

An aerial photograph of a city skyline, likely Bogotá, Colombia. The image features several prominent high-rise buildings with modern architectural designs. Two central towers are particularly notable, featuring facades with vertical panels in vibrant blue and green colors. The surrounding urban landscape includes a mix of older, more traditional buildings and newer developments. In the foreground, there are lush green trees and a metal walkway structure. The sky is filled with large, dramatic clouds, suggesting a late afternoon or early morning setting. The overall scene conveys a sense of a dynamic and growing urban environment.

Latin America Entry Points Startup Ecosystem Colombia - 2021

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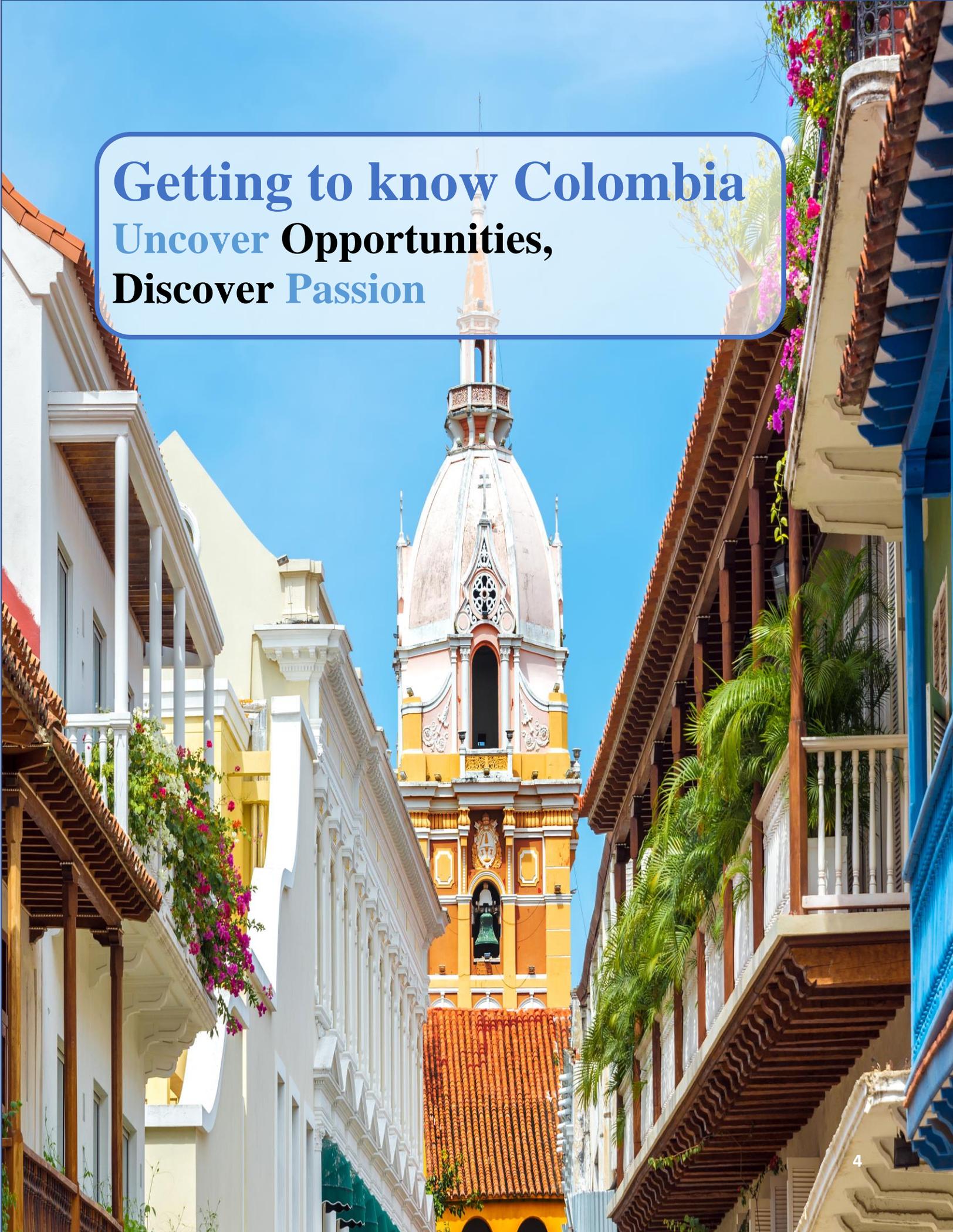
¡Hola!

