



Argentina
Bolivia
Brazil
Chile
Colombia
Ecuador
El Salvador
Guatemala
Mexico
Panama
Peru

Expanding your business in LATAM

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Simplifying the business of expansion

Supporting organisations to conquer new markets in more than 150 countries since 1996.

Doing business in LATAM

Latin America is an attractive prospect for foreign investment and business expansion – with diverse landscapes, plentiful natural resources, similar timezones to the US and investment-friendly governments, many organisations set their sights on the continent when forming global expansion plans.

Mauve Group offers Employer of Record across 10 countries in the region, and further supporting services in even more – everything a business needs to hit the LATAM market running.



Mauve Group in LATAM

At Mauve, we can speak from authority when it comes to expanding into LATAM, because we've been there ourselves.

With twenty of years of operations in the region, Mauve pinpointed LATAM as a location for strategic expansion in the very early days.

From centralised regional hubs in Colombia and Brazil, Mauve Group established companies across the continent to support any business looking to expand their offering into the region. We built a network of the best in-country partners on the continent, pre-qualified for compliance by a third-party company.

Over the years, we've employed thousands of workers in LATAM countries across every sector– including non-profit and humanitarian, IT, telecommunications, energy, media and more.

What is Employer of Record?

Our Employer of Record solutions support organisations by compliantly employing their workers in countries where their own local entity is lacking. Mauve takes care of the necessary local employment and HR tasks, while you focus on the day-to-day management of your worker and LATAM-based project.

Employer of Record opens you up to a new talent pool in the country of your expansion, allowing you to dip your toe in the local market without the commitment and expense of entity set-up. Expatriates working on fixed-term Employer of Record solutions even be utilised to train local staff, expanding local skillsets and ensuring the longevity of the project.

Mauve Group's Employer of Record solution offers you peace of mind that personnel are being compliantly managed, as well as drastically reduced costs and timescales when compared with entity set-up. Utilise an Employer of Record solution to gain rapid access to LATAM's opportunity-rich, investment-friendly business environment.

Other services in LATAM

At Mauve, we've developed a full range of LATAM services to meet every business need.

Whether engaged as a standalone service or alongside an Employer of Record solution, these will equip you with all the tools needed to launch your LATAM business venture.



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THE SOLUTION

Individuals working in Argentina will be employed by our Argentinian registered company, White Coral Business Consulting SAS. We are not currently registered for RENURE in Argentina, but we can support nationals of MERCOSUR countries.

All employees will be placed on a local payroll. Each employee will be entitled to a 13th salary which is paid in two semi-annual instalments on 30th June and 31st December, respectively.

TAXES & SOCIAL SECURITY

Income tax in Argentina ranges from 5% to 35% for both residents and non-residents. The tax year is the calendar year.

All employees and employers in Argentina contribute to social security. There may be some allowances for expatriates if they are on short-term assignments of less than two years. The rate of contributions from the employer depends on the employer's sector of activity and gross revenue. However, the contribution will be progressively modified until they reach the unified total rate of 19.5% by 01 January of the year following the year worked.

IMMIGRATION

Nationals of a member or associate member country of MERCOSUR do not require work authorisation to take up employment in Argentina but are required to apply for a MERCOSUR visa (Residencia Temporaria 23L). This visa can be applied for through the relevant consular post or post-arrival in Argentina. It is possible to apply for permanent residence after two years as a MERCOSUR temporary resident.

ABOUT ARGENTINA

Located in the southern part of South America, Argentina is the eighth largest country in the world. Despite periods of economic problems in the 20th and early 21st centuries, Argentina now stands as one of the wealthiest countries in Latin America. The country now has the 25th largest economy and the second largest in South America; a member of the MERCOSUR trading bloc, it is a popular business destination due to a high-quality workforce with region-leading English and professional skills. It thrives on its vast range of natural resources in energy and agriculture and has long been a world leader in food production.



Capital – Buenos Aires

Population – 44 million

Area – 2.8m sq km (1.1m sq miles)

Currency - Peso

Language - Spanish

Major Exports – Soybeans, Corn, soybean oil

Other services in Argentina



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Bolivia

THE SOLUTION

Mauve can support both locals and expatriate workers in Bolivia. All individuals will be employed and payrollled by our local representative's company.

