net profits as dividends to the owners at the end of the second year.
- Sells one of its plots of land at a profit at the beginning of the second year.

Assumptions about the taxes and contributions

- All the taxes and contributions recorded are those paid in the second year of operation (calendar year 2019). A tax or contribution is considered distinct if it has a different name or is collected by a different agency. Taxes and contributions with the same name and agency, but charged at different rates depending on the business, are counted as the same tax or contribution.
- The number of times the companies pay taxes and contributions in a year is the number of different taxes or contributions multiplied by the frequency of payment (or withholding) for each tax. The frequency of payment includes advance payments (or withholding) as well as regular payments (or withholding).

Tax payments

This study records the total number of taxes and contributions paid, the method of payment, the frequency of payment, the frequency of filing, and the number of agencies involved for each of the two case study companies, during their second year of operation. It includes taxes withheld by the company, such as sales tax, taxes similar to VAT, and employee-borne labor taxes. These taxes are traditionally collected by the companies from the consumer or employee on behalf of the tax agencies. Although they do not affect the income statements of the companies, they add to the

administrative burden of complying with the tax system and so are included in the tax payments measure.

The number of payments takes into account electronic filing. Where full electronic filing and payment are allowed and are used by the majority of businesses similar to the case study companies, the tax is counted as paid once a year even if filings and payments are more frequent. For payments made through third parties, such as tax on interest paid by a financial institution or fuel tax paid by a fuel distributor, only one payment is included even if payments are more frequent.

Where two or more taxes or contributions are filed for and paid jointly using the same form, each of these joint payments is counted once. For example, if mandatory health insurance contributions and mandatory pension contributions are filed for and paid together, only one of these contributions would be included in the number of payments.

Time

Time is recorded in hours per year. The indicator measures the time taken by each of the two company scenarios to prepare, file, and pay three major types of taxes and contributions: the corporate income tax, value added or sales tax, and labor taxes, including payroll taxes and social contributions. Preparation time includes the time to collect all information necessary to compute the tax payable and to calculate the amount payable. If separate accounting books must be kept for tax purposes—or separate calculations made—the time associated with these processes is included. This extra time is included only if the regular accounting work is not enough to fulfill the tax

accounting requirements. Filing time includes the time to complete all necessary tax return forms and file the relevant returns at the tax authority. Payment time considers the hours needed to make the payment online or in person. Where taxes and contributions are paid in person, the time includes delays while waiting.

Total tax and contribution rate

The total tax and contribution rate measures the amount of taxes and mandatory contributions borne by each of the two businesses in their second year of operation, expressed as a share of commercial profit. This pilot study reports the total tax and contribution rate for calendar year 2019. The total amount of taxes and contributions borne is the sum of all the different taxes and contributions payable after accounting for any allowable deductions and exemptions. The taxes withheld (such as personal income tax) or collected by the company and remitted to the tax authorities (such as VAT, sales tax, or goods and service tax), but taxes not borne by the company are excluded. The taxes included can be divided into five categories: profit or corporate income tax, social contributions and labor taxes paid by the employer (for which all mandatory contributions are included, even if paid to a private entity such as a required pension fund), property taxes, turnover taxes, and other taxes (such as municipal fees and vehicle taxes).

This pilot study uses the *Doing Business* methodology for calculating the total tax and contribution rate, which is broadly consistent with the Total Tax Contribution framework developed by PwC. The total tax and contribution rate is designed to provide a comprehensive measure of the cost of all the

taxes a business bears. It differs from the statutory tax rate, which merely provides the factor to be applied to the tax base. In computing the total tax and contribution rate, the actual tax or contribution payable is divided by commercial profit. Commercial profit is essentially net profit before all taxes and contributions borne. It differs from the conventional profit before tax, reported in financial statements. In computing profit before tax, many of the taxes borne by a firm are deductible. In computing commercial profit, these taxes are not deductible. Commercial profit therefore presents a clear picture of the actual profit of a business before any of the taxes it bears in the course of the fiscal year. Commercial profit amounts to 5.7% of turnover for the small industrial business and 12% of turnover of the micro commercial business.

Postfiling processes under Simples Nacional

Postfiling processes are measured based on four components: time to comply with refund of taxes similar to VAT; time to obtain this refund; time to comply with a tax correction; and time to complete a tax correction. For the refund components, this pilot study analyzes the taxes that apply in Brazil and are similar to VAT (ICMS, IPI, PIS and COFINS). For the tax correction components, the combined tax paid under the Simples Nacional method is considered. These components are analyzed inspired on the *Doing Business* postfiling index, but scores for these processes are not calculated.

The four components include the time to comply with and complete a tax audit when applicable. The definition of a tax audit includes any interaction between the taxpayer and the tax authority after

the filing of the tax return and payment of the tax liability due, including informal inquiries, formal inquiries, and formal tax audits to verify whether such taxpayers have correctly assessed and reported their tax liability and fulfilled other obligations.

The indicators are based on the following case study assumptions.

Assumptions about the ICMS, IPI, PIS and COFINS refund process

- In June 2019, the companies under Simples Nacional make a capital purchase.
- The value of the machine is 6.5 times income per capita of the economy for the small industrial business and 0.65 for the micro commercial business.
- Sales are equally spread per month.
- Cost of goods sold is equally expensed per month.
- The seller of the machinery is registered for ICMS, IPI, PIS and COFINS.
- Excess tax input incurred in June will be fully recovered after four consecutive months if the tax rates are the same for inputs and sales, and the machine and the tax reporting period is every month.
- Input ICMS, IPI, PIS and COFINS will exceed output of these taxes in June 2019.

Time to comply with ICMS, IPI, PIS and COFINS refund

Time is recorded in hours. The indicator has two parts:

- The process of claiming a tax refund. Time includes time spent by the firms on gathering information on these taxes from internal sources, including time spent on any additional analysis of accounting information and calculating the tax refund

amount; time spent on preparing the refund claim; time spent preparing any additional documents that are needed to substantiate the claim for the refund; time spent submitting the refund claim and additional documents if that submission is done separately from the submission of the standard tax return; time spent making representation at the tax office if required; and time spent completing any other mandatory activities or tasks associated with the tax refund.

- The process of an audit for ICMS, IPI, PIS and COFINS. This is captured if companies with a request for a cash refund due to a capital purchase are pooled into additional review in 50% or more of cases. Time includes time spent gathering information and preparing any documentation (information such as receipts, financial statements, and pay stubs) as required by the tax auditor and time spent submitting the documents requested by the auditor.

A total estimate of zero hours is recorded if the process of claiming a tax refund is done automatically within the standard tax return without the need to complete any additional section or part of the return, if no additional documents or tasks are required as a result of the input tax credit, and if, in 50% or more of similar cases, the company is not subjected to an audit. An estimate of half an hour is recorded for submission of documents if the submission is done electronically and is a matter of minutes. An estimate of zero hours is recorded in the case of a field audit if documents are submitted in person and at the taxpayer's premises.

Time to obtain an ICMS, IPI, PIS and COFINS refund

Time is recorded in weeks. Time measures the total waiting time to receive a refund from the moment the request has been submitted. If companies with a request for a cash refund for taxes similar to VAT (ICMS, IPI, PIS and COFINS) due to a capital purchase are pooled into additional review in 50% or more of cases, time includes time to start the audit from the moment of claiming the refund; time spent interacting with the auditor from the moment an audit begins until there are no further interactions between firm and the auditor; time spent waiting for the tax auditor to issue the final audit decision from the moment the firm has submitted all relevant information and documents and there are no further interactions between the firm and the auditor; and time spent waiting for the release of the refund payment from the moment the final audit decision has been issued by the auditor.

Time also includes an average waiting time to submit the refund claim. The average waiting time to submit the refund claim is half a month if the refund claim is filed monthly. The average waiting time to submit the refund claim is one month if the refund claim is filed bimonthly. The average waiting time to submit the refund claim is one and a half months if the refund claim is filed quarterly. The average waiting time to submit the refund claim is three months if the refund claim is filed semiannually. The average waiting time to submit the refund claim is six months if the refund claim is filed annually. Time includes the mandatory carry forward time before a refund in cash can be paid. The carry forward time is zero if there is no mandatory carry forward period.

If the ability to claim a refund for taxes similar to VAT is restricted to specific categories of taxpayers that do not include taxpayers similar to the case study companies the time to comply with refund and time to obtain refund is not considered in this pilot study.

Assumptions about the tax correction process under Simples Nacional

- An error in the calculation of the income tax liability leads to an incorrect Simples Nacional tax return and consequently a tax underpayment.
- The firm discovered the error and voluntarily notified the tax authority of the error in the tax return.
- The value of the underpaid tax liability is 5% of the tax liability due.
- The firm submits the corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

Time to comply with a tax correction under Simples Nacional

Time is recorded in hours. The indicator has two parts:

- The process of notifying the tax authorities of the error, amending the return, and making additional payment. Time includes time spent gathering information and preparing the documents required to notify the tax authorities; time spent submitting the documents; and time spent making the additional tax payment if the payment is done separately from the submission of the amended Simples Nacional tax return.
- The process of complying with a tax correction under Simples Nacional. This is captured if, in 25% or more of cases, the pool

of companies that were exposed to additional review included companies that self-reported an error in the tax return, which resulted in their owing more in tax because of underpayment. The threshold used for assessing the tax audit is lower than the threshold used in the case of the cash refund for taxes similar to VAT. This is because the case study scenario of self-reporting an error in the tax return and resulting in an underpayment of the tax liability should only be an issue among a small sample of companies selected for a tax audit. Unlike a tax correction, it is common that a one-time request for a cash refund be exposed to a tax audit. Time includes time spent gathering information and preparing any documentation (information such as receipts, financial statements, and pay stubs) as required by the tax auditor and time spent by submitting the documents requested by the auditor.

An estimate of half an hour is recorded for submission of documents or payment of the income tax liability due if the submission or payment is done electronically in several minutes. An estimate of zero hours is recorded in the case of a field audit if documents are submitted in person and at the taxpayer's premises.

Time to complete a tax correction under Simples Nacional

Time is recorded in weeks. Time includes the time to start an audit from the moment the tax authority has been notified of the error in the corporate income tax return; time spent interacting with the auditor from the moment an audit begins until there are no further

interactions between the firm and the auditor; and time spent waiting for the tax auditor to issue the final tax assessment from the moment the firm has submitted all relevant information and documents and there are no further interactions between the firm and the auditor. Time to complete a corporate income tax correction is recorded as zero if less than 25% of companies will not go through an additional review.

Notes

1. The equal access to property rights index ranges from -2 to 0 points and detracts a maximum of 2 points when there is differential treatment for men and women in the law in the property regime. Therefore, the lower overall score in the quality of land administration index could be -2 if the score obtained in the equal access to property rights index was -2 (because equal access to land is not granted by law), and the scores obtained on the other indexes were 0.
2. PwC refers to the network of member firms of PricewaterhouseCoopers International Limited (PwCIL) or, as the context requires, individual member firms of the PwC network. Each member firm is a separate legal entity and does not act as agent of PwCIL or any other member firm. PwCIL does not provide any services to clients. PwCIL is not responsible or liable for the acts or omissions of any of its member firms nor can it control the exercise of their professional judgment or bind them in any way. No member firm is responsible or liable for the acts or omissions of any other member firm nor can it control

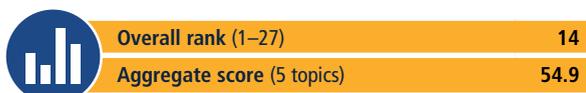
the exercise of another member firm's professional judgment or bind another member firm or PwCIL in any way.

3. The nonlinear score for the total tax and contribution rate is equal to the score for the total tax and contribution rate to the power of 0.8.
4. Methodology updates are completed for two years of dataset to allow for a year-on-year comparison. The update would include *Doing Business 2021* and *Doing Business 2020* data.
5. The economies for which a multiple of three times income per capita is used are the Democratic Republic of Congo, Haiti, Honduras, Kenya, Liberia, Mozambique, and Zimbabwe. Those for which a multiple of two times income per capita is used are Argentina, Benin, Bolivia, Burkina Faso, the Central African Republic, Chad, the Republic of Congo, Djibouti, Equatorial Guinea, Guatemala, India, Lesotho, Madagascar, Malawi, Mali, the Marshall Islands, the Federated States of Micronesia, Morocco, Nepal, Nicaragua, Niger, Pakistan, Papua New Guinea, the Philippines, Sierra Leone, Togo, Vanuatu, Vietnam, West Bank and Gaza, and Zambia.
6. The court structure and proceedings index ranges from -1 to 5 points and detracts 1 point when there is differential treatment for the evidentiary value of the testimony of men and women in the law. Therefore, the lower overall score in the quality of judicial processes index could be -1 if the score obtained in the court structure and proceedings index was -1, and the scores obtained on the other indexes were 0.
7. Oliveira, Kelly. 2020. "Abertura de empresas cresce, enquanto fechamento recua em 8 meses." Agência Brasil, September 17. <https://agenciabrasil.ebc.com.br/economia/noticia/2020-09/abertura-de-empresas-cresce-enquanto-fechamento-recua-em-8-meses>.



CHAPTER 11
State profiles

ACRE RIO BRANCO



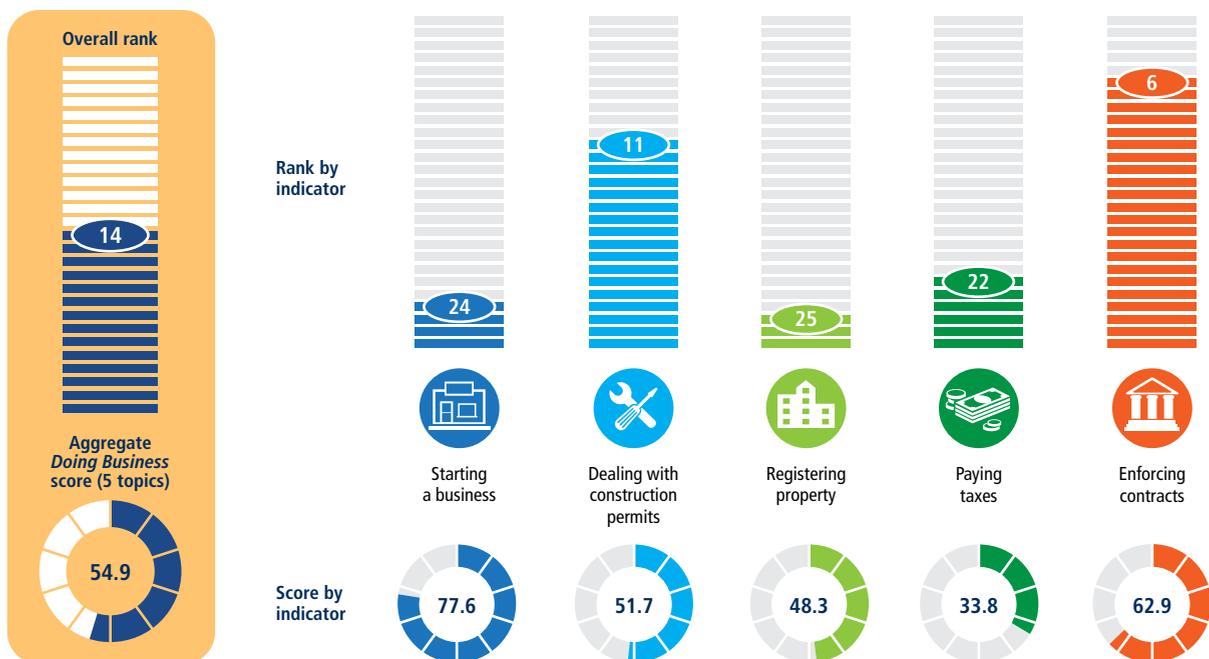
Starting a business (rank)	24
<i>Doing Business score (0–100)</i>	<i>77.6</i>
Procedures (number)	13
Time (days)	17
Cost (% of income per capita)	4.9
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	11
<i>Doing Business score (0–100)</i>	<i>51.7</i>
Procedures (number)	23
Time (days)	295.5
Cost (% of warehouse value)	0.7
Building quality control index (0–15)	9.0

Paying taxes (rank)	22
<i>Doing Business score (0–100)</i>	<i>33.8</i>
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	66.0
Postfiling index (0–100)	7.8

Registering property (rank)	25
<i>Doing Business score (0–100)</i>	<i>48.3</i>
Procedures (number)	18
Time (days)	66.5
Cost (% of property value)	3.1
Quality of land administration index (0–30)	13.5

Enforcing contracts (rank)	6
<i>Doing Business score (0–100)</i>	<i>62.9</i>
Time (days)	704
Cost (% of claim value)	29.4
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 2 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$493.34

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$215

Procedure 6. Pay the state tax agency fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$14.28

Procedure 7*. Register with the municipal tax agency

Agency: Municipal online services platform
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8. Obtain the operations license

Agency: Municipality
Time: 3 days
Cost: R\$131.80 [1 UFMRB (Unidade Fiscal do Município de Rio Branco)]

Procedure 9. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 10*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$790.80 [6 UFMRB (Unidade Fiscal do Município de Rio Branco)*R\$131.80]

Procedure 11*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 12*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 5 days

Cost: R\$27 (Property registry fee: R\$22.87 + Compensation fund fee: R\$1.34 + Inspection fund fee: R\$2.69)

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Infrastructure and Urban Mobility (Municipality)

Time: 15 days

Cost: R\$132 [(TU: Tax Units) Feasibility conditions certificate: 1 TU]

Procedure 3*. Obtain results of soil study

Agency: Private agency

Time: 6 days

Cost: R\$4,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company

Time: 4 days

Cost: R\$1,350

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 2 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)

Time: 1 day

Cost: No cost

Procedure 7*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 30 days

Cost: R\$552 [Project analysis: R\$80 (up to 120 m²) + R\$20 (per each 50 m² over 120 m²)]

Procedure 8. Request and obtain project approval and construction permit

Agency: Secretary of Infrastructure and Urban Mobility (Municipality)

Time: 120 days

Cost: R\$923 [(TU: Tax Units) Project approval application fee (commercial use over 500 m²): 0.5 TU + Architectural project approval (commercial use over 500 m²): 6 TU + Building permit issuance: 0.5 TU]

Procedure 9*. Request and obtain water and sewage feasibility declaration and project approval

Agency: Water and Sewerage Agency

Time: 30 days

Cost: R\$448

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11. Receive random inspection from Municipality

Agency: Secretary of Infrastructure and Urban Mobility (Municipality)

Time: 1 day

Cost: No cost

Procedure 12. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 13. Request inspection from Fire Department

Agency: Fire Department

Time: Less than one day (online procedure)

Cost: No cost

Procedure 14. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 15. Obtain Fire Department Certificate

Agency: Fire Department

Time: 30 days

Cost: R\$466 [Inspection report fee: R\$50 + Registration fee for businesses (except for microbusinesses): R\$100 + Fire Department inspection report issuance: R\$80 (up to 120 m²) + R\$10 (per each 50 m² over 120 m²)]

Procedure 16*. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency

Time: 1 day

Cost: No cost

Procedure 17. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 30 days

Cost: R\$1,254 [Water connection: R\$358.40 + Sewage connection: R\$896]

Procedure 18*. Obtain Certificate of Tax Payment

Agency: Secretary of Finance (Municipality)

Time: 1 day

Cost: No cost

Procedure 19. Request final inspection from Municipality**Agency:** Secretary of Infrastructure and Urban Mobility (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Secretary of Infrastructure and Urban Mobility (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Secretary of Infrastructure and Urban Mobility (Municipality)**Time:** 49 days**Cost:** R\$92 [(TU: Tax Units) Certificate of occupancy inspection: 0.50 TU/unit + Inspection request fee: 0.20 TU]**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 20 days**Cost:** R\$2,874 [Registration fee for properties with total value over R\$500,000: R\$2,442.82 + Compensation fund: R\$143.69 + Inspection fee: R\$287.39]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoas Reipersecutórias)**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$88.70 [R\$26.90 for each certificate (x3). The cost of each certificate is calculated as follows: R\$22.87 for registrar fees + R\$1.34 for FECOM + R\$2.69 for FUNEJ]**Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$42.30 [R\$35.95 for registrar fees + R\$2.12 for FECOM + R\$4.23 for FUNEJ]**BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)**Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$42.30 [R\$35.95 for registrar fees + R\$2.12 for FECOM + R\$4.23 for FUNEJ]**Procedure 4*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Acre)**Time:** 2 days**Cost:** R\$93.55**Procedure 5*. Obtain state justice certificates (Certidões Negativas Cível, Criminal, de Execução Fiscal e de Falências e Recuperação Judicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado do Acre)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 14ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)**Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain municipal taxes clearance certificates (Certidão Negativa de Débitos de Cadastro Imobiliário and Certidão Negativa de Débitos de Pessoa Jurídica) and cadastral certificate (Boletim de Cadastro Imobiliário)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 1 day**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado do Acre)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)****Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain federal justice certificate (Certidão Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Acre)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 20 days**Cost:** No cost**Procedure 14. Pay property transfer tax****Agency:** Commercial bank**Time:** 2 days**Cost:** R\$33,548.52 (2% of the property value + R\$65.90 for administrative fees)**Procedure 15. Obtain property transfer tax proof of payment****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 1 day**Cost:** No cost**Procedure 16. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 15 days**Cost:** R\$11,495.60 (R\$9,771.26 for notary fees + R\$574.78 for FECOM + R\$1,149.56 for FUNEJ)**Procedure 17. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 20 days**Cost:** R\$5,817.10 (R\$4,885.63 for registration + R\$42.40 for provisional registration + R\$26.90 for issuing the Certidão de Matrícula Atualizada + R\$287.39 for FECOM + R\$574.78 for FUNEJ)**Procedure 18*. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 15 days**Cost:** R\$26.36 (for administrative fees)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

Claim value: R\$66,965
Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	365
Enforcement of judgment	255
Total time	704
	Cost (% of claim value)
Attorney fees	20.0
Court fees	9.2
Enforcement fees	0.2
Total cost	29.4

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

ALAGOAS MACEIÓ



	Overall rank (1–27)	18
	Aggregate score (5 topics)	53.8

Starting a business (rank)	8
<i>Doing Business</i> score (0–100)	82.8
Procedures (number)	10
Time (days)	12.5
Cost (% of income per capita)	7.4
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	16
<i>Doing Business</i> score (0–100)	48.0
Procedures (number)	21
Time (days)	352.5
Cost (% of warehouse value)	1.9
Building quality control index (0–15)	9.0

Registering property (rank)	7
<i>Doing Business</i> score (0–100)	53.8
Procedures (number)	15
Time (days)	37
Cost (% of property value)	1.1
Quality of land administration index (0–30)	12.0

Paying taxes (rank)	3
<i>Doing Business</i> score (0–100)	34.5
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	64.6
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	22
<i>Doing Business</i> score (0–100)	49.6
Time (days)	1,125
Cost (% of claim value)	34.0
Quality of judicial processes index (0–18)	12.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (Fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$295

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$222

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 7. Obtain the operations license

Agency: Municipal Secretariat of Economy
Time: 5 days
Cost: R\$1,963.10

Procedure 8*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 9*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 3 days
Cost: R\$30 [Property registry fee: R\$22.88 + Safety label (SAS): R\$7.12]

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: 20 days
Cost: R\$350

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 19 days
Cost: R\$3,750

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 7 days
Cost: R\$3,175

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Approve waste management report

Agency: Water and Sewerage Agencies (Companhia de Saneamento de Alagoas - CASAL)
Time: 7 days
Cost: R\$1,315 (Low risk fee)

Procedure 7*. Request and obtain environmental license

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: 60 days
Cost: R\$2,854 (Preliminary license: R\$475.69 + Installation license: R\$1,189.23 + Operating license: R\$1,189.23)

Procedure 8*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 45 days
Cost: R\$294

Procedure 9. Request and obtain project approval permit and construction execution permit

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: 90 days
Cost: R\$12,105.4 (Project permit file fee: R\$250 + Execution works initial fee: R\$150 + Building permit: R\$9/m²)

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department
Time: 60 days
Cost: R\$441

Procedure 15*. Receive the inspection from the sanitation entity

Agency: Water and Sewerage Agencies (Companhia de Saneamento de Alagoas - CASAL)
Time: 1 day
Cost: R\$41

Procedure 16. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 15 days
Cost: R\$1,556 (Water connection: R\$621.25 + Sewage connection: R\$934.36)

Procedure 17*. Request final inspection from Municipality

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 18. Receive final inspection from Municipality

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: 1 day
Cost: No cost

Procedure 19. Obtain certificate of occupancy ("Habite-se")

Agency: Secretary of Territorial Development and Environment (Municipality)
Time: 90 days
Cost: R\$4,711 [R\$250 (minimum) + R\$3.43/m²]

Procedure 20. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 21. Register building with the property registry

Agency: Property registry
Time: 25 days
Cost: R\$1,699 (Registration fee: 50% of R\$3,398.56)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
 Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificate (Certidão de Ônus Reais)

Agency: Property registry (Cartório de Registro de Imóveis)
Time: 3 days
Cost: R\$30 (R\$22.88 for registrar fees + R\$7.12 for authenticity stamp)

Procedure 2*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registries distribution service (3º Ofício de Registro de Imóveis e Distribuição de Títulos para Protesto)
Time: 1 day
Cost: R\$24.40

Procedure 3*. Obtain state justice certificates (Certidão de Distribuição Cível, Certidão de Distribuição de Execução Fiscal, and Certidão de Distribuição de Ações de Falência, Insolvência, Concordata e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (Tribunal de Justiça do Estado de Alagoas)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 4*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 19ª Região)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 5*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6*. Obtain municipal taxes clearance certificates (Certidão de Regularidade Fiscal and Certidão Imobiliária) and cadastral certificate (Boletim de Cadastro Imobiliário)

Agency: Municipal tax authority (Secretaria Municipal de Economia)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado de Alagoas)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Obtain federal justice certificate (Certidão de Distribuição Cível, Criminal e Execução Fiscal)

Agency: Federal Justice Court (Tribunal Regional Federal da 5ª Região/Seção Judiciária de Alagoas)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado de Alagoas)
Time: Less than one day (online procedure)
Cost: R\$40

Procedure 12. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)**Agency:** Municipal tax authority (Secretaria Municipal de Economia)**Time:** 3 days**Cost:** No cost**Procedure 13. Pay property transfer tax****Agency:** Commercial bank**Time:** Less than one day (online procedure)**Cost:** R\$11,049.27 (0.66% of the property value)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 2 days**Cost:** R\$4,426.13 (R\$4,226.30 for notary fees + R\$199.83 for authenticity stamp)**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 25 days**Cost:** R\$3,398.56 (R\$3,198.73 for registrar fees + R\$199.83 for authenticity stamp)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	12.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	2.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**ENFORCING CONTRACTS**

*Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	99
Trial and judgment	571
Enforcement of judgment	455
Total time	1,125
	Cost (% of claim value)
Attorney fees	23.3
Court fees	10.2
Enforcement fees	0.6
Total cost	34.0

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

AMAPÁ MACAPÁ



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	Overall rank (1–27)	25
	Aggregate score (5 topics)	52.3

Starting a business (rank)	19
<i>Doing Business</i> score (0–100)	79.5
Procedures (number)	12
Time (days)	15.5
Cost (% of income per capita)	4.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	21
<i>Doing Business</i> score (0–100)	46.2
Procedures (number)	22
Time (days)	397.5
Cost (% of warehouse value)	1.5
Building quality control index (0–15)	9.0

Paying taxes (rank)	5
<i>Doing Business</i> score (0–100)	34.4
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	64.8
Postfiling index (0–100)	7.8

Registering property (rank)	27
<i>Doing Business</i> score (0–100)	45.2
Procedures (number)	19
Time (days)	68
Cost (% of property value)	3.8
Quality of land administration index (0–30)	11.5

Enforcing contracts (rank)	13
<i>Doing Business</i> score (0–100)	56.5
Time (days)	922
Cost (% of claim value)	30.5
Quality of judicial processes index (0–18)	12.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal tax authority to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$270

Procedure 5. Register with the state tax agency

Agency: State Secretariat of Finance
Time: 4 days
Cost: No cost

Procedure 6*. Register with the municipal tax agency

Agency: Municipal Secretariat of Finance
Time: 2 days
Cost: No cost

Procedure 7. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$200

Procedure 8. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 9)

Procedure 9. Obtain the operations license

Agency: Municipality
Time: 4 days
Cost: R\$1,097.54 [524 UFM*R\$2.9922 (UFM value in 2020), with a 30% discount for small businesses - Empresa de Pequeno Porte (EPP)]

Procedure 10*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 11*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 4 days
Cost: R\$71 (Property registry fee: R\$65.99 + Extrajudicial costs: R\$4.62)

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Urban Development and Housing (Municipality)
Time: 23 days
Cost: R\$86 [(TU: Tax Unit) 30 TU]

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 3 days
Cost: R\$6,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 5 days
Cost: R\$1,600

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 1 day
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)
Time: 1 day
Cost: No cost

Procedure 7. Request and obtain water and sewage feasibility declaration and project approval

Agency: Water and Sewerage Agency
Time: 30 days
Cost: R\$239

Procedure 8*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 68 days
Cost: R\$408 [R\$99.99 (minimum) depending on the constructed area over 50 m²]

Procedure 9. Request and obtain construction permit

Agency: Secretary of Urban Development and Housing (Municipality)
Time: 150 days
Cost: R\$1,534 [(TU: Tax Unit) 532 TU (up to 500 m²) + 2 TU (each 50 m² over 500 m²)]

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department
Time: 60 days
Cost: R\$852 [R\$106.48 (minimum) depending on the constructed area over 50 m²]

Procedure 15*. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency
Time: 1 day
Cost: No cost

Procedure 16. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 15 days
Cost: R\$128 [Water connection (industrial category): R\$73.20 + Sewage connection: 0.75 * Water connection fee]

Procedure 17*. Obtain Certificate of Tax Payment

Agency: Secretary of Finance (Municipality)
Time: 15 days
Cost: No cost

Procedure 18. Request final inspection from Municipality

Agency: Secretary of Urban Development and Housing (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 19. Receive final inspection from Municipality

Agency: Secretary of Urban Development and Housing (Municipality)
Time: 1 day
Cost: No cost

Procedure 20. Obtain certificate of occupancy (“Habite-se”)**Agency:** Secretary of Urban Development and Housing (Municipality)**Time:** 45 days**Cost:** R\$7,889 [(TU: Tax Unit) Request fee: R\$51.71 + Certificate of occupancy: 2.09 TU/m²]**Procedure 21. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 22. Register building with the property registry****Agency:** Property registry**Time:** 25 days**Cost:** R\$5,437 (Registration fee for properties with total value over R\$500,000)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Matrícula Atualizada, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoais Reipersecutórias)**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 4 days**Cost:** R\$171.51 [R\$70.61 for issuing the Certidão de Matrícula Atualizada (R\$65.99 for registrar fees + R\$4.62 for TFJ) + R\$50.45 for issuing the Certidão de Ônus Reais (R\$47.15 for registrar fees + R\$3.30 for TFJ) + R\$50.45 for issuing the Certidão de Ações Reais (R\$47.15 for registrar fees + R\$3.30 for TFJ)]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Amapá)**Time:** 3 days**Cost:** R\$32**Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$79.22 (R\$56.59 for registrar fees + R\$22.63 for filing)**Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$79.22 (R\$56.59 for registrar fees + R\$22.63 for filing)**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 8ª Região)**Time:** 2 days**Cost:** R\$5.53 [for issuing the Guia de Recolhimento da União (GRU)]**Procedure 6*. Obtain state justice certificates (Certidão Cível e Criminal and Certidão de Falência e Recuperação Judicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado do Amapá)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain municipal taxes clearance certificate (Certidão de Contribuinte Pessoa Jurídica) and cadastral certificate (Certidão Imobiliária)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 1 day**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado do Amapá)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Amapá)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipality (Central de Atendimento ao Contribuinte)

Time: 1 day

Cost: No cost

Procedure 14. Receive inspection to estimate the property value

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 10 days

Cost: No cost

Procedure 15. Pay property transfer tax

Agency: Commercial bank

Time: 2 days

Cost: R\$33,482.62 (2% of the property value)

Procedure 16. Obtain property transfer tax proof of payment

Agency: Municipality (Central de Atendimento ao Contribuinte)

Time: 1 day

Cost: No cost

Procedure 17. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 5 days

Cost: R\$14,823.09 (R\$13,475.53 for notary fees + R\$673.78 for TSNR + R\$673.78 for TFJ)

Procedure 18. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 30 days

Cost: R\$15,484.05 (R\$14,076.41 for registrar fees + R\$422.29 for TSNR + R\$985.35 for TFJ)

Procedure 19. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 10 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	11.5
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	3.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**ENFORCING CONTRACTS**

Claim value: R\$66,965. Data as of: September 1st, 2020.

INDICATOR DETAILS	
	Time (days)
Filing and service	77
Trial and judgment	545
Enforcement of judgment	300
Total time	922
	Cost (% of claim value)
Attorney fees	21.6
Court fees	9.0
Enforcement fees	0.0
Total cost	30.5

Source: Subnational Doing Business database.

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

** Simultaneous with previous procedure*

AMAZONAS MANAUS



Overall rank (1–27)	16
Aggregate score (5 topics)	54.4

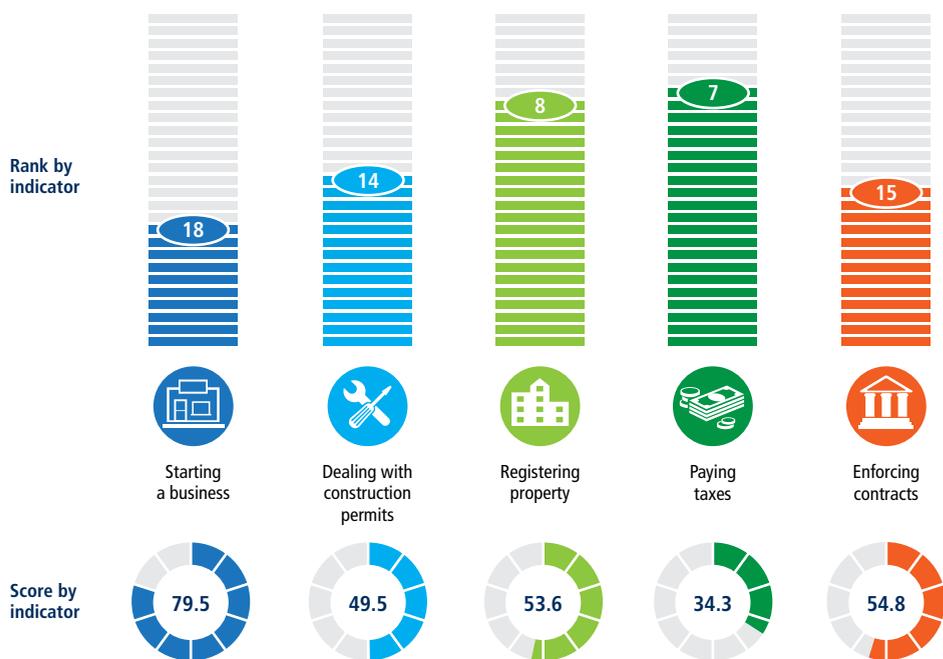
Starting a business (rank)	18
<i>Doing Business score (0–100)</i>	<i>79.5</i>
Procedures (number)	11
Time (days)	20.5
Cost (% of income per capita)	6.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	14
<i>Doing Business score (0–100)</i>	<i>49.5</i>
Procedures (number)	23
Time (days)	298.5
Cost (% of warehouse value)	2.3
Building quality control index (0–15)	9.0

Registering property (rank)	8
<i>Doing Business score (0–100)</i>	<i>53.6</i>
Procedures (number)	14
Time (days)	26
Cost (% of property value)	4.3
Quality of land administration index (0–30)	16.5

Paying taxes (rank)	7
<i>Doing Business score (0–100)</i>	<i>34.3</i>
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	64.9
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	15
<i>Doing Business score (0–100)</i>	<i>54.8</i>
Time (days)	1,049
Cost (% of claim value)	25.7
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$471.55

Procedure 5. Register with the state tax agency

Agency: State Secretariat of Finance
Time: 2 days
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$242

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 8. Obtain the operations license

Agency: Municipality
Time: 10 days
Cost: R\$1,317.50 [UFM (R\$105.40)*12.5 UV]

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 5 days

Cost: R\$53 [Property registry fee: R\$40.06 + Municipal service tax (ISS): R\$2.01 + Attorney General's office fund fee (FUNDPGE): R\$1.20 + Public defender's office fund fee (FUNDPAM): R\$2.01 + Notary fund fee (FARPAM): R\$2.01 + Justice special fund fee (FUNETJ): R\$4.01 + Safety label: R\$1.90]

Procedure 2*. Obtain results of soil study

Agency: Private agency

Time: 12 days

Cost: R\$4,000

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company

Time: 15 days

Cost: R\$2,500

Procedure 4*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 3 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5*. Receive an inspection from Municipality to verify the measures of the land plot

Agency: Institute of Urban Planning (Municipality)

Time: 1 day

Cost: R\$327

Procedure 6*. Request and obtain traffic analysis approval

Agency: Municipal Institute of Urban Mobility

Time: 15 days

Cost: R\$22 (Traffic analysis approval: R\$10.90 + Road project execution declaration: R\$10.90)

Procedure 7*. Request and obtain water and sewage feasibility declaration and project approval

Agency: Water and Sewerage Agency

Time: 15 days

Cost: R\$480 [Feasibility study: R\$130 + Project analysis (category for single family housing, commercial or mixed use up to 700 m²): R\$350]

Procedure 8*. Request and obtain environmental license

Agency: Secretary of Environment (Municipality)

Time: 45 days

Cost: R\$2,125 [Preliminary license: R\$381.33 + Installation license: R\$762.65 + Operating license: R\$980.55]

Procedure 9. Request and obtain project approval and construction permit

Agency: Institute of Urban Planning (Municipality)

Time: 90 days

Cost: R\$6,485 [(TU: Tax Unit) Building project analysis fee: R\$1,020.24/m² + Alignment analysis: R\$12.42 + File fee: R\$10.90 + Building Permit: Number of months for execution works * 0.0048 TU/m² (constructed area)]

Procedure 10*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 30 days

Cost: R\$182 (R\$0.14/m²)

Procedure 11. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Receive random inspection from Municipality

Agency: Institute of Urban Planning (Municipality)

Time: 1 day

Cost: No cost

Procedure 13. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 14. Request inspection from Fire Department

Agency: Fire Department

Time: Less than one day (online procedure)

Cost: No cost

Procedure 15. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 16. Obtain Fire Department Certificate

Agency: Fire Department

Time: 45 days

Cost: R\$234 (R\$0.18/m²)

Procedure 17*. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency

Time: 1 day

Cost: R\$350

Procedure 18. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 15 days

Cost: R\$2,586 (Water connection: R\$620.97 + Sewage connection: R\$1,964.96)

Procedure 19. Request final inspection from Municipality**Agency:** Institute of Urban Planning (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Institute of Urban Planning (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Institute of Urban Planning (Municipality)**Time:** 75 days**Cost:** R\$4,039 (Project analysis for certificate of occupancy: R\$2,720.65 + Final inspection: R\$1,307.40 + File fee: R\$10.90)**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 15 days**Cost:** R\$14,376 (Registration fee)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131
Data as of: September 1st, 2020***Procedure 1. Obtain ownership and no-lien certificates (Certidão Narrativa/de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoais Reipersecutórias)****Agency:** Sistema de Registro de Imóveis Eletrônico (e-RIDFT)**Time:** 5 days**Cost:** R\$143.20 [R\$53.20 for issuing the Certidão Narrativa (R\$40.06 for registrar fees + R\$2.01 for ISS + R\$1.20 for FUNDPGE + R\$2.01 for FUNDPAM + R\$2.01 for FARPAM + R\$4.01 for FUNETJ + R\$1.90 for security stamp) + R\$36.80 for issuing the Certidão de Ônus Reais (R\$27.23 for registrar fees + R\$1.36 for ISS + R\$0.82 for FUNDPGE + R\$1.36 for FUNDPAM + R\$1.36 for FARPAM + R\$2.72 for FUNETJ + R\$1.90 for security stamp) + R\$53.20 for issuing the Certidão de Ações Reais e Pessoais Reipersecutórias (R\$40.06 for registrar fees + R\$2.01 for ISS + R\$1.20 for FUNDPGE + R\$2.01 for FUNDPAM + R\$2.01 for FARPAM + R\$4.01 for FUNETJ + R\$1.90 for security stamp)]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Amazonas)**Time:** 2 days**Cost:** R\$88.88**Procedure 3*. Obtain consolidated certificate of dispute (Certidão Unificada de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (Serviço Distribuidor de Títulos para Protesto (SISPROT))**Time:** Less than one day (online procedure)**Cost:** R\$79.80 (R\$60.00 for registrar fees + R\$6.00 for FUNJEAM/ Extrajudicial + R\$3.00 for FUNDPAM + R\$1.80 for FUNDPGE + R\$3.00 for FUNJEAM RCPN/SD + R\$3.00 for ISS + R\$3.00 for security stamp)**Procedure 4*. Obtain state justice certificates (Certidão de Distribuição Cível, Certidão de Distribuição de Execuções Fiscais (Estadual e Municipal), and Certidão de Distribuição de Falência e Recuperação de Crédito)****Agency:** State Justice Court (Tribunal de Justiça do Estado do Amazonas)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 11ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificate (Certidão Negativa de Débitos Municipais) and cadastral certificate (Boletim de Cadastro Imobiliário)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)**Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado do Amazonas)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)****Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Amazonas)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** Less than one day (online procedure)**Cost:** R\$30,134.36 (1.8% of the property value)**Procedure 13. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 4 days**Cost:** R\$20,528.50 (R\$16,022.53 for notary fees + R\$7.53 for data processing + R\$801.50 for ISS + R\$480.90 for FUNDPGE + R\$801.50 for FUNDPAM + R\$801.50 for FARPAM + R\$1,603.01 for FUNETJ + R\$10.00 for security stamp)**Procedure 14. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 15 days**Cost:** R\$20,528.50 (R\$16,022.53 for registrar fees + R\$7.53 for data processing + R\$801.50 for ISS + R\$480.90 for FUNDPGE + R\$801.50 for FUNDPAM + R\$801.50 for FARPAM + R\$1,603.01 for FUNETJ + R\$10.00 for security stamp)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	16.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	5.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	69
Trial and judgment	562
Enforcement of judgment	418
Total time	1,049
	Cost (% of claim value)
Attorney fees	17.5
Court fees	7.3
Enforcement fees	0.9
Total cost	25.7

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

BAHIA SALVADOR



	Overall rank (1–27)	24
	Aggregate score (5 topics)	52.5

Starting a business (rank)	17
<i>Doing Business</i> score (0–100)	79.6
Procedures (number)	11
Time (days)	19.5
Cost (% of income per capita)	7.0
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	12
<i>Doing Business</i> score (0–100)	51.5
Procedures (number)	22
Time (days)	292.5
Cost (% of warehouse value)	1.8
Building quality control index (0–15)	9.0

Registering property (rank)	22
<i>Doing Business</i> score (0–100)	49.4
Procedures (number)	15
Time (days)	44.5
Cost (% of property value)	4.0
Quality of land administration index (0–30)	13.5

Paying taxes (rank)	26
<i>Doing Business</i> score (0–100)	33.2
Payments (number)	12
Time (hours per year)	1,501
TTCR (% of profit)	65.7
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	23
<i>Doing Business</i> score (0–100)	48.9
Time (days)	1,149
Cost (% of claim value)	29.3
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Request the Location Feasibility Term

Agency: Municipal Secretariat of Development and Urbanism (SEDUR)

Time: 7 days

Cost: No cost

Procedure 2. Pay the Location Feasibility Term fee

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$208.59 [fee for retail businesses: R\$382.65, with 50% for small businesses (Empresa de Pequeno Porte - EPP) + issuance fee of R\$17.26]

Procedure 3. Check the availability of the company name and integrate the feasibility of the location (TVL) with the Redesim system

Agency: Commercial Registry (via Redesim)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 4. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority

Time: 2 days

Cost: No cost

Procedure 5. Pay registration fees

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: No cost (fee included in procedure 6)

Procedure 6. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry

Time: 5 days

Cost: R\$244

Procedure 7. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier

Time: 1 day

Cost: R\$239.95

Procedure 8. Pay the operating fee

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$1,656.80

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank

Time: 1 day

Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union

Time: 1 day

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 3 days

Cost: R\$94 (Property registry fee: R\$84.72 + Electronic processing fee: R\$9.60)

Procedure 2. Obtain results of soil study

Agency: Private agency

Time: 10 days

Cost: R\$8,000 (Cost considers the drilling of six boreholes, each 10 m deep)

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company

Time: 7 days

Cost: R\$6,000 (Cost considers crew transportation, in-field technical work and project development at company's offices)

Procedure 4*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 3 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 6. Request and obtain exemption from environmental licensing

Agency: Secretary of Development and Urbanism (Municipality)

Time: Less than one day (online procedure)

Cost: R\$725 (Fixed cost defined by Municipal Decree 29,921/2018: R\$707.4 + Staffing fee: R\$17.26)