When considering the economies of the globe, Latin America is often not mentioned, with the opportunities in the region ignored in favour of other global developments. The third largest country geographically and fourth economically in Latin America, Colombia is an influential player. Colombia has undergone consistent but slow economic growth over the last 20 years. As part of the Pacific Alliance Trade Bloc, the advantages Colombia offers and the resourcefulness of its people will aid in these tougher times.

This report reviews Colombia, giving an overview of the nation and its resilient economy before exploring the very exciting start up ecosystem developing throughout the country. We touch on current updates to the economic market and future projections, challenges that hold back the current system, and identify 3 influential sectors contributing to the growth in recent times. Finally, we discuss the difficulties many start-ups encounter when trying to enter the market and offer some advice from our experience in connecting the Canadian and Colombian ecosystems.

The analysis we provide reveals many positive traits about the potential of Colombia, although we recognize that the country still has a lot of progress to be made in terms of infrastructure development and support for new businesses. Optimism towards the progress that has been made as well as positive consumer spending sentiments will continue to transform the country, sustaining the progress that has been achieved. By no means is the information presented in this report conclusive or representative of everything this country has to offer. However, we hope it would give you a glimpse of Colombia and a starting point to consider this beautiful country as a potential market to explore.

¡Viva Colombia!



Getting to know Colombia

**Uncover Opportunities,
Discover Passion**

Introducing Colombia: “The Most Welcoming Place on Earth”

Colombia is a nation characterized by its vibrant culture. For the past two-decades Colombia has been slowly but steadily growing, displaying a more solid and attractive economy.

Population

More than 51 million people currently reside in Colombia, with over 80% of the population living within urban areas. Colombia is the third largest country in Latin America and 29th largest in the world. With a median age of 30, Colombia has a youthful population, resulting in lower workforce costs.

Government

Elected in 2018, Colombia’s current president is Ivan Duque Marquez, a member of the Democratic Center party. Since this election there has been limited progress on structural reforms. Authorities attempted to pass a much needed and welcome tax reform at the end of 2018; however, this was overruled by the constitutional court, forcing the government to pass it again at the end of 2019. The slow system of law consumes significant political capital. Post-pandemic social reform is in high demand as relations with Venezuela have dissolved. Protests are common across the country as 2022 elections draw closer.

Education

Education in Colombia continues to be held back by various problems, including poor school infrastructure, alarming dropout rates, and a high degree of teacher absenteeism. The OECD PISA study, a

standardized test of secondary students in which Colombia has been partaking since 2006, reflects relatively poor learning outcomes in comparison to other nations. In the latest study, from 2018, Colombia ranked second to last among 37 OECD countries.

Language

Spanish is the national language used in Colombia. The English proficiency score is 48.90, which is considered low under the EF EPI. However, there is a significant increase in English proficiency among business professionals in Colombia, especially within the capital city, Bogotá.

Economy

The fourth largest economy in Latin America, Colombia has a reputation for macroeconomic and fiscal management, based on inflation targeting, a flexible exchange rate, and a rule-based fiscal framework. This has allowed the country’s economy to steadily grow over the last 20 years. Colombia’s emerging market is part of the Pacific Alliance Trade Bloc. With a focus on trade and production, Colombia’s economy has a focus on industries concerning electronics, automobile-production, tourism, construction and mining. This production focus enables Colombia as the second largest producer of domestically made electronics and appliances in Latin America only behind Mexico. Additionally, recent governments have taken initiative to promote creative industries to diversify the economy.

In today's globalized market, businesses need to find the best place to centralize operations. Here are 5 perks Colombia offers:

No. 1
Free Market Economy

Colombia is an open, free market economy, with several free trade agreements with partners such as the United States and the European Union. One of Colombia's biggest trade relations is as part of the Pacific Alliance Trade Bloc, which also includes Mexico, Peru, and Chile. This alliance makes up 57% of all trade in the Latin American Region.

No. 2
Geographic Position

With ports on both the Pacific and Atlantic Oceans, Colombia is a strategic location to do business. This allows business in Colombia to easily target consumer bases around the world. The time zone is also an attractive point to work with other countries including North America where the difference could be between 0-3 hours.