Salaries may be paid in either local currency (BOB) or USD. Expatriate employees will be required to set up a local bank account where their salaries will be deposited each month. Our local representative can assist with opening a bank account if necessary.

TAXES & SOCIAL SECURITY

The income tax rate in Bolivia is 13% and employees are expected to contribute towards retirement (10%), common risk (1.71%), pension fund administration (0.5%) and solidarity pension (0.5%).

Employers are expected to contribute towards national healthcare (10%), housing (2%), the Institute of Professional Formation (1%), pension (3%) and professional risk premium (1.71%).

Under the Pension Law, additional contributions towards the solidarity pension fund are necessary and are calculated based on the employee's income.

IMMIGRATION

The Temporary Residence process is a post-arrival change of status from visitor on a short-term visa to temporary resident. This is typically granted for one year if based on a local employment contract. The short-term visa is applied for at the embassy of Bolivia in the applicant's home country or country of legal residence. The Temporary Residence is applied for in Bolivia at the General Immigration Office. The processing times for Temporary Residence applications vary from the capital city to provinces. It takes approximately 2 to 4 weeks for the short-term visa to be processed before entry into Bolivia is allowed. Then, a further 1 to 6 months before the whole process is complete.

ABOUT BOLIVIA

Bordered by Brazil, Paraguay, Argentina, Chile, and Peru, the landlocked country of Bolivia is the most elevated country in South America. The country's seat of government, La Paz, stands at 3,640m above sea level. Bolivia is diverse in population and landscape with 37 official languages and terrains that include deserts, rainforests, and mountains. The west half of the country is dominated by the Andes mountains while the east and north of the country flattens into low land and extends into the Amazon. Bolivia also has the second-largest reserves of natural gas in the region. Aided by preferential trade-agreements with the Andean Community, the country's trade with neighbouring countries is on the rise.



Capital - Sucre

Population - 10.8 million

Area - 1.1 million sq km (424,164 sq miles)

Currency - Boliviano

Language - Spanish, Quechua, Aymara, Guarani

Major Exports - Petroleum Gas, Gold

Other services in Bolivia



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Brazil

THE SOLUTION

Through our Mauve entity in Brazil, we can support both local and expatriate workers. Brazilian and Mercosur nationals and permanent visa holders will be employed and payrolled by Mauve Corporate Systems Brasil Ltda and they must be paid in the local currency of Brazilian reais (BRL).

Expatriate employees will be assigned to work on behalf of Mauve Corporate Systems Brasil Ltda by Mauve Corporate Systems Ltd, under a service agreement as employees in Brazil.

TAXES & SOCIAL SECURITY

There is no social security applicable to employees when employed by Mauve Corporate Systems Ltd. However, social security payments will be applicable to those employees employed by Mauve Corporate Systems Brasil Ltda. For expatriates, there is no tax payable for the first 183 days in Brazil as they are classed as non-residents.

Brazilian nationals, Mercosur nationals and permanent visa holders are subject to tax on worldwide income and assets and will therefore be on a local payroll and liable for tax from day 1. Tax and SS will be paid to the authorities by Mauve Corporate Systems Brasil Ltda. These employees will also have to file an annual tax return.

IMMIGRATION

Mauve Corporate Systems Brasil Ltda can apply for a work permit with a validity of 180 days, 1 year or 2 years depending on the qualifying category. The processing time for all work permit categories is approximately 30 -45 days from the date the application is submitted to the Brazilian authorities. Both 1 and 2-year work permits are extendable.

ABOUT BRAZIL

Brazil has the largest economy in South America by some margin and has remained on the world stage as high-profile hosts of the World Cup and 2016 Olympics. The country partners with Russia, India and China to make up the BRIC economies. With a population of 205 million, Brazil is the 5th most populous country in the world. Mauve has its own local entity in Brazil and is ready to assist with your requirements through our extensive range of in-country services.