Procedure 7. Request and obtain construction permit

Agency: Secretary of Development and Urbanism (Municipality)

Time: 120 days

Cost: R\$8,350 [R\$6.39/m² of total built area + R\$22.06 (construction license fee) + R\$17.26 (staffing fee)]

Procedure 8*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 60 days

Cost: R\$1,275 (Project analysis fee: R\$0.98 per m²)

Procedure 9. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10. Receive random inspection from Municipality

Agency: Secretary of Development and Urbanism (Municipality)

Time: 1 day

Cost: No cost

Procedure 11. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: R\$1,340 (Inspection fee according to State Law 11,631/2009)

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department

Time: 60 days

Cost: No cost

Procedure 15*. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 35 days

Cost: R\$115 (Fixed water connection fee. No cost for sewage connection)

Procedure 16. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency

Time: 15 days

Cost: No cost

Procedure 17*. Request and obtain property's geolocation plant

Agency: Secretary of Development and Urbanism (Municipality)

Time: 3 days

Cost: No cost

Procedure 18. Request final inspection from Municipality

Agency: Secretary of Development and Urbanism (Municipality)

Time: 1 day

Cost: R\$872 [R\$0.53/m² of total built area + R\$33.30 (permit fee) + R\$132.51 (inspection fee) + R\$17.26 (staffing fee)]

Procedure 19. Receive final inspection from Municipality**Agency:** Secretary of Development and Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Obtain certificate of occupancy (“Habite-se”)****Agency:** Secretary of Development and Urbanism and Secretary of Finance (Municipality)**Time:** 59 days**Cost:** No cost**Procedure 21. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 22. Register building with the property registry****Agency:** Property registry**Time:** 18 days**Cost:** R\$3,488 (Deed fee: R\$2,114 + Registration fee: R\$1,374)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula com Positiva ou Negativa de Ônus)**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$84.72**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado da Bahia)**Time:** 2 days**Cost:** R\$25**Procedure 3*. Obtain certificates of dispute (Certidões de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (Cartório Distribuidor de Protestos de Salvador)**Time:** 2 days**Cost:** R\$71.44 [R\$17.86 for each certificate (x4)]**Procedure 4*. Obtain state justice certificates (Certidões de Ações Cíveis, Criminais, Concordata, Falência e Recuperação Judicial e Extrajudicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado da Bahia)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 5ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificates (Certidão Negativa de Débitos Imobiliários and Certidão Negativa de Pessoa Jurídica) and cadastral certificate (Certidão de Dados Cadastrais do Imóvel)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado da Bahia)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal justice certificate (Certidão Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária da Bahia)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Pay property transfer tax (Imposto sobre a Transmissão Intervivos, ITIV)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda)

Time: Less than one day (online procedure)

Cost: R\$50,223.93 (3% of the property value)

Procedure 13. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 6 days

Cost: R\$8,175.02

Procedure 14. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 18 days

Cost: R\$8,175.02

Procedure 15*. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda)

Time: 30 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

Claim value: R\$66,965
Data as of: September 1st, 2020

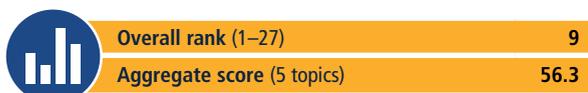
INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	674
Enforcement of judgment	391
Total time	1,149
	Cost (% of claim value)
Attorney fees	20.0
Court fees	8.2
Enforcement fees	1.1
Total cost	29.3

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

CEARÁ FORTALEZA



Starting a business (rank)	13
<i>Doing Business score (0–100)</i>	82.0
Procedures (number)	11
Time (days)	13
Cost (% of income per capita)	1.4
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	4
<i>Doing Business score (0–100)</i>	60.1
Procedures (number)	19
Time (days)	205
Cost (% of warehouse value)	1.1
Building quality control index (0–15)	8.0

Registering property (rank)	15
<i>Doing Business score (0–100)</i>	52.4
Procedures (number)	15
Time (days)	37
Cost (% of property value)	2.5
Quality of land administration index (0–30)	13.0

Paying taxes (rank)	21
<i>Doing Business score (0–100)</i>	33.9
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	66.0
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	19
<i>Doing Business score (0–100)</i>	53.2
Time (days)	1,070
Cost (% of claim value)	28.6
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$187

Procedure 5. Register with the municipal tax agency

Agency: Municipal Secretariat of Finance
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$235

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 8. Obtain the operations license

Agency: Municipal Secretariat of Urbanism and Environment
Time: 5 days
Cost: R\$50.00 [for small businesses (Empresas de Pequeno Porte - EPP), a "social fee" (alvará social) of R\$50.00 applies]

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Perform consultation of suitability for construction

Agency: Secretary of Urbanism and Environment
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2*. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 2 days
Cost: R\$42 [Property registry fee: R\$28.38 + Justice refitting fund fee (Fermoju): R\$1.40 + Safety label: R\$7.80 + Municipal service tax (ISS): R\$1.42 + Public Defender's Office fund fee (FAADEF): R\$1.42 + Prosecutor's office fund fee (FRMMP): R\$1.42]

Procedure 3. Obtain results of soil study

Agency: Private agency
Time: 30 days
Cost: R\$6,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 13 days
Cost: R\$4,000

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Submit waste management project and obtain clearance

Agency: Secretary of Urbanism and Environment (Municipality)
Time: Less than one day (online procedure)
Cost: R\$180 (Fixed fee)

Procedure 7. Request and obtain exemption from environmental licensing

Agency: Secretary of Urbanism and Environment (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 34 days
Cost: R\$676 (For low to medium risk: R\$0.52/m²)

Procedure 9. Request and obtain construction permit

Agency: Secretary of Urbanism and Environment
Time: 10 days
Cost: R\$2,937 [Fixed fee of R\$166.98 + R\$2.13/m² (for an area between 901 and 2,500 m²)]

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Receive random inspection from Municipality

Agency: Secretary of Urbanism and Environment
Time: 1 day
Cost: No cost

Procedure 12. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 13. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: R\$676 (For low to medium risk construction: R\$0.52/m²)

Procedure 14. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 15. Obtain Fire Department Certificate

Agency: Fire Department
Time: 34 days
Cost: No cost

Procedure 16*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 60 days
Cost: R\$1,999 (Viability: R\$1,239 + Water and sewage connection: R\$760)

Procedure 17. Obtain certificate of occupancy ("Habite-se")

Agency: Municipality
Time: 35 days
Cost: R\$1,008 (Fixed fee of R\$84.36 + R\$0.71/m² for an area between 901 and 2,500 m²)

Procedure 18. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 19. Register building with the property registry**Agency:** Property registry**Time:** 25 days**Cost:** R\$190 [Registration fee: R\$132.84 + Justice refitting fund fee (Fermoju): R\$12.15 + Safety label: R\$24.82 + Municipal service tax (ISS): R\$6.63 + Public Defender's Office fund fee (FAADEF): R\$6.63 + Prosecutor's office fund fee (FRMMP): R\$6.63]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	1.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula and Certidão de Ônus Reais e Ações Reais e Pessoais Reipersecutórias)**Agency:** Central Eletrônica de Registros Imobiliários do Ceará (CERICE)**Time:** 5 days**Cost:** R\$74.58 (R\$49.18 for registrar fees + R\$2.42 for FERMOJU + R\$2.46 for FAADEF + R\$2.46 for FRMMP/CE + R\$2.46 for ISS + R\$15.60 for authenticity stamp)**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Ceará)**Time:** 2 days**Cost:** R\$49**Procedure 3*. Obtain state justice certificates (Certidão Judicial and Certidão de Falência/Concordata)****Agency:** State Justice Court (Tribunal de Justiça do Estado do Ceará)**Time:** 2 days**Cost:** R\$79.74 [R\$39.87 for each certificate (x2). The cost of each certificate is calculated as follows: R\$32.28 for FERMOJU + R\$3.37 for DCP + R\$4.22 for MPJ]**Procedure 4*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (1º Ofício de Distribuição de Protestos de Títulos)**Time:** 1 day**Cost:** R\$36 [R\$19.95 for registrar fees + R\$5.25 for FERMOJU + R\$1.00 for FAADEF + R\$1.00 for FRMMP/CE + R\$1.00 for ISS (5% of the registrar fees) + R\$7.80 for authenticity stamp]**Procedure 5*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (2º Ofício de Distribuição de Protestos de Títulos)**Time:** 1 day**Cost:** R\$36 [R\$19.95 for registrar fees (R\$14.65 for issuing the certificate + R\$5.30 for searching) + R\$5.25 for FERMOJU + R\$1.00 for FAADEF + R\$1.00 for FRMMP/CE + R\$1.00 for ISS (5% of the registrar fees) + R\$7.80 for authenticity stamp]**Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 7ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain municipal taxes clearance certificate and cadastral certificate (Certidão Negativa de Débitos de Tributos Municipais and Certidão Negativa de Débitos de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal das Finanças)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado do Ceará)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão de Distribuição Cível, Criminal e Execução Fiscal)

Agency: Federal Justice Court (Tribunal Regional Federal da 5ª Região/Seção Judiciária do Ceará)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal das Finanças)

Time: Less than one day (online procedure)

Cost: R\$33,482.62 (2% of the property value)

Procedure 14. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 3 days

Cost: R\$3,507.85 [R\$2,895.85 for notary fees + R\$150.62 for FERMOJU + R\$144.79 for FAADEP (5% of the notary fees) + R\$144.79 for FRMMP/CE (5% of the notary fees) + R\$144.79 for ISS (5% of the notary fees) + R\$27.01 for authenticity stamp]

Procedure 15. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 25 days

Cost: R\$3,783.18 (R\$3,104.91 for registrar fees + R\$164.25 for FERMOJU + R\$155.24 for FAADEP + R\$155.24 for FRMMP/CE + R\$155.24 for ISS + R\$48.30 for authenticity stamp)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**ENFORCING CONTRACTS**

Claim value: R\$66,965
Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	92
Trial and judgment	628
Enforcement of judgment	350
Total time	1,070
	Cost (% of claim value)
Attorney fees	19.1
Court fees	9.5
Enforcement fees	0.1
Total cost	28.6

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

ESPÍRITO SANTO VITÓRIA



	Overall rank (1–27)	26
	Aggregate score (5 topics)	51.7

Starting a business (rank)	9
<i>Doing Business</i> score (0–100)	82.5
Procedures (number)	10
Time (days)	14.5
Cost (% of income per capita)	5.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	22
<i>Doing Business</i> score (0–100)	45.8
Procedures (number)	23
Time (days)	413.5
Cost (% of warehouse value)	0.9
Building quality control index (0–15)	9.0

Registering property (rank)	5
<i>Doing Business</i> score (0–100)	54.9
Procedures (number)	16
Time (days)	34.5
Cost (% of property value)	2.7
Quality of land administration index (0–30)	16.0

Paying taxes (rank)	1
<i>Doing Business</i> score (0–100)	34.9
Payments (number)	9
Time (hours per year)	1,483
TTCR (% of profit)	64.4
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	27
<i>Doing Business</i> score (0–100)	40.4
Time (days)	1,516
Cost (% of claim value)	28.1
Quality of judicial processes index (0–18)	9.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$310.77

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$212

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 7. Obtain the operations license

Agency: Municipality (Alvará Mais Fácil website)
Time: 7 days
Cost: R\$1,389.67

Procedure 8*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 9*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 3 days

Cost: R\$68 [Property registry fee: R\$52.49 + Justice special fund fee (FUNEPJ): R\$5.25 + Public defender's office fund fee (FADESPES): R\$2.63 + Public Prosecutor's office fund fee (FUNEMP): R\$2.63 + State Attorney General's office fund fee (FUNCAD): R\$2.63 + Municipal service tax (ISS): R\$2.63]

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Urban Development (Municipality)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 3*. Obtain results of soil study

Agency: Private agency

Time: 15 days

Cost: R\$5,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company

Time: 10 days

Cost: R\$3,323

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 2 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6. Request and obtain land plot alignment and leveling permit

Agency: Secretary of Urban Development (Municipality)

Time: 30 days

Cost: R\$100

Procedure 7*. Request and obtain environmental license

Agency: Secretary of Environment (Municipality)

Time: 38 days

Cost: R\$787 (Cost includes preliminary license, installation license and operating license fees)

Procedure 8. Request and obtain construction approval permit and construction execution permit

Agency: Secretary of Urban Development (Municipality)

Time: 180 days

Cost: R\$2,041 [Fixed approval fee (new construction): R\$511.28 + Execution (new construction or reform): R\$255/month (6 months)]

Procedure 9*. Request and obtain the sanitation project approval

Agency: Secretary of Urban Development (Municipality)

Time: 90 days

Cost: No cost

Procedure 10*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 45 days

Cost: R\$542

Procedure 11. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Receive random inspection from Municipality

Agency: Secretary of Urban Development (Municipality)

Time: 1 day

Cost: No cost

Procedure 13. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 14. Request inspection from Fire Department

Agency: Fire Department

Time: Less than one day (online procedure)

Cost: No cost

Procedure 15. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 16. Obtain Fire Department Certificate

Agency: Fire Department

Time: 40 days

Cost: R\$542

Procedure 17*. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency

Time: 1 day

Cost: No cost

Procedure 18. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 75 days

Cost: R\$743 (Water connection fixed fee: R\$66.56 + Water connection: R\$188.76 + Sewage connection: R\$487.52)

Procedure 19. Request final inspection from Municipality**Agency:** Secretary of Urban Development (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Secretary of Urban Development (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Secretary of Urban Development (Municipality)**Time:** 40 days**Cost:** R\$220 (Construction certificate: R\$110.11 + Certificate of occupancy: R\$110.11)**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 15 days**Cost:** R\$2,029 [50% of the following fees: Registration R\$3,239.46 + Justice special fund (FUNEPJ) R\$323.95 + Public defender’s office fund (FADESPES) R\$161.97 + Public Prosecutor’s office fund (FUNEMP) R\$161.97 + State Attorney General’s office fund (FUNCAD) R\$161.97 + Data processing fee R\$7.90]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131**Data as of: September 1st, 2020***Procedure 1. Obtain ownership and no-lien certificate (Certidão de Ônus Reais)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 3 days**Cost:** R\$68.26 [R\$52.49 for registrar fees (R\$46.18 for issuing the certificate + R\$6.31 for data processing) + R\$5.25 for FUNEPJ (10% of the registrar fees) + R\$2.63 for FADESPES (5% of the registrar fees) + R\$2.63 for FUNEMP (5% of the registrar fees) + R\$2.63 for FUNCAD (5% of the registrar fees) + R\$2.63 for ISS (5% of the registrar fees)]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Espírito Santo)**Time:** 2 days**Cost:** R\$65.05**Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (Tabelionato de Protesto de Títulos)**Time:** 2 days**Cost:** R\$38.80 [R\$28.31 for registrar fees + R\$2.83 for FUNEPJ (10% of the registrar fees) + R\$1.42 for FADESPES (5% of the registrar fees) + R\$1.42 for FUNEMP (5% of the registrar fees) + R\$1.42 for FUNCAD (5% of the registrar fees) + R\$1.42 for ISS (5% of the registrar fees)]**Procedure 4*. Obtain state justice certificate (Certidão Negativa de Distribuição (Cível, Criminal, Execuções Fiscais, Falência, Concordata e Recuperação Judicial e Extrajudicial))****Agency:** State Justice Court (Tribunal de Justiça do Estado do Espírito Santo)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 17ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificate (Certidão Negativa de Débitos de Tributos Municipais) and cadastral certificate (Espelho do Cadastro Imobiliário)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)**Agency:** State tax authority (Secretaria da Fazenda do Governo do Espírito Santo)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)****Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain federal justice certificate (Certidão de Distribuição de Ações da Competência da Justiça Federal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 2ª Região/Seção Judiciária do Espírito Santo)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** 5 days**Cost:** No cost**Procedure 13. Pay property transfer tax****Agency:** Commercial bank**Time:** Less than one day (online procedure)**Cost:** R\$33,511.80 (2% of the property value + R\$29.18 administrative fees)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 3 days**Cost:** R\$6,708.38 [R\$5,160.27 for the notary fees (R\$5,153.96 for preparing the deed + R\$6.31 for data processing) + R\$516.03 for FUNEPJ (10% of the notary fees) + R\$258.02 for FADESPEs (5% of the notary fees) + R\$258.02 for FUNEMP (5% of the notary fees) + R\$258.02 for FUNCAD (5% of the notary fees) + R\$258.02 for ISS (5% of the notary fees)]**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 15 days**Cost:** R\$4,219.51 [R\$3,245.77 for registrar fees (R\$3,239.46 for registration + R\$6.31 for data processing) + R\$324.58 for FUNEPJ (10% of the registrar fees) + R\$162.29 for FADESPEs (5% of the registrar fees) + R\$162.29 for FUNEMP (5% for the registrar fees) + R\$162.29 for FUNCAD (5% of the registrar fees) + R\$162.29 for ISS (5% of the registrar fees)]**Procedure 16. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** 4 days**Cost:** No cost (fee included in procedure 13)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	16.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965. Data as of: September 1st, 2020.*

INDICATOR DETAILS	
	Time (days)
Filing and service	114
Trial and judgment	856
Enforcement of judgment	546
Total time	1,516
	Cost (% of claim value)
Attorney fees	18.7
Court fees	9.3
Enforcement fees	0.1
Total cost	28.1

*Source: Subnational Doing Business database.***QUALITY OF JUDICIAL PROCESSES INDEX**

	Score
Quality of judicial processes index (0–18)	9.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	1.0
Court automation (0–4)	2.0
Alternate dispute resolution (0–3)	3.0

*Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.*** Simultaneous with previous procedure*

FEDERAL DISTRICT BRASÍLIA



	Overall rank (1–27)	12
	Aggregate score (5 topics)	55.8

Starting a business (rank)	26
<i>Doing Business score (0–100)</i>	75.9
Procedures (number)	13
Time (days)	24.5
Cost (% of income per capita)	3.2
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	19
<i>Doing Business score (0–100)</i>	47.2
Procedures (number)	24
Time (days)	347.5
Cost (% of warehouse value)	0.5
Building quality control index (0–15)	9.0

Registering property (rank)	10
<i>Doing Business score (0–100)</i>	53.3
Procedures (number)	14
Time (days)	34.0
Cost (% of property value)	3.1
Quality of land administration index (0–30)	15.0

Paying taxes (rank)	9
<i>Doing Business score (0–100)</i>	34.3
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	65.0
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	2
<i>Doing Business score (0–100)</i>	68.4
Time (days)	632
Cost (% of claim value)	19.9
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Regional Administration / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 2 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the Federal District commercial registry to complete registration with the federal tax authority to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$295

Procedure 5. Register with the Federal District tax agency

Agency: Federal District Secretariat of Economy - Subsecretariat of Revenue (SUREC)
Time: 2 days
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 1 day
Cost: R\$200

Procedure 7. Obtain the operations license

Agency: Federal District Government (GDF) - AGEFIS or Posto Na Hora
Time: 10 days
Cost: No cost

Procedure 8*. Request the operating fee payment slip

Agency: State Secretariat of Urban Organization (DF LEGAL) - Federal District Inspection Agency
Time: 6 days
Cost: No cost

Procedure 9. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$566.69 (R\$0.61 per sqm)

Procedure 10. Obtain the operating fee certificate

Agency: State Secretariat of Urban Organization (DF LEGAL) - Federal District Inspection Agency
Time: 1 day
Cost: No cost

Procedure 11*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 12*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 5 days

Cost: R\$26 [Property registry fee: R\$8.20 + Extra documents sheets (3): R\$6.15 (R\$2.05 per sheet) + Research fee for documents over 20 years old: R\$12.10]

Procedure 2. Request and obtain demarcation declaration

Agency: Public Real Estate Company

Time: 18 days

Cost: R\$482

Procedure 3. Obtain results of soil study

Agency: Private agency

Time: 7 days

Cost: R\$3,500

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company

Time: 7 days

Cost: R\$2,000

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 3 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Urban Order Protection

Time: 15 days

Cost: No cost

Procedure 7. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 45 days

Cost: R\$200

Procedure 8*. Request and obtain construction permit

Agency: Secretary of Urban Development and Housing

Time: 105 days

Cost: R\$700 (Project approval fee: projects with over 300 m² of total area: fixed fee of R\$150.00 and R\$0.15/m² that exceeds this limit + Construction permit: projects with over 300 m² of total area: fixed fee of R\$200.00 and R\$0.20/m² that exceeds this limit)

Procedure 9. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 11. Hire artist

Agency: Contractor

Time: 1 day

Cost: No cost

Procedure 12. Request final inspection from public works company (Novacap)

Agency: Public Works Company

Time: 1 day

Cost: R\$45 (Fixed fee)

Procedure 13. Request inspection from Fire Department

Agency: Fire Department

Time: Less than one day (online procedure)

Cost: R\$93

Procedure 14. Receive final inspection from public works company (Novacap)

Agency: Public Works Company

Time: 1 day

Cost: No cost

Procedure 15. Receive inspection from Fire Department and obtain Fire Department Certificate

Agency: Fire Department

Time: 45 days

Cost: No cost

Procedure 16*. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 13 days

Cost: R\$676

Procedure 17. Receive final inspection and obtain acceptance letter for occupancy certificate from water and sewage company

Agency: Water and Sewage Company

Time: 30 days

Cost: No cost

Procedure 18*. Receive final inspection and obtain acceptance letter for occupancy certificate from electric power company

Agency: Electric power company

Time: 60 days

Cost: No cost

Procedure 19*. Receive final inspection and obtain acceptance letter for occupancy certificate from public works company**Agency:** Public Works Company**Time:** 20 days**Cost:** No cost**Procedure 20. Request final inspection from local government****Agency:** Secretary of Urban Development and Housing**Time:** 1 day**Cost:** R\$250**Procedure 21. Receive final inspection from local government****Agency:** Secretary of Urban Order Protection**Time:** 1 day**Cost:** No cost**Procedure 22. Obtain certificate of occupancy (“Habite-se”)****Agency:** Secretary of Urban Development and Housing**Time:** 61 days**Cost:** No cost**Procedure 23. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 24. Register building with the property registry****Agency:** Property registry**Time:** 20 days**Cost:** R\$335 (Registration fee: 50% of R\$670.65)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131**Data as of: September 1st, 2020***Procedure 1. Obtain ownership and no-lien certificate (Certidão de Ônus Reais)****Agency:** Sistema de Registro de Imóveis Eletrônico do Distrito Federal (e-RIDFT)**Time:** 2 days**Cost:** R\$26.45 [R\$8.20 for issuing the certificate + R\$6.15 for three extra pages (R\$2.05 each) + R\$12.10 for searching]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial, Industrial e Serviços do Distrito Federal)**Time:** Less than one day (online procedure)**Cost:** R\$36**Procedure 3*. Obtain consolidated certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Central de Certidões do Distrito Federal**Time:** Less than one day (online procedure)**Cost:** R\$56.10**Procedure 4*. Obtain district justice certificates (Certidão Especial (Cível e Criminal) and Certidão de Falências e Recuperações Judiciais)****Agency:** District Justice Court (Tribunal de Justiça do Distrito Federal e Territórios)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 10ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificates (Certidão de Débitos de Pessoa Jurídica and Certidão de Débitos do Imóvel) and cadastral certificate (Ficha Cadastral do Imóvel)****Agency:** Federal District tax authority (Secretaria de Economia)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 8*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 9*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain federal justice certificate (Certidão Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Distrito Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Federal District tax authority (Secretaria de Economia)

Time: Less than one day (online procedure)

Cost: R\$50,223.93 (3% of the property value)

Procedure 12. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 3 days

Cost: R\$1,341.30 [The cost includes the collection of FCRC (7% of the notary fees) and ISS (5% of the notary fees)]

Procedure 13. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 20 days

Cost: R\$670.60 [The cost includes the collection of FCRC (7% of the registrar fees) and ISS (5% of the registrar fees)]

Procedure 14. Update municipal taxpayer records to the new owner's name (cadastrado do contribuinte para fins de IPTU)

Agency: Federal District tax authority (Secretaria de Economia)

Time: 5 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	15.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**ENFORCING CONTRACTS**

Claim value: R\$66,965
Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	350
Enforcement of judgment	198
Total time	632
	Cost (% of claim value)
Attorney fees	14.0
Court fees	5.6
Enforcement fees	0.3
Total cost	19.9

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

GOIÁS GOIÂNIA



	Overall rank (1–27)	11
	Aggregate score (5 topics)	55.9

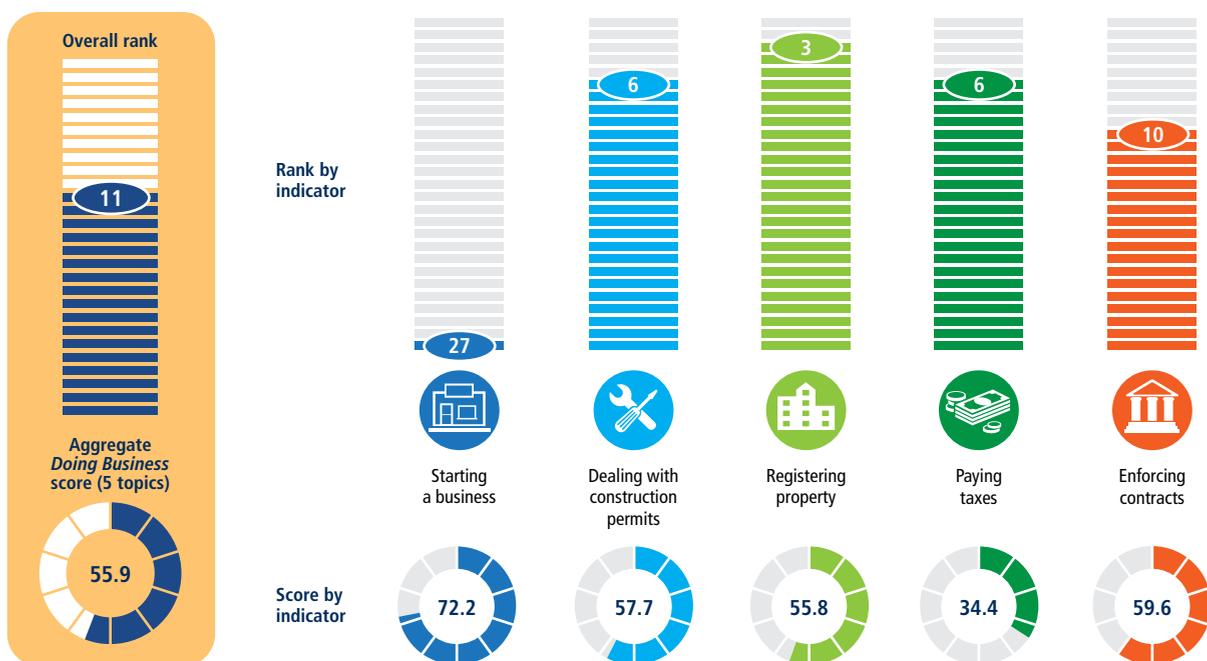
Starting a business (rank)	27
<i>Doing Business</i> score (0–100)	72.2
Procedures (number)	16
Time (days)	21
Cost (% of income per capita)	5.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	6
<i>Doing Business</i> score (0–100)	57.7
Procedures (number)	20
Time (days)	221.5
Cost (% of warehouse value)	2.6
Building quality control index (0–15)	9.0

Registering property (rank)	3
<i>Doing Business</i> score (0–100)	55.8
Procedures (number)	15
Time (days)	22
Cost (% of property value)	2.8
Quality of land administration index (0–30)	15.5

Paying taxes (rank)	6
<i>Doing Business</i> score (0–100)	34.4
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	64.8
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	10
<i>Doing Business</i> score (0–100)	59.6
Time (days)	725
Cost (% of claim value)	31.6
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Pay the land use certificate fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 2)

Procedure 2. Obtain the land use certificate

Agency: Municipal Secretariat for Sustainable Urban Development (SEPLAM)
Time: 2 days
Cost: R\$61.06

Procedure 3*. Obtain the building number certificate

Agency: Municipal Secretariat for Sustainable Urban Development (SEPLAM)
Time: 2 days
Cost: R\$33.54

Procedure 4*. Pay the fee for obtaining the building number certificate

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 3)

Procedure 5. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 8. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$337

Procedure 9. Pay the fee of the registration with the municipal tax agency

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 10)

Procedure 10. Register with the municipal tax agency

Agency: Municipal Secretariat of Finance
Time: 2 days
Cost: R\$150.55

Procedure 11. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 1 day
Cost: R\$200.00

Procedure 12. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 13)

Procedure 13. Obtain the operations license

Agency: Municipal Secretariat of Economic Development, Labor, Science and Technology
Time: 10 days
Cost: R\$917.10

Procedure 14*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 15*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 16*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 3 days

Cost: R\$33 [Property registry fee: R\$22.84 + ISSON: R\$1.44 + SOMA: R\$9.14]

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 17 days

Cost: R\$216 (Fixed fee)

Procedure 3. Obtain results of soil study

Agency: Private agency

Time: 3 days

Cost: No cost

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company

Time: 5 days

Cost: R\$4,500

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 3 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6. Request and obtain project approval and construction permit

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 75 days

Cost: R\$4,461 (Project approval: R\$1.30/m² + Administrative fee: R\$6.27 + Construction licensing: R\$2.12/m² + Administrative fee: R\$6.27)

Procedure 7*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 38 days

Cost: R\$332 (Fixed fee of R\$137.81 for 376 m² plus R\$0.21/m² that exceeds this limit)

Procedure 8*. Request and obtain water and sewage feasibility declaration

Agency: Water and Sewerage Agency

Time: 60 days

Cost: R\$1,429

Procedure 9. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10. Receive random inspection from Municipality

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 1 day

Cost: No cost

Procedure 11. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department

Time: Less than one day (online procedure)

Cost: R\$323 (Fixed fee of R\$118.71 for 376 m² plus R\$0.17/m² that exceeds this limit)

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department

Time: 30 days

Cost: No cost

Procedure 15*. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 11 days

Cost: R\$5,000

Procedure 16. Request final inspection from Municipality

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 1 day

Cost: R\$91 (Initial certificate of occupancy fee: R\$84.71 + Administrative fee: R\$6.27)

Procedure 17. Receive final inspection from Municipality

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 1 day

Cost: No cost

Procedure 18. Obtain certificate of occupancy (CCO)

Agency: Secretary of Urban Planning and Housing (Municipality)

Time: 71 days

Cost: R\$21,342 [(Final certificate of occupancy fee: R\$2.48/m² for works over 100 m² + Administrative fee: R\$6.27) + (Municipal tax on construction: R\$13.92/m² + Administrative fee: R\$6.27)]

Procedure 19. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 20. Register building with the property registry

Agency: Property registry
Time: 10 days
Cost: R\$2,451 (Registration fee for properties with total value over R\$400,000)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
 Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula and Certidão de Ônus e Ações)

Agency: Property registry (Cartório de Registro de Imóveis)
Time: 3 days
Cost: R\$110.94 [R\$33.12 for issuing the Certidão de Inteiro Teor de Matrícula (R\$22.84 for registrar fees + R\$9.14 for institutional funds (40% of the registrar fees) + R\$1.14 for ISS) + R\$77.82 for issuing the Certidão de Ônus e Ações (R\$53.67 for registrar fees + R\$21.47 for institutional funds (40% of the registrar fees) + R\$2.68 for ISS)]

Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)
Time: 1 day
Cost: R\$66.47 (R\$35.40 for registrar fees + R\$3.54 for FUNDESP + R\$2.83 for FUNESP + R\$1.06 for the State of Goiás + R\$1.42 for Fundo Especial dos Sistemas de Execução de Medidas Penais e Socioeducativas + R\$1.06 for FUNEMP + R\$1.06 for FUNCOMP + R\$0.71 for FUNDATIVOS + R\$0.71 for FUNPROGE + R\$0.44 for FUNDEPEG + R\$0.44 for FUNDAF-GO + R\$0.89 for FEMAL-GO + R\$1.77 for ISS + R\$15.14 for judiciary fee)

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)
Time: 1 day
Cost: R\$66.47 (R\$35.40 for registrar fees + R\$3.54 for FUNDESP + R\$2.83 for FUNESP + R\$1.06 for the State of Goiás + R\$1.42 for Fundo Especial dos Sistemas de Execução de Medidas Penais e Socioeducativas + R\$1.06 for FUNEMP + R\$1.06 for FUNCOMP + R\$0.71 for FUNDATIVOS + R\$0.71 for FUNPROGE + R\$0.44 for FUNDEPEG + R\$0.44 for FUNDAF-GO + R\$0.89 for FEMAL-GO + R\$1.77 for ISS + R\$15.14 for judiciary fee)

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

Procedure 4*. Obtain state justice certificates (Certidão de Nada Consta Cível and Certidão de Nada Consta Criminal de Pessoa Jurídica)

Agency: State Justice Court (Tribunal de Justiça do Estado de Goiás)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 18ª Região)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7*. Obtain municipal taxes clearance certificates (Certidão Negativa de Débitos de Tributos Imobiliários and Consulta de Situação do Contribuinte) and cadastral certificate (Consulta às Informações Cadastrais do Imóvel)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado de Goiás)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)**Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain federal justice certificate (Certidão Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária de Goiás)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Goiás)**Time:** Less than one day (online procedure)**Cost:** R\$62**Procedure 13. Pay property transfer tax (Imposto Sobre Transmissão de Imóveis, ISTE)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** Less than one day (online procedure)**Cost:** R\$33,527.84 (2% of the property value + R\$45.22 for assessing the property value)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 4 days**Cost:** R\$5,845.06 (R\$3,730.56 for notary fees + R\$373.06 for FUNDESP + R\$298.44 for FUNESP + R\$111.92 for the State of Goiás + R\$149.22 for Fundo Especial dos Sistemas de Execução de Medidas Penais e Socioeducativas + R\$111.92 for FUNEMP + R\$111.92 for FUNCOMP + R\$74.61 for FUNDATIVOS + R\$74.61 for FUNPROGE + R\$46.63 for FUNDEPEG + R\$93.26 for FEMAL-GO + R\$46.63 for FUNDAF-GO + R\$186.53 for ISS + R\$435.75 for judiciary fee)**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 10 days**Cost:** R\$6,651.29 [R\$6,609.18 for registration (R\$4,558.06 for registrar fees + R\$227.90 for ISS + R\$1,823.22 for institutional funds) + R\$42.11 for provisional registration (R\$9.93 for registrar fees + R\$15.62 for judiciary fee + R\$16.56 for searching)]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	15.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965**Data as of: September 1st, 2020*

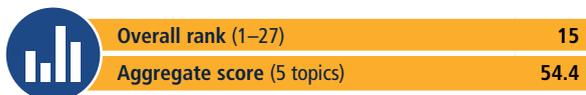
INDICATOR DETAILS	
	Time (days)
Filing and service	69
Trial and judgment	373
Enforcement of judgment	283
Total time	725
	Cost (% of claim value)
Attorney fees	20.0
Court fees	10.4
Enforcement fees	1.2
Total cost	31.6

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

MARANHÃO SÃO LUÍS



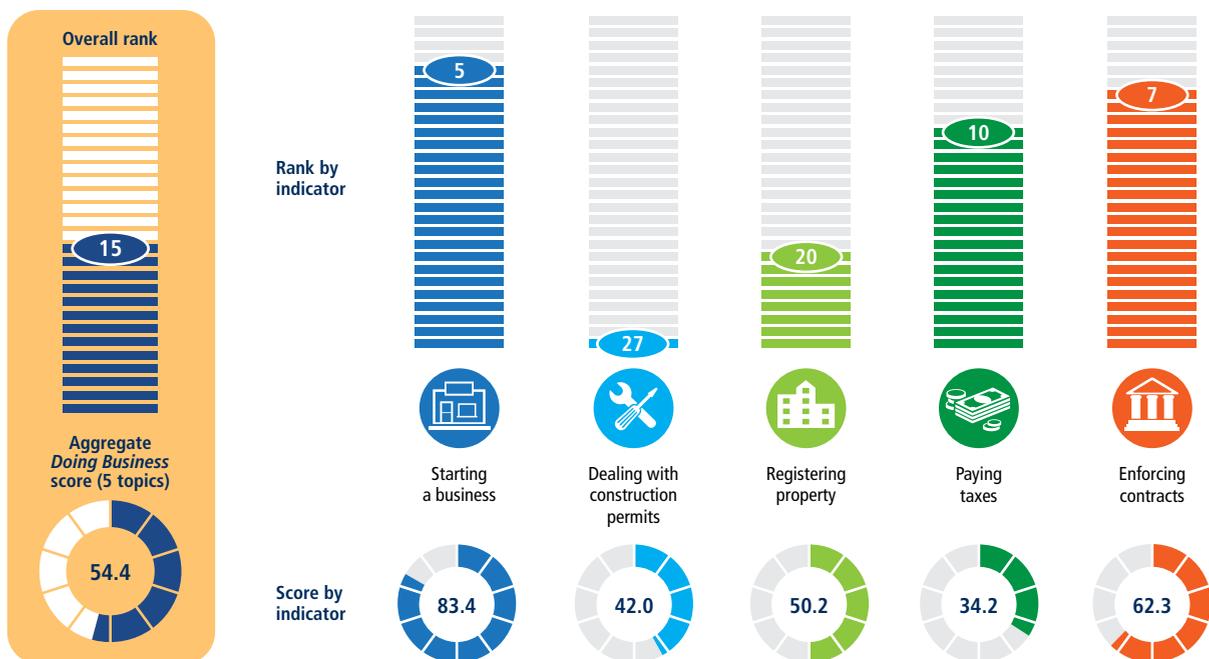
Starting a business (rank)	5
<i>Doing Business score (0–100)</i>	83.4
Procedures (number)	9
Time (days)	18
Cost (% of income per capita)	3.6
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	27
<i>Doing Business score (0–100)</i>	42.0
Procedures (number)	26
Time (days)	503
Cost (% of warehouse value)	1.6
Building quality control index (0–15)	9.0

Paying taxes (rank)	10
<i>Doing Business score (0–100)</i>	34.2
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	65.1
Postfiling index (0–100)	7.8

Registering property (rank)	20
<i>Doing Business score (0–100)</i>	50.2
Procedures (number)	16
Time (days)	39
Cost (% of property value)	3.7
Quality of land administration index (0–30)	13.0

Enforcing contracts (rank)	7
<i>Doing Business score (0–100)</i>	62.3
Time (days)	753
Cost (% of claim value)	27.3
Quality of judicial processes index (0–18)	12.5



Source: Subnational *Doing Business* database.

Maranhão



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: 10 days
Cost: R\$304

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$225

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$665

Procedure 7*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 8*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 5 days
Cost: R\$38 [Property registry fee: R\$34.10 + Notary fund fee (FERC): R\$1.00 + Public Prosecutor's office fund fee (FEMP): R\$1.36 + Public defender's office fund fee (FADEP): R\$1.36]

Procedure 2. Obtain results of soil study

Agency: Private agency
Time: 5 days
Cost: R\$6,500

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company
Time: 2 days
Cost: R\$2,000

Procedure 4*. Request and obtain traffic analysis approval

Agency: Secretary of Transit and Transportation
Time: 30 days
Cost: R\$804 (Fixed fee for projects with requirement of up to 30 parking spots)

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)**Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7. Request and obtain electricity feasibility declaration****Agency:** Electric power company**Time:** 15 days**Cost:** No cost**Procedure 8*. Request and obtain water and sewage feasibility declaration****Agency:** Water and Sewerage Agency**Time:** 15 days**Cost:** No cost**Procedure 9. Perform consultation of suitability for construction****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 30 days**Cost:** No cost**Procedure 10. Submit project for analysis by Fire Department and obtain report****Agency:** Fire Department**Time:** 43 days**Cost:** R\$614 (Fixed project analysis fee)**Procedure 11*. Request and obtain environmental license****Agency:** Secretary of Environment (Municipality)**Time:** 30 days**Cost:** R\$4,200 (Preliminary license: R\$1,200 + Installation license: R\$1,500 + Operating license: R\$1,500)**Procedure 12*. Perform pre-approval analysis****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 45 days**Cost:** R\$1,232 (Fixed fee)**Procedure 13. Request and obtain construction permit****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 240 days**Cost:** R\$4,300 (Construction permit fee: R\$3.29/m² + Administrative fee: R\$20.94)**Procedure 14. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 15. Receive random inspection from Municipality****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 16. Receive inspection from Labor Public Attorneys' Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 17. Request inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 18. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 19. Obtain Fire Department Certificate****Agency:** Fire Department**Time:** 45 days**Cost:** R\$614 (Fixed final inspection fee)**Procedure 20*. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 20 days**Cost:** R\$313 (Water and sewage fee)**Procedure 21*. Request and obtain completion certificate****Agency:** Secretary of Transit and Transportation**Time:** 30 days**Cost:** R\$1,316 (Fixed fee for projects with requirement of up to 30 parking spots)**Procedure 22. Request final inspection from Municipality****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 23. Receive final inspection from Municipality****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 24. Obtain certificate of occupancy ("Habite-se")****Agency:** Secretary of Urbanism and Housing (Municipality)**Time:** 55 days**Cost:** R\$4,300 (Construction permit fee: R\$3.29/m² + Administrative fee: R\$20.94)**Procedure 25. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 26. Register building with the property registry**Agency:** Property registry**Time:** 23 days**Cost:** R\$192 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoais Reipersecutórias)

Agency: Property registry (Cartório de Registro de Imóveis)**Time:** 5 days

Cost: R\$113.46 [R\$37.82 for each certificate (x3). The cost of each certificate is calculated as follows: R\$34.10 for registrar fees + R\$1.00 for FERC (3% of the registrar fees) + R\$1.36 for FEMP (4% of the registrar fees) + R\$1.36 for FADEP (4% of the registrar fees)]

Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$47.30

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$47.30

Procedure 4*. Obtain state justice certificate (Certidão Única de Distribuição para Fins Gerais (todas as competências))

Agency: State Justice Court (Tribunal de Justiça do Estado do Maranhão)**Time:** 2 days**Cost:** R\$48.60

Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 16ª Região)**Time:** 2 days

Cost: R\$5.53 [for issuing the Guia de Recolhimento da União (GRU) regarding archived physical records]

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 7*. Obtain municipal taxes clearance certificate (Certidão Negativa de Débitos Municipais) and cadastral certificate (Boletim de Cadastro Imobiliário)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado do Maranhão)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)**Cost:** No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 11*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Maranhão)

Time: Less than one day (online procedure)**Cost:** No cost

Procedure 12*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)**Agency:** Commercial registry (Junta Comercial do Estado do Maranhão)**Time:** Less than one day (online procedure)**Cost:** R\$53**Procedure 13. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** 3 days**Cost:** No cost**Procedure 14. Pay property transfer tax****Agency:** Commercial bank**Time:** Less than one day (online procedure)**Cost:** R\$33,482.62 (2% of the property value)**Procedure 15. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 4 days**Cost:** R\$13,753.22 [R\$12,390.30 for notary fees + R\$371.70 for FERC (3% of the notary fees) + R\$495.61 for FEMP (4% of the notary fees) + R\$495.61 for FADEP (4% of the notary fees)]**Procedure 16. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 23 days**Cost:** R\$13,783.82 [R\$12,417.90 for registrar fees (R\$12,390.30 for registration + R\$27.60 for provisional registration) + R\$372.50 for FERC + R\$496.71 for FEMP + R\$496.71 for FADEP]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	13.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	54
Trial and judgment	466
Enforcement of judgment	233
Total time	753
	Cost (% of claim value)
Attorney fees	14.7
Court fees	11.2
Enforcement fees	1.4
Total cost	27.3

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

MATO GROSSO CUIABÁ



	Overall rank (1–27)	19
	Aggregate score (5 topics)	53.5

Starting a business (rank)	21
<i>Doing Business</i> score (0–100)	78.0
Procedures (number)	12
Time (days)	17
Cost (% of income per capita)	13.6
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	17
<i>Doing Business</i> score (0–100)	47.6
Procedures (number)	23
Time (days)	337.5
Cost (% of warehouse value)	1.5
Building quality control index (0–15)	9.0

Registering property (rank)	16
<i>Doing Business</i> score (0–100)	51.9
Procedures (number)	14
Time (days)	43.5
Cost (% of property value)	2.6
Quality of land administration index (0–30)	13.5

Paying taxes (rank)	16
<i>Doing Business</i> score (0–100)	34.1
Payments (number)	11
Time (hours per year)	1,483
TTCR (% of profit)	64.4
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	14
<i>Doing Business</i> score (0–100)	56.0
Time (days)	874
Cost (% of claim value)	30.5
Quality of judicial processes index (0–18)	11.5

Mato Grosso



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$210.00

Procedure 5. Register with the municipal tax agency

Agency: Municipal Secretariat of Finance
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 1 day
Cost: R\$200

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 8. Obtain the operations license

Agency: Municipal Secretariat of Environment and Urban Development
Time: 10 days
Cost: R\$2,201.73 (R\$2.37 per sqm)

Procedure 9*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$1,932.32 (R\$2.08 per sqm)

Procedure 10*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 11*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 5 days
Cost: R\$25 (Property registry fee: R\$25.30)

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Urban Policy (Municipality)
Time: 15 days
Cost: R\$54

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 13 days
Cost: R\$5,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 12 days
Cost: R\$2,000

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain water and sewage feasibility declaration

Agency: Water and Sewerage Agency
Time: 15 days
Cost: R\$131 (Water connection: R\$65.53 + Sewage connection: R\$65.53)

Procedure 7*. Request and obtain environmental license

Agency: Environmental and urban development department
Time: 75 days
Cost: R\$3,010 (Preliminary license: R\$757.61 + Installation license: R\$1,156.32 + Operating license: R\$1,096.56)

Procedure 8. Request and obtain construction permit

Agency: Secretary of Environment and Sustainable Urban Development (Municipality)
Time: 135 days
Cost: R\$6,469 [Building Permit fee: R\$161.04 + Project Approval (commercial use): R\$4.85/m²]

Procedure 9*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 45 days
Cost: R\$3,034

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Receive random inspection from Municipality

Agency: Secretary of Public Order (Municipality)
Time: 1 day
Cost: No cost

Procedure 12*. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 13. Request inspection from Fire Department

Agency: Fire Department
Time: Less than one day (online procedure)
Cost: No cost

Procedure 14. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 15. Obtain Fire Department Certificate

Agency: Fire Department
Time: 42 days
Cost: R\$1,165 (Project analysis fee: R\$2,904.74 + Inspection request fee: R\$1,115.8)

Procedure 16. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency
Time: 1 day
Cost: No cost

Procedure 17*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 20 days
Cost: R\$834 (Water connection: R\$437.19 + Sewage connection: R\$396.93)

Procedure 18. Obtain Certificate of Tax Payment

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 19. Request final inspection from Municipality

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 20. Receive final inspection from Municipality**Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Municipality**Time:** 23 days**Cost:** R\$2,549 (R\$1.96/m²)**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 25 days**Cost:** R\$1,407 (Registration fee for properties over 301 m² of total built area: R\$1,342.30 + Research fee: R\$23.40 + Detailed status certificate fee: R\$20.60 + Clearance certificate fee: R\$20.60)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain state justice certificates (Certidões Negativas de Pessoa Jurídica, Cível e Criminal)**Agency:** State Justice Court (Tribunal de Justiça do Mato Grosso)**Time:** 6 days**Cost:** R\$61.06 [R\$30.53 for each certificate (x2). The cost of each certificate is calculated as follows: R\$19.65 for issuing the certificate + R\$2.71 for searching]**Procedure 2*. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoais Reipersecutórias)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$87.23 (R\$20.60 for issuing the Certidão de Inteiro Teor + R\$20.60 for issuing the Certidão de Ônus Reais + R\$20.60 for issuing the Certidão de Ações Reais e Pessoais Reipersecutórias + R\$23.40 for searching + R\$2.03 for ISS)**Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (Tabelionato de Protesto de Títulos)**Time:** 2 days**Cost:** R\$48.19 (R\$38.20 for registrar fees + R\$6.08 for FCRCPN + R\$1.90 for microfilming + R\$2.01 for ISS)**Procedure 4*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 23ª Região)**Time:** 2 days**Cost:** No cost**Procedure 5*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Mato Grosso)**Time:** 2 days**Cost:** R\$24**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificates (Certidão de Débitos Gerais de Pessoa Jurídica and Certidão Imobiliária) and cadastral certificate (Guia Imobiliária)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria de Fazenda do Governo do Estado de Mato Grosso)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal justice certificate (Certidão Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária de Mato Grosso)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda)

Time: Less than one day (online procedure)

Cost: R\$33,579.33 (2% of the property value + R\$96.71 for updating the taxpayer records)

Procedure 13. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 10 days

Cost: R\$4,631.26 (R\$4,474.70 for preparing the deed + R\$14.20 for endorsement + R\$34.10 for the ITBI information guide + R\$108.26 for ISS)

Procedure 14. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 25 days

Cost: R\$4,662.48 (R\$4,474.70 for registrar fees + R\$14.20 for endorsement + R\$23.40 for searching + R\$20.60 for issuing the Certidão de Inteiro Teor + R\$20.60 for issuing the Certidão de Ônus Reais + R\$108.98 for ISS)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.