No. 3
Low Entry Cost

According to the Doing Business 2020 report by the world bank Colombia ranks as one of the best countries in the world in terms of minimum capital necessary to start a business. Additionally, Colombia made starting a business easier by removing the requirement of opening a bank account to obtain the invoice authorization.

No. 4
Entrepreneurial Environment

Colombia ranks fourth on the list of countries with the greatest number of innovative ventures in an early stage, also ranks fourth with the best system conditions for entrepreneurship in Latin America. Colombia also ranks 5th in the region and 22nd in the world in future favorable to entrepreneurship.

No. 5
Technological Adoption

Colombia's government is pushing innovation and technological adoption across the region. The goal of the government is to have over 65% of the country working online. Additionally, Colombia has a smartphone adoption rate of 72% in 2018, up from 64% in 2016. There is also a large push of government attention towards Creative Industries.

Economic Outlook for Colombia:

After two decades of growth, post-pandemic recovery is slow but steady.

Overview

Colombia's economy is the fourth largest in Latin America and has been trending upwards over the last 20 years. Between 2002 and 2015 the poverty rate fell from 50% to 28%. Colombia has a track record of prudent management of the economy, despite the downturns it has maintained the investment grade rating since 2013. Petroleum is Colombia's main export, representing 45% of the Colombian exports. Manufacturing is second with 12% of the exports.

Recent Updates

The Covid-19 pandemic damaged the economy severely, resulting in the worst recession for almost 50 years. Colombia's official statistical body, The National Administrative Department of Statistics (DANE), claims that the economy contracted by 6.8 per cent in 2020 from the pandemic, the largest drop in modern history at an estimated \$70 billion dollars. The Colombian Peso reached an all-time high of 4218.38 in March of 2020. Post-pandemic the currency has remained consistently trending upwards, with expectations of returning to pre-pandemic levels by early 2022.

Colombia's trade deficit for January to August 2020 fell year-on-year by 10.0% for the first time since 2014, because of a major

drop in import values. Additionally, the structural weakness of the Colombian labour market was exacerbated by the pandemic in 2020. The national unemployment rate increased by 5.4 percentage points in the three-month period between August and October and stood at 15.7% with an even higher rate for Colombia's 13 principal cities of 18.2%, 7.5 percentage points more than in the same period in 2019.

Outlook for 2021 and Beyond

The outlook depends on the scars left by the COVID-19 crisis, on the confidence that the government will be able to maintain about the normalization of deficit and debt over, and by the country's ability to address existing structural bottlenecks. Analysts predict an upturn in 2021, although it will be unlikely to reach pre-pandemic levels this year.

The economy has rebounded strongly since the second half of 2020, but social unrest and renewed mobility restrictions in April and May 2021 will push a more durable recovery into the second half of 2021. GDP is projected to grow by 7.6% in 2021 and then ease to 3.5% in 2022, boosted by private consumption and investment. A vaccine rollout is slowly making progress. Possible further restrictions, and uncertainty about fiscal prospects, could weaken the recovery.

Colombia's main economic indicators were hit hard in 2020, and some are struggling to return to pre-pandemic levels.

10%

is the decrease in the COLCAP stock index over 2021 as of July, having experienced a huge drop in value in March of 2020.

2.21B

USD was the amount of foreign investment in Colombia in the fourth quarter of 2020, compared to only 1.92 billion USD for the previous two quarters combined.

1.75%

is the central banks interest rate which gradually decreased from over 4% in early 2020 throughout the Covid-19 pandemic.

15.8%

is the unemployment rate through the first quarter of 2021, which has decreased since peaking at 21.4% in May 2020; however, it is still significantly higher than the 2019 rate of 10.5%.

2.9 %

GDP growth was reported for first quarter 2021, following the previous two quarters of 9.4% and 6.1% respectively.

3.0%

is the annual inflation rate for the second quarter of 2021, which is rising after a large dip during 2020.

7228.44

USD GDP per capita was reported at the end of 2020, down from 7843.54 USD in 2019.

-34

was the consumer confidence in April and May of 2021, which has dropped after climbing throughout late 2020.

271B

USD was the GDP of Colombia reported at the end of 2020, representing 0.24% of the world's economy.

67

was the ease of doing business ranking at the end of 2019 which has been trending down since 2015.