Capital - Brasilia

Population - 208 million

Area - 8.55m sq km (3.3m sq miles)

Currency - Brazilian real

Language - Portuguese

Major Exports - Soybeans, sugar

Other services in Brazil



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Chile

THE SOLUTION

Individuals working in Chile will be employed by Mauve Chile SpA.

Each employee will be registered on Mauve Chile SpA's local payroll from the first day of the employment contract.

Their net salaries will be paid monthly to a local bank account in Chile. This will be paid in the local currency of Chilean Pesos (CLP).

TAXES & SOCIAL SECURITY

All individuals will be liable for tax and social security from the first day of work in Chile. Earnings by employees will be taxed according to a progressive scale of tax bands that extends up to 40% of the earners' gross income after deductions for social security.

Social security contributions are deducted from the gross salary with certain caps. These contributions must be withheld by the employer. The payments include 10% to the pension fund administrator and 7% to the health institution.

The tax year in Chile is 1st April to 31st March.

IMMIGRATION

Foreign nationals will require a working visa. This must be applied for prior to arrival in Chile at the Chilean embassy in their home country or country of residence. Once the completed working visa application has been submitted to the relevant authorities, it will take approximately 30-45 days for the visa to be processed. The working visa will be valid for 1-2 years and may be extended if necessary.

ABOUT CHILE

Chile is situated along the western coast of South America. It has a dynamic economy and large amounts of foreign trade. Its primary income relies on agricultural production, copper, iron, nitrate mining and the exploitation of sea resources. A prosperous location in the LATAM region, it is seen as a regional leader in competitiveness and ease of doing business. The country's unusual shape means it has a varied landscape and climate, it is home to the world's largest dry desert and the Andes mountains which are located along the border of Argentina.



Capital - Santiago

Population - 17.9 million

Area - 756,096 sq km (291,930 sq miles)

Currency - Chilean peso

Language - Spanish

Major Exports - Ores, Copper, Fish

Other services in Chile



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THE SOLUTION

Mauve Group provides support for both locals and expatriates. Expatriates will be employed by White Coral Consulting DMCC to work in Colombia. Colombian nationals will be employed by Mauve Colombia SAS.

Each expatriate employee will be paid a monthly salary by White Coral Consulting DMCC. This will be paid into a bank account of their choice and in the currency specified in the employment contract. Colombian nationals will be placed on Mauve Colombia SAS's local payroll.

TAXES & SOCIAL SECURITY

From the employee's first working day, a withholding amount of 33% will be applied for expatriates only. Workers must file a tax return annually. The tax year in Colombia is the calendar year. Expatriates are exempt from paying social security.

IMMIGRATION

All expatriates intending to work in Colombia must obtain a V-Visa or an M-Visa, which will be determined by the type of work contract. Our in-country manager can assist with the visa process. Certain nationalities do not require a visa to enter Colombia and therefore, the application can be made in their home country or upon arrival. Nationals that require a visa must apply in their home country before entering Colombia. The processing time for V-Visa/M-Visa approval is approximately 7-10 working days and a further 1-3 days to get the working visa stamped in the passport.

ABOUT COLOMBIA

Colombia is an American nation named after Christopher Columbus. The country has a thriving market economy – it is Latin America's fourth-largest oil producer and the world's third-largest coffee exporter. Colombia has the fastest-growing information technology industry in the world; further healthy growth in tourism, manufacturing, shipbuilding and petroleum offers a bright economic outlook for the country. As a founding member of the Pacific Alliance – a regional trade block formed in 2012 – Colombia promotes regional trade and economic integration.



Capital - Bogota

Population - 49 million

Area - 1.14m sq km (440,831 sq miles)

Currency - Peso

Language - Spanish

Major Exports – Crude Petroleum and Coal Briquettes

Other services in Colombia



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Ecuador

THE SOLUTION

Through our trusted local partner in Ecuador, Mauve can support both local and expatriate workers.

Individuals working in Ecuador will be assigned by White Coral Consulting DMCC to work under a consultancy agreement as a self-employed worker in Ecuador.

Each person in Ecuador will be placed on the White Coral payroll and their net salaries will be paid monthly to a bank account of their choice.