ENFORCING CONTRACTS

Claim value: R\$66,965
Data as of: September 1st, 2020

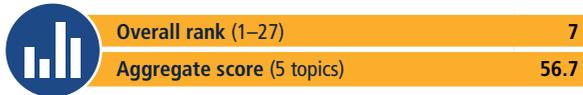
INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	454
Enforcement of judgment	336
Total time	874
	Cost (% of claim value)
Attorney fees	23.4
Court fees	6.3
Enforcement fees	0.8
Total cost	30.5

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

MATO GROSSO DO SUL CAMPO GRANDE



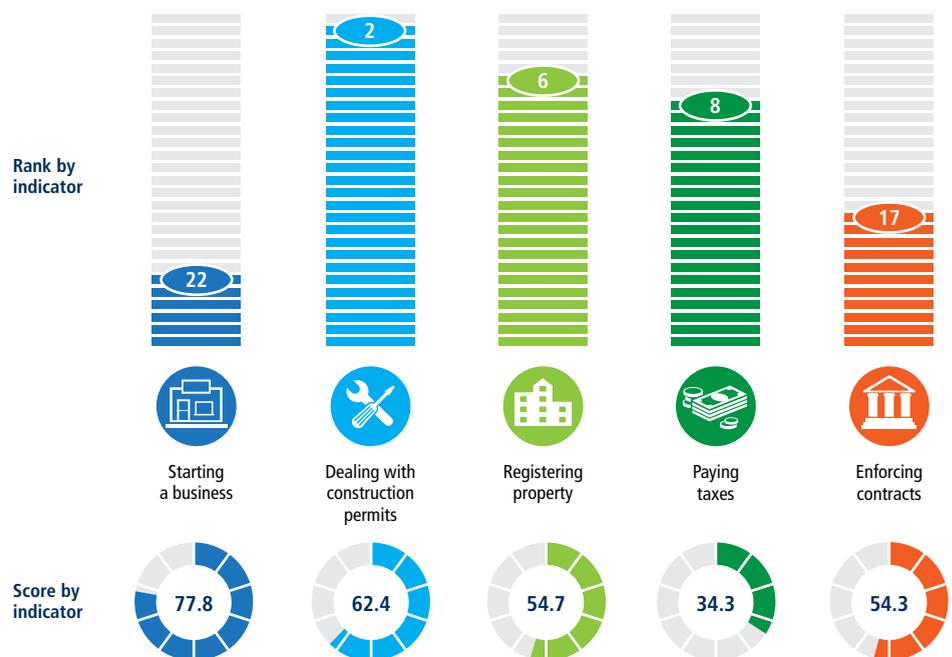
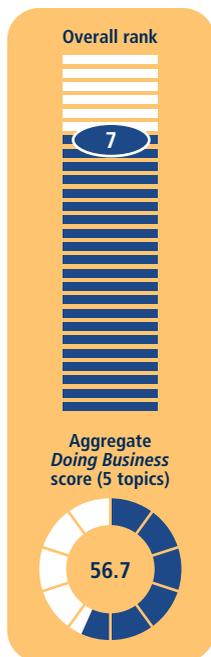
Starting a business (rank)	22
<i>Doing Business score (0–100)</i>	<i>77.8</i>
Procedures (number)	13
Time (days)	17.5
Cost (% of income per capita)	2.0
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	2
<i>Doing Business score (0–100)</i>	<i>62.4</i>
Procedures (number)	18
Time (days)	203
Cost (% of warehouse value)	1.5
Building quality control index (0–15)	9.0

Paying taxes (rank)	8
<i>Doing Business score (0–100)</i>	<i>34.3</i>
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	65.0
Postfiling index (0–100)	7.8

Registering property (rank)	6
<i>Doing Business score (0–100)</i>	<i>54.7</i>
Procedures (number)	17
Time (days)	29.5
Cost (% of property value)	2.9
Quality of land administration index (0–30)	15.5

Enforcing contracts (rank)	17
<i>Doing Business score (0–100)</i>	<i>54.3</i>
Time (days)	1,095
Cost (% of claim value)	23.9
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$378

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$210

Procedure 6. Obtain the operations license

Agency: Municipality
Time: 3 days
Cost: R\$50.90

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 6)

Procedure 8. Pay the state tax agency fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 9)

Procedure 9. Register with the state tax agency phase 1

Agency: State Secretariat of Finance
Time: 3 days
Cost: R\$31.20

Procedure 10. Register with the state tax agency phase 2

Agency: State Secretariat of Finance
Time: 1 day
Cost: No cost

Procedure 11*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 12*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 1 day
Cost: R\$41 [Property registry fee: R\$29 + Justice refitting fund fee (FUNJECC): R\$2.90 + Public defender's office development fund fee (FUNADEP): R\$1.74 + State Attorney General's office fund fee (FUNDEP-GE): R\$1.16 + Public

Prosecutor's office fund fee (FEADMP): R\$2.90 + Municipal service tax (ISS): R\$1.45 + Security stamp: R\$1.50]

Procedure 2. Obtain results of soil study

Agency: Private agency
Time: 11 days
Cost: R\$9,750

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company
Time: 12 days
Cost: R\$4,500

Procedure 4. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 1 day
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5. Request and obtain construction permit

Agency: Secretary of the Environment and Urban Development (Municipality)
Time: 35 days
Cost: R\$2,389 [Approval fee: R\$1.80/m² + Permit fee: R\$48.15 (fixed)]

Procedure 6*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 67 days
Cost: R\$1,015 (34 TU)

Procedure 7. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8. Receive random inspection from Municipality

Agency: Secretary of the Environment and Urban Development (Municipality)
Time: 1 day
Cost: No cost

Procedure 9. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 10. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: R\$1,015 (34 TU)

Procedure 11. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 12. Obtain Fire Department Certificate

Agency: Fire Department
Time: 53 days
Cost: No cost

Procedure 13. Request final inspection from Municipality

Agency: Secretary of the Environment and Urban Development (Municipality)
Time: 1 day
Cost: R\$682 [Certificate fee: R\$0.49/m² + Inspection fee: R\$45.05 (fixed)]

Procedure 14. Receive final inspection from Municipality

Agency: Secretary of the Environment and Urban Development (Municipality)
Time: 1 day
Cost: No cost

Procedure 15. Obtain certificate of occupancy ("Habite-se")

Agency: Secretary of the Environment and Urban Development (Municipality)
Time: 45 days
Cost: No cost

Procedure 16*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 12 days
Cost: R\$1,178 (Water connection: R\$423.63 + Sewage connection: R\$754.74)

Procedure 17. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 18. Register building with the property registry

Agency: Property registry
Time: 15 days
Cost: R\$4,500 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)

Time: 1 day

Cost: R\$25.80 [R\$18.00 for registrar fees + R\$1.80 for FUNJECC (10% of the registrar fees) + R\$1.08 for FUNADEP (6% of the registrar fees) + R\$0.72 for FUNDE-PGE (4% of the registrar fees) + R\$1.80 for FEADMP (10% of the registrar fees) + R\$0.90 for ISS (5% of the registrar fees) + R\$1.50 for supervision stamp]

Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)

Time: 1 day

Cost: R\$24.90 [R\$18.00 for registrar fees + R\$1.80 for FUNJECC (10% of the registrar fees) + R\$1.08 for FUNADEP (6% of the registrar fees) + R\$0.72 for FUNDE-PGE (4% of the registrar fees) + R\$1.80 for FEADMP (10% of the registrar fees) + R\$1.50 for supervision stamp]

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (3º Tabelionato de Protesto de Títulos)

Time: 1 day

Cost: R\$25.80 [R\$18.00 for registrar fees + R\$1.80 for FUNJECC (10% of the registrar fees) + R\$1.08 for FUNADEP (6% of the registrar fees) + R\$0.72 for FUNDE-PGE (4% of the registrar fees) + R\$1.80 for FEADMP (10% of the registrar fees) + R\$0.90 for ISS (5% of the registrar fees) + R\$1.50 for supervision stamp]

Procedure 4*. Obtain state justice certificates (Certidão de Distribuição de Ações Cíveis and Certidão de Distribuição de Ações de Falência, Concordata e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (Tribunal de Justiça do Estado de Mato Grosso do Sul)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 24ª Região)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 7*. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula com Ônus Reais e Ações Reais e Pessoais Reipersecutórias)

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 1 day

Cost: R\$40.65 [R\$29.00 for registrar fees + R\$2.90 for FUNJECC (10% of the registrar fees) + R\$1.74 for FUNADEP (6% of the registrar fees) + R\$1.16 for FUNDEP-GE (4% of the registrar fees) + R\$2.90 for FEADMP (10% of the registrar fees) + R\$1.45 for ISS (5% of the registrar fees) + R\$1.50 for supervision stamp]

Procedure 8*. Obtain municipal taxes clearance certificate (Certidão Negativa Imobiliária) and cadastral certificate (Ficha Cadastral Imobiliária)

Agency: Municipality (Central de Atendimento ao Cidadão)

Time: 1 day

Cost: R\$25.28 (for issuing the Certidão Negativa Imobiliária)

Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria de Fazenda do Governo do Estado de Mato Grosso do Sul)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão de Distribuição de Ações e Execuções Cíveis, Fiscais, Criminais e dos Juizados Especiais Federais Criminais Adjuntos)

Agency: Federal Justice Court (Tribunal Regional Federal da 3ª Região/Seção Judiciária de Mato Grosso do Sul)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado de Mato Grosso do Sul)

Time: Less than one day (online procedure)

Cost: R\$30

Procedure 14. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)**Agency:** Municipal tax authority (Secretaria Municipal de Finanças e Planejamento)**Time:** Less than one day (online procedure)**Cost:** R\$33,482.62 (2% of the property value)**Procedure 15. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 2 days**Cost:** R\$10,603.45 [R\$7,847.00 for notary fees + R\$784.70 for FUNJECC (10% of the notary fees) + R\$470.82 for FUNADEP (6% of the notary fees) + R\$313.88 for FUNDE-PGE (4% of the notary fees) + R\$784.70 for FEADMP (10% of the notary fees) + R\$392.35 for ISS (5% of the notary fees) + R\$10.00 for supervision stamp]**Procedure 16. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 15 days**Cost:** R\$4,303 [R\$3,180.00 for registrar fees + R\$318.00 for FUNJECC (10% of the registrar fees) + R\$190.80 for FUNADEP (6% of the registrar fees) + R\$127.20 for FUNDE-PGE (4% of the registrar fees) + R\$318.00 for FEADMP (10% of the registrar fees) + R\$159.00 for ISS (5% of the registrar fees) + R\$10.00 for supervision stamp]**Procedure 17. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal office of urban management (Secretaria Municipal do Meio Ambiente e Gestão Urbana)**Time:** 3 days**Cost:** R\$33.08*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	15.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965**Data as of: September 1st, 2020*

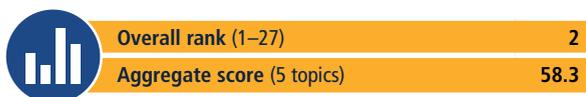
INDICATOR DETAILS	
	Time (days)
Filing and service	70
Trial and judgment	730
Enforcement of judgment	295
Total time	1,095
	Cost (% of claim value)
Attorney fees	13.0
Court fees	10.7
Enforcement fees	0.2
Total cost	23.9

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

MINAS GERAIS BELO HORIZONTE



Starting a business (rank)	12
<i>Doing Business</i> score (0–100)	82.0
Procedures (number)	11
Time (days)	9.5
Cost (% of income per capita)	8.0
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	3
<i>Doing Business</i> score (0–100)	61.6
Procedures (number)	23
Time (days)	187.5
Cost (% of warehouse value)	1.6
Building quality control index (0–15)	11.0

Registering property (rank)	12
<i>Doing Business</i> score (0–100)	53.3
Procedures (number)	14
Time (days)	27.5
Cost (% of property value)	3.6
Quality of land administration index (0–30)	15.0

Paying taxes (rank)	17
<i>Doing Business</i> score (0–100)	34.0
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	65.6
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	8
<i>Doing Business</i> score (0–100)	60.7
Time (days)	798
Cost (% of claim value)	23.4
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 2 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: Less than one day (online procedure)
Cost: R\$267.86

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$229.50

Procedure 6. Register with the state tax agency

Agency: State Secretariat of Finance (SEFAZ)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$241.52 (analysis and issuing of immediate license for low risk activities)

Procedure 8*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$1,936.35 (for 929 sqm: R\$1,549.00 + 5*R\$77.47)

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Perform consultation of suitability for construction

Agency: Secretary of Urban Policy (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Obtain results of soil study

Agency: Private agency
Time: 15 days
Cost: R\$2,250

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company
Time: 13 days
Cost: R\$2,700

Procedure 4*. Obtain declaration of inexistence of permanent conservation area (APP)

Agency: Licensed environmental engineer
Time: 5 days
Cost: R\$1,500

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency
Time: 30 days
Cost: No cost

Procedure 7*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 30 days
Cost: R\$483 [Total built area * 0.1 (multiplier for protection with hydrants and extinguisher) * 3.7116 (State's fiscal unit - UFEMG for 2020)]

Procedure 8*. Request and obtain construction permit

Agency: Secretary of Urban Policy (Municipality)
Time: 62 days
Cost: R\$13,643 [Project analysis fee: R\$0.81 * total built area + Private works inspection fee (TFOP) R\$9.68 * total built area. The value per m² of TFOP is defined by the land value (in this case, for areas with land value above R\$291.97)]

Procedure 9. Notify Commencement of Construction

Agency: Secretary of Urban Policy (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Request and receive foundation inspection from Municipality

Agency: Secretary of Urban Policy (Municipality)
Time: 1 day
Cost: R\$245 (Fixed price of each inspection by the Municipality, not dependent of total built area)

Procedure 12. Request and receive building inspection from Municipality

Agency: Secretary of Urban Policy (Municipality)
Time: 1 day
Cost: R\$245 (Fixed price of each inspection by the Municipality, not dependent of total built area)

Procedure 13. Request and receive structure inspection from Municipality

Agency: Secretary of Urban Policy (Municipality)
Time: 1 day
Cost: R\$245 (Fixed price of each inspection by the Municipality, not dependent of total built area)

Procedure 14. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 15. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 16. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 17. Obtain Fire Department Certificate

Agency: Fire Department
Time: 49 days
Cost: R\$483 [Total built area * 0.1 (multiplier for protection with hydrants and extinguisher) * 3.7116 (State's fiscal unit - UFEMG for 2020)]

Procedure 18*. Request and connect to water and sewage**Agency:** Water and Sewerage Agency**Time:** 14 days**Cost:** R\$888 (Water connection R\$286.26 + Sewage connection R\$601.49)**Procedure 19. Request final inspection from Municipality****Agency:** Secretary of Urban Policy (Municipality)**Time:** Less than one day (online procedure)**Cost:** R\$245 (Fixed price of each inspection by the Municipality, not dependent of total built area)**Procedure 20. Receive final inspection from Municipality****Agency:** Secretary of Urban Policy (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (Baixa de construção)****Agency:** Secretary of Urban Policy (Municipality)**Time:** 34 days**Cost:** No cost**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 16 days**Cost:** R\$4,402 (Registration fee for properties with total value between R\$840,000 and R\$1,120,000: R\$2,484.26 + Inspection fee: R\$1,917.52)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	11.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	2.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131**Data as of: September 1st, 2020***Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoais Reipersecutórias)****Agency:** Central Eletrônica de Registro de Imóveis do Estado de Minas Gerais**Time:** 3 days**Cost:** R\$123.43 [R\$108.15 for registrar fees + R\$11.14 for CORI fee + R\$4.14 for ISS]**Procedure 2*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (Ofício Distribuidor de Protesto de Belo Horizonte)**Time:** 2 days**Cost:** R\$42.60**Procedure 3*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Minas Gerais)**Time:** 2 days**Cost:** R\$12.82**Procedure 4*. Obtain state justice certificates (Certidões Cível e Criminal)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Minas Gerais)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 3ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificate and cadastral certificate (Certidão do Imóvel and Certidão de Quitação Plena Pessoa Jurídica)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)**Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado de Minas Gerais)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)****Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain federal justice certificate (Certidão Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária de Minas Gerais)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Fazenda)**Time:** Less than one day (online procedure)**Cost:** R\$50,223.93 (3% of the property value)**Procedure 13. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 4 days**Cost:** R\$5,271.33 (R\$2,733.80 for notary fees + R\$2,236.82 for TFJ + R\$164.02 for Recome/MG + R\$136.69 for ISS)**Procedure 14. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 16 days**Cost:** R\$5,341.10 [R\$5,271.33 for registration (R\$2,733.80 for registrar fees + R\$164.02 for Recome/MG + R\$136.69 for ISS + R\$2,236.82 for TFJ) + R\$42.52 for provisional registration (R\$32.11 for registrar fees + R\$1.93 for Recome/MG + R\$1.61 for ISS + R\$6.87 for TFJ) + R\$27.25 for issuing the Certidão de Inteiro Teor de Matrícula Atualizada (R\$18.36 for registrar fees + R\$1.10 for Recome/MG + R\$0.92 for ISS + R\$6.87 for TFJ)]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	15.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

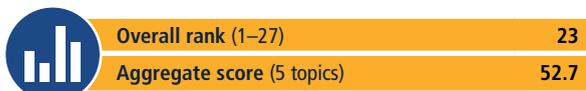
Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	441
Enforcement of judgment	273
Total time	798
	Cost (% of claim value)
Attorney fees	13.3
Court fees	9.8
Enforcement fees	0.2
Total cost	23.4

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

PARÁ BELÉM



Starting a business (rank)	1
<i>Doing Business score (0–100)</i>	84.7
Procedures (number)	9
Time (days)	11.5
Cost (% of income per capita)	6.3
Paid-in minimum capital (% of income per capita)	0.0

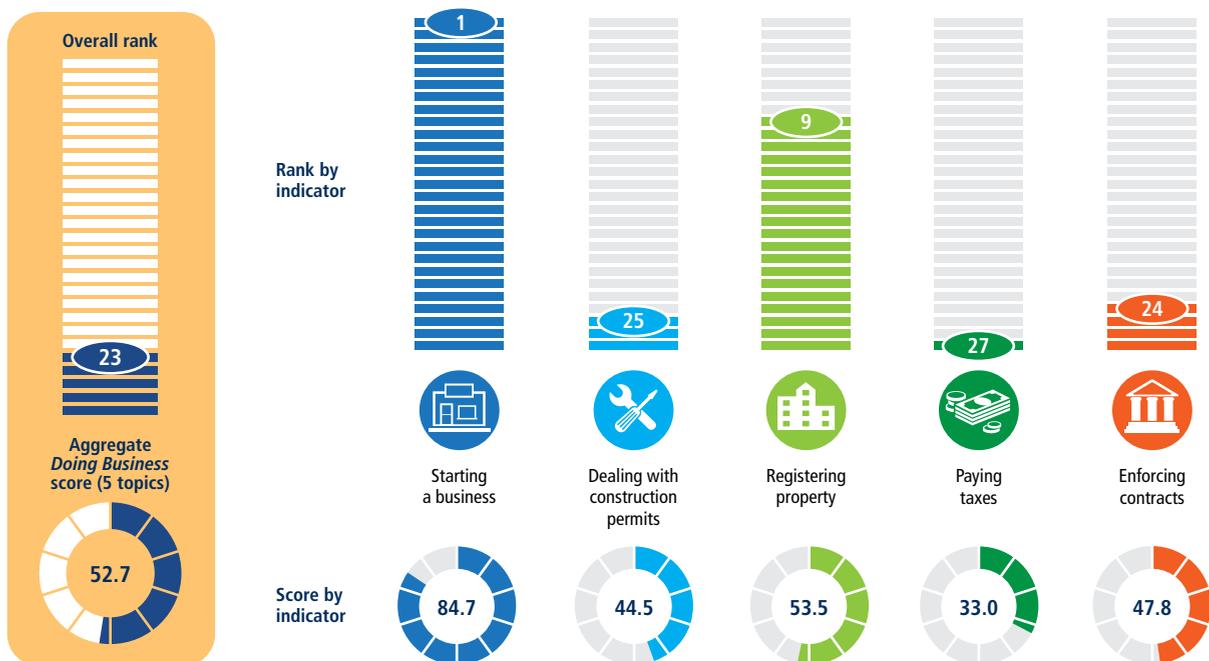
Dealing with construction permits (rank)	25
<i>Doing Business score (0–100)</i>	44.5
Procedures (number)	23
Time (days)	519
Cost (% of warehouse value)	2.0
Building quality control index (0–15)	9.0

Paying taxes (rank)	27
<i>Doing Business score (0–100)</i>	33.0
Payments (number)	12
Time (hours per year)	1,501
TTCR (% of profit)	66.0
Postfiling index (0–100)	7.8

Registering property (rank)	9
<i>Doing Business score (0–100)</i>	53.5
Procedures (number)	16
Time (days)	23.5
Cost (% of property value)	3.3
Quality of land administration index (0–30)	14.0

Enforcing contracts (rank)	24
<i>Doing Business score (0–100)</i>	47.8
Time (days)	1,261
Cost (% of claim value)	29.1
Quality of judicial processes index (0–18)	12.5

Pará



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 2 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: 3 days
Cost: R\$415

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 1 day
Cost: R\$250

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$1,432

Procedure 7*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 8*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 3 days
Cost: R\$57 [Property registry fee: R\$43.31 + Justice reffiting fund fee (FRJ): R\$8.39 + Civil registry fund fee (FRC): R\$1.40 + Municipal service tax (ISS): R\$2.80 + Safety label: R\$1.45]

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Urbanism (Municipality)
Time: 30 days
Cost: R\$190 [(TU: Tax Unit) Filing fee: 13.59 TU]

Procedure 3. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$5,850

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 5 days
Cost: R\$2,000

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)**Agency:** Secretary of Finance (Municipality)**Time:** 3 days**Cost:** No cost**Procedure 7*. Request and obtain water and sewage feasibility analysis and project approval****Agency:** Water and Sewerage Agency**Time:** 75 days**Cost:** R\$725 (Technical feasibility fee: R\$388.85 + Project approval fee: R\$336.51)**Procedure 8*. Request and obtain water and sewage project approval****Agency:** Secretary of Sanitation (Municipality)**Time:** 60 days**Cost:** No cost**Procedure 9*. Request and obtain environmental license****Agency:** Secretary of Environment (Municipality)**Time:** 75 days**Cost:** R\$4,923 (Preliminary license: R\$2,187.96 + Installation license: R\$2,734.95)**Procedure 10*. Submit project for analysis by Fire Department and obtain report****Agency:** Fire Department**Time:** 53 days**Cost:** R\$1,060**Procedure 11. Request and obtain construction permit****Agency:** Secretary of Urbanism (Municipality)**Time:** 180 days**Cost:** R\$8,719 [(TU: Tax Unit) Building Permit (commercial use over 100 m²): 33.98 TU + Project Approval (over 500 m²): 1.85 TU/m²]**Procedure 12. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Receive inspection from Labor Public Attorneys' Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 14. Request inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 15. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 16. Obtain Fire Department Certificate****Agency:** Fire Department**Time:** 45 days**Cost:** R\$1,060**Procedure 17*. Receive inspection from water and sewage company****Agency:** Water and Sewerage Agency**Time:** 15 days**Cost:** R\$840 [Water connection (commercial category, C3 subcategory): R\$526.70 + Sewage connection: R\$316.02]**Procedure 18. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 75 days**Cost:** R\$553**Procedure 19*. Request final inspection from Municipality****Agency:** Secretary of Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Secretary of Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy ("Habite-se")****Agency:** Secretary of Urbanism (Municipality)**Time:** 90 days**Cost:** R\$317 [(TU: Tax Unit) File fee (commercial use over 100 m²): 13.59 TU + 62.24 TU]**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 10 days**Cost:** R\$7,053 [Registration fee for properties with total value between R\$1,083,333.21 and R\$2,437,500.07. Cost includes municipal service tax (ISS)]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain state justice certificate (Certidão Unificada de Distribuição de Ações Cíveis, Execuções Fiscais e Ações de Falência, Concordata e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (Tribunal de Justiça do Estado do Pará)

Time: 4 days

Cost: No cost

Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)

Time: 3 days

Cost: R\$108.61 [R\$91.20 for registrar fees + R\$13.68 for FRJ (15% of the registrar fees) + R\$2.28 for FRC (2.5% of the registrar fees) + R\$1.45 for security stamp]

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)

Time: 3 days

Cost: R\$108.61 [R\$91.20 for registrar fees + R\$13.68 for FRJ (15% of the registrar fees) + R\$2.28 for FRC (2.5% of the registrar fees) + R\$1.45 for security stamp]

Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (3º Tabelionato de Protesto de Títulos)

Time: 3 days

Cost: R\$108.61 [R\$91.20 for registrar fees + R\$13.68 for FRJ (15% of the registrar fees) + R\$2.28 for FRC (2.5% of the registrar fees) + R\$1.45 for security stamp]

Procedure 5*. Obtain ownership and no-lien certificate (Certidão Conjunta de Inteiro Teor de Matrícula e Negativa de Ônus Reais)

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 3 days

Cost: R\$57.35 [R\$55.90 for issuing the certificate + R\$1.45 for security stamp. The cost includes the collection of FRJ (15% of the registrar fees), RFC (2.5% of the registrar fees), and ISS (5% of the registrar fees)]

Procedure 6*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado do Pará)

Time: 2 days

Cost: R\$43

Procedure 7*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 8ª Região)

Time: 2 days

Cost: R\$5.53 [for issuing the Guia de Recolhimento da União (GRU)]

Procedure 8*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 9*. Obtain municipal taxes clearance certificate (Certidão Negativa de Débitos Municipais) and cadastral certificate (Certidão de Cadastro Imobiliário)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado do Pará)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13*. Obtain federal justice certificate (Certidão Negativa de Distribuição Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Pará)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 14. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: Less than one day (online procedure)

Cost: R\$33,482.62.62 (2% of the property value)

Procedure 15. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 3 days

Cost: R\$7,028.85 [R\$7,014.60 for notary fees + R\$14.25 for security stamp. The cost includes the collection of FRJ (15% of the notary fees), RFC (2.5% of the notary fees), and ISS (5% of the notary fees)]

Procedure 16. Register public deed of purchase and sale**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 10 days**Cost:** R\$13,838 [R\$13,678.20 for registration + R\$158.10 for provisional registration + R\$1.70 for two security stamps. The cost includes the collection of FRJ (15% of the registrar fees), RFC (2.5% of the registrar fees), and ISS (5% of the registrar fees)]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	14.0
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	706
Enforcement of judgment	471
Total time	1,261
	Cost (% of claim value)
Attorney fees	20.0
Court fees	8.6
Enforcement fees	0.5
Total cost	29.1

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

PARAÍBA JOÃO PESSOA



	Overall rank (1–27)	17
	Aggregate score (5 topics)	53.9

Starting a business (rank)	20
<i>Doing Business</i> score (0–100)	79.1
Procedures (number)	12
Time (days)	18
Cost (% of income per capita)	2.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	9
<i>Doing Business</i> score (0–100)	55.5
Procedures (number)	21
Time (days)	240
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	8.0

Registering property (rank)	23
<i>Doing Business</i> score (0–100)	49.0
Procedures (number)	15
Time (days)	30.5
Cost (% of property value)	4.5
Quality of land administration index (0–30)	12.0

Paying taxes (rank)	14
<i>Doing Business</i> score (0–100)	34.1
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	65.3
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	20
<i>Doing Business</i> score (0–100)	51.7
Time (days)	1,076
Cost (% of claim value)	32.0
Quality of judicial processes index (0–18)	12.5

Paraíba



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$328.94

Procedure 5. Register with the municipal tax agency and obtain a temporary operations license

Agency: Municipal Secretariat of Revenue
Time: 7 days
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 1 day
Cost: R\$204.50

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 8)

Procedure 8. Obtain the definitive operations license

Agency: Municipal Secretariat of Planning
Time: Less than one day (online procedure)
Cost: R\$367.30 (10 UFIR*R\$36.73 – UFIR João Pessoa 2020)

Procedure 9. Register with the state tax agency

Agency: State Secretariat of Finance
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 11*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 4 days
Cost: R\$33 [Property registry fee: R\$25.56 + Justice special fund fee (FEPJ): R\$5.11 + Notary fund fee (Farpen): R\$1.37 + Municipal service tax (ISS): R\$1.28]

Procedure 2. Obtain results of soil study

Agency: Private agency
Time: 13 days
Cost: R\$1,200

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company
Time: 4 days
Cost: R\$900

Procedure 4. Request and obtain environmental license

Agency: Secretary of Environment (Municipality)
Time: 32 days
Cost: R\$3,431 (Preliminary license: R\$932.25 + Installation license: R\$1,454.31 + Operation license: R\$1,044.12)

Procedure 5*. Perform pre-approval of architectural project

Agency: Secretary of Planning (Municipality)
Time: 11 days
Cost: R\$18 [Pre-approval fee: 0.3 TU/drawing (considered 1 for case study) + Administrative fee: 0.1 TU + Proceeding fee: 0.1 TU. TU for 2020 = R\$36.73]

Procedure 6. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 7*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 30 days
Cost: R\$285 (3 UFR professional registration + 2.5 UFR analysis fee. UFR = R\$51.78 since May 2020)

Procedure 8. Request and obtain construction permit

Agency: Secretary of Planning (Municipality)
Time: 60 days
Cost: R\$6,213

Procedure 9. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10. Receive random inspection from Municipality

Agency: Secretary of Planning (Municipality)
Time: 1 day
Cost: No cost

Procedure 11. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: R\$104 (2 TU. TU since May 2020 = R\$51.78)

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department
Time: 25 days
Cost: No cost

Procedure 15*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 30 days
Cost: R\$1,084 (Water connection: R\$435.64 + Sewage connection: R\$648.34)

Procedure 16. Request and obtain proof of artwork

Agency: Cultural Foundation of João Pessoa (Municipality)
Time: 1 day
Cost: No cost

Procedure 17. Request final inspection from Municipality

Agency: Secretary of Planning (Municipality)
Time: 1 day
Cost: R\$44 (Occupancy certificate fee: 1 TU + Administrative fee: 0.1 TU + Proceeding fee: 0.1 TU. TU for 2020 = R\$36.73)

Procedure 18. Receive final inspection from Municipality

Agency: Secretary of Planning (Municipality)
Time: 1 day
Cost: No cost

Procedure 19. Obtain certificate of occupancy ("Habite-se")

Agency: Secretary of Planning (Municipality)
Time: 45 days
Cost: No cost

Procedure 20. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 21. Register building with the property registry

Agency: Property registry
Time: 16 days
Cost: R\$6,000 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	1.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
 Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula and Certidão de Ônus Reais)

Agency: Property registry (Cartório de Registro de Imóveis)
Time: 4 days
Cost: R\$33.32 (R\$25.56 for registrar fees + R\$5.11 for FEPJ + R\$1.37 for FARPEN + R\$1.28 for ISS)

Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado da Paraíba)
Time: 2 days
Cost: R\$99.24

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)
Time: 2 days
Cost: R\$33.32 (R\$25.56 for registrar fees + R\$5.11 for FEPJ + R\$1.37 for FARPEN + R\$1.28 for ISS)

Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)
Time: 2 days
Cost: R\$33.32 (R\$25.56 for registrar fees + R\$5.11 for FEPJ + R\$1.37 for FARPEN + R\$1.28 for ISS)

Procedure 5*. Obtain state justice certificates (Certidão Cível, Certidão de Execução Fiscal, Certidão Criminal, and Certidão de Falência e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (Tribunal de Justiça do Estado da Paraíba)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 13ª Região)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8*. Obtain municipal taxes clearance certificates (Certidão de Pessoa Jurídica and Certidão de Inscrição do Imóvel) and cadastral certificate (Ficha Cadastral Imobiliária)

Agency: Municipal tax authority (Secretaria da Receita Municipal)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado da Paraíba)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão Cível e Criminal)**Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária da Paraíba)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria da Receita Municipal)**Time:** Less than one day (online procedure)**Cost:** R\$50,223.93 (3% of the property value)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 6 days**Cost:** R\$16,102.20 [R\$16,037.49 for preparing the deed (R\$12,781.25 for notary fees + R\$2,351.75 for FEPJ + R\$60.92 for FARPEN + R\$204.50 for MP + R\$639.06 for ISS + R\$51.12 for communications) + R\$64.71 for communications (R\$9.41 for FEPJ + R\$0.81 for FARPEN + R\$0.82 for MP + R\$2.56 for ISS)]**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 16 days**Cost:** R\$8,049.19 (R\$6,390.61 for registrar fees + R\$1,175.87 for FEPJ + R\$60.93 for FARPEN + R\$102.25 for MP + R\$319.53 for ISS)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	12.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	2.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**ENFORCING CONTRACTS**

*Claim value: R\$66,965
Data as of: September 1st, 2020*

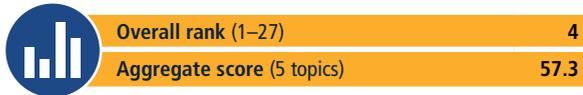
INDICATOR DETAILS	
	Time (days)
Filing and service	114
Trial and judgment	596
Enforcement of judgment	366
Total time	1,076
	Cost (% of claim value)
Attorney fees	18.6
Court fees	12.8
Enforcement fees	0.6
Total cost	32.0

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

PARANÁ CURITIBA



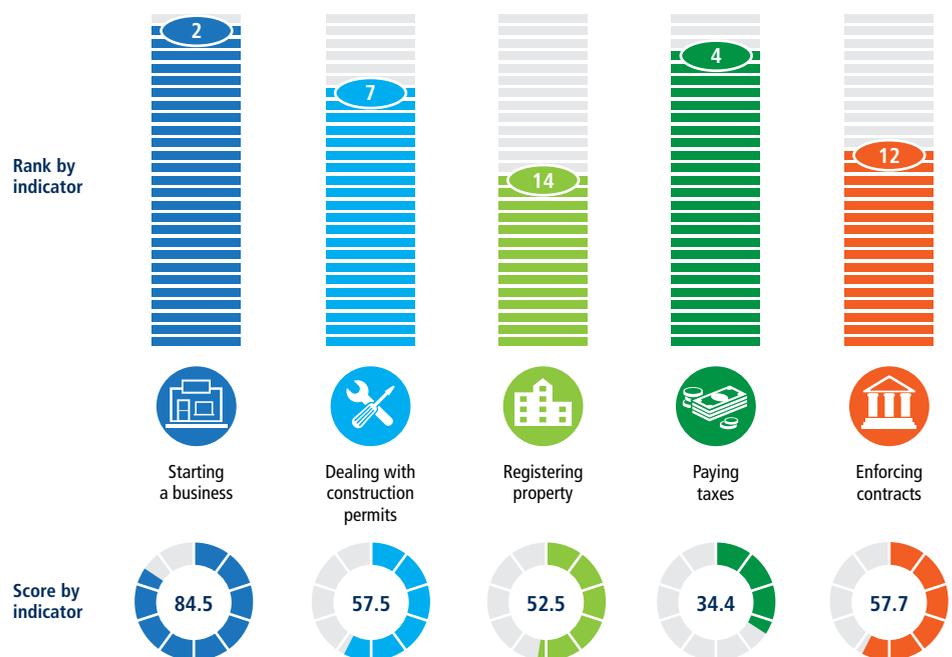
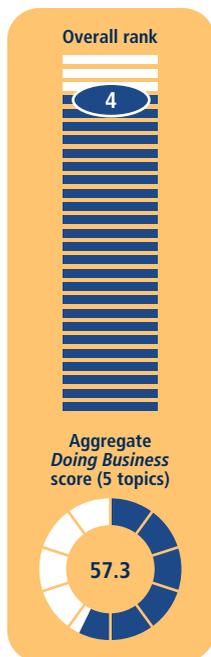
Starting a business (rank)	2
<i>Doing Business</i> score (0–100)	84.5
Procedures (number)	9
Time (days)	12
Cost (% of income per capita)	6.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	7
<i>Doing Business</i> score (0–100)	57.5
Procedures (number)	23
Time (days)	214
Cost (% of warehouse value)	0.8
Building quality control index (0–15)	9.0

Paying taxes (rank)	4
<i>Doing Business</i> score (0–100)	34.4
Payments (number)	9
Time (hours per year)	1,483
TTCR (% of profit)	65.7
Postfiling index (0–100)	7.8

Registering property (rank)	14
<i>Doing Business</i> score (0–100)	52.5
Procedures (number)	16
Time (days)	53
Cost (% of property value)	3.0
Quality of land administration index (0–30)	16.5

Enforcing contracts (rank)	12
<i>Doing Business</i> score (0–100)	57.7
Time (days)	919
Cost (% of claim value)	22.5
Quality of judicial processes index (0–18)	11.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: 4 days
Cost: R\$91.85

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$230

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$1,843.09

Procedure 7*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 8*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Perform consultation of suitability for construction

Agency: Secretary of Urbanism (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2*. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 5 days
Cost: R\$33 (R\$21.48 for registrar fees + R\$1.10 for FADEP + R\$5.33 for FUNREJUS + R\$0.82 for ISS + R\$4.67 for security stamp)

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$2,750

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 7 days
Cost: R\$1,500

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6. Request and obtain construction permit

Agency: Secretary of Urbanism (Municipality)
Time: 95 days
Cost: R\$1,391 (Processing fee R\$38.35 + Project analysis fee R\$1.04/m², according to Municipal Decree 1,666/2019)

Procedure 7*. Submit project for analysis by Fire Department and obtain report**Agency:** Fire Department**Time:** 38 days**Cost:** R\$670 [Calculation formula on item 2.1 on Annex of State Law 19,449/2018 : $I = 30\% \text{ UPF/PR} \times \{5 + (\sum A_i \times Z_i)\} \times \text{fr}$. UPF/PR = R\$106.33. Cost limited to 100 UPF/PR, or R\$10,633]**Procedure 8*. Request and obtain water and sewage project approval****Agency:** Water and Sewerage Agency**Time:** 30 days**Cost:** No cost**Procedure 9. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10. Receive random inspection from Municipality****Agency:** Secretary of Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 11. Receive inspection from Labor Public Attorneys' Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 12. Book appointment to request Certificate of Tax Payment****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Attend appointment and obtain Certificate of Tax Payment****Agency:** Secretary of Finance (Municipality)**Time:** 10 days**Cost:** No cost**Procedure 14*. Request inspection from Fire Department****Agency:** Fire Department**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 15. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 16. Obtain Fire Department Certificate****Agency:** Fire Department**Time:** 33 days**Cost:** R\$925 [Calculation formula on item 2.1 on Annex of State Law 19,449/2018 : $I = 30\% \text{ UPF/PR} \times \{5 + (\sum A_i \times Z_i)\} \times \text{fr}$. UPF/PR = R\$106.33. Cost limited to 100 UPF/PR, or R\$10,633]**Procedure 17*. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 15 days**Cost:** R\$412 (Water connection: R\$196.68 + Sewage connection: R\$215.00)**Procedure 18. Receive inspection from water and sewage company****Agency:** Water and Sewerage Agency**Time:** 5 days**Cost:** R\$304 (Fixed fee)**Procedure 19. Request final inspection from Municipality****Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Municipality**Time:** 1 day**Cost:** R\$1,391 (Processing fee R\$38.35 + Project analysis fee R\$1.04/m², according to Municipal Decree 1,666/2019)**Procedure 21. Obtain certificate of occupancy (CVCO)****Agency:** Municipality**Time:** 23 days**Cost:** No cost**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 30 days**Cost:** R\$3,684 [Registration fee: R\$416.11 + Public defender's office fund fee (FADEP): R\$20.81 + Municipal service tax (ISS): R\$16.64 + Certificate fee: R\$12.93 + Justice refitting fund fee: R\$3.23 + Public defender's office fund fee (FADEP): R\$0.65 + Municipal service tax (ISS) R\$0.52 + Safety label: R\$4.67]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Matrícula Atualizada and Certidão de Ônus Reais)

Agency: Central Registradores de Imóveis do Paraná

Time: 5 days

Cost: R\$66.80 [R\$33.40 for each certificate (x2). The cost of each certificate is calculated as follows: R\$21.48 for registrar fees + R\$1.10 for FADEP + R\$5.33 for FUNREJUS + R\$0.82 for ISS + R\$4.67 for security stamp]

Procedure 2*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registries distribution service (3º Ofício de Registro de Distribuição)

Time: 3 days

Cost: R\$34.95

Procedure 3*. Obtain state justice certificate (Certidão de Distribuição de Executivos Fiscais e Ações de Falência, Concordata e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (1º Ofício Distribuidor da Comarca da Região Metropolitana de Curitiba)

Time: 3 days

Cost: R\$33.66 (R\$30.60 for issuing the certificate + R\$3.06 for CPC)

Procedure 4*. Obtain state justice certificate (Certidão de Distribuição de Ações Cíveis para Fins de Lavratura de Escritura Pública)

Agency: State Justice Court (2º Ofício Distribuidor da Comarca da Região Metropolitana de Curitiba)

Time: 3 days

Cost: R\$33.66 (R\$30.60 for issuing the certificate + R\$3.06 for CPC)

Procedure 5*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Paraná)