Forecasts for the region are quite modest; however, Colombia's economy has been overperforming these expectations.

Although pandemic concerns have been labeled as a major source of uncertainty, domestically and internationally, Colombia has strong economic fundamentals which has allowed for stability and consistent growth throughout the last few decades. Colombia's Ministry of Information Technology and Communications have increased their educational and collaborative programs aimed at developing in-demand skill to help boost the country's talent pool and galvanize our economic recovery. Additionally, experts predict that in 2021 and 2022 economic growth for Colombia will benefit from improvements made during their internal recovery, despite the negative impact of lockdowns and fiscal reform. Inflation is also expected to gradually increase, allowing the Central Bank to maintain an expansionary monetary policy.

0.8 %

GDP growth is estimated for 2022, although estimates for first quarter 2021 were exceeded by 580%.

3000M

USD is the expected foreign direct investment in Colombia for 2022 and is expected to rise further in 2023.

7800

GDP per capita is estimated for 2022, rising back towards the 10 024.42 it was at in 2019 after dipping in 2020.

3983

COL per USD is estimated by 2022, as the value of the Colombian Peso is expected to continue decreasing over 2021.

Startup Ecosystem in Colombia: A World-Renowned Hub for Tech and Innovation

Colombia's government has gone to impressive lengths to foster a growing entrepreneurial and innovative spirit amongst its population. Specifically, the government has been intently focused upon the nation's IT and technology sectors and start-ups. To start, Colombia organized and funded a handful of public start-up accelerators and incubators. Initiatives like RutaN, iNNPulsa, and Apps.co have all been integral pieces of Colombia's growing entrepreneurial and tech start-up sector.

Attracting foreign direct investment and the interest of international private entities has been one of Colombia's greatest strengths. The overwhelming support, both financial and foundational, from foreign entities helps stabilize, legitimize, and advertise Colombia's tech and innovation sector. Moreover, it encourages entrepreneurs to pursue a career with a tech start-up in Colombia. The more foreign cash flow there is into these start-ups, the faster the sector will grow and innovate.

Geographical Diversity

Colombia's ideal geographic locations has encouraged many investments and collaboration between the USA and the Latin American markets. Initiatives for start-ups are seen in the form of international accelerators, incubators, and start-up development programs. The funding and mentorship of these initiatives, coupled with government aid, has allowed for the creation of local accelerators. The following cities are each contributing intensely to the growth of the start-up ecosystem in Colombia.

Bogotá

Bogotá was ranked second highest out of Latin American cities for emerging start-up ecosystem in 2020 by the Startup Genome. The city contains around 28 venture investment funds and banks, 11 corporate ventures, and 5 networks of angel investors who actively participate with aiding the growth and dynamism of their clients. As Colombia's economic capital, Bogotá has grown to become one of the world's most affordable and high-quality talent markets. With a fast-growing and unique entrepreneurial culture, Bogotá houses a few more high-profile start-ups than Medellín, which is still a younger market. In the past 10 years, Bogotá's GDP has grown 3.6%, far above the Latin American average of 2%.

Medellín

Medellín, voted the world's Most Innovative City in 2013, saw a pledge of \$389 million to go to technology and innovation from the city government over a ten-year period. Today, Medellín is the country's fastest-growing tech hub, and one of the most affordable talent markets in Latin America. This city is extremely start-up, entrepreneur, and remote work friendly, with numerous coworking spaces and accelerators throughout the city. Not to mention that local rent is 20-30% lower than in Bogotá. Looking into the future, Medellín has an exciting 2020-2030 development plan to add 20,000 new technology jobs in the next four years, with a focus on transforming the city into the Silicon Valley of Colombia

The start-up ecosystem in Colombia has been rising in recent years and is looking to continue post-pandemic.

\$1.3B

USD was raised in 2019 by Colombian start-ups, up by 225% from 2018.

7.18%

of venture capital deals in Latin America occurred in Colombia during 2020, giving Colombia the third highest share of venture capital.

24%

of Latin American venture capital during 2019 went towards businesses in Colombia, the second highest share in the region.

68%

is the internet penetration rate in Colombia as of January 2021, reporting over a million new users during 2020.

191

start-ups were located in Colombia as of April 2020.