TAXES & SOCIAL SECURITY

Expatriate workers do not have to pay social security contributions. Ecuadorian nationals can pay voluntary social security at the rate of 12.15% for employers and 9.45% for employees. The tax liability in Ecuador for expatriate workers will depend on the length of their stay in the country. If the individual spends less than 183 days in any 12-month period in Ecuador they are considered a non-tax resident and those spending more than 183 days in country, consecutive or not, will be liable for taxes backdated to day one. Each individual will need to file a tax return at the beginning of the year.

IMMIGRATION

In order to work in Ecuador, it is necessary to have the 12-VI work visa. Individuals will be self-employed whilst working in Ecuador, but they will have a service agreement with White Coral Consulting DMCC. Our local partner will convert the 12-IX business visa into a 12-VI working visa. The processing time for a visa ranges between 6-8 weeks.

ABOUT ECUADOR

Ecuador has a collaged, multi-cultural history; Peruvian Incan and Spanish settlers mingled with native Andean peoples in this predominantly farming-based country. Ecuador was thrown on to the global stage by the discovery of oil in the 1960s which transformed its economy and sparked rapid social development in areas such as health, education, and housing. Today, one of the country's biggest exports is bananas and its tourism sector is flourishing as visitors flock to the Andes, rainforests, and nearby Galapagos islands.



Capital - Quito

Population - 16.5 million

Area - 272,045 sq km (105,037 sq miles)

Currency - US dollar

Language - Spanish, indigenous languages

Major Exports - Bananas, Petroleum, Seafood

Other services in Ecuador



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El Salvador

THE SOLUTION

Individuals working in El Salvador will be employed by the local partner company of White Coral Panama Inc.

Employees will be placed on the local payroll of White Coral's partner. Salaries will be paid in the local currency of USD and can be paid into a bank account of the worker's choice.

TAXES & SOCIAL SECURITY

Income tax rates in El Salvador are progressive up to 30%. Social security in El Salvador is calculated as follows: Employer INSAFORP (payroll tax) - 1% of salaries, capped on salaries of \$1000 per month.

Employer social security - 7.5% calculated on maximum earnings of \$1000 per month.
Employer pension - 7.75% calculated on maximum earnings of \$6500 per month.
Employee social security - 3.0% calculated on maximum earnings of \$1000 per month.
Employee pension - 7.25% calculated on maximum earnings of \$6500 per month.

IMMIGRATION

Work authorisation will be required for any person(s) undertaking active work in El Salvador for over 90 days. Individuals who are hired locally may apply for the Temporary Residency with Work Permit whilst individuals being sent on assignment may apply for the Temporary Residence - No Remunerated Activities. Mauve monitors the process of all permits and utilises any methods available to expedite the process.

ABOUT EL SALVADOR

El Salvador, officially called the Republic of El Salvador, is the smallest and most densely populated country in Central America. Known as a tropical paradise, the country boasts two national parks with a wide variety of flora and fauna and access to the Pacific coast. Despite its verdant landscape, El Salvador is highly industrialised and has diversified from its dependence on the coffee industry by expanding trade and the manufacturing sector. Rich in culture and history, El Salvador's capital city, San Salvador, is the oldest and most long-standing capital in the region.



Capital - San Salvador

Population - 6.42 million

Area - 8,124 sq miles

Currency - Salvadoran colón

Language - Spanish

Major Exports - Beverages, petroleum, chemicals

Other services in El Salvador



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THE SOLUTION

Mauve Group can support both locals and expatriate workers in Guatemala. All individuals will be employed and payrolled by our local representative's company.

Individuals will be employed by the local partner company of White Coral Panama Inc. Salaries are paid into a local bank account and can be paid in either local currency (GTQ) or USD. All employees are entitled to receive an 'incentive bonus' which is an annual bonus paid twice annually. The first payment is paid in July and the second in December.

TAXES & SOCIAL SECURITY

Income tax rate in Guatemala is 7%.

Social security contributions are as follows:

Employer contribution: 12.67% of gross salary

Employee contribution: 4.83 % of gross salary

IMMIGRATION

The work permit and Temporary Residence for Migrant Worker is the standard process for foreign nationals working in Guatemala. Temporary Residence can be requested for one to five years. Although it takes 6 to 11 months to finalise this process. Individuals can commence work once the initial work permit has been approved. Knowledge of Spanish is required to obtain the work permit.