Time: 2 days

Cost: R\$30.65

Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 9ª Região)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 8*. Obtain municipal taxes clearance certificates (Certidão de Tributos e Outros Débitos Municipais and Certidão Negativa do Imóvel) and cadastral certificate (Certidão de Cadastro Imobiliário)

Agency: Municipal tax authority (Secretaria Municipal de Planejamento, Finanças e Orçamento)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Tributários e de Dívida Ativa Estadual)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado do Paraná)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 4ª Região/Seção Judiciária do Paraná)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13*. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Planejamento, Finanças e Orçamento)

Time: Less than one day (online procedure)

Cost: R\$45,201.54 (2.7% of the property value)

Procedure 14. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 7 days

Cost: R\$4,405.43 [R\$959.59 for notary fees + R\$3,348.26 for FUNREJUS + R\$10.42 for distribution + R\$47.98 for FADEP (5% of the notary fees) + R\$38.38 for ISS + R\$0.80 for supervision stamp]

Procedure 15. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 30 days

Cost: R\$915.36 [R\$835.49 for registrar fees (R\$832.21 for registration + R\$1.93 for provisional registration + R\$1.35 for filing) + R\$41.78 for FADEP + R\$33.42 for ISS + R\$4.67 for supervision stamp]

Procedure 16. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)**Agency:** Municipal tax authority (Secretaria Municipal de Planejamento, Finanças e Orçamento)**Time:** 7 days**Cost:** No cost*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	16.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	5.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	69
Trial and judgment	439
Enforcement of judgment	411
Total time	919
	Cost (% of claim value)
Attorney fees	15.0
Court fees	7.1
Enforcement fees	0.4
Total cost	22.5

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

PERNAMBUCO RECIFE



	Overall rank (1–27)	27
	Aggregate score (5 topics)	51.0

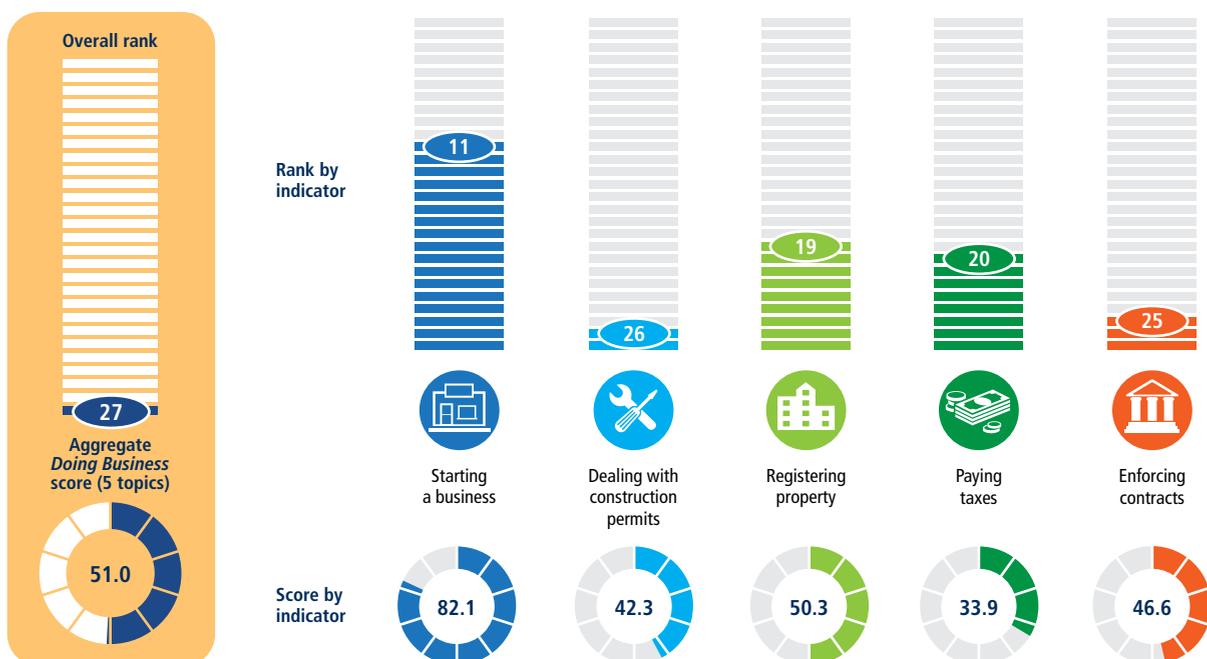
Starting a business (rank)	11
<i>Doing Business</i> score (0–100)	82.1
Procedures (number)	11
Time (days)	11
Cost (% of income per capita)	4.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	26
<i>Doing Business</i> score (0–100)	42.3
Procedures (number)	24
Time (days)	532.5
Cost (% of warehouse value)	1.7
Building quality control index (0–15)	8.0

Registering property (rank)	19
<i>Doing Business</i> score (0–100)	50.3
Procedures (number)	16
Time (days)	55.5
Cost (% of property value)	2.6
Quality of land administration index (0–30)	13.5

Paying taxes (rank)	20
<i>Doing Business</i> score (0–100)	33.9
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	66.0
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	25
<i>Doing Business</i> score (0–100)	46.6
Time (days)	1,262
Cost (% of claim value)	27.2
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and a temporary operations license (valid for 6 months)

Agency: Commercial Registry
Time: 2 days
Cost: R\$347

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$270

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 7. Obtain the definitive operations license

Agency: Municipality
Time: Less than one day (online procedure)
Cost: R\$380.50 (one-time fee for obtaining the operations license)

Procedure 8*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$380.50 (fee paid twice a year for retail activities, due from the second semester onwards – this fee has the same cost of the one-time fee paid for obtaining the operations license)

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 5 days
Cost: R\$45 (Property registry fee: R\$44.87)

Procedure 2. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$6,000

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company
Time: 15 days
Cost: R\$2,500

Procedure 4. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 75 days
Cost: R\$455 (R\$0.35/m²)

Procedure 7*. Request and obtain project approval

Agency: Secretary of Mobility and Urban Control (Municipality)
Time: 138 days
Cost: R\$1,407 (Fixed fee for projects up to 1,500 m²)

Procedure 8. Request and obtain environmental license

Agency: Secretary of Environment (Municipality)
Time: 30 days
Cost: R\$8,357 (Preliminary license: R\$1,857.21 + Installation license: R\$3,714.16 + Operating license: R\$2,785.79)

Procedure 9*. Submit waste management project and obtain clearance

Agency: Public Waste Management Company (Municipality)
Time: 7 days
Cost: No cost

Procedure 10*. Request and obtain artwork approval

Agency: Secretary of Mobility and Urban Control (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Request and obtain construction permit

Agency: Secretary of Mobility and Urban Control (Municipality)
Time: 150 days
Cost: R\$575 (Fixed fee for projects between 400 and 1,500 m² of total built area)

Procedure 12. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13. Receive random inspection from Municipality

Agency: Secretary of Mobility and Urban Control (Municipality)
Time: 1 day
Cost: No cost

Procedure 14. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 15. Request inspection from Fire Department

Agency: Fire Department
Time: Less than one day (online procedure)
Cost: R\$1,200

Procedure 16. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 17. Obtain Fire Department Certificate

Agency: Fire Department
Time: 65 days
Cost: No cost

Procedure 18*. Submit final waste management report and obtain declaration

Agency: Public Waste Management Company (Municipality)
Time: 7 days
Cost: No cost

Procedure 19. Request final inspection from Municipality

Agency: Secretary of Mobility and Urban Control (Municipality)
Time: 1 day
Cost: R\$767 (Fixed fee for projects up to 1,500 m² of total built area)

Procedure 20. Receive final inspection from Municipality**Agency:** Secretary of Mobility and Urban Control (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Secretary of Mobility and Urban Control (Municipality)**Time:** 101 days**Cost:** No cost**Procedure 22*. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 45 days**Cost:** R\$4,000**Procedure 23. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 24. Register building with the property registry****Agency:** Property registry**Time:** 17 days**Cost:** R\$2,334 [Registration fee: R\$998.83 + Inspection fee (TSNR): R\$1,122.28 + Justice refitting fund fee (FERM): R\$11.22 + Municipal Justice officials security fund fee (FUNSEG): R\$22.45 + Notary fee (FERC): R\$123.45 + Municipal service tax (ISS): R\$56.11]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	1.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131
Data as of: September 1st, 2020***Procedure 1. Obtain ownership and no-lien certificate (Certidão de Transcrição)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$44.57 (R\$34.82 for registrar fees + R\$2.79 for institutional funds and ISS + R\$6.96 for TSNR)**Procedure 2*. Obtain certificates of dispute (Certidões de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Central de Distribuição de Títulos do Recife (CDTR)**Time:** 3 days**Cost:** R\$49.40 [R\$12.35 for each certificate (x4). The cost of each certificate is calculated as follows: R\$8.69 for registrar fees + R\$1.93 for TSNR + R\$0.96 for FERC + R\$0.10 for FERM-PJPE + R\$0.19 for FUNSEG + R\$0.48 for ISS]**Procedure 3*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Pernambuco)**Time:** 2 days**Cost:** R\$26**Procedure 4*. Obtain state justice certificates (Certidão Cível and Certidão Negativa de Antecedentes Criminais)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Pernambuco)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 6ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificates (Certidão Narrativa Nada Consta and Certidão Negativa de Débitos de Pessoa Jurídica) and cadastral certificate (Certidão Narrativa de Dados Cadastrais)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado de Pernambuco)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal justice certificate (Certidão Negativa (Cível, Criminal e Execução Fiscal))

Agency: Federal Justice Court (Tribunal Regional Federal da 5ª Região/Seção Judiciária de Pernambuco)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 10 days

Cost: No cost

Procedure 13. Pay property transfer tax

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$30,134.36 (1.8% of the property value)

Procedure 14. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 6 days

Cost: R\$7,792.53 (R\$4,544.68 for notary fees + R\$2,339.22 for TSNR + R\$50.50 for FERM-PJPE + R\$100.69 for FUNSEG + R\$504.96 for FERC + R\$252.48 for ISS)

Procedure 15. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 17 days

Cost: R\$5,975.38 (R\$2,996.46 for the registrar fees + R\$2,339.22 for TSNR + R\$33.67 for FERM-PJPE + R\$67.34 for FUNSEG + R\$370.35 for FERC + R\$168.34 for ISS)

Procedure 16. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 15 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

Claim value: R\$66,965. Data as of: September 1st, 2020.

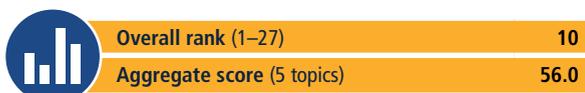
INDICATOR DETAILS	
	Time (days)
Filing and service	77
Trial and judgment	820
Enforcement of judgment	365
Total time	1,262
	Cost (% of claim value)
Attorney fees	20.0
Court fees	5.2
Enforcement fees	2.0
Total cost	27.2

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

PIAUI TERESINA



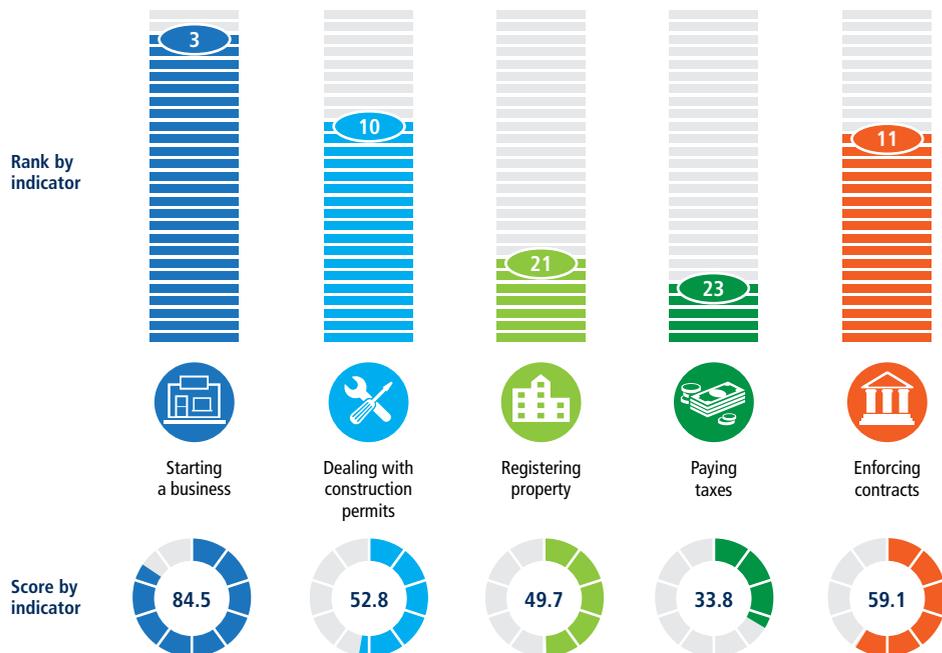
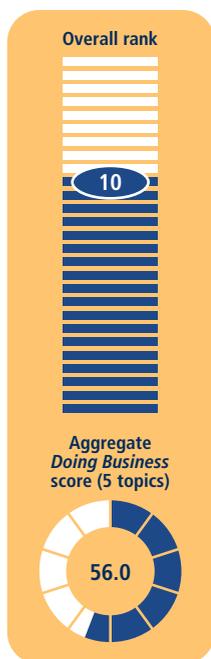
Starting a business (rank)	3
<i>Doing Business score (0–100)</i>	84.5
Procedures (number)	9
Time (days)	13
Cost (% of income per capita)	5.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	10
<i>Doing Business score (0–100)</i>	52.8
Procedures (number)	23
Time (days)	279
Cost (% of warehouse value)	0.8
Building quality control index (0–15)	9.0

Registering property (rank)	21
<i>Doing Business score (0–100)</i>	49.7
Procedures (number)	18
Time (days)	62.5
Cost (% of property value)	2.3
Quality of land administration index (0–30)	13.0

Paying taxes (rank)	23
<i>Doing Business score (0–100)</i>	33.8
Payments (number)	11
Time (hours per year)	1,501
TTCR (% of profit)	65.2
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	11
<i>Doing Business score (0–100)</i>	59.1
Time (days)	781
Cost (% of claim value)	33.8
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.

Piauí



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: 5 days
Cost: R\$325.77

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$212.50

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$1,176

Procedure 7*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 8*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 5 days
Cost: R\$47 [Property registry fee: R\$38.23 + Justice refitting fund fee (FERMOJUPI): R\$7.65 + Public Prosecutor's office fund fee: R\$0.96 + Security stamp: R\$0.26]

Procedure 2. Perform consultation of suitability for construction

Agency: Municipality
Time: 30 days
Cost: R\$1,106 (R\$0.85/m²)

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 3 days
Cost: R\$2,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 11 days
Cost: R\$875

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 2 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain water and sewage feasibility declaration and project approval**Agency:** Municipality (Sanitation Department)**Time:** 15 days**Cost:** No cost**Procedure 7*. Approve waste management report and obtain report****Agency:** Secretary of Environment**Time:** 15 days**Cost:** No cost**Procedure 8*. Request and obtain environmental license****Agency:** Secretary of Environment (Municipality)**Time:** 30 days**Cost:** R\$818 (Preliminary license: R\$206.07 + Installation license: R\$611.56)**Procedure 9. Request and obtain construction permit****Agency:** Superintendence of Urban Development (Municipality)**Time:** 120 days**Cost:** R\$3,317 (R\$2.55/m²)**Procedure 10*. Submit project for analysis by Fire Department and obtain report****Agency:** Fire Department**Time:** 45 days**Cost:** R\$219**Procedure 11. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12. Receive inspection from Labor Public Attorneys' Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 13. Request inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 14. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 15. Obtain Fire Department Certificate****Agency:** Fire Department**Time:** 45 days**Cost:** R\$395**Procedure 16*. Receive inspection from water and sewage company****Agency:** Water and Sewerage Agency**Time:** 1 day**Cost:** No cost**Procedure 17. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 7 days**Cost:** R\$810 (Water connection: R\$125.44 + Sewage connection: R\$684.66)**Procedure 18*. Obtain Certificate of Tax Payment****Agency:** Secretary of Finance (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 19. Request final inspection from Municipality****Agency:** Superintendence of Urban Development (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Receive final inspection from Municipality****Agency:** Superintendence of Urban Development (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy ("Habite-se")****Agency:** Superintendence of Urban Development (Municipality)**Time:** 30 days**Cost:** R\$2,484 (R\$1.91/m²)**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 30 days

Cost: R\$648 [Registration fee for properties with total value over R\$200,000: R\$445.57 + Public Prosecutor's office: R\$8.69 + Justice refitting fund fee (FERMOJUPI): R\$89.11 + Security stamp: R\$0.26 + Filing fee: R\$9.72 + Public Prosecutor's office: R\$0.24 + Justice refitting fund fee (FERMOJUPI): R\$1.94 + Safety label: R\$0.26 + Previous annotation fee: R\$75.67 + Public Prosecutor's office: R\$1.89 + Justice refitting fund fee (FERMOJUPI): R\$15.13]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula com Ônus Reais)

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 5 days

Cost: R\$47.10 [R\$38.23 for registrar fees + R\$7.65 for FERMOJUPI (20% of the registrar fees) + R\$0.96 for MP (2.5% of the registrar fees) + R\$0.26 for security stamp]

Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado do Piauí)

Time: 2 days

Cost: R\$81.40

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)

Time: 2 days

Cost: R\$27.46 [R\$22.20 for registrar fees + R\$4.44 for FERMOJUPI (20% of the registrar fees) + R\$0.56 for MP (2.5% of the registrar fees) + R\$0.26 for security stamp]

Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)

Time: 2 days

Cost: R\$27.46 [R\$22.20 for registrar fees + R\$4.44 for FERMOJUPI (20% of the registrar fees) + R\$0.56 for MP (2.5% of the registrar fees) + R\$0.26 for security stamp]

Procedure 5*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (3º Tabelionato de Protesto de Títulos)

Time: 2 days

Cost: R\$27.46 [R\$22.20 for registrar fees + R\$4.44 for FERMOJUPI (20% of the registrar fees) + R\$0.56 for MP (2.5% of the registrar fees) + R\$0.26 for security stamp]

Procedure 6*. Obtain state justice certificates (Certidão Negativa de Distribuição Cível e Execução Cível, Certidão Negativa de Execução Fiscal, and Certidão Negativa de Ações de Falência, Concordata e Recuperação Judicial e Extrajudicial)

Agency: State Justice Court (Tribunal de Justiça do Estado do Piauí)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 7*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 22ª Região)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 8*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 9*. Obtain municipal taxes clearance certificates (Certidão Negativa de Débitos IPTU and Certidão Conjunta Negativa de Débitos Municipais e da Dívida Ativa do Município) and cadastral certificate (Memória de Cálculo do Imóvel)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado do Piauí)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Piauí)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 14. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 3 days

Cost: No cost

Procedure 15. Pay property transfer tax

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$28,627.64 (1.71% of the property value)

Procedure 16. Prepare public deed of purchase and sale**Agency:** Public notary (Tabelionato de Notas)**Time:** 15 days**Cost:** R\$3,943.01 [R\$3,218.36 for notary fees (R\$3,208.64 for preparing the deed + R\$9.72 for filing) + R\$643.67 for FERMOJUPI (20% of the notary fees) + R\$80.46 for MP (2.5% of the notary fees) + R\$0.52 for two security stamps]**Procedure 17. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 30 days**Cost:** R\$5,313.19 [R\$4,336.88 for registrar fees (R\$4,251.49 for registration + R\$75.67 for provisional registration + R\$9.72 for filing) + R\$867.37 for FERMOJUPI (20% of the registrar fees) + R\$108.42 for MP (2.5% of the registrar fees) + R\$0.52 for two security stamps]**Procedure 18. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** 5 days**Cost:** No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	13.0
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	2.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**ENFORCING CONTRACTS**

*Claim value: R\$66,965
Data as of: September 1st, 2020*

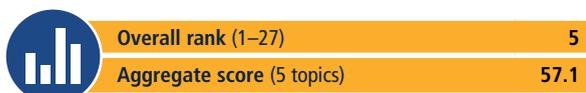
INDICATOR DETAILS	
	Time (days)
Filing and service	69
Trial and judgment	484
Enforcement of judgment	228
Total time	781
	Cost (% of claim value)
Attorney fees	20.0
Court fees	13.4
Enforcement fees	0.4
Total cost	33.8

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

RIO DE JANEIRO RIO DE JANEIRO



Starting a business (rank)	6
<i>Doing Business</i> score (0–100)	83.2
Procedures (number)	10
Time (days)	12.5
Cost (% of income per capita)	4.6
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	8
<i>Doing Business</i> score (0–100)	57.2
Procedures (number)	19
Time (days)	267
Cost (% of warehouse value)	1.1
Building quality control index (0–15)	9.0

Registering property (rank)	2
<i>Doing Business</i> score (0–100)	57.4
Procedures (number)	11
Time (days)	41.5
Cost (% of property value)	3.7
Quality of land administration index (0–30)	17.0

Paying taxes (rank)	25
<i>Doing Business</i> score (0–100)	33.7
Payments (number)	10
Time (hours per year)	1,489
TTCR (% of profit)	66.4
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	18
<i>Doing Business</i> score (0–100)	53.9
Time (days)	1,085
Cost (% of claim value)	25.5
Quality of judicial processes index (0–18)	12.5



Rio de Janeiro

Source: *Doing Business* and *Subnational Doing Business* database.
 Note: The data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 2 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 1 day
Cost: R\$414

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$229

Procedure 6. Register with the municipal tax agency to obtain the operations license

Agency: Municipal Secretariat of Finance
Time: 2 days
Cost: R\$891,67

Procedure 7. Pay the operations license fee

Agency: Commercial Bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 6)

Procedure 8*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 9*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain proof of land ownership from the property registry

Agency: Property registry
Time: 7 days
Cost: R\$81 (Property registry fee: R\$80.78)

Procedure 2. Obtain a topographic map

Agency: Private licensed company
Time: 15 days
Cost: R\$3,500

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 15 days
Cost: R\$6,000 (R\$150/linear meter of surveying area + R\$4,000 on equipment and personnel)

Procedure 4*. Obtain Technical Term of Responsibility -ART (or RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: Less than one day (online procedure)
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5*. Request and obtain proof of land tax payment from the Treasury Department of the Municipality**Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6. Request and obtain construction permit****Agency:** Secretary of Urbanism (Municipality)**Time:** 150 days**Cost:** R\$1,204 [Total built surface x 0.11575 x number of months (30 weeks rounded up to 8 months)]**Procedure 7*. Request and obtain water and sewage feasibility declarations (CPAE)****Agency:** Water and Sewerage Agency**Time:** 45 days**Cost:** R\$2,500**Procedure 8*. Submit project for analysis by Fire Department and obtain report****Agency:** Fire Department**Time:** 30 days**Cost:** R\$416 (Total built surface * 0.088531 * UFIR-RJ. UFIR-RJ in 2020 = R\$3,555)**Procedure 9. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10. Receive labor inspection from Labor Public Attorneys Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 11. Request inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 12. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 13. Obtain Fire Department Certificate (Certificado de Aprovação - AVCB)****Agency:** Fire Department**Time:** 29 days**Cost:** R\$79 (22.132750 x UFIR-RJ. UFIR-RJ in 2020 = R\$3.555)**Procedure 14. Request final inspection from Municipality****Agency:** Secretary of Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 15. Receive final inspection from Municipality****Agency:** Secretary of Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 16. Obtain certificate of occupancy ("Habite-se")****Agency:** Secretary of Urbanism (Municipality)**Time:** 28 days**Cost:** R\$1,610**Procedure 17. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 18. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 30 days**Cost:** No cost**Procedure 19*. Register building with the property registry****Agency:** Property registry**Time:** 30 days**Cost:** R\$3,398 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain certificates of dispute (Certidões de Protesto de Títulos e Outros Documentos de Dívida), state justice certificates (Certidões de Distribuição Cível - Período 20 anos, Certidões de Falências e Concordatas, and Certidão Fiscal e Fazendária - Imóveis), and ownership and no-lien certificate (Certidão Vintenária)

Agency: E-CartórioRJ - Central de Certidões

Time: 4 days

Cost: R\$1,311.35 [R\$124.16 for the certificates of dispute (R\$31.04 each x 4 dispute registries) + R\$472.76 for the Certidões de Distribuição Cível (R\$118.19 each x 4 Registros de Distribuição) + R\$472.76 for the Certidões de Falências e Concordatas (R\$118.19 each x 4 Registros de Distribuição) + R\$129.72 for the Certidão Fiscal e Fazendária + R\$111.95 for the ownership and no-lien certificate]

Procedure 2*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 1ª Região)

Time: 3 days

Cost: R\$5.53 (per page)

Procedure 3*. Obtain state taxes clearance certificates (Certidão de Regularidade Fiscal and Certidão Negativa de Débitos Tributários Inscritos na Dívida Ativa Estadual)

Agency: State tax authorities (Secretaria de Estado de Fazenda e Procuradoria Geral do Estado do Rio de Janeiro)

Time: 3 days

Cost: No cost

Procedure 4*. Obtain federal justice certificate (Certidão de Distribuição da Justiça Federal), certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas), municipal taxes clearance certificate (Certidão Conjunta de Débitos de Tributos Imobiliários), cadastral certificate (Certidão de Dados Cadastrais do Imóvel), federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União), and workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Guichê de Certidões

Time: Less than one day (online procedure)

Cost: No cost

Procedure 5*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Commercial registry (Junta Comercial do Estado do Rio de Janeiro)

Time: Less than one day (online procedure)

Cost: R\$183

Procedure 6. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda e Planejamento)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 7. Pay property transfer tax

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$50,223.93 (3% of the property value)

Procedure 8. Obtain property transfer tax proof of payment (Certidão de Pagamento do ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda e Planejamento)

Time: 2 days

Cost: No cost

Procedure 9. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 3 days

Cost: R\$5,550.47

Procedure 10. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal de Fazenda e Planejamento)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 30 days

Cost: R\$3,849.88

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	17.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	5.5
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

Claim value: R\$66,965
Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	60
Trial and judgment	660
Enforcement of judgment	365
Total time	1,085
	Cost (% of claim value)
Attorney fees	15.9
Court fees	8.5
Enforcement fees	1.1
Total cost	25.5

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

RIO GRANDE DO NORTE NATAL



	Overall rank (1–27)	21
	Aggregate score (5 topics)	53.1

Starting a business (rank)	16
<i>Doing Business</i> score (0–100)	80.4
Procedures (number)	11
Time (days)	17.5
Cost (% of income per capita)	4.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	13
<i>Doing Business</i> score (0–100)	50.6
Procedures (number)	21
Time (days)	300
Cost (% of warehouse value)	1.6
Building quality control index (0–15)	9.0

Registering property (rank)	26
<i>Doing Business</i> score (0–100)	45.5
Procedures (number)	16
Time (days)	35.5
Cost (% of property value)	6.0
Quality of land administration index (0–30)	11.5

Paying taxes (rank)	11
<i>Doing Business</i> score (0–100)	34.2
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	65.1
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	16
<i>Doing Business</i> score (0–100)	54.7
Time (days)	1,017
Cost (% of claim value)	23.4
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$340.31

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$222.50

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 7. Obtain the operations license

Agency: Municipal Secretariat of Taxation
Time: 10 days
Cost: R\$115.46

Procedure 8*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$881.52 (R\$283.97 for the first 300 sqm, and an addition of R\$0.95 per sqm)

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 5 days

Cost: R\$147 [Property registry fee: R\$116.51 + Justice fund fee (FDJ): R\$26.92 + Public Prosecutor's office fund fee (FRMP/RN): R\$3.57]

Procedure 2. Obtain results of soil study

Agency: Private agency

Time: 30 days

Cost: R\$4,450

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company

Time: 13 days

Cost: R\$2,500

Procedure 4*. Request and obtain water and sewage feasibility declaration

Agency: Water and Sewerage Agency

Time: 15 days

Cost: No cost

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 4 days

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Taxation (Municipality)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 7. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 58 days

Cost: R\$390 (Analysis fee: R\$0.30/m² of total built area, for projects over 120 m²)

Procedure 8. Request and obtain construction permit and simplified environmental license

Agency: Secretary of Environment and Urbanism (Municipality)

Time: 50 days

Cost: R\$10,596 (Construction permit fee: R\$3.32/m² + Simplified environmental license fee: R\$6,151.84 + Construction permit issuance fee: R\$115.47 + Environmental license issuance fee: R\$11.04)

Procedure 9. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10. Receive random inspection from Municipality

Agency: Secretary of the Environment and Urbanism (Municipality)

Time: 1 day

Cost: No cost

Procedure 11. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: R\$390 (R\$0.30/m² of total built area, for projects over 100 m²)

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department

Time: 60 days

Cost: No cost

Procedure 15. Request final inspection from Municipality

Agency: Secretary of the Environment and Urbanism (Municipality)

Time: 1 day

Cost: R\$831 (Occupancy certificate fee: R\$0.36/m² + Inspection fee: R\$0.19/m² + Issuance fee: R\$115.47)

Procedure 16. Receive final inspection from Municipality

Agency: Secretary of the Environment and Urbanism (Municipality)

Time: 1 day

Cost: No cost

Procedure 17. Obtain certificate of occupancy ("Habite-se")

Agency: Secretary of the Environment and Urbanism (Municipality)

Time: 51 days

Cost: No cost

Procedure 18. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency

Time: 5 days

Cost: No cost

Procedure 19. Request and connect to water and sewage**Agency:** Water and Sewerage Agency**Time:** 10 days**Cost:** R\$1,544 (Water connection: R\$470.69 + Sewage connection: R\$1,072.99)**Procedure 20. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 21. Register building with the property registry****Agency:** Property registry**Time:** 20 days**Cost:** R\$6,094 [Registration fee (also includes Justice fund fee, extra notary fee, Public Prosecutor's office and State Attorney General's office)]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificate (Certidão Negativa de Ônus Reais)**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$176.21 [R\$120.44 for registrar fees + R\$12.04 for FCRCPN + R\$5.32 for FRMP + R\$1.22 for FUNAF + R\$31.17 for supervision fee + R\$6.02 for ISS (5% of the registrar fees)]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Rio Grande do Norte)**Time:** 2 days**Cost:** R\$54.09**Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 2 days**Cost:** R\$78.28 [R\$53.84 for registrar fees + R\$5.39 for FCRCPN + R\$1.78 for FRMP + R\$0.41 for FUNAF + R\$14.17 for supervision fee + R\$2.69 for ISS (5% of the registrar fees)]**Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 2 days**Cost:** R\$78.28 [R\$53.84 for registrar fees + R\$5.39 for FCRCPN + R\$1.78 for FRMP + R\$0.41 for FUNAF + R\$14.17 for supervision fee + R\$2.69 for ISS (5% of the registrar fees)]**BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	1.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

Procedure 5*. Obtain state justice certificates (Certidão de Distribuição de Ações e Execuções Cíveis Fiscais and Certidão de Distribuição de Ações de Falência e/ou Recuperação Judicial e Extrajudicial)**Agency:** State Justice Court (Tribunal de Justiça do Estado do Rio Grande do Norte)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 21ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain municipal taxes clearance certificate (Certidão Imobiliária) and cadastral certificate (Certidão Narrativa de Imóvel)****Agency:** Municipal tax authority (Secretaria Municipal de Tributação)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria de Tributação do Governo do Estado do Rio Grande do Norte)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal justice certificate (Certidão de Distribuição Cível, Criminal e Execução Fiscal)

Agency: Federal Justice Court (Tribunal Regional Federal da 5ª Região/Seção Judiciária do Rio Grande do Norte)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão Inter Vivos de Bens Imóveis, ITIV)

Agency: Municipal tax authority (Secretaria Municipal de Tributação)

Time: 5 days

Cost: No cost

Procedure 14. Pay property transfer tax

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$50,223.93 (3% of the property value)

Procedure 15. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 2 days

Cost: R\$32,905.39 [R\$23,026.64 for notary fees + R\$2,302.66 for FCRCPN + R\$356.22 for FRMP + R\$81.62 for FUNAF + R\$5,986.92 for supervision fee + R\$1,151.33 for ISS (5% of the notary fees)]

Procedure 16. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 20 days

Cost: R\$16,670.93 [R\$11,513.33 for registrar fees + R\$1,151.34 for FCRCPN + R\$356.22 for FRMP + R\$81.62 for PGE + R\$2,992.75 for supervision fee + R\$575.67 for ISS (5% of the registrar fees)]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	11.5
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	3.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

**ENFORCING CONTRACTS**

*Claim value: R\$66,965
Data as of: September 1st, 2020*

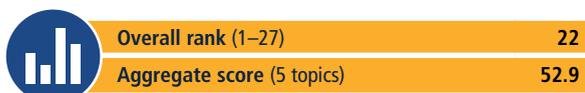
INDICATOR DETAILS	
	Time (days)
Filing and service	71
Trial and judgment	556
Enforcement of judgment	390
Total time	1,017
	Cost (% of claim value)
Attorney fees	19.7
Court fees	3.7
Enforcement fees	0.0
Total cost	23.4

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

RIO GRANDE DO SUL PORTO ALEGRE



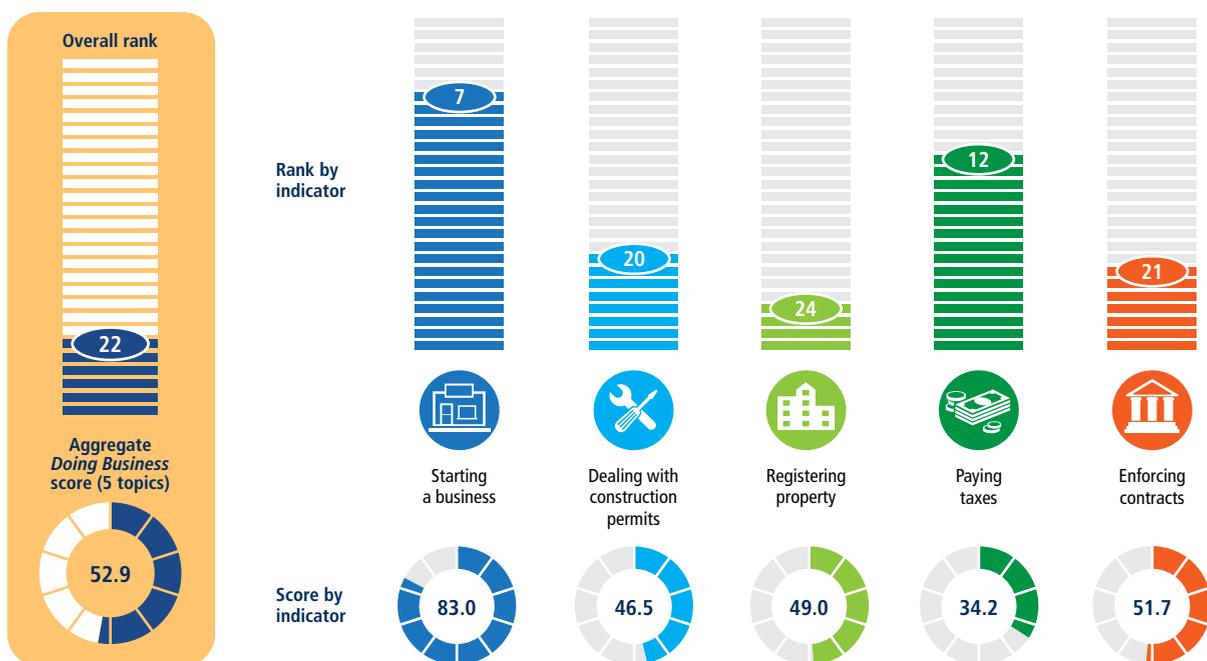
Starting a business (rank)	7
<i>Doing Business</i> score (0–100)	83.0
Procedures (number)	10
Time (days)	14.5
Cost (% of income per capita)	1.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	20
<i>Doing Business</i> score (0–100)	46.5
Procedures (number)	22
Time (days)	367.5
Cost (% of warehouse value)	1.5
Building quality control index (0–15)	9.0

Registering property (rank)	24
<i>Doing Business</i> score (0–100)	49.0
Procedures (number)	18
Time (days)	51.5
Cost (% of property value)	3.5
Quality of land administration index (0–30)	13.0

Paying taxes (rank)	12
<i>Doing Business</i> score (0–100)	34.2
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	65.1
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	21
<i>Doing Business</i> score (0–100)	51.7
Time (days)	1,078
Cost (% of claim value)	27.1
Quality of judicial processes index (0–18)	11.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 4 days
Cost: R\$155.77

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$224.50

Procedure 6. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 7. Obtain the operations license

Agency: Municipal Secretariat of Finance
Time: 5 days
Cost: R\$195.72

Procedure 8*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 9*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 3 days
Cost: R\$44 (Property registry fee: R\$23.00 + Safety label: R\$2.70 + Electronic processing fee: R\$6.40 + Research fee: R\$11.40)

Procedure 2. Perform consultation of suitability for construction

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 30 days
Cost: R\$5,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 15 days
Cost: R\$3,547

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Request and obtain approval protocol and project license

Agency: Secretary of Environment and Sustainability (Municipality)
Time: 150 days
Cost: R\$6,009 [(TU: Tax Unit) Over 800 m²: 1,300 TU + 100 TU (per each 500 m²)]

Procedure 8*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 90 days
Cost: R\$201 [(TU: Tax Unit) Technical analysis fee: R\$200.994 (up to 1,999 m²) or 10 TU]

Procedure 9*. Request and obtain water and sewage feasibility declaration and project approval

Agency: Water and Sewerage Agency (Municipality)
Time: 45 days
Cost: R\$245 [Project approval fee (more than one unit)]

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Notify the completion of the building foundations

Agency: Secretary of Environment and Sustainability (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 13. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 14. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 15. Obtain Fire Department Certificate

Agency: Fire Department
Time: 53 days
Cost: R\$406 [(TU: Tax Unit) R\$405.998 (up to 1,999 m²) or 20 TU]

Procedure 16*. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency
Time: 1 day
Cost: R\$178 (R\$142.31/unit)

Procedure 17. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 60 days
Cost: R\$1,052 (Water connection: R\$732.35 + Sewage connection: R\$319.43)

Procedure 18*. Obtain Certificate of Tax Payment

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 19. Request final inspection from Municipality

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 20. Obtain certificate of occupancy ("Habite-se")

Agency: Municipality
Time: 45 days
Cost: R\$5,794 [(TU: Tax Unit) Over 800 m²: 1,300 TU + 100 TU (per each 1,000 m²)]

Procedure 21. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 22. Register building with the property registry

Agency: Property registry
Time: 21 days
Cost: R\$2,047 (Certificate fee: R\$11.10 + Research fee: R\$11.40 + Electronic processing fee: R\$6.40 + Registration fee: R\$1,913 + Electronic processing fee: R\$6.40 + Document scanning fee: R\$4.60 + ISSQN: R\$94.18)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
 Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de 4 Faces/Inteiro Teor da Matrícula and Certidão Conjunta de Ônus e Ações Reais)

Agency: Central de Registro de Imóveis do Rio Grande do Sul (CRI-RS)
Time: 3 days
Cost: R\$87.34 [R\$25.70 for issuing the Certidão de 4 Faces (R\$23.00 for registrar fees + R\$2.70 for security stamp) + R\$6.40 for data processing of the Certidão de 4 Faces (R\$5.00 for registrar fees + R\$1.40 for security stamp) + R\$11.40 for searching the Certidão de 4 Faces (R\$9.50 for registrar fees + R\$1.90 for security stamp) + R\$11.10 for issuing the Certidão Conjunta de Ônus e Ações Reais (R\$9.20 for registrar fees + R\$1.90 for security stamp) + R\$6.40 for data processing of the Certidão Conjunta de Ônus e Ações Reais (R\$5.00 for registrar fees + R\$1.40 for security stamp) + R\$22.80 for searching the Certidão Conjunta de Ônus e Ações Reais (R\$19.00 for registrar fees + R\$3.80 for security stamp) + R\$3.54 for ISS]

Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (1º Tabelionato de Protesto de Títulos)
Time: 2 days
Cost: R\$28.75 (R\$9.20 for issuing the certificate + R\$8.70 for searching + R\$5.00 for data processing + R\$4.70 for security stamp + R\$1.15 for ISS)

Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (2º Tabelionato de Protesto de Títulos)
Time: 2 days
Cost: R\$28.75 (R\$9.20 for issuing the certificate + R\$8.70 for searching + R\$5.00 for data processing + R\$4.70 for security stamp + R\$1.15 for ISS)

Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Dispute registry (3º Tabelionato de Protesto de Títulos)
Time: 2 days
Cost: R\$28.75 (R\$9.20 for issuing the certificate + R\$8.70 for searching + R\$5.00 for data processing + R\$4.70 for security stamp + R\$1.15 for ISS)

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

Procedure 5*. Obtain state justice certificates (Certidão Judicial Cível Negativa and Certidão Judicial Criminal Negativa)

Agency: State Justice Court (Tribunal de Justiça do Rio Grande do Sul)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)

Agency: Regional Labor Court (Tribunal Regional do Trabalho da 4ª Região)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)

Agency: High Labor Court (Tribunal Superior do Trabalho)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8*. Obtain municipal taxes clearance certificates (Certidão de Débitos do Imóvel and Certidão Geral de Débitos de Pessoa Jurídica) and cadastral certificate (Certidão de Cadastro Imobiliário)

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado do Rio Grande do Sul)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)**Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain federal justice certificates (Certidões de Distribuição Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 4ª Região/Seção Judiciária do Rio Grande do Sul)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial, Industrial e Serviços do Rio Grande do Sul)**Time:** 2 days**Cost:** R\$51.78**Procedure 14. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** 5 days**Cost:** No cost**Procedure 15. Pay property transfer tax****Agency:** Commercial bank**Time:** Less than one day (online procedure)**Cost:** R\$50,223.93 (3% of the property value)**Procedure 16. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 5 days**Cost:** R\$4,037.73 [R\$3,764.60 for preparing the deed (R\$3,703.20 for notary fees + R\$61.40 for security stamp) + R\$77.60 for examining documentation (R\$74.30 for notary fees + R\$3.30 for security stamp) + R\$6.40 for data processing (R\$5.00 for notary fees + R\$1.40 for security stamp) + R\$189.13 for ISS]**Procedure 17. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 21 days**Cost:** R\$3,986.50 [R\$3,764.60 for registration (R\$3,703.20 for registrar fees + R\$61.40 for security stamp) + R\$6.40 for data processing for registration (R\$5.00 for registrar fees + R\$1.40 for security stamp) + R\$11.10 for issuing the Certidão de 4 Faces (R\$9.20 for registrar fees + R\$1.90 for security stamp) + R\$11.40 for searching (R\$9.50 registrar fees + R\$1.90 for security stamp) + R\$6.40 for data processing to issue the Certidão de 4 Faces (R\$5.00 for registrar fees + R\$1.40 for security stamp) + R\$186.60 for ISS]**Procedure 18. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** 10 days**Cost:** No cost*Note:* For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.**QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	13.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value:* R\$66,965
Data as of: September 1st, 2020

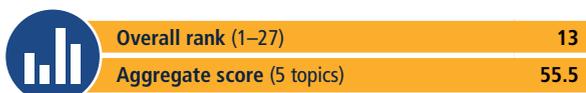
INDICATOR DETAILS	
	Time (days)
Filing and service	54
Trial and judgment	620
Enforcement of judgment	404
Total time	1,078
	Cost (% of claim value)
Attorney fees	16.3
Court fees	9.4
Enforcement fees	1.3
Total cost	27.1

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

RONDÔNIA PORTO VELHO



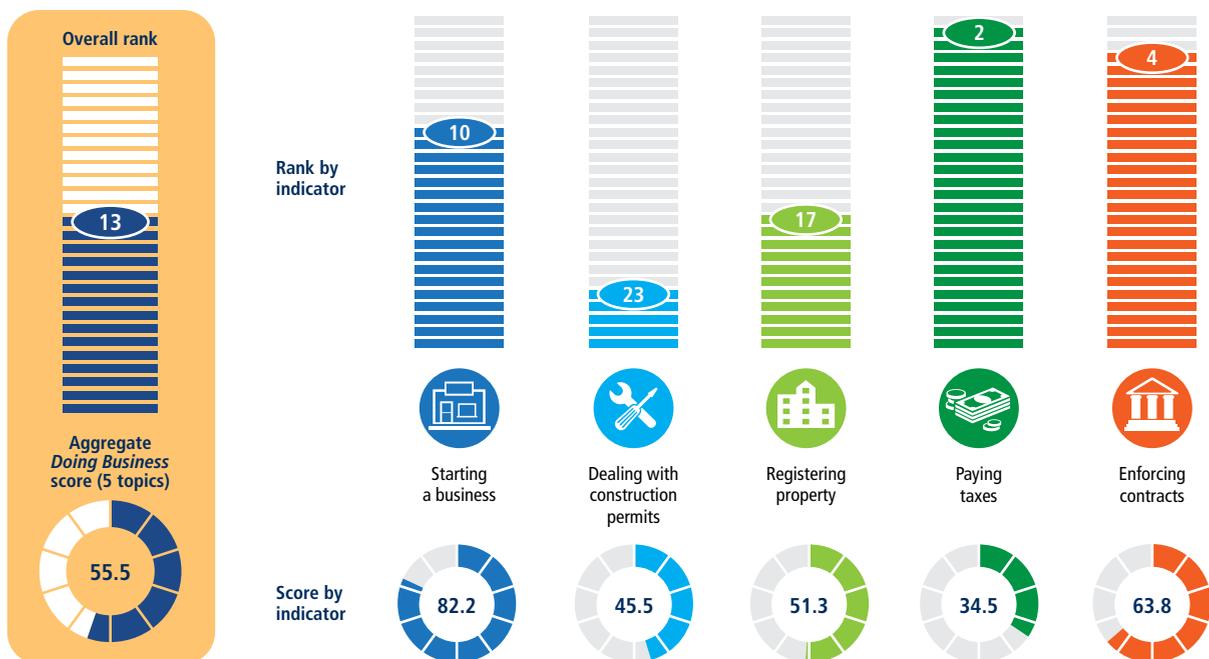
Starting a business (rank)	10
<i>Doing Business score (0–100)</i>	82.2
Procedures (number)	11
Time (days)	11
Cost (% of income per capita)	3.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	23
<i>Doing Business score (0–100)</i>	45.5
Procedures (number)	24
Time (days)	360.5
Cost (% of warehouse value)	1.1
Building quality control index (0–15)	9.0