1

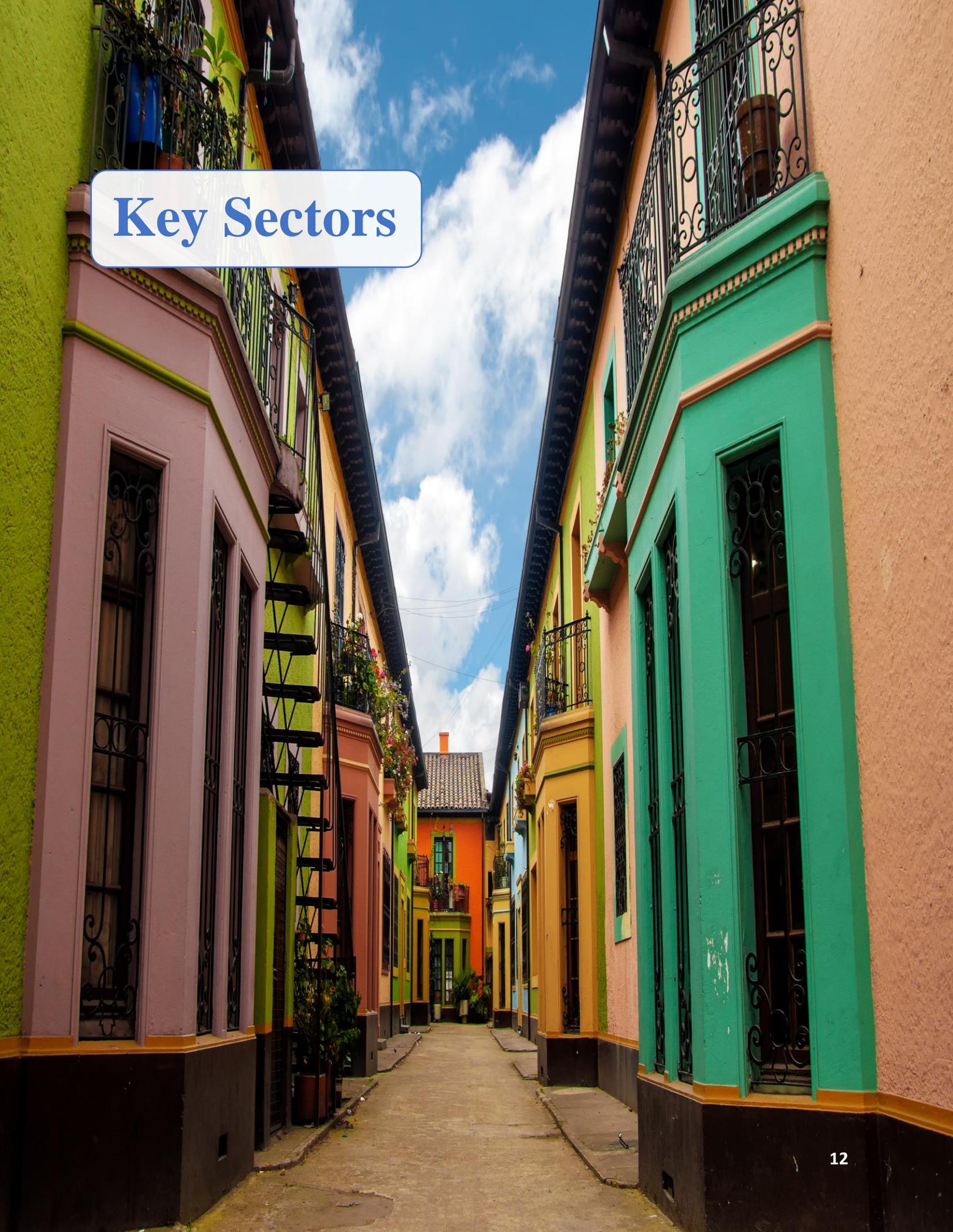
Colombian company has achieved unicorn status as of July 2021.

215

venture capital deals were made in Colombia as of June 2018, of which approximately 18% were angel investors.

3.25

out of 5 is the average score for Colombian Universities on GEM's expert survey and has been cited as a large factor behind Colombia's entrepreneurial success.



Key Sectors

Financial Technology (FinTech) Sector

The third largest FinTech hub in Latin America, Colombia has been driving their FinTech innovation ecosystem to position themselves as not only a regional powerhouse but also one of the potential global FinTech players.