Registering property (rank)	17
<i>Doing Business score (0–100)</i>	51.3
Procedures (number)	16
Time (days)	30.5
Cost (% of property value)	3.3
Quality of land administration index (0–30)	12.5

Paying taxes (rank)	2
<i>Doing Business score (0–100)</i>	34.5
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	64.5
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	4
<i>Doing Business score (0–100)</i>	63.8
Time (days)	670
Cost (% of claim value)	29.5
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$502

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$204.50

Procedure 6. Obtain a temporary operations license

Agency: Municipal Secretariat of Finance
Time: Less than one day (online procedure)
Cost: R\$462.54 (6 UPFs)

Procedure 7. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 6)

Procedure 8. Obtain the definitive operations license

Agency: Municipality
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 1 day
Cost: R\$29 [Property registry fee: R\$20.97 + Justice fund fee (FUJU): R\$4.19 + Public Prosecutor's office fund fee (FUNDIMPER): R\$1.57 + Public defender's office fund fee (FUNDEP): R\$0.84 + State Attorney General's office fund fee (FUMORPGE): R\$0.63 + Safety label: R\$1.12]

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Land Regularization, Housing and Urbanism (Municipality)
Time: 20 days
Cost: R\$77

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$4,250

Procedure 4*. Obtain a topographic survey**Agency:** Private licensed company**Time:** 14 days**Cost:** R\$2,100**Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)****Agency:** Engineers Syndicate (Crea) or Architects Syndicate (Cau)**Time:** 2 days**Cost:** R\$234 (Fixed price for contracts over R\$15,000.01)**Procedure 6*. Request and obtain Debt Clearance Certificate (CND)****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7. Request and obtain environmental license****Agency:** Secretary of Environment (Municipality)**Time:** 75 days**Cost:** R\$2,774 [(TU: Tax Unit) Preliminary license: 6.5 TU + Installation license: 19.5 TU + Operational license: 10 TU]**Procedure 8*. Request and obtain traffic analysis approval****Agency:** Secretary of Transit, Mobility and Transportation (Municipality)**Time:** 7 days**Cost:** R\$43**Procedure 9*. Receive inspection from water and sewage company****Agency:** Water and Sewerage Agency**Time:** 1 day**Cost:** R\$23**Procedure 10*. Submit project for analysis by Fire Department and obtain report****Agency:** Fire Department**Time:** 45 days**Cost:** R\$320**Procedure 11. Request and obtain construction permit****Agency:** Secretary of Land Regularization, Housing and Urbanism (Municipality)**Time:** 165 days**Cost:** R\$5,539 [(TU: Tax Unit) File fee: R\$24.67 + Building permit: 0.055 TU/m² (for commercial use)]**Procedure 12. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Receive random inspection from Municipality****Agency:** Secretary of Land Regularization, Housing and Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 14. Receive inspection from Labor Public Attorneys' Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 15. Request inspection from Fire Department****Agency:** Fire Department**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 16. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 17. Obtain Fire Department Certificate****Agency:** Fire Department**Time:** 15 days**Cost:** R\$164**Procedure 18. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 10 days**Cost:** R\$494 (Water connection: R\$213.41 + Sewage connection: R\$280.36)**Procedure 19*. Obtain Certificate of Tax Payment****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 20. Request final inspection from Municipality****Agency:** Secretary of Land Regularization, Housing and Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Receive final inspection from Municipality****Agency:** Secretary of Land Regularization, Housing and Urbanism (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 22. Obtain certificate of occupancy ("Habite-se")****Agency:** Secretary of Land Regularization, Housing and Urbanism (Municipality)**Time:** 53 days**Cost:** R\$463 [(TU: Tax Unit) Certificate of occupancy: 3 TU (for commercial use) + Inspection fee: 3 TU (for commercial use)]**Procedure 23. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 24. Register building with the property registry**Agency:** Property registry**Time:** 15 days**Cost:** R\$2,427 [Registration fee for properties with total value between R\$1,576,796.01 and R\$1,715,077.00: R\$1,803.27 + Justice fund fee (FUJU): R\$360.65 + Public defender's office fund fee (Fundep): R\$72.13 + Public Prosecutor's office fund fee (Fundimper): R\$135.25 + State Attorney General's office (Fumorpge): R\$54.10 + Safety label: R\$1.12]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	1.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131
Data as of: September 1st, 2020***Procedure 1. Obtain cadastral certificate (Certidão Informativa)****Agency:** Municipal office of urban management (Secretaria Municipal de Regularização Fundiária, Habitação e Urbanismo)**Time:** 5 days**Cost:** R\$68.61 (R\$24.67 for administrative fees + R\$43.94 for issuing the certificate)**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Rondônia)**Time:** 2 days**Cost:** R\$60**Procedure 3*. Obtain consolidated certificate of dispute (Certidão de Distribuição de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registries distribution service (Ofício de Registro de Distribuição de Títulos)**Time:** 1 day**Cost:** R\$18.82 [R\$13.16 for registrar fees + R\$2.63 for FUJU (20% of the for registrar fees) + R\$0.99 for FUNDIMPER (7.5% of the for registrar fees) + R\$0.53 for FUNDEP (4% of the for registrar fees) + R\$0.39 for FUMORPGE (3% of the for registrar fees) + R\$1.12 for supervision stamp]**Procedure 4*. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula com Negativa de Ônus Reais)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 1 day**Cost:** R\$29.32 [R\$20.97 for registrar fees + R\$4.19 for FUJU (20% of the registrar fees) + R\$1.57 for FUNDIMPER (7.5% of the registrar fees) + R\$0.84 for FUNDEP (4% of the registrar fees) + R\$0.63 for FUMORPGE (3% of the registrar fees) + R\$1.12 for supervision stamp]**Procedure 5*. Obtain state justice certificates (Certidão de Distribuição de Ações e Execuções Cíveis e Fiscais and Certidão de Distribuição de Ações de Falência, Concordata e Recuperação Judicial e Extrajudicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Rondônia)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 14ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain municipal taxes clearance certificate (Certidão Negativa de Débitos de Tributos Imobiliários)****Agency:** Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria de Finanças do Governo do Estado de Rondônia)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)**Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária de Rondônia)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** Less than one day (online procedure)**Cost:** R\$33,636.80 (2% of the property value + R\$154.18 for administrative fees)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 3 days**Cost:** R\$14,104.67 [R\$10,485.91 for notary fees + R\$2,097.18 for FUJU (20% of the notary fees) + R\$786.44 for FUNDIMPER (7.5% of the notary fees) + R\$419.44 for FUNDEP (4% of the notary fees) + R\$314.58 for FUMORPGE (3% for the notary fees) + R\$1.12 for supervision stamp]**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 15 days**Cost:** R\$8,085.79 [R\$6,010.90 for registrar fees + R\$1,202.18 for FUJU (20% of the registrar fees) + R\$450.82 for FUNDIMPER (7.5% of the registrar fees) + R\$240.44 for FUNDEP (4% of the registrar fees) + R\$180.33 for FUMORPGE (3% of the registrar fees) + R\$1.12 for supervision stamp]**Procedure 16. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal office of urban management (Secretaria Municipal de Regularização Fundiária, Habitação e Urbanismo)**Time:** 4 days**Cost:** No cost*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	12.5
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965**Data as of: September 1st, 2020*

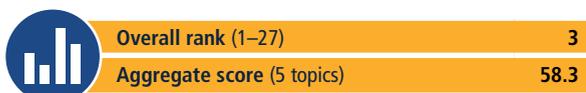
INDICATOR DETAILS	
	Time (days)
Filing and service	59
Trial and judgment	356
Enforcement of judgment	255
Total time	670
	Cost (% of claim value)
Attorney fees	23.1
Court fees	6.3
Enforcement fees	0.1
Total cost	29.5

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

RORAIMA BOA VISTA



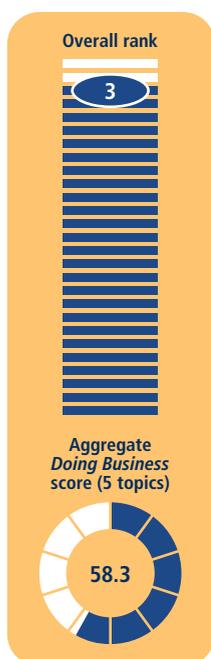
Starting a business (rank)	25
<i>Doing Business</i> score (0–100)	76.9
Procedures (number)	13
Time (days)	17.5
Cost (% of income per capita)	9.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	1
<i>Doing Business</i> score (0–100)	63.7
Procedures (number)	19
Time (days)	179.5
Cost (% of warehouse value)	1.0
Building quality control index (0–15)	9.0

Paying taxes (rank)	18
<i>Doing Business</i> score (0–100)	34.0
Payments (number)	11
Time (hours per year)	1,501
TTCR (% of profit)	64.7
Postfiling index (0–100)	7.8

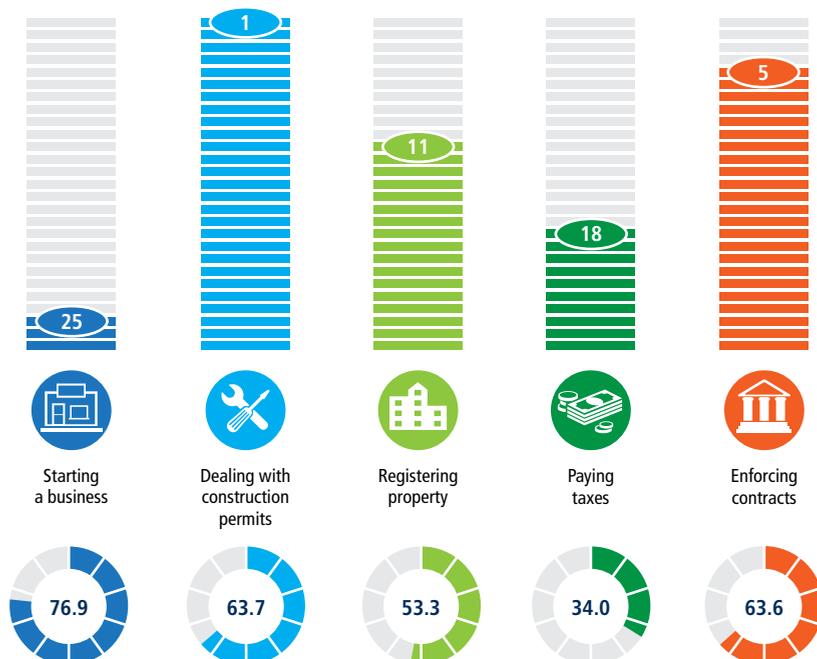
Registering property (rank)	11
<i>Doing Business</i> score (0–100)	53.3
Procedures (number)	16
Time (days)	38
Cost (% of property value)	1.9
Quality of land administration index (0–30)	13.0

Enforcing contracts (rank)	5
<i>Doing Business</i> score (0–100)	63.6
Time (days)	787
Cost (% of claim value)	21.4
Quality of judicial processes index (0–18)	12.5



Rank by indicator

Score by indicator



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal tax authority to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$457.13

Procedure 5. Register with the state tax agency

Agency: State Secretariat of Finance (SEFAZ)
Time: 3 days
Cost: R\$20.30

Procedure 6. Pay the state tax agency fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 5)

Procedure 7. Register with the municipal tax agency

Agency: Municipal Secretariat of Economy, Planning and Finance
Time: 2 days
Cost: No cost

Procedure 8. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$250

Procedure 9. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 10)

Procedure 10. Obtain the operations license

Agency: Municipal Secretariat of Economy, Planning and Finance
Time: 3 days
Cost: R\$2,325 (for 929 sqm: 750 UFM*s*R\$3.10 - UFM value)

Procedure 11*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 12*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry

Time: 5 days

Cost: R\$23 [Property registry fee: R\$17.19 + State Justice fund fee (FUNDERJURR): R\$1.72 + Inspection fee: R\$0.86 + Extra notary fee (FECOM): R\$0.86 + Municipal service tax (ISS): R\$0.86 + Safety label: R\$1.50]

Procedure 2. Obtain results of soil study

Agency: Private agency

Time: 4 days

Cost: R\$6,000

Procedure 3*. Obtain a topographic survey

Agency: Private licensed company

Time: 1 day

Cost: R\$1,200

Procedure 4*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)

Time: 1 day

Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 5. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department

Time: 23 days

Cost: R\$143 (Fixed price for projects between 750 m² and 1,500 m² of total area)

Procedure 6*. Obtain parking technical report

Agency: Secretary of Urban Safety and Traffic (Municipality)

Time: 30 days

Cost: No cost

Procedure 7. Request and obtain construction permit

Agency: Secretary of Economy, Planning and Finances and Secretary of Works (Municipality)

Time: 45 days

Cost: R\$6,048 [1.5 TU * total built area (1,300.6 m²). TU for year 2020: R\$3.10]

Procedure 8. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 9. Receive random inspection from Municipality

Agency: Municipality

Time: 1 day

Cost: No cost

Procedure 10. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office

Time: 1 day

Cost: No cost

Procedure 11. Request inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: R\$221 (Fixed price for projects between 750 m² and 1,500 m² of total area)

Procedure 12. Receive inspection from Fire Department

Agency: Fire Department

Time: 1 day

Cost: No cost

Procedure 13. Obtain Fire Department Certificate

Agency: Fire Department

Time: 24 days

Cost: No cost

Procedure 14. Request final inspection from Municipality

Agency: Municipality

Time: Less than one day (online procedure)

Cost: R\$2,016 [0.5 TU * total built area (1,300.6 m²). TU for year 2020: R\$3.10]

Procedure 15. Receive final inspection from Municipality

Agency: Municipality

Time: 1 day

Cost: No cost

Procedure 16. Obtain certificate of occupancy ("Habite-se")

Agency: Municipality

Time: 37 days

Cost: No cost

Procedure 17. Request and connect to water and sewage

Agency: Water and Sewerage Agency

Time: 7 days

Cost: R\$457 (Fixed cost for works that involve asphalt cutting)

Procedure 18. Close CNO registration and obtain debt clearance certificate

Agency: Federal Revenue Service

Time: Less than one day (online procedure)

Cost: No cost

Procedure 19. Register building with the property registry**Agency:** Property registry**Time:** 20 days**Cost:** R\$832 [Registration fee: R\$690.16 + State Justice fund fee (FUNDERJURR): R\$34.51 + Inspection fee: R\$34.51 + Extra notary fee: R\$34.51 + Safety label: R\$4.00 + Municipal service tax (ISSQN): R\$34.51]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***REGISTERING PROPERTY****LIST OF PROCEDURES***Estimated property value: R\$1,674,131
Data as of: September 1st, 2020***Procedure 1. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 5 days**Cost:** R\$59.49 (R\$46.39 for registrar fees + R\$4.64 for FUNDEJURR + R\$2.32 for FECOM + R\$2.32 for supervision fee + R\$1.50 for supervision stamp + R\$2.32 for ISS)**Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 5 days**Cost:** R\$59.49 (R\$46.39 for registrar fees + R\$4.64 for FUNDEJURR + R\$2.32 for FECOM + R\$2.32 for supervision fee + R\$1.50 for supervision stamp + R\$2.32 for ISS)**Procedure 3*. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula com Ônus Reais e Ações Reais e Pessoais Reipersecutórias)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 5 days**Cost:** R\$22.99 (R\$17.19 for registrar fees + R\$1.72 for FUNDEJURR + R\$0.86 for FECOM + R\$0.86 for supervision fee + R\$1.50 for supervision stamp + R\$0.86 for ISS)**Procedure 4*. Obtain municipal taxes clearance certificates (Certidão de Débitos para Imóveis and Certidão de Débitos para Empresas) and cadastral certificate (Certidão Imobiliária)****Agency:** Municipal tax authority (Secretaria Municipal de Economia, Planejamento e Finanças)**Time:** 3 days**Cost:** No cost**BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

*Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.***Procedure 5*. Obtain federal justice certificate (Certidão Cível e Criminal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária de Roraima)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain state justice certificates (Certidão de Distribuição de Ações Cíveis and Certidão de Distribuição de Ações de Falência, Concordata e Recuperação Judicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Roraima)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 11ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado de Roraima)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)**Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Roraima)**Time:** 2 days**Cost:** R\$67.94**Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal de Economia, Planejamento e Finanças)**Time:** Less than one day (online procedure)**Cost:** R\$25,111.97 (1.5% of the property value)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 8 days**Cost:** R\$2,916.33 (R\$2,329.07 for notary fees + R\$232.91 for FUNDEJURR + R\$116.45 for FECOM + R\$116.45 for supervision fee + R\$5.00 for supervision stamp + R\$116.45 for ISS)**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 20 days**Cost:** R\$3,019.46 (R\$2,411.56 for registrar fees + R\$241.16 for FUNDEJURR + R\$120.58 for FECOM + R\$120.58 for supervision fee + R\$5.00 for supervision stamp + R\$120.58 for ISS)**Procedure 16*. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)****Agency:** Municipal tax authority (Secretaria Municipal de Economia, Planejamento e Finanças)**Time:** 5 days**Cost:** No cost*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	13.0
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.5
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

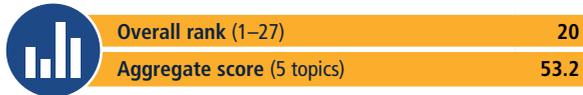
INDICATOR DETAILS	
	Time (days)
Filing and service	51
Trial and judgment	383
Enforcement of judgment	353
Total time	787
	Cost (% of claim value)
Attorney fees	15.8
Court fees	5.4
Enforcement fees	0.2
Total cost	21.4

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

SANTA CATARINA FLORIANÓPOLIS



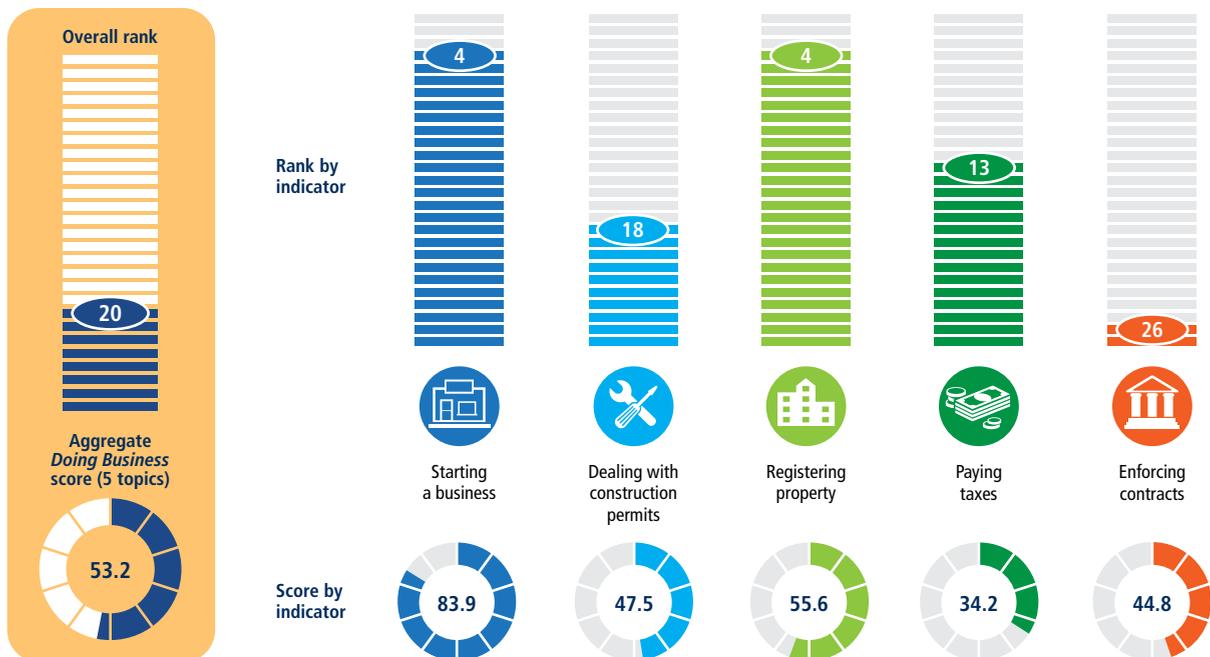
Starting a business (rank)	4
<i>Doing Business score (0–100)</i>	<i>83.9</i>
Procedures (number)	10
Time (days)	10
Cost (% of income per capita)	3.9
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	18
<i>Doing Business score (0–100)</i>	<i>47.5</i>
Procedures (number)	21
Time (days)	480
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	9.0

Registering property (rank)	4
<i>Doing Business score (0–100)</i>	<i>55.6</i>
Procedures (number)	17
Time (days)	30.5
Cost (% of property value)	2.3
Quality of land administration index (0–30)	15.5

Paying taxes (rank)	13
<i>Doing Business score (0–100)</i>	<i>34.2</i>
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	65.2
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	26
<i>Doing Business score (0–100)</i>	<i>44.8</i>
Time (days)	1,316
Cost (% of claim value)	28.1
Quality of judicial processes index (0–18)	11.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ), the Company Registration Identification Number (NIRE) and the operations license

Agency: Commercial Registry
Time: 3 days
Cost: R\$96

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$250

Procedure 6. Pay the state tax authority fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$105.67

Procedure 7. Pay the operations license and the emission fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$865.70 (operations license fee + expedition fee)

Procedure 8*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 9*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 10*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 2 days
Cost: R\$23 (Property registry fee: R\$20 + Safety label: R\$2.80)

Procedure 2. Perform consultation of suitability for construction

Agency: Secretary of Environment, Planning and Urban Development (Municipality)
Time: 2 days
Cost: R\$33

Procedure 3. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$5,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 11 days
Cost: R\$2,500

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 1 day
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6. Request and obtain water and sewage feasibility declaration

Agency: Water and Sewerage Agency
Time: 30 days
Cost: R\$406 (Technical feasibility fee for water: R\$115.91 + Technical feasibility fee for sewage: R\$115.91 + Connection approval fee: R\$173.87)

Procedure 7. Approve waste management report by Sanitation Department

Agency: Water and Sewerage Agency (CASAN)
Time: 105 days
Cost: R\$1,171 (Project approval fee: R\$0.90/m²)

Procedure 8. Request and obtain project approval and construction permit

Agency: Secretary of Environment, Planning and Urban Development (Municipality)
Time: 210 days
Cost: R\$2,212 [(TU: Tax Unit) Project approval file fee: 11.6008 TU (minimum) + 2.3208 TU (up to 100 m²) + 2.3208 TU (per each 50 m² over 100 m²) + Project approval fee: R\$1.64/m² + Building Permit fee: 2 * 2.3208 TU]

Procedure 9*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 53 days
Cost: R\$923 (Project analysis fee: R\$0.71/m²)

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 12. Request inspection from Fire Department

Agency: Fire Department
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 14. Obtain Fire Department Certificate

Agency: Fire Department
Time: 30 days
Cost: R\$923 (Certificate of occupancy inspection fee: R\$0.71/m²)

Procedure 15. Receive final inspection from Municipality (VISA)

Agency: Sanitation Department (Municipality)
Time: 1 day
Cost: R\$2,328 (Water and sewage inspection fee: R\$1.79/m²)

Procedure 16*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 15 days
Cost: R\$127 (Water connection: R\$127.46 + Sewage connection: no charges for the first connection)

Procedure 17. Request final inspection from Municipality

Agency: Secretary of Environment, Planning and Urban Development (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 18. Receive final inspection from Municipality

Agency: Secretary of Environment, Planning and Urban Development (Municipality)
Time: 1 day
Cost: No cost

Procedure 19. Obtain certificate of occupancy (“Habite-se”)**Agency:** Secretary of Environment, Planning and Urban Development (Municipality)**Time:** 53 days**Cost:** R\$2,148 [(TU: Tax Unit) Certificate of occupancy file fee: 11.6008 TU + 2.3208 TU + Certificate of occupancy: R\$1.64/m²]**Procedure 20. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 21. Register building with the property registry****Agency:** Property registry**Time:** 15 days**Cost:** R\$1,541 [Registration fee for properties of total value over R\$230,000: R\$668 + Justice fund fee (FRJ): R\$873]

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

BUILDING QUALITY CONTROL INDEX

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain ownership and no-lien certificates (Certidão de Inteiro Teor de Matrícula, Certidão de Ônus Reais, and Certidão de Ações Reais e Pessoas Reipersecutórias)**Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 2 days**Cost:** R\$68.40 [R\$22.80 for each certificate (x3). The cost of each certificate is calculated as follows: R\$20.00 for registrar fees + R\$2.80 for supervision stamp]**Procedure 2*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Santa Catarina)**Time:** 2 days**Cost:** R\$25**Procedure 3*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 1 day**Cost:** R\$17.80 (R\$15.00 for registrar fees + R\$2.80 for supervision stamp)**Procedure 4*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 1 day**Cost:** R\$17.80 (R\$15.00 for registrar fees + R\$2.80 for supervision stamp)**Procedure 5*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (3º Tabelionato de Protesto de Títulos)**Time:** 1 day**Cost:** R\$17.80 (R\$15.00 for registrar fees + R\$2.80 for supervision stamp)**Procedure 6*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (4º Tabelionato de Protesto de Títulos)**Time:** 1 day**Cost:** R\$17.80 (R\$15.00 for registrar fees + R\$2.80 for supervision stamp)**Procedure 7*. Obtain state justice certificates (Certidão de Distribuição de Ações Cíveis and Certidão de Distribuição de Ações de Falência, Concordata e Recuperação Judicial)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Santa Catarina)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 12ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 9*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 10*. Obtain municipal taxes clearance certificates (Certidão Negativa de Débitos Municipais (pessoa jurídica) and Certidão Negativa de Débitos Municipais (imóvel)) and cadastral certificate (Certidão de Cadastro Imobiliário para Fins Gerais)

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)

Agency: State tax authority (Secretaria da Fazenda do Governo do Estado de Santa Catarina)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 13*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 14*. Obtain federal justice certificate (Certidão de Distribuição Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 4ª Região/Seção Judiciária de Santa Catarina)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 15. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)

Time: Less than one day (online procedure)

Cost: R\$33,482.62 (2% of the property value)

Procedure 16. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 5 days

Cost: R\$2,493.80 [R\$1,618.00 for notary fees + R\$873.00 for FRJ + R\$2.80 for supervision stamp]

Procedure 17. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 15 days

Cost: R\$1,604.80 (R\$1,602.00 for registrar fees + R\$2.80 for supervision stamp)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	15.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.



ENFORCING CONTRACTS

*Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	64
Trial and judgment	801
Enforcement of judgment	451
Total time	1,316
	Cost (% of claim value)
Attorney fees	20.0
Court fees	7.5
Enforcement fees	0.6
Total cost	28.1

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	11.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	2.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

SÃO PAULO SÃO PAULO



	Overall rank (1–27)	1
	Aggregate score (5 topics)	59.1

Starting a business (rank)	14
<i>Doing Business</i> score (0–100)	81.7
Procedures (number)	11
Time (days)	13.5
Cost (% of income per capita)	2.7
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	15
<i>Doing Business</i> score (0–100)	48.9
Procedures (number)	18
Time (days)	382.5
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	8.0

Registering property (rank)	1
<i>Doing Business</i> score (0–100)	65.8
Procedures (number)	8
Time (days)	21
Cost (% of property value)	3.6
Quality of land administration index (0–30)	16.5

Paying taxes (rank)	19
<i>Doing Business</i> score (0–100)	33.9
Payments (number)	10
Time (hours per year)	1,501
TTCR (% of profit)	65.8
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	3
<i>Doing Business</i> score (0–100)	65.4
Time (days)	731
Cost (% of claim value)	20.7
Quality of judicial processes index (0–18)	12.5



Source: *Doing Business* and *Subnational Doing Business* database.
 Note: The data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: 3 days
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and state tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 3 days
Cost: R\$138.05 (service fee for using the decentralized services)

Procedure 5. Register with the municipal tax agency

Agency: Municipal Secretariat of Finance
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$247.50

Procedure 7. Obtain the operations license

Agency: Municipality
Time: 2 days
Cost: No cost

Procedure 8*. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$509.54 (fee for retailing business - the fee may vary in accordance with the company's activities)

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain proof of land ownership from the property registry

Agency: Property registry
Time: 1 day
Cost: R\$55 [Property registry fee]

Procedure 2. Obtain results of Soil study

Agency: Private agency
Time: 15 days
Cost: R\$4,000

Procedure 3*. Obtain results of topographical study

Agency: Private licensed company
Time: 5 days
Cost: R\$6,500

Procedure 4*. Obtain Technical Term of Responsibility -ART (or RRT)**Agency:** Engineers Syndicate (Crea) or Architects Syndicate (Cau)**Time:** Less than one day (online procedure)**Cost:** R\$234 (Fixed price for contracts over R\$15,000.01)**Procedure 5*. Request and obtain proof of land tax payment from the Treasury Department of the Municipality****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6. Request and obtain construction approval permit and construction execution permit****Agency:** Secretary of Licensing (Municipality)**Time:** 274 days**Cost:** R\$7,315 [R\$5.01 * 1,300m² = R\$6,513 (construction approval fee) + R\$802.19 (construction execution fee)]**Procedure 7. Register construction at the National Registry of Construction Works (CNO)****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8. Receive random inspection from Municipality****Agency:** Municipality**Time:** 1 day**Cost:** No cost**Procedure 9. Receive labor inspection from Labor Public Attorneys Office****Agency:** Labor Public Attorneys' Office**Time:** 1 day**Cost:** No cost**Procedure 10. Request inspection from Fire Department****Agency:** Fire Department**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11. Receive inspection from Fire Department****Agency:** Fire Department**Time:** 1 day**Cost:** No cost**Procedure 12. Obtain Fire Department Certificate (Certificado de Aprovação - AVCB)****Agency:** Fire Department**Time:** 29 days**Cost:** R\$215**Procedure 13. Request and obtain Tributary Declaration of Conclusion of the Construction (DTCO)****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 14. Request and obtain Certificate of Tax Payment (Certificado de Quitação do ISS).****Agency:** Secretary of Finance (Municipality)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 15. Obtain certificate of occupancy ("Habite-se")****Agency:** Secretary of Licensing (Municipality)**Time:** 28 days**Cost:** No cost**Procedure 16. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 17. Request and connect to water and sewage****Agency:** Water and Sewerage Agency**Time:** 30 days**Cost:** No cost**Procedure 18*. Register building with the property registry****Agency:** Property registry**Time:** 15 days**Cost:** R\$1,402 (Registration fee)*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	2.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



REGISTERING PROPERTY

LIST OF PROCEDURES

Estimated property value: R\$1,674,131
Data as of: September 1st, 2020

Procedure 1. Obtain certificates of dispute (Certidões de Protesto de Títulos e Outros Documentos de Dívida)

Agency: Central de Serviços dos Cartórios de Protesto do Estado de São Paulo

Time: 2 days

Cost: R\$138.80 [R\$13.88 for each certificate (x10)]

Procedure 2*. Obtain state justice certificates (Certidão de Distribuição Cível em Geral and Certidão de Falências, Concordatas e Recuperações), federal justice certificate (Certidão de Distribuição da Justiça Federal), certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas), labor justice certificate (Certidão de Ações Trabalhistas), municipal taxes clearance certificate (Certidão Conjunta de Débitos de Tributos Imobiliários), cadastral certificate (Certidão de Dados Cadastrais do Imóvel), federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União), workers fund certificate (Certidão de Regularidade do FGTS), and company certificate of good standing (Certidão Simplificada da Empresa)

Agency: Guichê de Certidões

Time: Less than one day (online procedure)

Cost: No cost

Procedure 3*. Obtain ownership and no-lien certificate (Certidão Vintenária)

Agency: Central Registradores de Imóveis do Estado de São Paulo

Time: Less than one day (online procedure)

Cost: R\$55 (R\$32.97 for issuing the certificate + R\$9.37 for the State Government + R\$6.41 for the tax authority + R\$1.74 for FRC + R\$2.26 for TJSP + R\$1.58 for MP + R\$0.67 for the Municipality)

Procedure 4*. Obtain state taxes clearance certificates (Certidão Negativa de Débitos Tributários Inscritos na Dívida Ativa and Certidão Negativa de Débitos Não Inscritos)

Agency: State tax authority (Secretaria da Fazenda e Planejamento do Governo do Estado de São Paulo)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 5. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)

Time: Less than one day (online procedure)

Cost: R\$50,223.93 (3% of the property value)

Procedure 6. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 3 days

Cost: R\$5,306.60 (R\$3,159.84 for notary fees + R\$898.06 to the State Government + R\$614.67 to the tax authority + R\$67.58 to the Municipality + R\$151.67 for MP + R\$166.31 for FRC + R\$216.87 for TJSP + R\$31.60 for Holy House of Mercy's contribution)

Procedure 7. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 15 days

Cost: R\$3,863.44 (R\$2,315.64 for registrar fees + R\$658.13 for the State Government + R\$450.45 for the tax authority + R\$121.88 for FRC + R\$158.93 for TJSP + R\$111.15 for MP + R\$47.26 for the Municipality)

Procedure 8*. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)

Time: 5 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	16.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	5.0
Geographic coverage index (0–8)	2.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

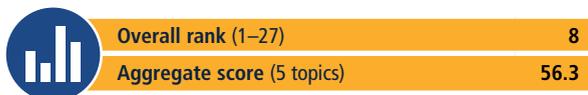
Claim value: R\$66,965
Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	41
Trial and judgment	480
Enforcement of judgment	210
Total time	731
	Cost (% of claim value)
Attorney fees	12.6
Court fees	7.0
Enforcement fees	1.1
Total cost	20.7

QUALITY OF JUDICIAL PROCESSES INDEX	
	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

SERGIPE ARACAJU



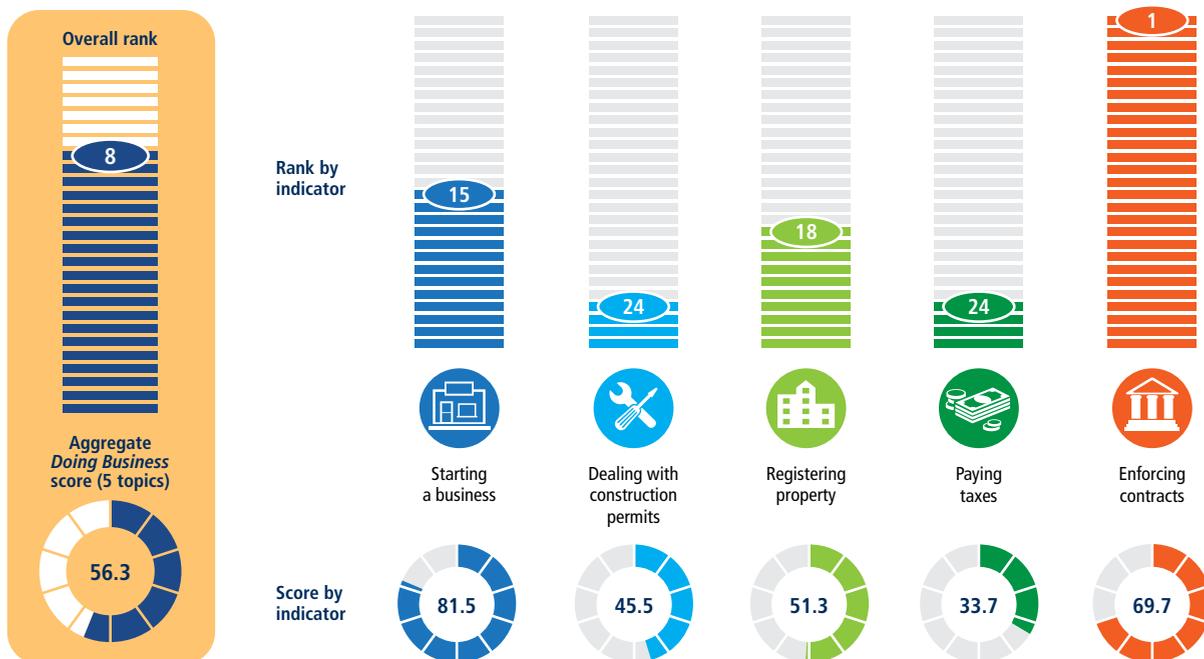
Starting a business (rank)	15
<i>Doing Business score (0–100)</i>	81.5
Procedures (number)	11
Time (days)	14
Cost (% of income per capita)	3.3
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	24
<i>Doing Business score (0–100)</i>	45.5
Procedures (number)	23
Time (days)	347
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	8.0

Registering property (rank)	18
<i>Doing Business score (0–100)</i>	51.3
Procedures (number)	15
Time (days)	32
Cost (% of property value)	3.3
Quality of land administration index (0–30)	12.5

Paying taxes (rank)	24
<i>Doing Business score (0–100)</i>	33.7
Payments (number)	10
Time (hours per year)	1,483
TTCR (% of profit)	66.3
Postfiling index (0–100)	7.8

Enforcing contracts (rank)	1
<i>Doing Business score (0–100)</i>	69.7
Time (days)	538
Cost (% of claim value)	23.3
Quality of judicial processes index (0–18)	12.5



Source: Subnational Doing Business database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial registry (via Redesim)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal, state and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$295

Procedure 5. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$250

Procedure 6. Obtain a temporary operations license

Agency: Municipal Secretariat of Finance
Time: 5 days
Cost: No cost

Procedure 7. Obtain a definitive operations license

Agency: Municipal Secretariat of Finance
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8. Pay the operating fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: R\$558.96

Procedure 9*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 10*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 3 days
Cost: R\$86 [Property registry fee: R\$71.86 + Justice expense fund fee (FERD): R\$14.37]

Procedure 2. Perform consultation of suitability for construction

Agency: Municipal Works and Urbanization Company (Municipality)
Time: 15 days
Cost: R\$238

Procedure 3. Obtain results of soil study

Agency: Private agency
Time: 15 days
Cost: R\$5,000

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 7 days
Cost: R\$2,500

Procedure 5*. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 3 days
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7*. Receive an inspection from Municipality to verify the measures of the land plot

Agency: Municipal Works and Urbanization Company (Municipality)
Time: 1 day
Cost: R\$640

Procedure 8*. Request and obtain water and sewage project approval

Agency: Water and Sewerage Agency
Time: 30 days
Cost: R\$199 (Technical feasibility: R\$199.39)

Procedure 9*. Request and obtain environmental license

Agency: Secretary of Environment (Municipality)
Time: 135 days
Cost: R\$603 (Fee for simplified permit)

Procedure 10*. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 60 days
Cost: R\$2,383 [(TU: Tax Unit) 55 TU]

Procedure 11. Request and obtain construction permit

Agency: Municipal Works and Urbanization Company (Municipality)
Time: 90 days
Cost: R\$5,632 (R\$4.30/m² + Processing fee: R\$22.08 + Filing fee: R\$17.26)

Procedure 12*. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 13. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 14. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 15. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 16. Obtain Fire Department Certificate

Agency: Fire Department
Time: 45 days
Cost: R\$169 [(TU: Tax Unit) 3.9 TU]

Procedure 17*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 30 days
Cost: R\$440 [Water connection (commercial category): R\$87.20 (minimum) + R\$15.40/m² + Sewage connection: 0.8 * Water connection cost]

Procedure 18*. Obtain Certificate of Tax Payment

Agency: Secretary of Finance (Municipality)
Time: 1 day
Cost: No cost

Procedure 19. Request final inspection from Municipality

Agency: Municipal Works and Urbanization Company (Municipality)
Time: 1 day
Cost: No cost

Procedure 20. Receive final inspection from Municipality**Agency:** Municipal Works and Urbanization Company (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 21. Obtain certificate of occupancy (“Habite-se”)****Agency:** Municipal Works and Urbanization Company (Municipality)**Time:** 30 days**Cost:** R\$954 [Fixed value (buildings over 1,000 m² for single family housing, commercial, mixed or institutional use)]**Procedure 22. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 23. Register building with the property registry****Agency:** Property registry**Time:** 18 days**Cost:** R\$4,366 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1.674.131,16
Data as of: September 1st, 2020*

Procedure 1. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)**Agency:** Dispute registry (1º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$59.83 [R\$49.86 for registrar fees + R\$9.97 for FERD (20% of the registrar fees)]**Procedure 2*. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)****Agency:** Dispute registry (2º Tabelionato de Protesto de Títulos)**Time:** 3 days**Cost:** R\$59.83 [R\$49.86 for registrar fees + R\$9.97 for FERD (20% of the registrar fees)]**Procedure 3*. Obtain ownership and no-lien certificate (Certidão Conjunta de Inteiro Teor de Matrícula e Negativa de Ônus Reais)****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 3 days**Cost:** R\$86.23 [R\$71.86 for registrar fees + R\$14.37 for FERD (20% of the registrar fees)]**Procedure 4*. Obtain municipal taxes clearance certificates (Declaração de Regularidade de Tributos Vinculada ao Imóvel and Certidão Negativa de Débitos Municipais da Pessoa Jurídica) and consult real estate cadaster****BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	8.0
Quality of building regulations index (0–2)	1.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

Agency: Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** 2 days**Cost:** No cost**Procedure 5*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado de Sergipe)**Time:** 2 days**Cost:** R\$47**Procedure 6*. Obtain state justice certificates (Certidões Negativas de Ações Cível, de Execução Fiscal, de Execução Patrimonial, de Falência, Concordata, Recuperação Judicial e Extrajudicial e Penal)****Agency:** State Justice Court (Tribunal de Justiça do Estado de Sergipe)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)****Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 20ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)**Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado de Sergipe)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 10*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)****Agency:** Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 11*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)****Agency:** Federal Savings Bank (Caixa Econômica Federal)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 12*. Obtain federal justice certificates (Certidões Cível, Criminal e de Execução Fiscal)****Agency:** Federal Justice Court (Tribunal Regional Federal da 5ª Região/Seção Judiciária de Sergipe)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 13. Pay property transfer tax (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)****Agency:** Municipal tax authority (Secretaria Municipal da Fazenda)**Time:** Less than one day (online procedure)**Cost:** R\$33,482.62 (2% of the property value)**Procedure 14. Prepare public deed of purchase and sale****Agency:** Public notary (Tabelionato de Notas)**Time:** 5 days**Cost:** R\$10,477.66 [R\$8,731.38 for notary fees + R\$1,746.28 for FERD (20% of the notary fees)]**Procedure 15. Register public deed of purchase and sale****Agency:** Property registry (Cartório de Registro de Imóveis)**Time:** 18 days**Cost:** R\$10,493.33 [R\$10,477.66 for registration (R\$8,731.38 for registrar fees + R\$1,746.28 for FERD (20% of the registrar fees)) + R\$15.67 for provisional registration (R\$13.06 for registrar fees + R\$2.61 for FERD (20% of the registrar fees))]*Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.***QUALITY OF LAND ADMINISTRATION INDEX**

	Score
Quality of land administration index (0–30)	12.5
Reliability of infrastructure index (0–8)	5.0
Transparency of information index (0–6)	3.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.**ENFORCING CONTRACTS***Claim value: R\$66,965
Data as of: September 1st, 2020*

INDICATOR DETAILS	
	Time (days)
Filing and service	54
Trial and judgment	321
Enforcement of judgment	163
Total time	538
	Cost (% of claim value)
Attorney fees	15.6
Court fees	7.4
Enforcement fees	0.3
Total cost	23.3

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the “Quality indexes details” section.

TOCANTINS PALMAS



	Overall rank (1–27)	6
	Aggregate score (5 topics)	56.8

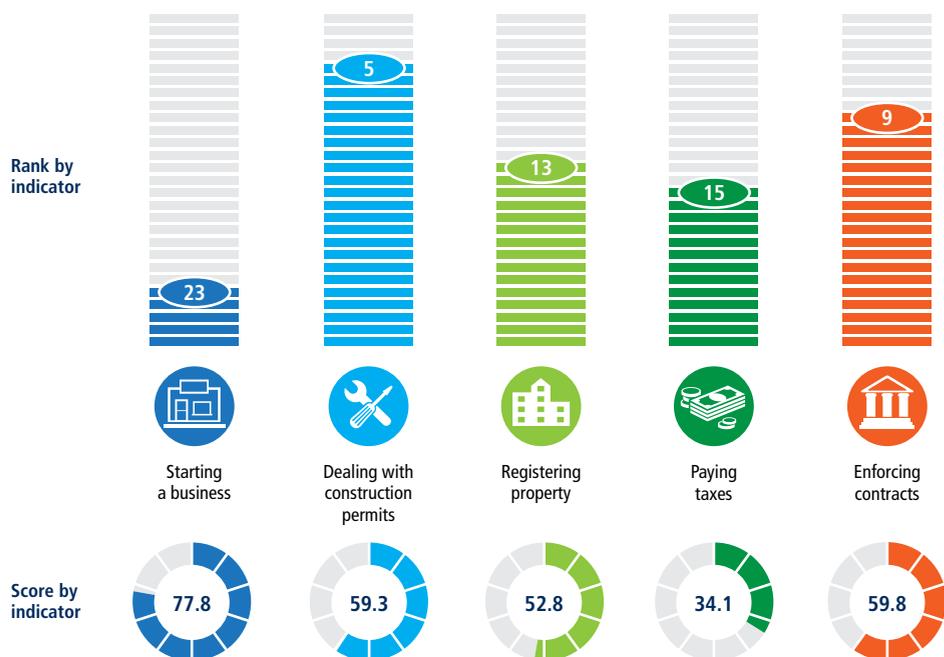
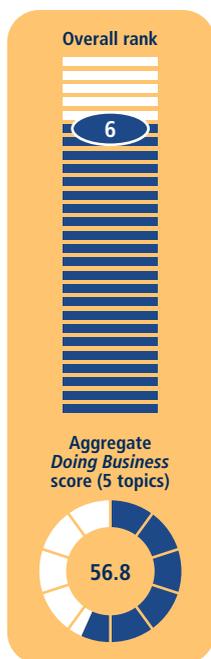
Starting a business (rank)	23
<i>Doing Business</i> score (0–100)	77.8
Procedures (number)	12
Time (days)	21
Cost (% of income per capita)	6.9
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	5
<i>Doing Business</i> score (0–100)	59.3
Procedures (number)	22
Time (days)	199.5
Cost (% of warehouse value)	1.0
Building quality control index (0–15)	9.0

Paying taxes (rank)	15
<i>Doing Business</i> score (0–100)	34.1
Payments (number)	11
Time (hours per year)	1,501
TTCR (% of profit)	64.4
Postfiling index (0–100)	7.8

Registering property (rank)	13
<i>Doing Business</i> score (0–100)	52.8
Procedures (number)	16
Time (days)	26.5
Cost (% of property value)	2.7
Quality of land administration index (0–30)	12.5

Enforcing contracts (rank)	9
<i>Doing Business</i> score (0–100)	59.8
Time (days)	811
Cost (% of claim value)	29.9
Quality of judicial processes index (0–18)	12.5



Source: Subnational *Doing Business* database.



STARTING A BUSINESS

LIST OF PROCEDURES

*Legal form: Limited Liability Company
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Apply for registration with the Federal Tax Authority (Receita Federal)

Agency: Federal Tax Authority
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Pay registration fees

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 4)

Procedure 4. Register with the state commercial registry to complete registration with the federal and municipal tax authorities to obtain the National Corporate Taxpayer Registry (CNPJ) and the Company Registration Identification Number (NIRE)

Agency: Commercial Registry
Time: 2 days
Cost: R\$305

Procedure 5. Register with the state tax agency

Agency: State Secretariat of Finance
Time: Less than one day (online procedure)
Cost: R\$35

Procedure 6. Pay the state tax agency fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 5)

Procedure 7. Obtain operations license

Agency: Municipal Secretariat of Finance
Time: 10 days
Cost: R\$1,769.88

Procedure 8. Obtain a digital certificate (e-CNPJ) in order to issue electronic invoices

Agency: Digital e-certifier
Time: 2 days
Cost: R\$200

Procedure 9. Pay the operations license fee

Agency: Commercial bank
Time: Less than one day (online procedure)
Cost: No cost (fee included in procedure 7)

Procedure 10*. Update employees' information with Social Security (Programa de Integração Social - PIS)

Agency: Federal Savings Bank (Caixa Econômica Federal)
Time: 1 day
Cost: No cost

Procedure 11*. Notify the General Cadaster of Employed and Unemployed Workers - CAGED - or eSocial

Agency: Ministry of Economy
Time: Less than one day (online procedure)
Cost: No cost

Procedure 12*. Register with the Employers' Union and with the Employees' Union

Agency: Employers' Union and Employees' Union
Time: 1 day
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.



DEALING WITH CONSTRUCTION PERMITS

LIST OF PROCEDURES

*Estimated value of warehouse: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Request and obtain a land ownership certificate from the property registry

Agency: Property registry
Time: 2 days
Cost: R\$43 (Property registry fee: R\$43.16)

Procedure 2. Perform consultation of suitability for construction

Agency: Municipality
Time: 5 days
Cost: R\$42 [Fixed administrative fee defined by Annex V of Municipal Tax Code (Law 285/2013)]

Procedure 3*. Obtain results of soil study

Agency: Private agency
Time: 7 days
Cost: R\$4,075

Procedure 4*. Obtain a topographic survey

Agency: Private licensed company
Time: 2 days
Cost: R\$1,500

Procedure 5. Obtain Technical Term of Responsibility (ART) or Technical Report of Responsibility (RRT)

Agency: Engineers Syndicate (Crea) or Architects Syndicate (Cau)
Time: 1 day
Cost: R\$234 (Fixed price for contracts over R\$15,000.01)

Procedure 6*. Request and obtain Debt Clearance Certificate (CND)

Agency: Secretary of Finance (Municipality)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Request and obtain construction permit

Agency: Secretary of Urban Development (Municipality)
Time: 23 days
Cost: R\$3,390 [Fee defined by Table VIII of Municipal Tax Code (Law 285/2013)]

Procedure 8. Submit project for analysis by Fire Department and obtain report

Agency: Fire Department
Time: 24 days
Cost: R\$122 (Fixed cost of R\$52 up to 300 m² + R\$0.07/m² that exceeds 300 m²)

Procedure 9*. Request and obtain water and sewage feasibility declaration

Agency: Water and Sewerage Agency
Time: 60 days
Cost: R\$486

Procedure 10. Register construction at the National Registry of Construction Works (CNO)

Agency: Federal Revenue Service
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Receive random inspection from Municipality

Agency: Secretary of Urban Development (Municipality)
Time: 1 day
Cost: No cost

Procedure 12. Receive inspection from Labor Public Attorneys' Office

Agency: Labor Public Attorneys' Office
Time: 1 day
Cost: No cost

Procedure 13. Request inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: R\$89 (Inspection fee per m²)

Procedure 14. Receive inspection from Fire Department

Agency: Fire Department
Time: 1 day
Cost: No cost

Procedure 15. Obtain Fire Department Certificate

Agency: Fire Department
Time: 38 days
Cost: No cost

Procedure 16*. Request and connect to water and sewage

Agency: Water and Sewerage Agency
Time: 12 days
Cost: R\$558 (Water connection: R\$313.08 + Sewage connection: R\$244.63)

Procedure 17. Receive inspection from water and sewage company

Agency: Water and Sewerage Agency
Time: 4 days
Cost: R\$12 (Fixed fee per hydrometer)

Procedure 18. Request final inspection from Municipality

Agency: Secretary of Urban Development (Municipality)
Time: 1 day
Cost: R\$2,916 (Certificate of occupancy fee: R\$2,808.32 + Certificate of work completion fee: R\$107.50)

Procedure 19. Receive final inspection from Municipality**Agency:** Secretary of Urban Development (Municipality)**Time:** 1 day**Cost:** No cost**Procedure 20. Obtain certificate of occupancy (CCO)****Agency:** Secretary of Urban Development (Municipality)**Time:** 40 days**Cost:** No cost**Procedure 21. Close CNO registration and obtain debt clearance certificate****Agency:** Federal Revenue Service**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 22. Register building with the property registry****Agency:** Property registry**Time:** 15 days**Cost:** R\$2,905 (Registration fee)

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

**REGISTERING PROPERTY****LIST OF PROCEDURES**

*Estimated property value: R\$1,674,131
Data as of: September 1st, 2020*

Procedure 1. Obtain certificate of dispute (Certidão de Protesto de Títulos e Outros Documentos de Dívida)**Agency:** Dispute registry (Tabelionato de Protesto de Títulos)**Time:** 2 days**Cost:** R\$53.17 (R\$20.51 for registrar fees + R\$8.53 for TFJ + R\$11.07 for FUNCIVIL + R\$2.03 for FUNCESE, FSE-TJ + R\$1.03 for ISS + R\$10.00 for remittance fee)**Procedure 2*. Obtain ownership and no-lien certificate (Certidão de Inteiro Teor de Matrícula)****Agency:** Central Cartórios Tocantins**Time:** 2 days**Cost:** R\$53.17 (R\$20.51 for registrar fees + R\$8.53 for TFJ + R\$11.07 for FUNCIVIL + R\$2.03 for FUNCESE, FSE-TJ + R\$1.03 for ISS + R\$10.00 for remittance fee)**Procedure 3*. Obtain company certificate of good standing (Certidão Simplificada da Empresa)****Agency:** Commercial registry (Junta Comercial do Estado do Tocantins)**Time:** 2 days**Cost:** R\$37**Procedure 4*. Obtain state justice certificate (Certidão Judicial Online Geral)****Agency:** State Justice Court (Tribunal de Justiça do Estado do Tocantins)**Time:** Less than one day (online procedure)**Cost:** No cost**BUILDING QUALITY CONTROL INDEX**

	Score
Building quality control index (0–15)	9.0
Quality of building regulations index (0–2)	2.0
Quality control before construction index (0–1)	1.0
Quality control during construction index (0–3)	0.0
Quality control after construction index (0–3)	3.0
Liability and insurance regimes index (0–2)	1.0
Professional certifications index (0–4)	2.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.

Procedure 5*. Obtain labor justice certificate (Certidão de Ações Trabalhistas)**Agency:** Regional Labor Court (Tribunal Regional do Trabalho da 10ª Região)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 6*. Obtain certificate of good standing on labor debts (Certidão Negativa de Débitos Trabalhistas)****Agency:** High Labor Court (Tribunal Superior do Trabalho)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 7*. Obtain municipal taxes clearance certificates (Certidão de Situação Fiscal de Empresa and Certidão Negativa de Débitos do Imóvel) and cadastral certificate (Boletim Cadastral do Imóvel)****Agency:** Municipal tax authority (Secretaria Municipal de Finanças)**Time:** Less than one day (online procedure)**Cost:** No cost**Procedure 8*. Obtain state taxes clearance certificate (Certidão Negativa de Débitos Estaduais)****Agency:** State tax authority (Secretaria da Fazenda do Governo do Estado do Tocantins)**Time:** Less than one day (online procedure)**Cost:** No cost

Procedure 9*. Obtain federal taxes clearance certificate (Certidão de Débitos Relativos a Créditos Tributários Federais e à Dívida Ativa da União)

Agency: Federal Revenue Service & Office of the Attorney General of the National Treasury (Secretaria da Receita Federal do Brasil and Procuradoria-Geral da Fazenda Nacional)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 10*. Obtain workers fund certificate (Certidão de Regularidade do FGTS)

Agency: Federal Savings Bank (Caixa Econômica Federal)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 11*. Obtain federal justice certificate (Certidão Cível e Criminal)

Agency: Federal Justice Court (Tribunal Regional Federal da 1ª Região/Seção Judiciária do Tocantins)

Time: Less than one day (online procedure)

Cost: No cost

Procedure 12. Request property tax payment slip (Imposto sobre a Transmissão de Bens Imóveis e de Direitos, ITBI)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 2 days

Cost: No cost

Procedure 13. Pay property transfer tax

Agency: Commercial bank

Time: Less than one day (online procedure)

Cost: R\$33,482.62 (2% of the property value)

Procedure 14. Prepare public deed of purchase and sale

Agency: Public notary (Tabelionato de Notas)

Time: 2 days

Cost: R\$6,403.48 (R\$4,467.49 for notary fees + R\$1,198.45 for TFJ + R\$512.14 for FUNCIVIL + R\$2.03 for FUNCESE, FSE-TJ + R\$223.37 for ISS)

Procedure 15. Register public deed of purchase and sale

Agency: Property registry (Cartório de Registro de Imóveis)

Time: 15 days

Cost: R\$5,811.94 (R\$4,074.38 for registrar fees + R\$1,019.67 for TFJ + R\$512.14 for FUNCIVIL + R\$2.03 for FUNCESE, FSE-TJ + R\$203.72 for ISS)

Procedure 16*. Update municipal taxpayer records to the new owner's name (cadastro do contribuinte para fins de IPTU)

Agency: Municipal tax authority (Secretaria Municipal de Finanças)

Time: 5 days

Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

QUALITY OF LAND ADMINISTRATION INDEX

	Score
Quality of land administration index (0–30)	12.5
Reliability of infrastructure index (0–8)	4.0
Transparency of information index (0–6)	4.0
Geographic coverage index (0–8)	0.0
Land dispute resolution index (0–8)	4.5
Equal access to property rights index (-2–0)	0.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



ENFORCING CONTRACTS

Claim value: R\$66,965

Data as of: September 1st, 2020

INDICATOR DETAILS	
	Time (days)
Filing and service	84
Trial and judgment	502
Enforcement of judgment	225
Total time	811
	Cost (% of claim value)
Attorney fees	21.6
Court fees	8.1
Enforcement fees	0.2
Total cost	29.9

QUALITY OF JUDICIAL PROCESSES INDEX

	Score
Quality of judicial processes index (0–18)	12.5
Court structure and proceedings (-1–5)	3.5
Case management (0–6)	3.0
Court automation (0–4)	3.0
Alternate dispute resolution (0–3)	3.0

Note: For a list of all components, questions and results on this index, refer to the "Quality indexes details" section.



PAYING TAXES

Location	Payments (number per year)	Time (hours per year)				Total Tax and Contribution					
		Time to comply with corporate income taxes	Time to comply with taxes similar to VAT	Time to comply with labor taxes and social contributions	Time (hours per year)	Federal taxes					
						Corporate income tax (IRPJ)	Social contribution on profits (CSLL)	Employer paid - Social security contributions (INSS)	Employer paid - Payroll tax	Employer paid - Severance contribution (FGTS)	Tax on interest****
Acre (Rio Branco)	10	361	885	255	1,501	16.26%	5.85%	22.56%	9.59%	8.72%	0.51%
Alagoas (Maceió)	10	361	885	255	1,501	16.81%	6.05%	22.56%	9.59%	8.72%	0.51%
Amapá (Macapá)	10	361	867	255	1,483	16.72%	6.02%	22.56%	9.59%	8.72%	0.51%
Amazonas (Manaus)	10	361	885	255	1,501	16.67%	6.00%	22.56%	9.59%	8.72%	0.51%
Bahia (Salvador)	12	361	885	255	1,501	16.38%	5.90%	22.56%	9.59%	8.72%	0.51%
Ceará (Fortaleza)	10	361	867	255	1,483	16.27%	5.86%	22.56%	9.59%	8.72%	0.51%
Espírito Santo (Vitória)	9	361	867	255	1,483	16.85%	6.07%	22.56%	9.59%	8.72%	0.51%
Federal District (Brasília)	10	361	867	255	1,483	16.64%	5.99%	22.56%	9.59%	8.72%	0.51%
Goiás (Goiânia)	10	361	867	255	1,483	16.71%	6.02%	22.56%	9.59%	8.72%	0.51%
Maranhão (São Luís)	10	361	885	255	1,501	16.61%	5.98%	22.56%	9.59%	8.72%	0.51%
Mato Grosso (Cuiabá)	11	361	867	255	1,483	16.85%	6.07%	22.56%	9.59%	8.72%	0.51%
Mato Grosso do Sul (Campo Grande)	10	361	867	255	1,483	16.66%	6.00%	22.56%	9.59%	8.72%	0.51%
Minas Gerais (Belo Horizonte)	10	361	885	255	1,501	16.42%	5.91%	22.56%	9.59%	8.72%	0.51%
Pará (Belém)	12	361	885	255	1,501	16.28%	5.86%	22.56%	9.59%	8.72%	0.51%
Paraíba (João Pessoa)	10	361	867	255	1,483	16.51%	5.94%	22.56%	9.59%	8.72%	0.51%
Paraná (Curitiba)	9	361	867	255	1,483	16.36%	5.89%	22.56%	9.59%	8.72%	0.51%
Pernambuco (Recife)	10	361	885	255	1,501	16.28%	5.86%	22.56%	9.59%	8.72%	0.51%
Piauí (Teresina)	11	361	885	255	1,501	16.58%	5.97%	22.56%	9.59%	8.72%	0.51%
Rio de Janeiro (Rio de Janeiro)	10	361	873	255	1,489	16.11%	5.80%	22.56%	9.59%	8.72%	0.51%
Rio Grande do Norte (Natal)	10	361	867	255	1,483	16.60%	5.97%	22.56%	9.59%	8.72%	0.51%
Rio Grande do Sul (Porto Alegre)	10	361	885	255	1,501	16.59%	5.97%	22.56%	9.59%	8.72%	0.51%
Rondônia (Porto Velho)	10	361	867	255	1,483	16.82%	6.06%	22.56%	9.59%	8.72%	0.51%
Roraima (Boa Vista)	11	361	885	255	1,501	16.81%	6.05%	22.56%	9.59%	8.72%	0.51%
Santa Catarina (Florianópolis)	10	361	885	255	1,501	16.57%	5.96%	22.56%	9.59%	8.72%	0.51%
São Paulo (São Paulo)	10	361	885	255	1,501	16.35%	5.88%	22.56%	9.59%	8.72%	0.51%
Sergipe (Aracaju)	10	361	867	255	1,483	16.17%	5.82%	22.56%	9.59%	8.72%	0.51%
Tocantins (Palmas)	11	361	885	255	1,501	16.85%	6.07%	22.56%	9.59%	8.72%	0.51%

State taxes	Municipal taxes					Total Tax and Contribution Rate (% of profit)	Postfiling index				
	Vehicle tax (IPVA)	Property tax (IPTU)	Operating license fee	Garbage collection fee***	Other municipal fees*		Time to comply with VAT refund (hours)**	Time to obtain VAT refund (weeks)**	Time to comply with a corporate income tax correction (hours)	Time to complete a corporate income tax correction (weeks)	Postfiling index score (0–100)
0.08%	2.37%	0.07%	0.50%	n/a	66.0%	No refund	No refund	39.0	86.6	7.8	
0.08%	0.53%	0.10%	0.07%	0.06%	64.6%	No refund	No refund	39.0	86.6	7.8	
0.10%	1.01%	0.09%	0.01%	n/a	64.8%	No refund	No refund	39.0	86.6	7.8	
0.12%	1.20%	0.05%	n/a	n/a	64.9%	No refund	No refund	39.0	86.6	7.8	
0.08%	2.01%	0.25%	0.18%	0.02%	65.7%	No refund	No refund	39.0	86.6	7.8	
0.08%	2.62%	0.26%	n/a	n/a	66.0%	No refund	No refund	39.0	86.6	7.8	
0.08%	0.55%	n/a	0.03%	n/a	64.4%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.41%	0.03%	0.03%	n/a	65.0%	No refund	No refund	39.0	86.6	7.8	
0.11%	0.93%	0.18%	n/a	n/a	64.8%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.51%	0.03%	n/a	n/a	65.1%	No refund	No refund	39.0	86.6	7.8	
0.08%	0.53%	0.03%	0.01%	n/a	64.4%	No refund	No refund	39.0	86.6	7.8	
0.14%	1.19%	0.01%	0.09%	n/a	65.0%	No refund	No refund	39.0	86.6	7.8	
0.08%	2.17%	0.10%	0.03%	n/a	65.6%	No refund	No refund	39.0	86.6	7.8	
0.07%	2.67%	0.06%	0.09%	0.08%	66.0%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.89%	n/a	0.05%	n/a	65.3%	No refund	No refund	39.0	86.6	7.8	
0.08%	2.50%	n/a	0.02%	n/a	65.7%	No refund	No refund	39.0	86.6	7.8	
0.08%	2.67%	0.04%	0.18%	n/a	66.0%	No refund	No refund	39.0	86.6	7.8	
0.07%	1.58%	0.06%	0.03%	0.02%	65.2%	No refund	No refund	39.0	86.6	7.8	
0.08%	3.44%	n/a	0.02%	0.09%	66.4%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.24%	0.04%	0.29%	n/a	65.1%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.47%	0.01%	0.15%	n/a	65.1%	No refund	No refund	39.0	86.6	7.8	
0.08%	0.59%	0.07%	0.03%	n/a	64.5%	No refund	No refund	39.0	86.6	7.8	
0.17%	0.67%	n/a	0.01%	0.12%	64.7%	No refund	No refund	39.0	86.6	7.8	
0.08%	1.53%	n/a	0.19%	n/a	65.2%	No refund	No refund	39.0	86.6	7.8	
0.12%	2.50%	0.05%	n/a	n/a	65.8%	No refund	No refund	39.0	86.6	7.8	
0.08%	3.29%	0.03%	n/a	n/a	66.3%	No refund	No refund	39.0	86.6	7.8	
0.09%	0.43%	0.03%	0.06%	0.04%	64.4%	No refund	No refund	39.0	86.6	7.8	

Source: *Doing Business* and *Subnational Doing Business* database.

Note: Data as of December 31st, 2019. The total tax and contribution rate includes only taxes that represent a cost paid by the company. In addition to those, *Doing Business* records the number of payments and the tax compliance time for the following taxes (which are not shown in this table): federal social contributions on sales (PIS and COFINS, similar to VAT), federal tax on industrial products (IPI, similar to VAT), state tax on circulation of goods and services (ICMS, similar to VAT), and employee-paid social security contributions (INSS). The data for Rio de Janeiro and São Paulo are not considered official until published by the *Doing Business 2021* report.

* 'Other municipal fees' includes fees that are charged in certain cities, which are mainly the advertising fee, environmental license fee, urbanization fee, and sanitary license fee.

** Taxes similar to VAT are charged in Brazil (ICMS, IPI, PIS and COFINS apply to the *Doing Business* case). However, VAT refund is restricted to specific cases: (i) ICMS: in case of overpayment due to a mistake in the calculation of taxes due; (ii) IPI: no IPI credit on capital purchase is allowed; (iii) PIS and COFINS: restricted to international traders and other cases.

*** Brasília applies a public cleaning fee, which includes garbage collection, among other public cleaning services.

**** The tax on interest is not included in the TTCR.

QUALITY INDEXES DETAILS					
	Minas Gerais		Acre, Alagoas, Amapá, Amazonas, Bahia, Espírito Santo, Federal District, Goiás, Maranhão, Mato Grosso, Mato Grosso do Sul, Pará, Paraná, Piauí, Rio de Janeiro, Rio Grande do Sul, Rondônia, Roraima, Santa Catarina, Tocantins		
	Answer	Score	Answer	Score	
Building quality control index (0–15)	11		9		
Quality of building regulations index (0–2)	2		2		
How accessible are building laws and regulations in the economy? (0–1)	Available online; Free of charge.	1	Available online; Free of charge.	1	
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required pre-approvals.	1	List of required documents; Fees to be paid; Required pre-approvals.	1	
Quality control before construction index (0–1)	1		1		
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	Licensed architect; Licensed engineer.	1	Licensed architect; Licensed engineer.	1	
Quality control during construction index (0–3)	2		0		
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections at various phases.	1	Unscheduled inspections; or No inspections are legally required during construction.	0	
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1	Mandatory inspections are not always done in practice during construction; or Mandatory inspections are done most of the time during construction but not always.	0	
Quality control after construction index (0–3)	3		3		
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, final inspection is done by government agency.	2	Yes, final inspection is done by government agency; or in-house engineer submits report for final inspection; or both.	2	
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1	
Liability and insurance regimes index (0–2)	1		1		
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1	
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0–1)	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0	
Professional certifications index (0–4)	2		2		
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	University degree in architecture or engineering; Being a registered architect or engineer.	1	University degree in architecture or engineering; Being a registered architect or engineer; or Passing a certification exam.	1	
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	University degree in engineering, construction or construction management; Being a registered architect or engineer.	1	University degree in engineering, construction or construction management; Being a registered architect or engineer; or Passing a certification exam.	1	

QUALITY INDEXES DETAILS					
Paraíba, Pernambuco, Rio Grande do Norte, Sergipe		Ceará		São Paulo	
Answer	Score	Answer	Score	Answer	Score
Building quality control index (0–15)		8		8	
Quality of building regulations index (0–2)		1		2	
How accessible are building laws and regulations in the economy? (0–1)	Available online; Free of charge.	1	Available online; Free of charge.	1	Available online; Free of charge.
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; and Required pre-approvals; or Fees to be paid.	0	List of required documents; Fees to be paid; Required pre-approvals.	1	List of required documents; Fees to be paid; Required pre-approvals.
Quality control before construction index (0–1)	1		1		1
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	Licensed architect; Licensed engineer.	1	Licensed architect; Licensed engineer.	1	Licensed architect; Licensed engineer.
Quality control during construction index (0–3)	0		0		0
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Unscheduled inspections.	0	Unscheduled inspections.	0	Unscheduled inspections.
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are not always done in practice during construction; or Mandatory inspections are always done in practice but are unscheduled.	0	Mandatory inspections are not always done in practice during construction.	0	Mandatory inspections are not always done in practice during construction; Mandatory inspections are done most of the time during construction.
Quality control after construction index (0–3)	3		3		2
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, final inspection is done by government agency; In-house engineer submits report for final inspection.	2	Yes, final inspection is done by government agency; Yes, in-house engineer submits report for final inspection.	2	Yes, in-house engineer submits report for final inspection.
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1	Final inspection does not always occur in practice.
Liability and insurance regimes index (0–2)	1		1		1
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company; Owner or investor.
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0–1)	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.
Professional certifications index (0–4)	2		1		2
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	University degree in architecture or engineering; Being a registered architect or engineer; or Passing a certification exam.	1	University degree in architecture or engineering; Being a registered architect or engineer.	1	University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	University degree in engineering, construction or construction management; Being a registered architect or engineer.	1	Passing a certification exam.	0	University degree in engineering, construction or construction management; Being a registered architect or engineer.

Source: Doing Business and Subnational Doing Business database.

Note: The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.

QUALITY INDEXES DETAILS	
	
Quality of land administration index (0–30)	
Reliability of infrastructure index (0–8)	
In what format land title certificates are kept at the immovable property registry of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	
In what format cadastral maps (plans) are kept at the mapping agency of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	
Transparency of information index (0–6)	
Is information on land ownership made publicly available without providing the title certificate number at the agency in charge of immovable property registration in the city? (0–1)	
Is the list of documents that are required to complete all types of property transactions made publicly available—and if so, how? (0–0.5)	
Is the applicable fee schedule for all types of property transactions at the agency in charge of immovable property registration in the city made publicly available—and if so, how? (0–0.5)	
Does the agency in charge of immovable property registration formally commit to deliver a legally binding document proving ownership within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	
Are cadastral maps (plans) made publicly available in the city? (0–0.5)	
Is the applicable fee schedule for accessing maps (plans) of land plots made easily publicly available—and if so, how? (0–0.5)	
Does the cadastral/mapping agency formally specifies the time frame to deliver an updated cadastral map (plan)—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	
Geographic coverage index (0–8)	
Are all privately held land plots in Brazil formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in Brazil mapped? (0–2)	
Are all privately held land plots in the city mapped? (0–2)	
Land dispute resolution index (0–8)	
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	
Is there a national database to verify the accuracy of government issued identity documents? (0–1)	
How long does it take on average to obtain a decision from the first-instance court in charge of a case of land dispute between two local businesses over tenure rights and located in the city (without appeal)? (0–3)	
Are there publicly available statistics on the number of land disputes in the first-instance court? (0–0.5)	
Equal access to property rights index (-2–0)	
Do unmarried men and unmarried women have equal ownership rights to property? (-1–0)	
Do married men and married women have equal ownership rights to property? (-1–0)	

Rio de Janeiro		Amazonas		Paraná		São Paulo		Espírito Santo	
Answer	Score								
17		16.5		16.5		16.5		16	
5		5		5		5		5	
Computer/Scanned	1								
Yes	1								
Computer/Fully digital	2								
Yes	1								
Separate databases	0								
No	0								
5.5		5		5		5		4.5	
Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1
Yes, online	0.5								
Yes, online	0.5	Yes, online	0.5	Yes, in person	0	Yes, online	0.5	Yes, online	0.5
Yes, online	0.5								
Yes	1								
Yes	0.5	No	0	Yes	0.5	Yes	0.5	No	0
Freely accessible by anyone	0.5								
Yes, online	0.5	Yes, in person	0						
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	No	0	Yes, online	0.5
No	0								
2		2		2		2		2	
No	0								
No	0								
No	0								
Yes	2								
4.5		4.5		4.5		4.5		4.5	
Yes	1.5								
Yes	0.5								
No	0								
Yes (registrar; notary)	0.5								
Yes (registrar; notary)	0.5								
No	0								
Between 2 and 3 years	1								
Yes	0.5								
0		0		0		0		0	
Yes	0								
Yes	0								

Source: Doing Business and Subnational Doing Business database.

Note: Data as of September 1st, 2020. For detailed information about each location, see <https://www.doingbusiness.org/brazil>. The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.

QUALITY INDEXES DETAILS	
	
Quality of land administration index (0–30)	
Reliability of infrastructure index (0–8)	
In what format land title certificates are kept at the immovable property registry of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	
In what format cadastral maps (plans) are kept at the mapping agency of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	
Transparency of information index (0–6)	
Is information on land ownership made publicly available without providing the title certificate number at the agency in charge of immovable property registration in the city? (0–1)	
Is the list of documents that are required to complete all types of property transactions made publicly available—and if so, how? (0–0.5)	
Is the applicable fee schedule for all types of property transactions at the agency in charge of immovable property registration in the city made publicly available—and if so, how? (0–0.5)	
Does the agency in charge of immovable property registration formally commit to deliver a legally binding document proving ownership within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	
Are cadastral maps (plans) made publicly available in the city? (0–0.5)	
Is the applicable fee schedule for accessing maps (plans) of land plots made easily publicly available—and if so, how? (0–0.5)	
Does the cadastral/mapping agency formally specifies the time frame to deliver an updated cadastral map (plan)—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	
Geographic coverage index (0–8)	
Are all privately held land plots in Brazil formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in Brazil mapped? (0–2)	
Are all privately held land plots in the city mapped? (0–2)	
Land dispute resolution index (0–8)	
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	
Is there a national database to verify the accuracy of government issued identity documents? (0–1)	
How long does it take on average to obtain a decision from the first-instance court in charge of a case of land dispute between two local businesses over tenure rights and located in the city (without appeal)? (0–3)	
Are there publicly available statistics on the number of land disputes in the first-instance court? (0–0.5)	
Equal access to property rights index (-2–0)	
Do unmarried men and unmarried women have equal ownership rights to property? (-1–0)	
Do married men and married women have equal ownership rights to property? (-1–0)	

Goiás		Mato Grosso do Sul and Santa Catarina		Federal District		Minas Gerais		Pará	
Answer	Score	Answer	Score	Answer	Score	Answer	Score	Answer	Score
15.5		15.5		15		15		14	
5		5		5		5		4	
Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1
Yes	1	Yes	1	Yes	1	Yes	1	Yes	1
Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2
Yes	1	Yes	1	Yes	1	Yes	1	No	0
Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0
No	0	No	0	No	0	No	0	No	0
4		4		3.5		3.5		3.5	
Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes, in person	0	Yes, in person	0	Yes, online	0.5	Yes, in person	0	Yes, in person	0
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes	1	Yes	1	No	0	Yes	1	Yes	1
No	0	Yes	0.5	No	0	No	0	No	0
Freely accessible by anyone	0.5	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5
Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
Yes, online	0.5	Yes, in person	0	Yes, online	0.5	Yes, in person	0	Yes, in person	0
No	0	No	0	No	0	No	0	No	0
2		2		2		2		2	
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
Yes	2	Yes	2	Yes	2	Yes	2	Yes	2
4.5		4.5		4.5		4.5		4.5	
Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
No	0	No	0	No	0	No	0	No	0
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
No	0	No	0	No	0	No	0	No	0
Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
0		0		0		0		0	
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0

Source: Doing Business and Subnational Doing Business database.

Note: Data as of September 1st, 2020. For detailed information about each location, see <https://www.doingbusiness.org/brazil>. The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.

QUALITY INDEXES DETAILS	
	
Quality of land administration index (0–30)	
Reliability of infrastructure index (0–8)	
In what format land title certificates are kept at the immovable property registry of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	
In what format cadastral maps (plans) are kept at the mapping agency of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	
Transparency of information index (0–6)	
Is information on land ownership made publicly available without providing the title certificate number at the agency in charge of immovable property registration in the city? (0–1)	
Is the list of documents that are required to complete all types of property transactions made publicly available—and if so, how? (0–0.5)	
Is the applicable fee schedule for all types of property transactions at the agency in charge of immovable property registration in the city made publicly available—and if so, how? (0–0.5)	
Does the agency in charge of immovable property registration formally commit to deliver a legally binding document proving ownership within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	
Are cadastral maps (plans) made publicly available in the city? (0–0.5)	
Is the applicable fee schedule for accessing maps (plans) of land plots made easily publicly available—and if so, how? (0–0.5)	
Does the cadastral/mapping agency formally specifies the time frame to deliver an updated cadastral map (plan)—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	
Geographic coverage index (0–8)	
Are all privately held land plots in Brazil formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in Brazil mapped? (0–2)	
Are all privately held land plots in the city mapped? (0–2)	
Land dispute resolution index (0–8)	
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	
Is there a national database to verify the accuracy of government issued identity documents? (0–1)	
How long does it take on average to obtain a decision from the first-instance court in charge of a case of land dispute between two local businesses over tenure rights and located in the city (without appeal)? (0–3)	
Are there publicly available statistics on the number of land disputes in the first-instance court? (0–0.5)	
Equal access to property rights index (-2–0)	
Do unmarried men and unmarried women have equal ownership rights to property? (-1–0)	
Do married men and married women have equal ownership rights to property? (-1–0)	

Acre and Bahia		Mato Grosso and Pernambuco		Ceará		Maranhão, Rio Grande do Sul, and Roraima		Piauí	
Answer	Score	Answer	Score	Answer	Score	Answer	Score	Answer	Score
13.5		13.5		13		13		13	
5		5		5		5		4	
Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Paper	0
Yes	1	Yes	1	Yes	1	Yes	1	Yes	1
Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2
Yes	1	Yes	1	Yes	1	Yes	1	Yes	1
Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0
No	0	No	0	No	0	No	0	No	0
4		4		3.5		3.5		2.5	
Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes, online	0.5	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes	1	Yes	1	Yes	1	Yes	1	No	0
No	0	Yes	0.5	No	0	No	0	No	0
Freely accessible by anyone	0.5	Freely accessible by anyone	0.5	Anyone who pays the official fee	0.5	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5
Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
No	0	No	0	No	0	No	0	No	0
0		0		0		0		2	
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	Yes	2
4.5		4.5		4.5		4.5		4.5	
Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
No	0	No	0	No	0	No	0	No	0
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
No	0	No	0	No	0	No	0	No	0
Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
0		0		0		0		0	
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0

Source: Doing Business and Subnational Doing Business database.

Note: Data as of September 1st, 2020. For detailed information about each location, see <https://www.doingbusiness.org/brazil>. The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.

QUALITY INDEXES DETAILS	
	
Quality of land administration index (0–30)	
Reliability of infrastructure index (0–8)	
In what format land title certificates are kept at the immovable property registry of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	
In what format cadastral maps (plans) are kept at the mapping agency of the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	
Transparency of information index (0–6)	
Is information on land ownership made publicly available without providing the title certificate number at the agency in charge of immovable property registration in the city? (0–1)	
Is the list of documents that are required to complete all types of property transactions made publicly available—and if so, how? (0–0.5)	
Is the applicable fee schedule for all types of property transactions at the agency in charge of immovable property registration in the city made publicly available—and if so, how? (0–0.5)	
Does the agency in charge of immovable property registration formally commit to deliver a legally binding document proving ownership within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	
Are cadastral maps (plans) made publicly available in the city? (0–0.5)	
Is the applicable fee schedule for accessing maps (plans) of land plots made easily publicly available—and if so, how? (0–0.5)	
Does the cadastral/mapping agency formally specifies the time frame to deliver an updated cadastral map (plan)—and if so, how does it communicate the service standard? (0–0.5)	
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	
Geographic coverage index (0–8)	
Are all privately held land plots in Brazil formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	
Are all privately held land plots in Brazil mapped? (0–2)	
Are all privately held land plots in the city mapped? (0–2)	
Land dispute resolution index (0–8)	
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	
Is there a national database to verify the accuracy of government issued identity documents? (0–1)	
How long does it take on average to obtain a decision from the first-instance court in charge of a case of land dispute between two local businesses over tenure rights and located in the city (without appeal)? (0–3)	
Are there publicly available statistics on the number of land disputes in the first-instance court? (0–0.5)	
Equal access to property rights index (-2–0)	
Do unmarried men and unmarried women have equal ownership rights to property? (-1–0)	
Do married men and married women have equal ownership rights to property? (-1–0)	

Rondônia		Sergipe		Tocantins		Alagoas and Paraíba		Amapá and Rio Grande do Norte	
Answer	Score	Answer	Score	Answer	Score	Answer	Score	Answer	Score
12.5		12.5		12.5		12		11.5	
4		5		4		5		4	
Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1	Computer/Scanned	1
Yes	1	Yes	1	Yes	1	Yes	1	Yes	1
Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2	Computer/Fully digital	2
No	0	Yes	1	No	0	Yes	1	No	0
Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0	Separate databases	0
No	0	No	0	No	0	No	0	No	0
4		3		4		2.5		3	
Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1	Anyone who pays the official fee	1
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes, online	0.5	Yes, in person	0	Yes, online	0.5	Yes, in person	0	Yes, online	0.5
Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Yes	1	Yes	1	Yes	1	No	0	No	0
No	0	No	0	No	0	No	0	No	0
Only intermediaries and interested parties	0	Only intermediaries and interested parties	0	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5
Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
Yes, online	0.5	Yes, in person	0	Yes, in person	0	Yes, in person	0	Yes, in person	0
No	0	No	0	No	0	No	0	No	0
0		0		0		0		0	
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
No	0	No	0	No	0	No	0	No	0
4.5		4.5		4.5		4.5		4.5	
Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5	Yes	1.5
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
No	0	No	0	No	0	No	0	No	0
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5	Yes (registrar; notary)	0.5
No	0	No	0	No	0	No	0	No	0
Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1	Between 2 and 3 years	1
Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5	Yes	0.5
0		0		0		0		0	
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0
Yes	0	Yes	0	Yes	0	Yes	0	Yes	0

Source: Doing Business and Subnational Doing Business database.

Note: Data as of September 1st, 2020. For detailed information about each location, see <https://www.doingbusiness.org/brazil>. The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.

QUALITY INDEXES DETAILS		
	Acre, Alagoas, Amapá, Amazonas, Ceará, Federal District, Maranhão, Mato Grosso do Sul, Pará, Paraíba, Piauí, Rio de Janeiro, Rondônia, Roraima, São Paulo, Sergipe, Tocantins	
	Answer	Score
Quality of judicial processes index (0–18)		12.5
Court structure and proceedings (0–5)		3.5
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes	1
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		3
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	–	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	–	
Are there at least two publicly available performance reports of the following four about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	Yes	1
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	Yes	1
Court automation (0–4)		3
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	Yes	1
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	Yes	1
Publication of judgments (0–1)		1
a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
Alternative dispute resolution (0–3)		3
Arbitration (0–1.5)		1.5
a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	0.5
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	0.5
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	0.5
Mediation/Conciliation (0–1.5)		1.5
a. Is voluntary mediation or conciliation available?	Yes	0.5
b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	0.5
c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	Yes	0.5

QUALITY INDEXES DETAILS			
Bahia, Goiás, Mato Grosso, Minas Gerais, Paraná, Pernambuco, Rio Grande do Norte, Rio Grande do Sul, Santa Catarina		Espírito Santo	
Answer	Score	Answer	Score
	11.5		9.5
	3.5		3.5
No	0	No	0
Yes	1.5	Yes	1.5
Yes	1	Yes	1
Yes	1	Yes	1
Yes	0	Yes	0
	2		1
Yes	0	Yes	0
No	0	No	0
No	0	No	0
No	0	No	0
Yes	1	Yes	1
Yes	1	No	0
	3		2
Yes	1	No	0
No	0	No	0
Yes	1	Yes	1
Yes	1	Yes	1
	3		3
Yes	1.5	Yes	1.5
Yes	0.5	Yes	0.5
No	0.5	No	0.5
Yes	0.5	Yes	0.5
	1.5		1.5
Yes	0.5	Yes	0.5
Yes	0.5	Yes	0.5
Yes	0.5	Yes	0.5

Source: Doing Business and Subnational Doing Business database.

Note: Data as of September 1st, 2020. The data for Rio de Janeiro and São Paulo are not considered official until published by the Doing Business 2021 report.



Additional research



PAYING TAXES UNDER THE SIMPLES NACIONAL TAX REGIME

Location	Payments (number per year)	Time (hours per year)			Total Tax and Contribution			
		Time to comply with taxes combined in Simples Nacional	Time to comply with labor taxes and social contributions	Time (hours per year)	Simple Nacional (Combines federal, state and municipal taxes and contributions)	Federal taxes		
					Simple Nacional tax (Combines IRPJ, CSLL, PIS, COFINS, IPI, CMS, and CPP)	Employer paid - Severance contribution (FGTS)	Tax on interest	Corporate income tax over capital gains
Commercial microenterprise								
Amazonas (Manaus)	7	48.0	18.5	66.5	46.14%	10.16%	0.24%	0.71%
Ceará (Fortaleza)	7	48.0	18.5	66.5	46.14%	10.16%	0.24%	0.71%
Federal District (Brasília)	7	48.0	18.5	66.5	46.14%	10.16%	0.24%	0.71%
Minas Gerais (Belo Horizonte)	7	48.0	18.5	66.5	46.14%	10.16%	0.24%	0.71%
Rio Grande do Sul (Porto Alegre)	7	48.0	18.5	66.5	46.14%	10.16%	0.24%	0.71%
Small industrial firm								
Amazonas (Manaus)	7	343.0	193.0	536.0	215.00%	9.05%	0.51%	1.52%
Ceará (Fortaleza)	7	343.0	193.0	536.0	215.00%	9.05%	0.51%	1.52%
Federal District (Brasília)	7	343.0	193.0	536.0	215.00%	9.05%	0.51%	1.52%
Minas Gerais (Belo Horizonte)	7	343.0	193.0	536.0	215.00%	9.05%	0.51%	1.52%
Rio Grande do Sul (Porto Alegre)	7	343.0	193.0	536.0	215.00%	9.05%	0.51%	1.52%

Source: Subnational Doing Business database.

Note: Data as of December 31st, 2019. The total tax and contribution rate includes only taxes that represent a cost paid by the company. In addition to those, this pilot study records the number of payments and the tax compliance time for the employee-paid social security contributions (INSS) (not included in this table).

Rate (% of profit)					Postfiling processes*			
State taxes	Municipal taxes			Total Tax and Contribution Rate (% of profit)	Time to comply with VAT refund (hours)***	Time to obtain VAT refund (weeks)***	Time to comply with a tax correction (hours)	Time to complete a tax correction (weeks)
Vehicle tax (IPVA)	Property tax (IPTU)	Operating license fee	Garbage collection fee**					
0.56%	0.57%	0.23%	n/a	58.6%	No refund	No refund	3.5	No tax audit
0.38%	0.64%	0.57%	n/a	58.8%	No refund	No refund	3.5	No tax audit
0.38%	0.66%	0.05%	0.52%	58.9%	No refund	No refund	3.5	No tax audit
0.37%	0.65%	0.29%	1.47%	60.0%	No refund	No refund	3.5	No tax audit
0.38%	0.69%	0.08%	0.66%	59.1%	No refund	No refund	3.5	No tax audit
0.12%	1.20%	0.06%	n/a	227.5%	No refund	No refund	6.0	No tax audit
0.08%	1.71%	0.30%	n/a	228.2%	No refund	No refund	6.0	No tax audit
0.08%	1.41%	0.03%	0.30%	227.9%	No refund	No refund	6.0	No tax audit
0.08%	1.91%	0.12%	0.31%	228.5%	No refund	No refund	6.0	No tax audit
0.08%	1.47%	0.02%	0.25%	227.9%	No refund	No refund	6.0	No tax audit

* This pilot study applied the *Doing Business* paying taxes indicators to measure postfiling processes applicable to companies paying taxes under Simples Nacional. Scores for a postfiling index not calculated due to differences in case study assumptions.

** Brasilia applies a public cleaning fee, which includes garbage collection, among other public cleaning services.

*** Taxes similar to VAT are charged in Brazil (ICMS, IPI, PIS and COFINS apply to this pilot study). However, refund is not allowed for companies paying taxes under Simples Nacional.