Background

With an estimated 200 FinTech start-ups in operation, the Colombian Fintech sector has grown by 26% over the course of 2020, with 50 new start-ups introduced throughout the year. Investors have been flocking towards the region as Colombia has a large market with a history of stable macroeconomic policy. However, with 28 exits over the course of 2020 the industry can be slightly volatile for newcomers.

Challenges

There is a high dependence on local networking and connections to have success in this sector. Additionally, even though there is a lot of venture capital in this sector, there is a continued trend for investments to be focused primarily on proven start-ups. There is rapidly growing competition in this sector and only the most successful are often granted significant investment.

Sector Updates

Payment Methods

Over the last two years Colombia led the biggest regional change in payment methods used by the adult population in banking: the use of cash fell from 93.6% in 2018 to 80.5% in 2019.

Crucial Segments

The segments that currently represent the highest number of Fintech start-ups and in which we will find more services innovation are Payments & Remittances, Online Lending, Enterprise Financial Management and Scoring, Identity & Fraud. In the specific case of Payments, the innovation comes hand by hand with the huge number of start-ups that have emerged in the more developed economies

Growth Potential

Institution Opportunities

The number of start-ups that develop enterprise technologies for financial institutions grew by 80 percent over the past year.

FinTech Adoption

Colombia has the highest “fintech adoption” rate in Latin America according to a 2019 Ernst & Young report, with 76% of its population using fintech services and the industry growing at about 120% per year. Investors have poured more than \$1 billion USD into the industry in the past three years, \$300 million of which came during the first five months of the pandemic, according to Fintech Colombia.

Health Technology (HealthTech) Sector

Colombia has successfully positioned itself as the third largest medical devices market in Latin America, after Brazil, and Mexico.

Background

There are over 100 HealthTech start-ups in Colombia, with healthcare making up 6% of Colombia's gross domestic product in 2018. The medical devices market represents over five percent of health expenditure from the government of Colombia.

Challenges

Access to this market can be difficult for new companies. The market is mature and competitive, with many foreign firms selling medical equipment and medical products. It should be noted that the registration procedures can often be challenging and may pose a barrier to entry. Additionally, although Colombian law does not require foreign firms to secure local representation, Colombians prefer to deal with companies that have a local representative to ensure access to after-sales services. The exception to this law is for sales to the government, which do require foreign bidders to have legal representation in Colombia.

Sector Updates

NICE Agreement

The National Institute for Health and Care Excellence and the Institute of Health Technology Assessment in Colombia have formalised a new working relationship based on sharing research and expertise. Under the agreement, NICE will share its expertise in developing world leading guidance for Health Technology Assessment with the IETS, and the groups will also exchange their experiences of developing specific clinical guidelines and other areas of guidance such as quality standards.

Important Sectors

There was an increase in the quantity of respiratory equipment imported in Colombia over 2020. Additionally, the best prospects for medical equipment manufacturers include are surgical instruments, electro-diagnostic apparatus, orthopedic devices, hearing aids, prosthetic devices, and diagnostic imaging equipment.

Growth Potential

Rising Healthcare Expenditure

Colombia is outpacing other Latin American countries with a rate of 5% growth in healthcare spending over 2019. Additionally, public expenditure is rising almost twice as much as private expenditure.

New Hospitals

There are many high-quality hospitals and clinics located throughout Colombia that provide both general and specialized medical services. In 2019 there was plans in Bogota for five hospital projects: two new hospitals to be constructed, and three hospitals undergoing major upgrades and overhauls. Four of these projects were to be public private partnerships and one to be done through public works. These projects were estimated to add 1,272 beds and nearly 670,000 square feet of infrastructure to Colombia's health system.

Information and Communications Tech (ICT) Sector

With market value expected to increase by 10%, the Colombian ICT sector presents opportunities for IT investments and services that boost efficiency and increase flexibility.

Background

Colombia's IT market growth decelerated in 2019 due to the depreciation of the Colombian peso against the U.S. dollar. This affected hardware and software affordability in local currency terms, and it continues to slow down in 2020 because of the COVID-19 pandemic's effect on the local economy. However, the Information and Communication Technology sector presents opportunities for U.S. companies able to offer products and services the Colombian market needs to advance with Connectivity and Information Technology services.