REGISTERING AN INDIVIDUAL MICROBUSINESS OWNER (MEI)

LIST OF PROCEDURES

*Legal form: Individual microbusiness owner (MEI)
Paid-in minimum capital requirement: No minimum
Data as of: September 1st, 2020*

Amazonas

Procedure 1. Create an account on the Entrepreneur Portal and register the MEI on the Entrepreneur Portal

Agency: Entrepreneur Portal
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Check the feasibility of the location (Viabilidade para Legado e MEI) and obtain a definitive operations license

Agency: Municipality (via Redesim and SLIM system)
Time: Less than one day (online procedure)
Cost: No cost

Ceará

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Municipality / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Create an account on the Entrepreneur Portal and register the MEI on the Entrepreneur Portal

Agency: Entrepreneur Portal
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Obtain a definitive operations license

Agency: Municipal Secretariat of Urbanism and Environment
Time: Less than one day (online procedure)
Cost: No cost

Federal District

Procedure 1. Check the availability of the company name and the feasibility of the location

Agency: Regional Administration / Commercial Registry (via Redesim)
Time: 2 days
Cost: No cost

Procedure 2. Create an account on the Entrepreneur Portal and register the MEI on the Entrepreneur Portal

Agency: Entrepreneur Portal
Time: Less than one day (online procedure)
Cost: No cost

Procedure 3. Obtain a definitive operations license

Agency: Federal District Government (GDF) - AGEFIS or Posto Na Hora
Time: Less than one day (online procedure)
Cost: No cost

Minas Gerais

Procedure 1. Create an account on the Entrepreneur Portal and register the MEI on the Entrepreneur Portal

Agency: Entrepreneur Portal
Time: Less than one day (online procedure)
Cost: No cost

Rio Grande do Sul

Procedure 1. Create an account on the Entrepreneur Portal and register the MEI on the Entrepreneur Portal

Agency: Entrepreneur Portal
Time: Less than one day (online procedure)
Cost: No cost

Procedure 2. Check the feasibility of the location (Viabilidade para Legado e MEI)

Agency: Municipality (via Redesim)
Time: 2 days
Cost: No cost

Procedure 3. Obtain a definitive operations license

Agency: Municipal Secretariat of Economic Development
Time: Less than one day (online procedure)
Cost: No cost

Note: For detailed information on each procedure, see <https://www.doingbusiness.org/brazil>.

The page features a decorative graphic consisting of several overlapping, curved lines in shades of blue and yellow. These lines are arranged in a way that creates a sense of depth and movement, with some lines appearing to curve towards the viewer and others receding. The background is a solid light blue color.

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PRIVATE SECTOR CONTRIBUTORS

ACRE

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Gabriella de Almeida Soares
DEMAREST ADVOGADOS

Marcello Pedrosa Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Deonízia Kiratch
DEONÍZIA LEILÕES

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinícius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Diego Rosi
DRS ADVOCACIA E CONSULTORIA

Karoline Nobre Fraga Tognere
DRS ADVOCACIA E CONSULTORIA

Luis Paulo Silva Evangelista
LCA CONSTRUÇÕES E SERVIÇOS

Raíff Pimentel Soares
MAFRA & SOARES ADVOGADOS ASSOCIADOS

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Amanda Martins
SANRLEI POLINI ENGENHARIA CONSULTIVA

Fabiana Barrocal
SANRLEI POLINI ENGENHARIA CONSULTIVA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Tatiana Zanella
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Andrea Melo de Siqueira
ZANIN & SIQUEIRA ADVOGADOS

ALAGOAS

João Toledo de Albuquerque
1º REGISTRO DE IMÓVEIS E HIPOTECAS DE MACEIÓ

Lara Cansação de Albuquerque Ayres
3º REGISTRO DE IMÓVEIS E DISTRIBUIÇÃO
DE PROTESTO DE MACEIÓ

Osman Sobral e Silva
AGÊNCIA DE LEILÕES FREIRE

Andrey Felipe dos Santos
ANDREY FELIPE DOS SANTOS SOCIEDADE
INDIVIDUAL DE ADVOCACIA

Luiz Eduardo de Araújo Santos
ARAÚJO E ALMEIDA ADVOGADOS ASSOCIADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS
Diego Malta Brandão
BRANDÃO & BRANDÃO SOCIEDADE DE ADVOGADOS

Eraldo Malta Brandão
BRANDÃO & BRANDÃO SOCIEDADE DE ADVOGADOS

Ronaldo de Campos
D'CAMPOS CONSULTORIA E CONTABILIDADE

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcello Pedrosa Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Virgílio Vilar Brasileiro
ENGENMAP

Daniel Crescencio Vergetti
FRLN ADVOGADOS

Gustavo Henrique Gonçalves Nobre
FRLN ADVOGADOS

Samara Noemia Marques Regis
FRLN ADVOGADOS

Marcus de Sales Loureiro Filho
JUREMA LOUREIRO NORMANDE E ALVES
PINTO ADVOGADOS ASSOCIADOS

Lauro Braga
LB IMÓVEIS

Dalmo M. Peixoto Neto
LIVECON EMPREENDIMENTOS

Andrea Feitosa
MARTORELLI ADVOGADOS

Daniel Conde Barros
MARTORELLI ADVOGADOS

Everton Leite Didoné
MARTORELLI ADVOGADOS

Fabiana Nunes Costa
MARTORELLI ADVOGADOS

Jorge Fausto de Souza Neto
MARTORELLI ADVOGADOS

Pedro Becker Calheiros
MARTORELLI ADVOGADOS

Rafael Oliveira Soares
MARTORELLI ADVOGADOS

Sérgio Lúdmmer
MARTORELLI ADVOGADOS

Vitor Piatti Paiva
PIATTI & PAIVA ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Tiago Risco Padilha
TRP ADVOCACIA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Diego Monteiro

Igor Pacheco

AMAPÁ

Marcelo Porpino Nunes
1º OFÍCIO DE REGISTRO DE IMÓVEIS ELOY NUNES

Nino Jesus Aranha Nunes
1º OFÍCIO DE REGISTRO DE IMÓVEIS ELOY NUNES

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Sidney Canezin
CANEZIN LEILÕES

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcello Pedrosa Pereira
DEMAREST ADVOGADOS

Mateus Bortolini
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinícius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Luís Antonio Ribeiro
RIBEIRO & VERONICE ALVES ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Alex Sampaio do Nascimento
SAMPAIO DO NASCIMENTO ADVOGADOS

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Liliane Guerra

Márcio Rodrigo Nunes de Souza

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Marcelo Lima Filho
2º TABELIONATO E REGISTROS
PÚBLICOS DE MANACAPURU/AM

Silvana Martins da Silva Lima
4º TABELIONATO DE NOTAS DE MANAUS

Carlos Renner Cardoso Bentes Costa
ANDRADE GC ADVOGADOS

Victor Bastos da Costa
ANDRADE GC ADVOGADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Silvyva Neves
ASSOCIAÇÃO DOS NOTÁRIOS E REGISTRADORES
DO ESTADO DO AMAZONAS (ANOREG/AM)

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BALLSTAEDT GASPARINO & LEITE ADVOGADOS

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COELHO & TACHY ADVOGADOS

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COELHO & TACHY ADVOGADOS

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DDE&L ADVOGADOS ASSOCIADOS

Cristiane Frota
DDE&L ADVOGADOS ASSOCIADOS

Marcela Melo
DDE&L ADVOGADOS ASSOCIADOS

Paulo Cezar Araujo Duarte
DDE&L ADVOGADOS ASSOCIADOS

Rayane Cristina Carvalho Lins
DDE&L ADVOGADOS ASSOCIADOS

Rebeca Larrat
DDE&L ADVOGADOS ASSOCIADOS

Simone Pinto
DDE&L ADVOGADOS ASSOCIADOS

Thomás Cordeiro
DDE&L ADVOGADOS ASSOCIADOS

Ubaldo Meirelles
DDE&L ADVOGADOS ASSOCIADOS

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Flávia Torres
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinícius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Walter Lima Damasceno
HUNTERS ENGENHARIA E CONSULTORIA LTDA

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MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Emerson Ferreira das Neves
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Geraldo Vinícius dos Santos
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Luiz Fernando Sachet
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mário de Castro Marchiori
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mirella de Castro Nanni
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

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PLC ADVOGADOS

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PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Tiago Barbosa Leite
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

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SOLARIS SERVIÇOS E CONSTRUÇÃO LTDA

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SOTTO MAYOR ARQUITETURA E URBANISMO

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VALDO CASTRO ENGENHARIA

Valdo Castro
VALDO CASTRO ENGENHARIA

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VERS CONTABILIDADE

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WR LEILÕES

BAHIA

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4º OFÍCIO DO REGISTRO DE IMÓVEIS DE SALVADOR

Roberto Paulino de Albuquerque Junior
5º OFÍCIO DO REGISTRO DE IMÓVEIS DE SALVADOR

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ALBUQUERQUE PINTO ADVOGADOS

Gustavo Amorim
AMORIM MARINHO ADVOGADOS

Elizabeth Oliveira
ASAP DOCUMENTOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

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BOMFIM NOVIS ADVOGADOS

Marselle Bomfim
BOMFIM NOVIS ADVOGADOS

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Marcus Borel
BOREL E PRATES ADVOGADOS ASSOCIADOS

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ADVOGADOS ASSOCIADOS

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Antonio Carlos Ribeiro da Silva
CONNECT CONTABILIDADE E CONSULTORIA

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CST EXPANSÃO URBANA LTDA

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GAM ARQUITETOS

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MATOS E TANURI ADVOGADOS

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MEDINA & MENEZES ADVOGADOS ASSOCIADOS

Eberte da Cruz Menezes
MEDINA & MENEZES ADVOGADOS ASSOCIADOS

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ADVOGADOS ASSOCIADOS

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MMC & ZARIF ADVOGADOS

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MMC & ZARIF ADVOGADOS

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MONTEC ENGENHARIA

Cezar Valente
ORGANIZAÇÃO SILVEIRA

Tania Azevedo
ORGANIZAÇÃO SILVEIRA

Agnailde Rodrigues da Cunha Tavares
PRCONT CONTABILIDADE E CONSULTORIA LTDA

Bruna da Costa Melo Cabral
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Robson Luis dos Santos Cardoso

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1º OFÍCIO DE NOTAS E PROTESTOS DE FORTALEZA

Emanuella Lopes
1º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Ingrid Fatori
1º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Ívina Gê Trigueiro
1º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

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3º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Karla Patrícia de Castro Almeida Vieira
3º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Sérgio Vicente Marcos
3º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Icaro Andrade Martins
5º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Manuel Candido Filho
5º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Francisco de Sales Alcântara Passos
6º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Pablo Cavalcante e Silva
6º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Tais Alcântara Braga
6º OFÍCIO DE REGISTRO DE IMÓVEIS DE FORTALEZA

Carlos Augusto de Oliveira Júnior
ABAX AUDITORIA E CONSULTORIA

Felipe da Silva Martins
ABAX AUDITORIA E CONSULTORIA

Fernando Serejo
ABAX AUDITORIA E CONSULTORIA

Ítalo Bandeira Fernandes
ABAX AUDITORIA E CONSULTORIA

Nayana Inácio
ABAX AUDITORIA E CONSULTORIA

Sany Ferreira Guerra
ABAX AUDITORIA E CONSULTORIA

André Passos
ABREU, BARBOSA E VIVEIROS ADVOGADOS

Gilmara Barbosa
ABREU, BARBOSA E VIVEIROS ADVOGADOS

Juliana Abreu
ABREU, BARBOSA E VIVEIROS ADVOGADOS

Marcos Viveiros
ABREU, BARBOSA E VIVEIROS ADVOGADOS

André Milério de Aguiar
ALBUQUERQUE PINTO ADVOGADOS

Gabriela Romero Coelho
ALBUQUERQUE PINTO ADVOGADOS

Giuliano Pimentel Fernandes
ALBUQUERQUE PINTO ADVOGADOS

Juliana Lousada
ALBUQUERQUE PINTO ADVOGADOS

Luciana Gurgel Lopes Frota
ALBUQUERQUE PINTO ADVOGADOS

Marcus Vinícius de Almeida
ALBUQUERQUE PINTO ADVOGADOS

Mariella Gondim Rocha
ALBUQUERQUE PINTO ADVOGADOS

Nicole Coutinho Bezerra
ALBUQUERQUE PINTO ADVOGADOS

Pedro Albuquerque
ALBUQUERQUE PINTO ADVOGADOS

Rômulo Alexandre Soares
ALBUQUERQUE PINTO ADVOGADOS

Thiago Gomes de Matos Augusto Borges
ALBUQUERQUE PINTO ADVOGADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Miguel Jefferson do N. Ferreira
ASSOCIAÇÃO DOS NOTÁRIOS E REGISTRADORES
DO CEARÁ (ANOREG/CE)

Leonardo Tavares de Souza
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Daniel Bezerra Lima Verde
CONTAX EFICIÊNCIA TRIBUTÁRIA

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INOVA ENGENHARIA

Luciano Ramos Leite
LUCIANO RAMOS ARQUITETURA

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MARCOS INÁCIO ADVOGADOS

Mariana Santoro
MARCOS INÁCIO ADVOGADOS

Fernando Montenegro
MONTENEGRO LEILÕES

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PORTELA, LIMA, LOBATO & COLEN ADVOGADOS

Elizeth Alves
PORTELA, LIMA, LOBATO & COLEN ADVOGADOS

Natália Meirelles
PORTELA, LIMA, LOBATO & COLEN ADVOGADOS

Tiago Valadares
PORTELA, LIMA, LOBATO & COLEN ADVOGADOS

Alexandre Linhares
R. AMARAL ADVOGADOS

Alice Nogueira
R. AMARAL ADVOGADOS

Alysson Bezerra
R. AMARAL ADVOGADOS

Arabella Pinheiro
R. AMARAL ADVOGADOS

Drauzio Barros Lea
R. AMARAL ADVOGADOS

Gustavo Bevilacqua
R. AMARAL ADVOGADOS

Igor Azevedo
R. AMARAL ADVOGADOS

Ilo Marques
R. AMARAL ADVOGADOS

Jonathan Melo
R. AMARAL ADVOGADOS

Laerte de Castro Alves
R. AMARAL ADVOGADOS

Larissa Freitas
R. AMARAL ADVOGADOS

Lauro Leite
R. AMARAL ADVOGADOS

Lorena Barros
R. AMARAL ADVOGADOS

Luis Armando Saboya
R. AMARAL ADVOGADOS

Marcus Vinícius Souza
R. AMARAL ADVOGADOS

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R. AMARAL ADVOGADOS

Raphael Araujo
R. AMARAL ADVOGADOS

Raul Amaral
R. AMARAL ADVOGADOS

Rejanne Almeida
R. AMARAL ADVOGADOS

Sami Arruda
R. AMARAL ADVOGADOS

Silvio Almeida
R. AMARAL ADVOGADOS

Ted Pontes
R. AMARAL ADVOGADOS

Victor Reis
R. AMARAL ADVOGADOS

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

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SIEBRA & ROCHA ADVOGADOS

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TELES E ALVES ADVOGADOS ASSOCIADOS

Deborah de Figueiredo Satiro Lordao
TELES E ALVES ADVOGADOS ASSOCIADOS

Haylton de Souza Alves
TELES E ALVES ADVOGADOS ASSOCIADOS

José Teles Bezerra Junior
TELES E ALVES ADVOGADOS ASSOCIADOS

Priscilla Oliveira
VERS CONTABILIDADE

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2º OFÍCIO DO REGISTRO DE IMÓVEIS DE VITÓRIA

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ABREU JUDICE ADVOGADOS

Luciana Marques de Abreu Judice
ABREU JUDICE ADVOGADOS

Renan de Angeli Prata
ABREU JUDICE ADVOGADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Marcos Vinícius Pinto
BACHOUR, DALVI, PINTO & OLIVEIRA
SANTOS ADVOGADOS ASSOCIADOS

Bernardo Leite
BORTOT CÉSAR E ADVOGADOS ASSOCIADOS

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DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Felipe Itala Rizk
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Jaqueline Silva
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Lucas Corradi Ferreira Brandão
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Pedro Cota Passos
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Rafael Ramos Friggi
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

Viviane Menzes
DA LUZ, RIZK & NEMER ADVOGADOS ASSOCIADOS

David Hadley
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Walter Lima Damasceno
HUNTERS ENGENHARIA E CONSULTORIA LTDA

Diego Carlos Pinasco
MENEZES & PINASCO ADVOGADOS ASSOCIADOS

Felipe Barbosa de Menezes
MENEZES & PINASCO ADVOGADOS ASSOCIADOS

Bruna da Costa Melo Cabral
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Renata Amorim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Simone Neves Alvim
RS CONSTRUTORA E INCORPORADORA LTDA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Carlos Gerhard
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Eduardo Negrão
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Juan Farias
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Viviane Pereira
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Amanda Martins
SANRLEI POLINI ENGENHARIA CONSULTIVA

Fabiana Barrocal
SANRLEI POLINI ENGENHARIA CONSULTIVA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Tatiana Zanella
SANRLEI POLINI ENGENHARIA CONSULTIVA

Rider Rodrigues Pontes
UNICON - UNIÃO CONTÁBIL LTDA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Vítor Grasselli

FEDERAL DISTRICT

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Danielle Freitas
AZEVEDO SETTE ADVOGADOS

Danilo Lemos Loli
AZEVEDO SETTE ADVOGADOS

Roberto Mariano Soares
AZEVEDO SETTE ADVOGADOS

João Henrique Gasparino
BALLSTAEDT GASPARINO & LEITE ADVOGADOS

Hércules Benício
CARTÓRIO DO 1º OFÍCIO DO
NÚCLEO BANDEIRANTE/DF

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COMPANHIA IMOBILIÁRIA DE BRASÍLIA (TERRACAP)

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GONÇALVES FLECHA ADVOCACIA

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Alberto Malta
MALTA ADVOGADOS

Davi Ory
MALTA ADVOGADOS

Cesar Dias
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Emerson Ferreira das Neves
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Luiz Fernando Sachet
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mário de Castro Marchiori
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mirella de Castro Nanni
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Davi Sá
MARCOS INÁCIO ADVOGADOS

Diego Paulino
MARCOS INÁCIO ADVOGADOS

Raphaella Neves
MARCOS INÁCIO ADVOGADOS

Wilder de Paula Sateles
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MOURA E SOUZA ADVOGADOS

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MUDROVITSCH ADVOGADOS

Laís Porto
MUDROVITSCH ADVOGADOS

Maria Eduarda Eiras
MUDROVITSCH ADVOGADOS

Pedro Abaurre
MUDROVITSCH ADVOGADOS

Raphael Marcelino
MUDROVITSCH ADVOGADOS

Rodrigo Mudrovitsch
MUDROVITSCH ADVOGADOS

Victor Rufino
MUDROVITSCH ADVOGADOS

Nagib Maluf
NGB ENGENHARIA

Marlon Piza
PIZA CONTABILIDADE

Afife Martins
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Caroline Delmondes
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

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PROJETTUS LTDA

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ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

Maria Julia de Souza Rocha de Macedo
ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

Rafael Macedo
ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

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VELOSO DE MELO ADVOGADOS

Priscilla Oliveira
VERS CONTABILIDADE

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ANDRÉ AIDAR SOCIEDADE
INDIVIDUAL DE ADVOCACIA

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ARTHUR RIOS ADVOGADOS

Lawrence Santini
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Luís Guilherme Souza
ASAP DOCUMENTOS

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CARTÓRIO SILVA

Mateus Carvalho
CESAR CONTAINERS

Paulo Fernandes Filho
CESAR CONTAINERS

Igor França Guedes
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Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcelo Pedroso Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

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KEEF TRAINING ASSESSORIA E CONSULTORIA

Leandro Alves da Silva
LEANDRO ALVES SOCIEDADE
INDIVIDUAL DE ADVOCACIA

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MEZZA ENGENHARIA E SOLUÇÕES AMBIENTAIS

Cristiane Morgado
MORGADO ADVOCACIA

Afife Martins
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Caroline Delmondes
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Guerreiro Arco Melo
REGISTRO DE IMÓVEIS DA 1ª
CIRCUNSCRIÇÃO DE GOIÂNIA

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RENOVA ENGENHARIA

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ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

Luiz Carlos Cezar Ferreira
ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

Rafael Macedo
ROCHA, CARNEIRO E ALBUQUERQUE ADVOGADOS

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RODOVALHO ADVOGADOS

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RODOVALHO ADVOGADOS

Eléia Alvim Barbosa de Souza
RODOVALHO ADVOGADOS

Flávio Rodovalho
RODOVALHO ADVOGADOS

Ivan Sousa
RODOVALHO ADVOGADOS

José Carlos Issy
RODOVALHO ADVOGADOS

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RODOVALHO ADVOGADOS

Marcelo Magalhães Mesquita
RODOVALHO ADVOGADOS

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RODOVALHO ADVOGADOS

Rafael Mendes Guimarães
RODOVALHO ADVOGADOS

Raquel Pagliaro
RODOVALHO ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Humberto Silva Lima
UNYT ARQUITETURA DE RESULTADOS

Priscilla Oliveira
VERS CONTABILIDADE

Dirce Socorro Guizzo

Eloizio Rezende

Paulo Emílio de Oliveira e Silva

Rafaela Campelo

MARANHÃO

Zenildo Bodnar
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Lucas Cardoso Lopes Semeghini
4º CARTÓRIO DE REGISTRO DE IMÓVEIS DE SÃO LUÍS

Wellington Garcez Silva
ACONTAB CONTABILIDADE E CONSULTORIA

Antonio Zacarias Ferreira de Castro
AGRASTY CONSTRUÇÕES

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Celso Henrique Borgneth
CB ENGENHARIA

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Daniela Onici
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcello Pedrosa Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

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LARA, PONTES & NERY ADVOGADOS

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LARA, PONTES & NERY ADVOGADOS

Rafael Bayma de Castro
LARA, PONTES & NERY ADVOGADOS

Vinicius Cesar Santos de Moraes
LARA, PONTES & NERY ADVOGADOS

Ariza Cavedon
MARSELLI CONTABILIDADE LTDA

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA
EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Emerson Barros
TECPROJ PLOTAGEM E PROJETOS

Tayssa Mohana
ULISSES SOUSA ADVOGADOS ASSOCIADOS

Ulisses Sousa
ULISSES SOUSA ADVOGADOS ASSOCIADOS

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

José Inácio Vilar Guimarães Rodrigues
VIEIRA, LIMA & VILAR RODRIGUES ADVOCACIA

Ronaldo Santos

MATO GROSSO

Julia Asckar
6º OFÍCIO DE REGISTRO DE IMÓVEIS DE CUIABÁ

Flávio Santos
APPOINT PROJETOS E CONSTRUÇÕES LTDA

Karina Volkmann Ultramare Santos
APPOINT PROJETOS E CONSTRUÇÕES LTDA

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ASAP DOCUMENTOS

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SANRLEI POLINI ENGENHARIA CONSULTIVA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

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VERS CONTABILIDADE

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IMÓVEIS DE CAMPO GRANDE

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E ANDREASI ADVOCACIA

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VERS CONTABILIDADE

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- Marcio de Vasconcelos Martins
4º OFÍCIO DE REGISTRO DE IMÓVEIS DE CURITIBA

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ADVOGADOS ASSOCIADOS

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VERS CONTABILIDADE

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VERS CONTABILIDADE

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PERNAMBUCO

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2º OFÍCIO DE REGISTRO DE IMÓVEIS DO RECIFE

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4º OFÍCIO DE REGISTRO DE IMÓVEIS DO RECIFE

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VERS CONTABILIDADE

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Meiryane de Oliveira Sousa
2º OFÍCIO DE NOTAS E REGISTRO DE IMÓVEIS DE TERESINA

Fernanda Maria Ribeiro Gonçalves de Sampaio
3º OFÍCIO DE NOTAS, PROTESTOS, RTD E RCPJ DE TERESINA

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Eduardo Nehme
ASSOCIAÇÃO DOS NOTÁRIOS E REGISTRADORES DO ESTADO DO PIAUI (ANOREG/PI)

Francisco Campelo Filho
CAMPELO FILHO

Carlos Yury Araújo de Moraes
CARLOS YURY ARAÚJO DE MORAIS - SOCIEDADE INDIVIDUAL DE ADVOCACIA

Eduardo Pires
CEP ENGENHARIA

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcelo Pedrosa Pereira
DEMAREST ADVOGADOS

Monique Dias
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Francisco Tales
DIAS CONTADOR

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MACELA LEAL ADVOCACIA & GESTÃO DE CONFLITOS

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MOURA & PAULINO SOCIEDADE DE ADVOGADOS

Rômulo Freire de Moura Júnior
MOURA & PAULINO SOCIEDADE DE ADVOGADOS

Érica Feitosa Coelho Marinho de Andrade
NELSON WILLIAMS & ADVOGADOS ASSOCIADOS

Paulo Sérgio Damasceno
PS DAMASCENO (PREMIER CONTABIL & DESPACHANTE)

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RENATA LIMA ARQUITETURA

Raphael Marinho de Andrade
RMA ENGENHARIA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Adriana Castelo Branco Soares da Silva
SOARES SILVA ASSESSORIA E CONSULTORIA CONTÁBIL TRIBUTÁRIA

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STAELE FREIRE SOCIEDADE DE ADVOGADOS

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Thiago Normando

RIO DE JANEIRO

Sérgio Ávila Doria Martins
12º OFÍCIO DE REGISTRO DE IMÓVEIS DO RIO DE JANEIRO

Fernando Bezerra Falcão
2º OFÍCIO DE REGISTRO DE IMÓVEIS DO RIO DE JANEIRO

Gustavo Mendes
9º OFÍCIO DE REGISTRO DE
IMÓVEIS DO RIO DE JANEIRO

Manuel Fiaschi
A+ARQUITETURA

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APROVCON - APROVAÇÃO E CONSULTORIA
EM LEGALIZAÇÃO DE IMÓVEIS LTDA

André Machado
APROVE RIO

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

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BALLSTAEDT GASPARINO & LEITE ADVOGADOS

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E CÂMARA ADVOGADOS

Bernardo Steinitz
BARBOSA, RAIMUNDO, GONTIJO
E CÂMARA ADVOGADOS

Cristina Justo
BARBOSA, RAIMUNDO, GONTIJO
E CÂMARA ADVOGADOS

Renata Gontijo
BARBOSA, RAIMUNDO, GONTIJO
E CÂMARA ADVOGADOS

Rodrigo Câmara
BARBOSA, RAIMUNDO, GONTIJO
E CÂMARA ADVOGADOS

Marcella Souza Gomes de Brito Freire
CARTÓRIO DO 1º OFÍCIO DE NOTAS

Renato Camilo Perez
CARTÓRIO DO 1º OFÍCIO DE NOTAS

Leilane Tauil
CONSULTOR MUNICIPAL

Marcelito Antonio Machado
CONSULTOR MUNICIPAL

Roberto Tauil
CONSULTOR MUNICIPAL

Victor Igrejas
CONSULTOR MUNICIPAL

Adriana Costa
DOMINGUES E PINHOS CONTADORES

Luciana Arakaki
DOMINGUES E PINHOS CONTADORES

Luciana Lopes
DOMINGUES E PINHOS CONTADORES

Marcelo Gomez
DOMINGUES E PINHOS CONTADORES

Daniel Pena
ENGEPRE

Luís Carlos Ferreira dos Santos Junior
FERREIRA DOS SANTOS ADVOGADOS

Joaquim Chacur Biasotto Mano
FREITASLEITE ADVOGADOS

Matheus Sousa Ramalho
FREITASLEITE ADVOGADOS

Pedro Afonso Avvad
FREITASLEITE ADVOGADOS

Thiago Marigo
FREITASLEITE ADVOGADOS

Dyemison Oliveira
GRUPO PLANUS

Felipe Pestana
GRUPO PLANUS

Janaina Torres
GRUPO PLANUS

Sueli Diegues
GRUPO PLANUS

Walter Lima Damasceno
HUNTERS ENGENHARIA E CONSULTORIA LTDA

Luciane Reis
M. TAVARES CONSULTORIA CONTÁBIL

Marcia Tavares Sobral de Sousa
M. TAVARES CONSULTORIA CONTÁBIL

Cesar Dias
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Emerson Ferreira das Neves
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Luiz Fernando Sachet
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mário de Castro Marchiori
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mirella de Castro Nanni
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Priscila Calmon
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Samanta Souza
MOURA E SOUZA ADVOGADOS

Rodrigo Albuquerque Maranhão de
Oliveira
NORVAL VALÉRIO ADVOGADOS

Humberto Rossetti Portela
PLC ADVOGADOS

Mariana da Silva Santos
PLC ADVOGADOS

Bruna da Costa Melo Cabral
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Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Alessandra Rezende Torres
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Andresa Cunha de Faria
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Cristiano Viotti
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Deliana Salomão de Castro
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Fábio Diniz Appendino
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Helvécio Franco Maia Júnior
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Luís Felipe Bernardes Sá Teles
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Patrícia Pilo Bittencourt Redig
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Tomás Vaz de Oliveira Brandão
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Carlos Gerhard
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Eduardo Negrão
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Juan Farias
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Viviane Pereira
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Gabriel Prado Amarante de Mendonça
SACHA CALMON MISABEL DERZI
CONSULTORES E ADVOGADOS

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Vanessa Ruas Fernandes Pereira
VR CONSULTORIA, LEGALIZAÇÕES E PROJETOS

Anna Carolina Antunes

Danielle Pessin

RIO GRANDE DO NORTE

Ana Carolina Araujo Maia
7º OFÍCIO DE NOTAS DE NATAL

Ana Isaura Portela de Macedo Damasceno
7º OFÍCIO DE NOTAS DE NATAL

José Dantas Lira Júnior
ALBUQUERQUE PINTO ADVOGADOS

André Elali
ANDRÉ ELALI ADVOGADOS

André Felipe Alves da Silva
ANDRÉ ELALI ADVOGADOS

Francisco André Alves Moura
ANDRÉ ELALI ADVOGADOS

Georghia Oliveira Costa
ANDRÉ ELALI ADVOGADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Débora Medeiros Teixeira de Araújo
F. TEIXEIRA ADVOGADOS ASSOCIADOS

Jose María Montenegro Ribeiro
K CONTABILIDADE

Francisco Doege
LANCE CERTO LEILÕES

Jonathan Santos Sousa
MEIRELES E FREITAS ADVOGADOS ASSOCIADOS

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OPTE CONSULTORES

Thiago Magalhães
OPTE CONSULTORES

Pedro Henrique Junior
PATIO ASSESSORIA CONTÁBIL

Jerônimo Dix-Neuf Rosado dos Santos
ROSADO, MEDEIROS & RÉGO ADVOGADOS

André Marinho
ROSADO, MEDEIROS & RÉGO ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Luiz Felipe Monteiro Seixas
UNIVERSIDADE FEDERAL RURAL DO SEMI-ÁRIDO

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Igor Cesar

Ricardo Souza

Wilivan Silva

RIO GRANDE DO SUL

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Ismael Nascente Gonçalves
AVOLA CONTABILIDADE, AUDITORIA E CONSULTORIA

Marcelo Fichera Lourenzi
AVOLA CONTABILIDADE, AUDITORIA E CONSULTORIA

Marcia Oliveira
AVOLA CONTABILIDADE, AUDITORIA E CONSULTORIA

Cesar Verch
CARPENA ADVOGADOS

Daniela Medeiros
CARPENA ADVOGADOS

Guilherme Guimarães
CARPENA ADVOGADOS

Julia Feijó
CARPENA ADVOGADOS

Valternei Melo
CARPENA ADVOGADOS

Victoria Leal
CARPENA ADVOGADOS

Fernando Bertuol
CONSTRUIRE ARQUITETURA PROJETOS

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcelo Pedrosa Pereira
DEMAREST ADVOGADOS

Melyssa Cogo
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

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DIEGO GALBINSKI ADVOCACIA

Diego Galbinski
DIEGO GALBINSKI ADVOCACIA

Jacquelyne Fleck
DIEGO GALBINSKI ADVOCACIA

Elisa Ribeiro
EICHENBERG & LOBATO ADVOGADOS ASSOCIADOS

Alessandra Hudson
MARTINELLI ADVOGADOS

Patrícia de Pádua Rodrigues
MARTINELLI ADVOGADOS

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IMOBILIÁRIO S.A.

Paulo Mayorca
MELNICK EVEN DESENVOLVIMENTO
IMOBILIÁRIO S.A.

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PIPIPI E D'ALÓ ADVOGADOS ASSOCIADOS

Eduardo Caletti
PIPIPI E D'ALÓ ADVOGADOS ASSOCIADOS

Patrícia Pippi
PIPIPI E D'ALÓ ADVOGADOS ASSOCIADOS

Aglaia Cerri
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Camila Sfreddo
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Caroline Delmondes
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Jéssica Lima
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

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ZONA DE PORTO ALEGRE

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Juliana Sisson
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Priscilla Zamberlan
STUDIO T - CONSULTORIA E ARQUITETURA

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TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

Daniel Born Roman
TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

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TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

Filipe Marmontel Nasi
TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

Guilherme Carneiro Monteiro Nitschke
TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

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Rafael Mallmann
TOZZINI, FREIRE, TEIXEIRA E SILVA ADVOGADOS

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Lucas Mota
TRENCH, ROSSI E WATANABE

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Fernanda Fossati
VEIRANO ADVOGADOS ASSOCIADOS

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VEIRANO ADVOGADOS ASSOCIADOS

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VEIRANO ADVOGADOS ASSOCIADOS

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VEIRANO ADVOGADOS ASSOCIADOS

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IMÓVEIS DE PORTO VELHO

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2º OFÍCIO DE REGISTRO DE
IMÓVEIS DE PORTO VELHO

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2º OFÍCIO DE REGISTRO DE
IMÓVEIS DE PORTO VELHO

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ANDREY CAVALCANTE & SERPA
ADVOGADOS ASSOCIADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

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IMÓVEIS DE RONDÔNIA (ARIRON)

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D.DUWE CONTABILIDADE

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DEMAREST ADVOGADOS

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DEMAREST ADVOGADOS

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DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

João Luís Ribeiro de Almeida
DEMAREST ADVOGADOS

Marcello Pedroso Pereira
DEMAREST ADVOGADOS

Marcus Castro Brumano Ferreira
DEMAREST ADVOGADOS

Matheus Fontes Wahrsager
DEMAREST ADVOGADOS

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DEMAREST ADVOGADOS

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DEONIZIA LEILÕES

Marcelo Rodrigues Xavier
DM ADVOGADOS ASSOCIADOS

Carlos Eduardo Ferreira Levy
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Karelina Staut
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Lucas Nandim
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinicius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Mirian Camanes Vidal Telles
M274 ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

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VOLNISTEM ADVOCACIA

Kamilla Ramires May

RORAIMA

Nerli Farias
1º CARTÓRIO DE REGISTRO DE
IMÓVEIS DE BOA VISTA

José Ruyderlan Ferreira Lessa
AB & DF

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Antônio Cezar da Silva Robalo
CEZAR ROBALO ADVOGADOS

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Desirré Franco
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Marcello Pedroso Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinicius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Ariane Silva Magalhães
MAGALHÃES & FRANZ SOLUÇÕES
EMPRESARIAIS LTDA

Danielle Viviane Medeiros da Silva
MEDEIROS ADVOCACIA

Ângelo Peccini
PECCINI, WERNER & APOLLANO ADVOCACIA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Wesley Silva Ramos
WR LEILÕES

Isaque Castro

Liliane Guerra

Perildes Silva

SANTA CATARINA

Jordan Fabrício Martins
3º OFÍCIO DE REGISTRO DE
IMÓVEIS DE FLORIANÓPOLIS

Luís Henrique Cury
ALBERT ZILLI DOS SANTOS E
ADVOGADOS ASSOCIADOS

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Ildefonso Assing
ASSING & POLI ASSESSORIA CONTÁBIL E AUDITORIA

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BALLSTAEDT GASPARINO & LEITE ADVOGADOS

Eduardo Abreu Alves Barbosa
BEST LEILÕES

Eduardo Irani Silva
CONSELHO REGIONAL DE ENGENHARIA E
AGRONOMIA DE SANTA CATARINA (CREA-SC)

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CONTALE SERVIÇOS CONTÁBEIS LTDA

Rodrigo Brandeburgo Curi
CURI, ARAÚJO E MACHADO
ADVOGADOS E CONSULTORES

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Ricardo Bittar Filho
DEMAREST ADVOGADOS

Darley Grando
DUGRAND CONTABILIDADE

Ivanir Dutra
DUGRAND CONTABILIDADE

Fernando Jacó Anderle
FAZ CONSTRUÇÕES

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HENRIQUE FRANCESCETTO
ADVOCACIA TRIBUTÁRIA

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LEDUC LINS ADVOGADOS

Leandro Antonio Godoy Oliveira
LEDUC LINS ADVOGADOS

Victor Leduc Machado
LEDUC LINS ADVOGADOS

Luís Felipe Espindola Gouvêa
LEDUC LINS ADVOGADOS

Cesar Dias
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Emerson Ferreira das Neves
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Luiz Fernando Sachet
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mário de Castro Marchiori
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mirella de Castro Nanni
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Eirick Ramírez Merlo
MARTINELLI ADVOGADOS

Patrícia de Pádua Rodrigues
MARTINELLI ADVOGADOS

Douglas Dal Monte
MOSIMANN-HORN ADVOGADOS

Fábio Kunz da Silveira
MOSIMANN-HORN ADVOGADOS

Ítalo Augusto Mosimann
MOSIMANN-HORN ADVOGADOS

Lio Vicente Bocorny
MOSIMANN-HORN ADVOGADOS

Luana Debatin Tomasi
MOSIMANN-HORN ADVOGADOS

Marcelo Sardá
MOSIMANN-HORN ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Sérgio Luiz Platt Nahas
SINDICATO DOS CORRETORES DE IMÓVEIS
DE SANTA CATARINA (SINDIMÓVEIS-SC)

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Bruno Carvalho

Fábio Elias Araújo

Marcelo de Almeida Sarkis

SÃO PAULO

André de Azevedo Palmeira
1º REGISTRO DE IMÓVEIS DE SÃO BERNARDO DO CAMPO/SP

Odair Fantoni
ABF

Priscila Infante Prudente Corrêa
APROVCON - APROVAÇÃO E CONSULTORIA EM LEGALIZAÇÃO DE IMÓVEIS LTDA

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Flaviano Galhardo
ASSOCIAÇÃO DOS REGISTRADORES IMOBILIÁRIOS DE SÃO PAULO (ARISP)

Lucilene Jacinto da Silva
AZAMBUJA & JACINTO ADVOCACIA

João Henrique Gasparino
BALLSTAEDT GASPARINO & LEITE ADVOGADOS

Bernardo Steinitz
BARBOSA, RAIMUNDO, GONTIJO E CÂMARA ADVOGADOS

Cristina Justo
BARBOSA, RAIMUNDO, GONTIJO E CÂMARA ADVOGADOS

Pedro Teixeira
BARBOSA, RAIMUNDO, GONTIJO E CÂMARA ADVOGADOS

Rodrigo Câmara
BARBOSA, RAIMUNDO, GONTIJO E CÂMARA ADVOGADOS

Tamyelle Saldanha
BARBOSA, RAIMUNDO, GONTIJO E CÂMARA ADVOGADOS

Maria Anselma Coscrato dos Santos
CONTAC CONTABILIDADE

Bruna Monique Vaccarelli
DEMAREST ADVOGADOS

Elisa Ribeiro
EICHENBERG & LOBATO ADVOGADOS ASSOCIADOS

Caio Maschião da Costa
EVEN CONSTRUTORA E INCORPORADORA S.A.