Challenges

Although internet penetration rates are rising, with Colombia's at 65% as of 2019, most internet users in Colombia are primarily using it for basic entertainment. It can take time for new innovations and products to take hold in the ecosystem.

Sector Updates

Improved Networks

The Colombian Ministry of Information Technologies and Communication has consolidated Internet access and ICT for most Colombians in urban areas, with more than 32.8 million Internet connections in 2019. Additionally, while 5G is not currently available, Colombia does plan to have commercial networks operating by 2022. Some 5G pilot projects were launched in May 2020 and will continue to be awarded in the months thereafter.

Leading Sectors

The main leading sectors are Cloud Computing Services, Hardware, and Data Hosting and Processing Services. Additionally, the ICT industry sees investment in digitization, cyber security and blockchain solutions.

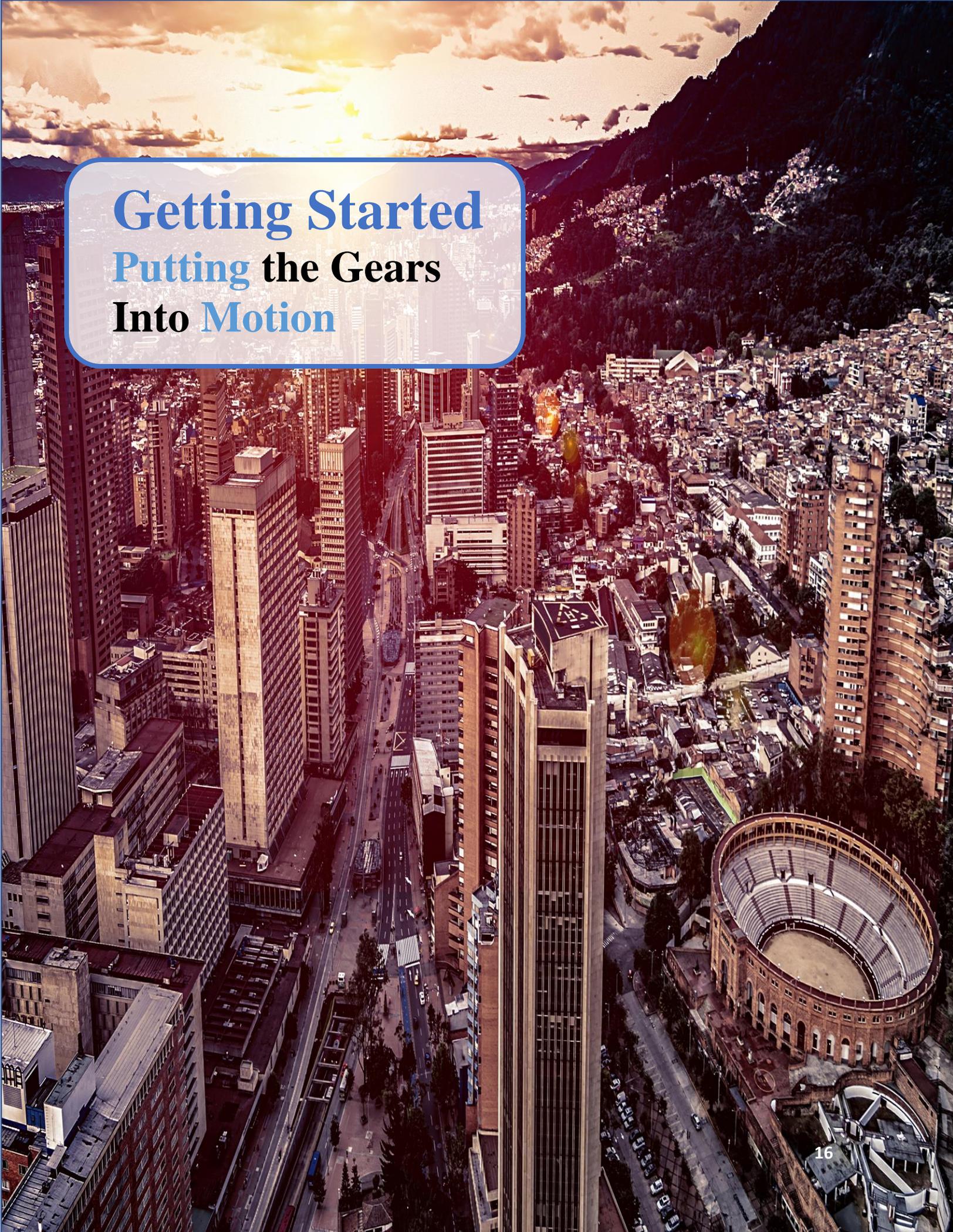
Growth Potential

Government Initiative

In 2019, Colombia passed the ICT Sector Modernization Law which looks to reduce the digital gap in Colombia and intends to boost the ICT sector allowing current and new companies to develop innovative projects in connection with ICT services, improve the access to those services and enable the progress and modernization and implementation of new technologies in the country.

Accelerated Growth

The IT sector in Colombia is expected to experience increased growth after the COVID-19 pandemic. Experts predict that the Colombian IT market will be driven by increased connectivity and affordability of equipment, multi-sector economic growth, and government programs for institutional and regional modernization.

An aerial photograph of a city at sunset. The sky is filled with warm, golden light and scattered clouds. The city below is densely packed with buildings of various heights and styles. In the foreground, a large, circular stadium with a tiered seating area is visible. The overall scene is bathed in the warm tones of the setting sun.

Getting Started Putting the Gears Into Motion

Potential Challenges:

Even though Colombia's infrastructure for starting and doing business is robust and developed, there are inefficiencies and complications that can be a disadvantage without sufficient local knowledge and perseverance.

Out of 190 countries, Colombia ranked 67th on the World Bank's 2019 Ease of Doing Business Index. This ranking has been deteriorating over the past 5 years. Here are some common roadblocks that may hinder a business once it gets started.

Trustworthy Connections

In every country having trustworthy connections to work with is crucial to avoid being scammed. However, in Colombia it is even more important to be careful. A company's legal representation and having a good record with the government is very important to their success. Business with the wrong people can damage that record, leading to a loss of investment or government funding.

Colombian Taxation