Luís Carlos Ferreira dos Santos Junior
FERREIRA DOS SANTOS ADVOGADOS

Fernando Rodrigues
FL19 ENGENHARIA

Carlos Sanches
GFDS ADVOGADOS

Anderson Ferreira
GRUPO PLANUS

Fabio Gomes
GRUPO PLANUS

Felipe Pestana
GRUPO PLANUS

Janaina Torres
GRUPO PLANUS

Sueli Diegues
GRUPO PLANUS

Vicente Russo
GRUPO UOL

Heitor Ronaldo de Freitas
HEITOR FREITAS SOCIEDADE INDIVIDUAL DE ADVOCACIA

Walter Lima Damasceno
HUNTERS ENGENHARIA E CONSULTORIA LTDA

Paulo Figueira
IIPR GESTÕES E REGULARIZAÇÕES

Douglas Albrecht Novo de Oliveira
JRNOVO SERVIÇOS TÉCNICOS LTDA

Rodrigo Avancine
KRAV CONSULTORIA AMBIENTAL

Miriam Camanes Vidal Telles
M274 ARQUITETURA

Cesar Dias
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Emerson Ferreira das Neves
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Luiz Fernando Sachet
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mário de Castro Marchiori
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Mirella de Castro Nanni
MARCHIORI, SACHET, BARROS & DIAS ADVOGADOS

Maria do Rosário Pereira Esteves
MARIA DO ROSÁRIO ESTEVES ADVOCACIA

Samanta Souza
MOURA E SOUZA ADVOGADOS

Amanda Soares Curcio
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Caroline Delmondes
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Sabrina Rampim
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Alessandra Rezende Torres
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Andresa Cunha de Faria
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Daniilo Breve
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Deliana Salomão de Castro
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Fábio Diniz Appendino
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Helvécio Franco Maia Júnior
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Luís Felipe Bernardes Sá Teles
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Luís Felipe de Campos
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Patrícia Pilo Bittencourt Redig
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Romes Paulo de Oliveira Jr.
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Tomás Vaz de Oliveira Brandão
ROLIM, VIOTTI & LEITE CAMPOS ADVOGADOS

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Carlos Gerhard
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Juan Farias
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Leonardo Biar
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Viviane Pereira
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Tatiana Zanella
SANRLEI POLINI ENGENHARIA CONSULTIVA

Ronaldo Pupinski
SUGOI CONSTRUTORA E INCORPORADORA

Luiz Fernando Blumenthal Pardell
TRAVAGLINI FERREIRA, SACAMOTO, JACOPETTI & PARDELL ADVOGADOS

Marcus Vinícius Travaglini Ferreira
TRAVAGLINI FERREIRA, SACAMOTO, JACOPETTI & PARDELL ADVOGADOS

Ránilton Henrique Saway Sacamoto
TRAVAGLINI FERREIRA, SACAMOTO, JACOPETTI & PARDELL ADVOGADOS

Tato Alves Ramos Jacopetti
TRAVAGLINI FERREIRA, SACAMOTO, JACOPETTI & PARDELL ADVOGADOS

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

SERGIPE

Estelita Nunes de Oliveira
11º OFÍCIO DA COMARCA DE ARACAJU

Gustavo do Nascimento Silva
11º OFÍCIO DA COMARCA DE ARACAJU

João Wile Santos do Nascimento
11º OFÍCIO DA COMARCA DE ARACAJU

Silvana de Jesus Barbosa Nascimento
11º OFÍCIO DA COMARCA DE ARACAJU

Adilson Bento de Araújo
ABA LEILÕES

Adelson Rios
ADELSON RIOS ENGENHARIA LTDA

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Henrique Maciel
ASSOCIAÇÃO DOS NOTÁRIOS E REGISTRADORES DO ESTADO DO SERGIPE (ANOREG/SE)

Matheus de Abreu Chagas
BARRETTO CHAGAS ADVOCACIA

Ana Maria Soares de Abreu
CARTÓRIO EDUARDO ABREU

José Alberto Nonato
CONPLUS CONTABILIDADE

Aline Barros Feitosa
CONSTRUTORA CELI

Clara Carvalho
CONSTRUTORA CELI

Elis Santana
CONSTRUTORA CELI

Haulen Vieira
CONSTRUTORA CELI

David Sampaio Barretto
CONSTRUTORA SANTA MARIA

Fagner dos Santos Valença
CONSTRUTORA SANTA MARIA

João Victor Barros Santana
DAS ADVOGADOS

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

Kaique Sá do Nascimento
DEMAREST ADVOGADOS

Marcelo Pedroso Pereira
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Rodrigo Dias de Oliveira Rosa
DIAS ROSA CONSULTORIA

Diogo de Calasans Melo Andrade
DIOGO CALASANS ADVOCACIA E CONSULTORIA

Miriam Camanes Vidal Telles
M274 ARQUITETURA

Stella Maris Nelson de Mello Manier
MANIER & MANIER CONSULTORIA EMPRESARIAL LTDA

Afife Martins
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Caroline Delmondes
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Felipe de Moura Jesus
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

Marcos Natercio Silva Raimundo
PRIMERS CONSULTORIA E LEGALIZAÇÃO IMOBILIÁRIA

João Rafael Lago
RFL CONSTRUÇÕES E REFORMAS

Gleide Selma Santos
RICARTE CONTABILIDADE

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Sanrlei Polini
SANRLEI POLINI ENGENHARIA CONSULTIVA

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

Fabio Santana

TOCANTINS

Emanuel Acaiba Reis de Sousa
1º TABELIONATO DE NOTAS DE PALMAS

Sagramor Angela Piccoli
2º TABELIONATO DE NOTAS DE PALMAS

Suraika Paiva de Sousa
2º TABELIONATO DE NOTAS DE PALMAS

Rigoalberto Mendes Sousa Junior
ALTÍSSIMO ENGENHARIA

José Fernando Melo
ARGO ENGENHARIA

Lawrence Santini
ASAP DOCUMENTOS

Luís Guilherme Souza
ASAP DOCUMENTOS

Valdir Cassimiro
ASSOCIAÇÃO DOS NOTÁRIOS E REGISTRADORES DO TOCANTINS (ANOREG/TO)

Misleny Rodrigues
CARTÓRIO DE REGISTRO DE IMÓVEIS DE PALMAS

Danyllo Maia
DANYLLO MAIA LEILÕES JUDICIAIS

Beatriz de Oliveira Freitas Neiva
DEMAREST ADVOGADOS

Carlos Eduardo Marino Orsolon
DEMAREST ADVOGADOS

Deborah Alvarez Mendes
DEMAREST ADVOGADOS

Fernanda Barata Santana
DEMAREST ADVOGADOS

João Luis Ribeiro de Almeida
DEMAREST ADVOGADOS

Marcello Pedrosa Pereira
DEMAREST ADVOGADOS

Marcus Castro Brumano Ferreira
DEMAREST ADVOGADOS

Matheus Fontes Wahrsager
DEMAREST ADVOGADOS

Nicolle Marques Robles
DEMAREST ADVOGADOS

Thais Meirelles
DEMAREST ADVOGADOS

Edson Antônio Sousa Pontes Pinto
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Vinicius de Almeida Alves
DPLAW - PONTES PINTO E PIGNANELI
SOCIEDADE DE ADVOGADOS

Gabriel Oliveira da Silva Cunha
FOCO CONTABILIDADE

Joslan Galvão Lopes
FOCO CONTABILIDADE

Fernanda Bueno Sousa e Silva
MACHADO E CUNHA ADVOCACIA

Matheus Sales de Oliveira Lopes
MOREIRA & CURY ADVOGADOS ASSOCIADOS

Renato Martins Cury
MOREIRA & CURY ADVOGADOS ASSOCIADOS

Poliana dos Reis da Luz
MOREIRA & CURY ADVOGADOS ASSOCIADOS

Renata Lima de Oliveira
RENATA LIMA ARQUITETURA

Andrea Balzano Ilarri
RSM BRASIL CONSULTORIA EMPRESARIAL LTDA

Flávio Henrique de Oliveira
TABELIONATO TAQUARALTO

Carla Dutra
VERS CONTABILIDADE

Priscilla Oliveira
VERS CONTABILIDADE

PUBLIC SECTOR CONTRIBUTORS

ACRE

Eurico Pismel
CORPO DE BOMBEIROS MILITAR DO ACRE

Daniela Tamwing
DEPARTAMENTO ESTADUAL DE ÁGUA
E SANEAMENTO (DEPASA)

Edmilso Palmeira
GOVERNO DO ESTADO DO ACRE

Israel Souza
GOVERNO DO ESTADO DO ACRE

Duanne Carol
JUNTA COMERCIAL DO ESTADO DO ACRE

Peter Aquino
JUNTA COMERCIAL DO ESTADO DO ACRE

Bruna Benedita
PREFEITURA MUNICIPAL DE RIO BRANCO

Cesar Menezes
PREFEITURA MUNICIPAL DE RIO BRANCO

Claudia Cunha
PREFEITURA MUNICIPAL DE RIO BRANCO

Cláudio Rommero
PREFEITURA MUNICIPAL DE RIO BRANCO

Deane Fernandes
PREFEITURA MUNICIPAL DE RIO BRANCO

Edson Rigaud
PREFEITURA MUNICIPAL DE RIO BRANCO

Ezequiel Carvalho
PREFEITURA MUNICIPAL DE RIO BRANCO

Keilly da Silva
PREFEITURA MUNICIPAL DE RIO BRANCO

Marky Brito
PREFEITURA MUNICIPAL DE RIO BRANCO

Monique Moraes
PREFEITURA MUNICIPAL DE RIO BRANCO

Samya Assis
PREFEITURA MUNICIPAL DE RIO BRANCO

Vanilce de Paula Lima
PREFEITURA MUNICIPAL DE RIO BRANCO

Wilson Leite
PREFEITURA MUNICIPAL DE RIO BRANCO

Jesse Drumond
TRIBUNAL DE JUSTIÇA DO ESTADO DO ACRE

Jovanny Fogaça
TRIBUNAL DE JUSTIÇA DO ESTADO DO ACRE

Leandro Gross
TRIBUNAL DE JUSTIÇA DO ESTADO DO ACRE

Thais Khalil
TRIBUNAL DE JUSTIÇA DO ESTADO DO ACRE

Zenice Mota Cardoso
TRIBUNAL DE JUSTIÇA DO ESTADO DO ACRE

Rodrigo Santos

ALAGOAS

Darbio Renato Alvim Santos
CORPO DE BOMBEIROS MILITAR DE ALAGOAS

Sérgio André Silva Verçosa
CORPO DE BOMBEIROS MILITAR DE ALAGOAS

Alexandra Vieira
GOVERNO DO ESTADO DE ALAGOAS

Eugenio Filho
GOVERNO DO ESTADO DE ALAGOAS

Carlos Araújo
JUNTA COMERCIAL DO ESTADO DE ALAGOAS

Arypuanã Santiago Neto
PREFEITURA MUNICIPAL DE MACEIÓ

Diocesar Taffarel
PREFEITURA MUNICIPAL DE MACEIÓ

Gilberto Meister
PREFEITURA MUNICIPAL DE MACEIÓ

Marineide Palmeira
PREFEITURA MUNICIPAL DE MACEIÓ

Rosângela Azevedo
PREFEITURA MUNICIPAL DE MACEIÓ

Edmundo Jorge Lins da Silva Filho
REDESIM

Alexandre de Caiado Castro Moraes
TRIBUNAL DE JUSTIÇA DO ESTADO DE ALAGOAS

Amôs Araújo
TRIBUNAL DE JUSTIÇA DO ESTADO DE ALAGOAS

Pedro Ivens Simões de França
TRIBUNAL DE JUSTIÇA DO ESTADO DE ALAGOAS

AMAPÁ

Mateus Picanço Almeida
CORPO DE BOMBEIROS MILITAR DO AMAPÁ

Wagner Coelho Pereira
CORPO DE BOMBEIROS MILITAR DO AMAPÁ

Benedito Paulo de Souza
GOVERNO DO ESTADO DO AMAPÁ

Elielson Santana
GOVERNO DO ESTADO DO AMAPÁ

Gilson Carlos Rodrigues
GOVERNO DO ESTADO DO AMAPÁ

Gilberto Laurindo
JUNTA COMERCIAL DO ESTADO DO AMAPÁ

Charles Reis
PREFEITURA MUNICIPAL DE MACAPÁ

Danilo Ramos
PREFEITURA MUNICIPAL DE MACAPÁ

Ereny Melo
PREFEITURA MUNICIPAL DE MACAPÁ

Fernanda Barbosa Pinheiro
PREFEITURA MUNICIPAL DE MACAPÁ

Michele Raya
PREFEITURA MUNICIPAL DE MACAPÁ

Nayara Barbosa
PREFEITURA MUNICIPAL DE MACAPÁ

Raimundo Sergio
PREFEITURA MUNICIPAL DE MACAPÁ

Vera Almeida
PREFEITURA MUNICIPAL DE MACAPÁ

Alaíde Maria de Paula
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Antônio José de Menezes
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Elayne Cantuária
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Ivanny Monteiro
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Job Duarte Moraes
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Laeyny Benedito Silva Carvalho
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Moisés Ferreira Diniz
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Simone Moraes dos Santos
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Wellison Luís Santos da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAPÁ

Arauna Almeida

AMAZONAS

Danizio Valente Gonçalves Neto
CORPO DE BOMBEIROS MILITAR DO AMAZONAS

Anny Karollyny Silveira Saraiva
GOVERNO DO ESTADO DO AMAZONAS

Aurelio Leite
GOVERNO DO ESTADO DO AMAZONAS

Diego Silveira
GOVERNO DO ESTADO DO AMAZONAS

Jeibi Medeiros da Costa
GOVERNO DO ESTADO DO AMAZONAS

Karen Monteiro
GOVERNO DO ESTADO DO AMAZONAS

Carolina Fogaça
INSTITUTO MUNICIPAL DE PLANEJAMENTO URBANO

Cláudio Guenka
INSTITUTO MUNICIPAL DE PLANEJAMENTO URBANO

Marcelo Megali
INSTITUTO MUNICIPAL DE PLANEJAMENTO URBANO

Cristiano Chixaro
JUNTA COMERCIAL DO ESTADO DO AMAZONAS

Edna Lindoso
JUNTA COMERCIAL DO ESTADO DO AMAZONAS

Jaqueline Alfaia
JUNTA COMERCIAL DO ESTADO DO AMAZONAS

Alain Gian Ribeiro da Costa
PREFEITURA MUNICIPAL DE MANAUS

Aldenira Rodrigues Queiroz
PREFEITURA MUNICIPAL DE MANAUS

Armando C. Simões da Silva
PREFEITURA MUNICIPAL DE MANAUS

Cristiane Souto Maior
PREFEITURA MUNICIPAL DE MANAUS

Cyrillo Neves Filho
PREFEITURA MUNICIPAL DE MANAUS

Erivelto Leal
PREFEITURA MUNICIPAL DE MANAUS

Islanes Souza
PREFEITURA MUNICIPAL DE MANAUS

Jeanne da R. Mota
PREFEITURA MUNICIPAL DE MANAUS

José Lima
PREFEITURA MUNICIPAL DE MANAUS

Keppler Pena de Araújo Junior
PREFEITURA MUNICIPAL DE MANAUS

Paulo Rodrigues
PREFEITURA MUNICIPAL DE MANAUS

Roberto Uchoa
PREFEITURA MUNICIPAL DE MANAUS

Sandra Dantas
PREFEITURA MUNICIPAL DE MANAUS

Danielly Fernandes da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAZONAS

Mônica Raposo da Câmara Chaves
do Carmo
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAZONAS

Ricardo Câmara
TRIBUNAL DE JUSTIÇA DO ESTADO DO AMAZONAS

BAHIA

Major Marcos Vinicius Carneiro Moreira
CORPO DE BOMBEIROS MILITAR DA BAHIA

Tenente Pedro Andrade
CORPO DE BOMBEIROS MILITAR DA BAHIA

Alexandre Silva
GOVERNO DO ESTADO DA BAHIA

Carlos Maurício de Sena Cova
GOVERNO DO ESTADO DA BAHIA

Guilherme Teixeira Rocha
GOVERNO DO ESTADO DA BAHIA

Jadson Bitencourt Andrade Oliveira
GOVERNO DO ESTADO DA BAHIA

Paulo Deodoro Medrado Sobrinho
GOVERNO DO ESTADO DA BAHIA

Andrea Mendonça
JUNTA COMERCIAL DO ESTADO DA BAHIA

Marcus Ferreira Simoes de Oliveira
JUNTA COMERCIAL DO ESTADO DA BAHIA

Paula Miranda Ribeiro
JUNTA COMERCIAL DO ESTADO DA BAHIA

Tiana Araujo
JUNTA COMERCIAL DO ESTADO DA BAHIA

Aline Castro Lessa
PREFEITURA MUNICIPAL DO SALVADOR

Ana Vitória Gomes
PREFEITURA MUNICIPAL DO SALVADOR

Anderson Peixoto Sampaio
PREFEITURA MUNICIPAL DO SALVADOR

André Amado Gomes
PREFEITURA MUNICIPAL DO SALVADOR

Augusto Cezar Guenem da Fonseca
PREFEITURA MUNICIPAL DO SALVADOR

Cilene Azevedo
PREFEITURA MUNICIPAL DO SALVADOR

Dilson Tanajura Moreira
PREFEITURA MUNICIPAL DO SALVADOR

Frederico Gunnar Durr
PREFEITURA MUNICIPAL DO SALVADOR

Jealva Fonseca
PREFEITURA MUNICIPAL DO SALVADOR

João Melo dos Santos Filho
PREFEITURA MUNICIPAL DO SALVADOR

Jorge Luiz Santos Gonzaga
PREFEITURA MUNICIPAL DO SALVADOR

José Alberto Reis Sampaio
PREFEITURA MUNICIPAL DO SALVADOR

Juliana Setenta
PREFEITURA MUNICIPAL DO SALVADOR

Leonardo Lima Albuquerque
PREFEITURA MUNICIPAL DO SALVADOR

Liliana Silva e Almeida
PREFEITURA MUNICIPAL DO SALVADOR

Marcus Vinicius Reis Alcântara
PREFEITURA MUNICIPAL DO SALVADOR

Paloma Cunegundes
PREFEITURA MUNICIPAL DO SALVADOR

Ricardo Maracaja Pereira
PREFEITURA MUNICIPAL DO SALVADOR

Rita de Cássia Araújo Ramalho
PREFEITURA MUNICIPAL DO SALVADOR

Rosicleia Sabino dos Santos Coelho
PREFEITURA MUNICIPAL DO SALVADOR

Valdir Brito
PREFEITURA MUNICIPAL DO SALVADOR

Argemiro de Azevedo Dutra
TRIBUNAL DE JUSTIÇA DO ESTADO DA BAHIA

Fábio Alessandro Costa Bastos
TRIBUNAL DE JUSTIÇA DO ESTADO DA BAHIA

Joanísio de Matos Dantas
TRIBUNAL DE JUSTIÇA DO ESTADO DA BAHIA

Moacir Reis Fernandes Filho
TRIBUNAL DE JUSTIÇA DO ESTADO DA BAHIA

Marcelo Moraes

CEARÁ

Nonato Oliveira
GOVERNO DO ESTADO DO CEARÁ

Raimundo Frutuoso de Oliveira Júnior
GOVERNO DO ESTADO DO CEARÁ

Eduardo Jereissati
JUNTA COMERCIAL DO ESTADO DO CEARÁ

Lourenço Arrais
JUNTA COMERCIAL DO ESTADO DO CEARÁ

A. Augusto F. de Oliveira
PREFEITURA MUNICIPAL DE FORTALEZA

Águeda Muniz
PREFEITURA MUNICIPAL DE FORTALEZA

Amanda Ribeiro Pessoa Serpa
PREFEITURA MUNICIPAL DE FORTALEZA

Andrei Simonassi
PREFEITURA MUNICIPAL DE FORTALEZA

Camila Claudino
PREFEITURA MUNICIPAL DE FORTALEZA

Daniela Vasconcelos
PREFEITURA MUNICIPAL DE FORTALEZA

David Pizol
PREFEITURA MUNICIPAL DE FORTALEZA

Eliene Barbosa
PREFEITURA MUNICIPAL DE FORTALEZA

Fernanda Farias Gimenes
PREFEITURA MUNICIPAL DE FORTALEZA

Heloiza Beatriz da Silva Muniz
PREFEITURA MUNICIPAL DE FORTALEZA

Mairlon Moreira de Souza
PREFEITURA MUNICIPAL DE FORTALEZA

Marcela Napoleão
PREFEITURA MUNICIPAL DE FORTALEZA

Maryvone Moura Gomes
PREFEITURA MUNICIPAL DE FORTALEZA

Ney Lopes Barbosa Júnior
PREFEITURA MUNICIPAL DE FORTALEZA

Raphael Cavalcante
PREFEITURA MUNICIPAL DE FORTALEZA

Ronald Holanda
PREFEITURA MUNICIPAL DE FORTALEZA

Alex Barbosa
REDESIM

Demétrio Saker Neto
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

Luana Lima de Souza Oliveira
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

Márcia Aurélio Viana Paiva
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

Maria Magdalena Rufino Magalhães
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

Nilsiton Aragão
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

Victor Alves Dias
TRIBUNAL DE JUSTIÇA DO ESTADO DO CEARÁ

ESPÍRITO SANTO

Karla Ponzo
COMPANHIA ESPÍRITO SANTENSE
DE SANEAMENTO (CESAN)

Andrison Cosme
CORPO DE BOMBEIROS MILITAR DO ESPÍRITO SANTO

Lauro Ribas Vianna Filho
GOVERNO DO ESTADO DO ESPÍRITO SANTO

Wesley Pestana Baratela
GOVERNO DO ESTADO DO ESPÍRITO SANTO

Henrique Gonçalves Ribeiro
JUNTA COMERCIAL DO ESTADO DO ESPÍRITO SANTO

Andréa P. Mesquita
PREFEITURA MUNICIPAL DE VITÓRIA

Edinaldo Rossi
PREFEITURA MUNICIPAL DE VITÓRIA

Glacilda Rodrigues
PREFEITURA MUNICIPAL DE VITÓRIA

Henrique Valentim
PREFEITURA MUNICIPAL DE VITÓRIA

Lúcia Regina Senna Miranda Tourinho
PREFEITURA MUNICIPAL DE VITÓRIA

Marcos Santana
PREFEITURA MUNICIPAL DE VITÓRIA

Maria Cristina Dalcolmo
PREFEITURA MUNICIPAL DE VITÓRIA

Nathalia Melo
PREFEITURA MUNICIPAL DE VITÓRIA

Otto Furtado Grelert
PREFEITURA MUNICIPAL DE VITÓRIA

Renzo Nagem Nogueira
PREFEITURA MUNICIPAL DE VITÓRIA

Samantha Correia Maciel
PREFEITURA MUNICIPAL DE VITÓRIA

Marco Antonio Severini
TRIBUNAL DE JUSTIÇA DO ESTADO
DO ESPÍRITO SANTO

Rodrigo Cardoso Freitas
TRIBUNAL DE JUSTIÇA DO ESTADO
DO ESPÍRITO SANTO

FEDERAL DISTRICT

Claudio Barbosa Miranda
GOVERNO DO DISTRITO FEDERAL

Heber Niemeyer Botelho
GOVERNO DO DISTRITO FEDERAL

Márcio Gonçalves
GOVERNO DO DISTRITO FEDERAL

Mariela Palmeira Oliveira
GOVERNO DO DISTRITO FEDERAL

Ricardo Noronha
GOVERNO DO DISTRITO FEDERAL

Sandra Maria Carneiro Macedo
GOVERNO DO DISTRITO FEDERAL

Anna Cláudia Leite Mesquita Garcia
JUNTA COMERCIAL, INDUSTRIAL E
SERVIÇOS DO DISTRITO FEDERAL

Juliana Dato Leal
JUNTA COMERCIAL, INDUSTRIAL E
SERVIÇOS DO DISTRITO FEDERAL

Marcella França Athayde Browne
JUNTA COMERCIAL, INDUSTRIAL E
SERVIÇOS DO DISTRITO FEDERAL

Walid de Melo Pires
JUNTA COMERCIAL, INDUSTRIAL E
SERVIÇOS DO DISTRITO FEDERAL

Daniel Barbosa Pereira
TRIBUNAL DE JUSTIÇA DO DISTRITO
FEDERAL E DOS TERRITÓRIOS

Pacífico Nunes
TRIBUNAL DE JUSTIÇA DO DISTRITO
FEDERAL E DOS TERRITÓRIOS

Victor Abreu da Silva
TRIBUNAL DE JUSTIÇA DO DISTRITO
FEDERAL E DOS TERRITÓRIOS

Rafael Mall

GOIÁS

Mário Belar
GOVERNO DO ESTADO DE GOIÁS

Ana Paula Chaves Amador
JUNTA COMERCIAL DO ESTADO DE GOIÁS

Euclides Barbo Siqueira
JUNTA COMERCIAL DO ESTADO DE GOIÁS

José Óscar Estevão Alves
JUNTA COMERCIAL DO ESTADO DE GOIÁS

Fernanda Arantes
PREFEITURA MUNICIPAL DE GOIÂNIA

Germana Arantes
PREFEITURA MUNICIPAL DE GOIÂNIA

Giovanna Sodré
PREFEITURA MUNICIPAL DE GOIÂNIA

Gustavo Abdo
PREFEITURA MUNICIPAL DE GOIÂNIA

Janamaina Costa Bezerra de Azevedo
PREFEITURA MUNICIPAL DE GOIÂNIA

Luiz Lucas
PREFEITURA MUNICIPAL DE GOIÂNIA

Rafael Lúcio de Souza Olinto Meirelles
PREFEITURA MUNICIPAL DE GOIÂNIA

Renan Santana Braga
PREFEITURA MUNICIPAL DE GOIÂNIA

Rhuan Pablo Batiam Ferreira
PREFEITURA MUNICIPAL DE GOIÂNIA

Romério do Carmo Cordeiro
TRIBUNAL DE JUSTIÇA DO ESTADO DE GOIÁS

MARANHÃO

César Augusto Carvalho Costa Filho
GOVERNO DO ESTADO DO MARANHÃO

Irene Ferreira Costa
GOVERNO DO ESTADO DO MARANHÃO

Jorge Luís Castro dos Santos
GOVERNO DO ESTADO DO MARANHÃO

Kelder Fiorotti
GOVERNO DO ESTADO DO MARANHÃO

Naudimar Campos
GOVERNO DO ESTADO DO MARANHÃO

Savio Amorim
GOVERNO DO ESTADO DO MARANHÃO

Italo Lima
JUNTA COMERCIAL DO ESTADO DO MARANHÃO

Ricardo Diniz Dias
JUNTA COMERCIAL DO ESTADO DO MARANHÃO

Sergio Silva Sombra
JUNTA COMERCIAL DO ESTADO DO MARANHÃO

Alice Christiane Rodrigues Cardoso
PREFEITURA MUNICIPAL DE SÃO LUÍS

Gabriel Henrique
PREFEITURA MUNICIPAL DE SÃO LUÍS

Luis André Grangeiro Tavares Oliveira
PREFEITURA MUNICIPAL DE SÃO LUÍS

Milena Cardoso
PREFEITURA MUNICIPAL DE SÃO LUÍS

Thiago Afonso
PREFEITURA MUNICIPAL DE SÃO LUÍS

Wilson França Ribeiro Filho
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TRIBUNAL DE JUSTIÇA DO ESTADO DO MARANHÃO

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GOVERNO DO ESTADO DE MATO GROSSO

Marcone Gonçalves Pinheiro
GOVERNO DO ESTADO DE MATO GROSSO

Vinícius José Simioni Silva
GOVERNO DO ESTADO DE MATO GROSSO

Kenner Langner da Silva
JUNTA COMERCIAL DO ESTADO DE MATO GROSSO

Rafael Vitaliano Ferreira Coelho
JUNTA COMERCIAL DO ESTADO DE MATO GROSSO

Ana Paula Nunes
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Andréa Franchello Dinardi Rangel
PREFEITURA MUNICIPAL DE CUIABÁ

Beatriz Bandeira
PREFEITURA MUNICIPAL DE CUIABÁ

Chádia Sebba
PREFEITURA MUNICIPAL DE CUIABÁ

Débora Marques Vilar
PREFEITURA MUNICIPAL DE CUIABÁ

Elisabeth Teixeira
PREFEITURA MUNICIPAL DE CUIABÁ

Jefferson Vilela
PREFEITURA MUNICIPAL DE CUIABÁ

Paloma Santos de Moraes
PREFEITURA MUNICIPAL DE CUIABÁ

Pollyana Beatriz Bandeira
PREFEITURA MUNICIPAL DE CUIABÁ

Thiago Moacir Dias Guerra Semensato
PREFEITURA MUNICIPAL DE CUIABÁ

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REDESIM

Marcio Wagner Cavalcanti
REDESIM

Renatta Tirapelle
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ESTADO DE MATO GROSSO

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MATO GROSSO DO SUL

Amanda Cristina Irie
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Bruno Bastos
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Fernando Peretti
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Gilberto Uechi
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Jaime Verruck
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Marlene Fernandes Cruz
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Wilson Taira
GOVERNO DO ESTADO DE MATO GROSSO DO SUL

Augusto César Ferreira de Castro
JUNTA COMERCIAL DO ESTADO
DE MATO GROSSO DO SUL

Nivaldo Domingos da Rocha
JUNTA COMERCIAL DO ESTADO
DE MATO GROSSO DO SUL

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PREFEITURA MUNICIPAL DE CAMPO GRANDE

Emerson Augusto Maeda Taira
PREFEITURA MUNICIPAL DE CAMPO GRANDE

João Augusto
PREFEITURA MUNICIPAL DE CAMPO GRANDE

Laerte Cavalari
PREFEITURA MUNICIPAL DE CAMPO GRANDE

Marco Antonio Miranda Tomi
PREFEITURA MUNICIPAL DE CAMPO GRANDE

Alessandro Meliso
TRIBUNAL DE JUSTIÇA DO ESTADO
DE MATO GROSSO DO SUL

Fernando Chemin Cury
TRIBUNAL DE JUSTIÇA DO ESTADO
DE MATO GROSSO DO SUL

Juliano Rodrigues Valentim
TRIBUNAL DE JUSTIÇA DO ESTADO
DE MATO GROSSO DO SUL

Mariel Cavalin dos Santos
TRIBUNAL DE JUSTIÇA DO ESTADO
DE MATO GROSSO DO SUL

Ely Ayache

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COMPANHIA DE SANEAMENTO DE
MINAS GERAIS (COPASA)

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CORPO DE BOMBEIROS MILITAR DE MINAS GERAIS

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GOVERNO DO ESTADO DE MINAS GERAIS

Renato Oliveira Delucca
GOVERNO DO ESTADO DE MINAS GERAIS

Ricardo Alves de Sousa
GOVERNO DO ESTADO DE MINAS GERAIS

Ricardo Sousa
GOVERNO DO ESTADO DE MINAS GERAIS

Bruno Selmi Dei Falci
JUNTA COMERCIAL DO ESTADO DE MINAS GERAIS

Henrique Peixoto Petrocchi da Costa
JUNTA COMERCIAL DO ESTADO DE MINAS GERAIS

Lígia Xenex
JUNTA COMERCIAL DO ESTADO DE MINAS GERAIS

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Jean Mattos Duarte
PREFEITURA MUNICIPAL DE BELO HORIZONTE

Juliana Santos Ribeiro
PREFEITURA MUNICIPAL DE BELO HORIZONTE

Lívia Monteiro
PREFEITURA MUNICIPAL DE BELO HORIZONTE

Milla Fernandes
PREFEITURA MUNICIPAL DE BELO HORIZONTE

Roberto Freitas
PREFEITURA MUNICIPAL DE BELO HORIZONTE

Tatiana de Melo Braga
PREFEITURA MUNICIPAL DE BELO HORIZONTE

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TRIBUNAL DE JUSTIÇA DO
ESTADO DE MINAS GERAIS

João Rezende
TRIBUNAL DE JUSTIÇA DO
ESTADO DE MINAS GERAIS

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DO PARÁ (COSANPA)

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GOVERNO DO ESTADO DO PARÁ

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JUNTA COMERCIAL DO ESTADO DO PARÁ

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Bittencourt
JUNTA COMERCIAL DO ESTADO DO PARÁ

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JUNTA COMERCIAL DO ESTADO DO PARÁ

Rodney Aquino
JUNTA COMERCIAL DO ESTADO DO PARÁ

Rondy Araujo
JUNTA COMERCIAL DO ESTADO DO PARÁ

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PREFEITURA MUNICIPAL DE BELÉM

Annete Klatau de Amorim Ferreira
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PREFEITURA MUNICIPAL DE BELÉM

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Márcio André Amorim da Silva
PREFEITURA MUNICIPAL DE BELÉM

Marcos Vinicius Lisboa
PREFEITURA MUNICIPAL DE BELÉM

Maurício Otávio de Almeida
PREFEITURA MUNICIPAL DE BELÉM

Pio Menezes Veiga Netto
PREFEITURA MUNICIPAL DE BELÉM

Reginaldo da Silva Sanchez
PREFEITURA MUNICIPAL DE BELÉM

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José Antônio Ferreira Cavalcante
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARÁ

Kátia Patrícia Brasil da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARÁ

Luiza Freitas
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARÁ

Sílvio César dos Santos Maria
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARÁ

Francisco Petrônio de Oliveira Rolim
GOVERNO DO ESTADO DA PARÁIBA

Francisco Petrônio de Oliveira Rolim
GOVERNO DO ESTADO DA PARÁIBA

Francisco Petrônio de Oliveira Rolim
GOVERNO DO ESTADO DA PARÁIBA

Lilian Palmeira Costa
GOVERNO DO ESTADO DA PARÁIBA

Marconi Campelo
GOVERNO DO ESTADO DA PARÁIBA

Petrônio Rolim
GOVERNO DO ESTADO DA PARÁIBA

Fátima Ventura
JUNTA COMERCIAL DO ESTADO DA PARÁIBA

Rafaela Santos
JUNTA COMERCIAL DO ESTADO DA PARÁIBA

Anderson Menezes
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Brunno Sitônio Fialho de Oliveira
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Fernando Luiz Zandoná
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Giovanni Alencar
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Jordania Coimbra
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Osman Junior
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Rayssa Nóbrega
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Samya Negreiros
PREFEITURA MUNICIPAL DE JOÃO PESSOA

Jailson Suassuna
TRIBUNAL DE JUSTIÇA DO ESTADO DA PARÁIBA

Rodrigo Nóbrega
TRIBUNAL DE JUSTIÇA DO ESTADO DA PARÁIBA

PARANÁ

Antonio Carlos Gerardi
COMPANHIA DE SANEAMENTO
DO PARANÁ (SANEPAR)

Luciana Dolci
COMPANHIA DE SANEAMENTO
DO PARANÁ (SANEPAR)

Antonio Garcia
GOVERNO DO ESTADO DO PARANÁ

Gilberto Calixto
GOVERNO DO ESTADO DO PARANÁ

Juliano Brun Binder
GOVERNO DO ESTADO DO PARANÁ

Luciana Nara Trintim
GOVERNO DO ESTADO DO PARANÁ

Luciano Taho
GOVERNO DO ESTADO DO PARANÁ

Marlon Jorge Liebel
GOVERNO DO ESTADO DO PARANÁ

Rafael Carlos Casanova Neto
GOVERNO DO ESTADO DO PARANÁ

Marcus Vinicius Tadeu Pereira
JUNTA COMERCIAL DO ESTADO DO PARANÁ

Cristiano Yonamine
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PREFEITURA MUNICIPAL DE CURITIBA

Francisco de Assis Inocêncio
PREFEITURA MUNICIPAL DE CURITIBA

Luciane Schafauzer de Pauli
PREFEITURA MUNICIPAL DE CURITIBA

Mara Lucia Ferreira
PREFEITURA MUNICIPAL DE CURITIBA

Sedenir Gomes
PREFEITURA MUNICIPAL DE CURITIBA

Sedenir Gomes
PREFEITURA MUNICIPAL DE CURITIBA

Viviane da Silva Galdino
PREFEITURA MUNICIPAL DE CURITIBA

Andrea Karla Dorce
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

Daniel Pereira Barbosa
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

Noeval de Quadros
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

Rodrigo Becker de Araújo
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

Rogério de Assis
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

Sylvia Castello Branco Gradowski
TRIBUNAL DE JUSTIÇA DO ESTADO DO PARANÁ

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Nyadja Menezes
COMPANHIA PERNAMBUCANA DE SANEAMENTO S.A. (COMPESA)

Abílio Xavier de Almeida Neto
GOVERNO DO ESTADO DE PERNAMBUCO

Allan Santana de Vasconcelos
GOVERNO DO ESTADO DE PERNAMBUCO

Ana Paula Silva
GOVERNO DO ESTADO DE PERNAMBUCO

Jose Oscar de Oliveira Lyra
GOVERNO DO ESTADO DE PERNAMBUCO

Líssandra de Andrade Lima
GOVERNO DO ESTADO DE PERNAMBUCO

Manoel Vasconcelos
GOVERNO DO ESTADO DE PERNAMBUCO

Maurício J. S. Neves
GOVERNO DO ESTADO DE PERNAMBUCO

Stephanie Christini Gomes Pereira
GOVERNO DO ESTADO DE PERNAMBUCO

Suzana Freire Lobo
GOVERNO DO ESTADO DE PERNAMBUCO

Heitor Moura
JUNTA COMERCIAL DO ESTADO DE PERNAMBUCO

Ilayne Larissa Leandro Marques
JUNTA COMERCIAL DO ESTADO DE PERNAMBUCO

Mirtys Kerolayne Batista Queiroz
JUNTA COMERCIAL DO ESTADO DE PERNAMBUCO

Taciana Coutinho Bravo
JUNTA COMERCIAL DO ESTADO DE PERNAMBUCO

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PREFEITURA MUNICIPAL DO RECIFE

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PREFEITURA MUNICIPAL DO RECIFE

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PREFEITURA MUNICIPAL DO RECIFE

Conceição Almeida
PREFEITURA MUNICIPAL DO RECIFE

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PREFEITURA MUNICIPAL DO RECIFE

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PREFEITURA MUNICIPAL DO RECIFE

Rayana Valle
PREFEITURA MUNICIPAL DO RECIFE

Renata Walmsley Rodrigues
PREFEITURA MUNICIPAL DO RECIFE

Ricardo Pena
PREFEITURA MUNICIPAL DO RECIFE

Frederico de Moraes Tompson
TRIBUNAL DE JUSTIÇA DO ESTADO DE PERNAMBUCO

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ÁGUAS DE TERESINA

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CORPO DE BOMBEIROS MILITAR DO ESTADO DO PIAUÍ

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Graça Ramos
GOVERNO DO ESTADO DO PIAUÍ

Matheus Cortes
GOVERNO DO ESTADO DO PIAUÍ

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JUNTA COMERCIAL DO ESTADO DO PIAUÍ

Monteiro Júnior
JUNTA COMERCIAL DO ESTADO DO PIAUÍ

Rafael Sampaio Oliveira
JUNTA COMERCIAL DO ESTADO DO PIAUÍ

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PREFEITURA MUNICIPAL DE TERESINA

Neide Maria Viana de Sousa Ribeiro
PREFEITURA MUNICIPAL DE TERESINA

Elvanice Pereira de Souza
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Fernando Melo
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Francisco Damasceno
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Lucileide Pereira Belo
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Sebastião Firmino Lima Filho
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Sérgio Gonçalves de Miranda
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

Thalison Costa
TRIBUNAL DE JUSTIÇA DO ESTADO DO PIAUÍ

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Bianca Perez Barcellos
GOVERNO DO ESTADO DO RIO DE JANEIRO

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GOVERNO DO ESTADO DO RIO DE JANEIRO

Fábio Rocha Verbicário
GOVERNO DO ESTADO DO RIO DE JANEIRO

Fernando Teixeira Pinto
GOVERNO DO ESTADO DO RIO DE JANEIRO

Flavia Domingas Guerra
GOVERNO DO ESTADO DO RIO DE JANEIRO

Priscila Sakalem
GOVERNO DO ESTADO DO RIO DE JANEIRO

Thayane Ataíde
GOVERNO DO ESTADO DO RIO DE JANEIRO

Vinicius Goulart Angelici dos Santos
GOVERNO DO ESTADO DO RIO DE JANEIRO

Walter Roza Junior
GOVERNO DO ESTADO DO RIO DE JANEIRO

Bianca Simões
JUNTA COMERCIAL DO ESTADO DO RIO DE JANEIRO

Delmir Custodio da Silva
JUNTA COMERCIAL DO ESTADO DO RIO DE JANEIRO

Suzana Mileto
JUNTA COMERCIAL DO ESTADO DO RIO DE JANEIRO

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Ana Paula Perini
PREFEITURA DA CIDADE DO RIO DE JANEIRO

Claudio José Escalera da Silva
PREFEITURA DA CIDADE DO RIO DE JANEIRO

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PREFEITURA DA CIDADE DO RIO DE JANEIRO

Fátima Costa Pimentel de Souza
PREFEITURA DA CIDADE DO RIO DE JANEIRO

José Augusto da Silva Machado
PREFEITURA DA CIDADE DO RIO DE JANEIRO

Marcelo de Oliveira São José
PREFEITURA DA CIDADE DO RIO DE JANEIRO

Márcio Fleury
PREFEITURA DA CIDADE DO RIO DE JANEIRO

Ridualdo Portilho Pettena
PREFEITURA DA CIDADE DO RIO DE JANEIRO

Sandra Nunes da Rocha Fagundes
PREFEITURA DA CIDADE DO RIO DE JANEIRO

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TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO DE JANEIRO

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GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

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GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

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GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Jane Araújo
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Neil Armstrong
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Raffaele Giglio
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Rodrigo Otávio
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Valeriano Almeida
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Wellington Leite
GOVERNO DO ESTADO DO RIO GRANDE DO NORTE

Carlos Augusto Paiva Maia
JUNTA COMERCIAL DO ESTADO DO RIO GRANDE DO NORTE

Francisco Neto
JUNTA COMERCIAL DO ESTADO DO RIO GRANDE DO NORTE

Joanna de Oliveira Guerra
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PREFEITURA MUNICIPAL DO NATAL

Ronaldo José Rêgo de Araújo
PREFEITURA MUNICIPAL DO NATAL

Thiago Mesquita
PREFEITURA MUNICIPAL DO NATAL

Cleofas Coelho de Araújo Júnior
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Lisiane Nunes
CORPO DE BOMBEIROS MILITAR DO RIO GRANDE DO SUL

Paulo Ricardo Mattos Gonçalves
GOVERNO DO ESTADO DO RIO GRANDE DO SUL

Pedro Kohls Toralles
GOVERNO DO ESTADO DO RIO GRANDE DO SUL

José Waldemar de Oliveira Pinto
JUNTA COMERCIAL, INDUSTRIAL E SERVIÇOS DO ESTADO DO RIO GRANDE DO SUL

Silvio Moisés Ramão
JUNTA COMERCIAL, INDUSTRIAL E SERVIÇOS DO ESTADO DO RIO GRANDE DO SUL

Adriano Boff
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Airana Ramalho do Canto
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Artur Ribas
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Christian Fouchard Justin
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Christiane Salomoni
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Cristiane Dias Pasqualon
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Daniela Machado
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Lourenço Prati
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Marcelo Grunwald
PREFEITURA MUNICIPAL DE PORTO ALEGRE

Maria Clara Ribeiro
PREFEITURA MUNICIPAL DE PORTO ALEGRE

José Luiz Leal Vieira
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Juliano Stumpf
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Mariana Araújo Lopes
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Maurício Ramires
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Rosane Bordsasch
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Sander Cassepp Fonseca
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

Willian Couto Machado
TRIBUNAL DE JUSTIÇA DO ESTADO DO RIO GRANDE DO SUL

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CORPO DE BOMBEIROS MILITAR DO ESTADO DE RONDÔNIA

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GOVERNO DO ESTADO DE RONDÔNIA

Darlene Amaral de Souza
GOVERNO DO ESTADO DE RONDÔNIA

Edmar Lima
GOVERNO DO ESTADO DE RONDÔNIA

Emerson Boritza
GOVERNO DO ESTADO DE RONDÔNIA

Flaudemir Reis de Oliveira
GOVERNO DO ESTADO DE RONDÔNIA

Iemeton França
GOVERNO DO ESTADO DE RONDÔNIA

José de Souza
GOVERNO DO ESTADO DE RONDÔNIA

Marcelo Melo
GOVERNO DO ESTADO DE RONDÔNIA

Marcus Cardoso
GOVERNO DO ESTADO DE RONDÔNIA

Miguel Abrão Dib Neto
GOVERNO DO ESTADO DE RONDÔNIA

Rose Silva
GOVERNO DO ESTADO DE RONDÔNIA

Sandra Araújo
GOVERNO DO ESTADO DE RONDÔNIA

Éder Neves Falcão
JUNTA COMERCIAL DO ESTADO DE RONDÔNIA

Jose Alberto Anísio
JUNTA COMERCIAL DO ESTADO DE RONDÔNIA

Roger Francis Cardoso Ribeiro
JUNTA COMERCIAL DO ESTADO DE RONDÔNIA

Maria Sandra Bandeira
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Nílson Barros de Souza
PREFEITURA MUNICIPAL DE PORTO VELHO

Romulo Barbosa Maltez
PREFEITURA MUNICIPAL DE PORTO VELHO

Sandra Bandeira
PREFEITURA MUNICIPAL DE PORTO VELHO

Sidnei Ferreira Junior
PREFEITURA MUNICIPAL DE PORTO VELHO

Yalley Coelho da Costa Jezini
PREFEITURA MUNICIPAL DE PORTO VELHO

Audarzean Santana da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

Guilherme Ribeiro Baldan
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

Jorge Amaral
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

Mayra Magalhães
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

Rinaldo Forti da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

Úrsula Gonçalves Theodoro de Faria Souza
TRIBUNAL DE JUSTIÇA DO ESTADO DE RONDÔNIA

RORAIMA

Claudevam Farias
CORPO DE BOMBEIROS MILITAR DE RORAIMA

Ana Claudia Freitas Gomes
GOVERNO DO ESTADO DE RORAIMA

Bruno Jacinto
GOVERNO DO ESTADO DE RORAIMA

Elivan Holanda
GOVERNO DO ESTADO DE RORAIMA

Ibrahim Lopez
JUNTA COMERCIAL DO ESTADO DE RORAIMA

Marcos de Meira Lins Filho
JUNTA COMERCIAL DO ESTADO DE RORAIMA

Aline Lopes
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Carlos Monteiro
PREFEITURA MUNICIPAL DE BOA VISTA

Denison Almeida
PREFEITURA MUNICIPAL DE BOA VISTA

Rhauan Leal
PREFEITURA MUNICIPAL DE BOA VISTA

Silvana Maia Barros
PREFEITURA MUNICIPAL DE BOA VISTA

Breno Coutinho
TRIBUNAL DE JUSTIÇA DO ESTADO DE RORAIMA

Inaiara Milagres Carneiro de Sá
TRIBUNAL DE JUSTIÇA DO ESTADO DE RORAIMA

Phillip Barbieux Sampaio
TRIBUNAL DE JUSTIÇA DO ESTADO DE RORAIMA

Vandré Pecchini
TRIBUNAL DE JUSTIÇA DO ESTADO DE RORAIMA

SANTA CATARINA

Dilson Takeyama
GOVERNO DO ESTADO DE SANTA CATARINA

Juliano Kahl
GOVERNO DO ESTADO DE SANTA CATARINA

Marcos Gesser
GOVERNO DO ESTADO DE SANTA CATARINA

Omar Roberto Afif Alemsan
GOVERNO DO ESTADO DE SANTA CATARINA

Pablo Costa Beber
GOVERNO DO ESTADO DE SANTA CATARINA

Ricardo Lonzetti
GOVERNO DO ESTADO DE SANTA CATARINA

Deoclesio Beckhauser
JUNTA COMERCIAL DO ESTADO DE SANTA CATARINA

Renata Wieszorkoski
JUNTA COMERCIAL DO ESTADO DE SANTA CATARINA

Daniele Dagort Angoneze
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Eduardo de Sá Ferreira
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Georges Mavros Filizzola
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Ivanna Carla Tomasi
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Juliano Richter Pires
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Marcos Roberto
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Pedro Soares de Paula
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Piter Santana
PREFEITURA MUNICIPAL DE FLORIANÓPOLIS

Dayane Cristina Toniolo
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Fabiola Ames
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Filipe Ramos
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Gilmara Sbissa
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

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TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Jeferson Puel
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Juliana Correa Canto
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

Silvio José Franco
TRIBUNAL DE JUSTIÇA DO ESTADO DE SANTA CATARINA

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Giovana Cunha
JUNTA COMERCIAL DO ESTADO DE SÃO PAULO

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JUNTA COMERCIAL DO ESTADO DE SÃO PAULO

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JUNTA COMERCIAL DO ESTADO DE SÃO PAULO

Walter Shindi Ihoshi
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TRIBUNAL DE JUSTIÇA DO ESTADO DE SÃO PAULO

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TRIBUNAL DE JUSTIÇA DO ESTADO DE SÃO PAULO

SERGIPE

Dimas Goes da Silva Filho
COMPANHIA DE SANEAMENTO DE SERGIPE (DESO)

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EMPRESA MUNICIPAL DE SERVIÇOS URBANOS (EMSURB)

Erivaldo Santos
GOVERNO DO ESTADO DE SERGIPE

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JUNTA COMERCIAL DO ESTADO DE SERGIPE

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Avilé Campos Dantas
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Márcio Sobral Porto
PREFEITURA MUNICIPAL DE ARACAJU

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PREFEITURA MUNICIPAL DE ARACAJU

Wallace Souza
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TRIBUNAL DE JUSTIÇA DO ESTADO DE SERGIPE

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GOVERNO DO ESTADO DO TOCANTINS

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GOVERNO DO ESTADO DO TOCANTINS

Paulo Bispo
GOVERNO DO ESTADO DO TOCANTINS

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GOVERNO DO ESTADO DO TOCANTINS

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JUNTA COMERCIAL DO ESTADO DO TOCANTINS

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Jorge Mota de Oliveira
PREFEITURA MUNICIPAL DE PALMAS

Raimundo Cavalcante Júnior
PREFEITURA MUNICIPAL DE PALMAS

Rosana Delmundes
PREFEITURA MUNICIPAL DE PALMAS

Sandra Cristina Severino
PREFEITURA MUNICIPAL DE PALMAS

Adonias Barbosa da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Agenor Alexandre da Silva
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Cledson José Dias Nunes
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

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TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Márcio Barcelos Costa
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

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TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Rodrigo da Silva Perez Araújo
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Silvana Maria Parfieniuk
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

Wagner Santos
TRIBUNAL DE JUSTIÇA DO ESTADO DO TOCANTINS

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