Colombia's taxation system is notoriously difficult to navigate. Colombia was placed 8th out of 77 countries for the difficulty of its tax process on the Global Business Complexity Index in 2020. Multinationals operating in Colombia must pay close attention to local policy to avoid high punitive fines. It is easy to make a mistake in submitting tax returns, given that regulations are not always clear and open to interpretation. Mistakes result in fines and

any underpayment is subject to an annual interest rate of around 28%. However, Colombia is about average with other Latin American countries, who make up 6 out of the top 10 most difficult locations in terms of Business Complexity.

Enforcing Contracts

It can take close to four years to enforce a contract in Colombia, largely down to the number of procedures which are required to be completed. Filing and service takes well over two months, and the judicial procedures can take years.

Acquiring Financial Support

Obtaining a line of credit in Colombia can be a difficult process, as loans for foreigners are very rare. Despite releasing over \$3 billion USD in a relief fund for business affected by the Covid-19 pandemic, this money will be very difficult to obtain for foreign owners. Additionally, direct financing from banks is typically not available to foreigners, so non-local start-ups in Colombia must rely on investment funding.

Advancements and Resources: A Starting Point for the Transition

As with any new market, it is recommended to explore the country's culture, laws, and business climate. Forming the right local partnerships can be crucial to beginning the transition to Colombia.

Collaboration with Locals

Given the nuance and difficulties of the Colombian market, we would advise those seeking business in Colombia to establish a partnership with some of the local population, who are familiar with the ecosystem. Failure to do so could result in frustrating roadblocks and unsuccessful ventures because of the unfamiliar context.

Language Barrier

English proficiency in Colombia is considerably lower than the average for Latin America, with an English proficiency index of 448. Colombia ranks as the 3rd lowest country in Latin America for English proficiency. Therefore, English-speaking investors and entrepreneurs should attempt to find an interpreter who is familiar with the local customs for business negotiations to reduce friction from communication barriers.

Personal Touch

Close relationships are important to all aspects of Colombian society and doing business is no different. Developing strong personal connections with business partners, especially before discussing negotiations, is often very important to succeed. For Colombian business relationships to succeed it is crucial to build trust. Dedicate time to find good business partners and develop a personal connection with them. Face-to-face meetings whenever possible are a much more preferential method of communication. Utilize these opportunities to get an understanding of a person's trustworthiness and character.

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