ABOUT GUATEMALA

Guatemala is a country of stunning natural features. The Central American country has a mountainous and forested terrain that is strewn with Mayan ruins, lakes, and volcanoes. Bordering Mexico, Honduras, El Salvador, and Belize, Guatemala is best known as the birthplace of the Mayan civilisation. Guatemala is one of the smaller nations in Latin America and its economy is still largely dependent upon traditional commercial crops. The country is renowned for its coffee and sugar exports.



Capital – Guatemala City

Population – 17.58 million

Area – 42,040 sq miles

Currency – Guatemalan quetzal

Language - Spanish

Major Exports – Coffee, tea, spices, fruits

Other services in Guatemala



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THE SOLUTION

Mauve Group can provide two employment options for workers in Mexico: foreign payroll employment through White Coral Consulting DMCC or local employment through our Mexican company. In both cases, our Mexican company will sponsor the TRV for expatriate employees.

For expatriate employees on a foreign payroll, salaries will be paid into a bank account of their choice. For Mexican nationals and expatriates on a Mexico Payroll, Business Consulting by Mauve, S.A. de C.V will pay the total salary (in Pesos).

TAXES & SOCIAL SECURITY

Individual income tax rates in Mexico are progressive from 0% - 30%. An employee will receive a tax certificate once a year. It is known in Spanish as "Constancia de percepciones y deducciones" and it states the income received and the tax withheld in the year. Employees will also be issued this certificate at the end of their contract.

Employer's social security is approximately 33.9% and employee's social security is approximately 3%. There are surcharges and penalties if tax and social security payments are not made on time.

IMMIGRATION

To work in Mexico, expatriates must apply for a temporary resident visa before entering Mexico. The TRV is intended for people who wish to live and work in Mexico for more than 6 months and no longer than 4 years. The TRV gives work permissions and allows unlimited entries and exits from Mexico, it is valid for 1 year and can be renewed every year.

ABOUT MEXICO

Famed for exotic tourism, Mayan pyramids, and its cuisine, Mexico is the biggest Spanish-speaking country in the world. Market conditions are characterised by low manufacturing and logistics costs. With a population of almost 130 million and abundant natural resources, Mexico is among the 15 largest economies in the world and enjoys the second largest economy in Latin America. The country's close proximity to the USA as well the strong relationship between the Peso and USD have remained attractive business qualities.



Capital – Mexico City

Population – 126 million

Area – 761,600 sq miles

Currency - Peso

Language - Spanish

Major Exports – Oil, vehicles, minerals

Other services in Mexico



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Panama

THE SOLUTION

Through our Mauve entity in Panama, we can support local and expatriate workers. Employees will be registered on the monthly payroll of White Coral Panama Inc.

Salaries will be paid into a local bank and will be paid in US dollars. Our partner will be able to assist with the opening of the local bank account if required.

TAXES & SOCIAL SECURITY

The tax year in Panama is the calendar year. Tax returns are only required if an individual has income other than employment income.

The tax rate in Panama is progressive from 0 - 25%. There will be penalties for late payment of taxes i.e. 10% of the payable tax + interest.

Social security is applicable for both locals and expatriate workers. Employer contributions are 15.85% of gross income and employee contributions are 11% of gross income.

IMMIGRATION

Applicants enter Panama as visitors and then apply in country for a residence visa and work permit. The work permit is granted for one year and can be extended up to ten years. The residence visa is valid for an initial period of two years, then the applicant can apply for permanent residence. The processing time for applications usually takes 1-2 weeks to initially enter Panama.

ABOUT PANAMA

Panama is a Central American gateway between North and South America due to the world-famous Panama Canal; a shipping waterway connecting the Pacific and Atlantic oceans that takes 15,000 vessels a year 8 hours to navigate. The canal and its free trade zone have also contributed to the country's status as a tax haven; there are over 350,000 International Business Companies registered in Panama. The small country has a wide range of terrain and contains the largest rainforest in the Western Hemisphere outside the Amazon Basin.



Capital - Panama City

Population - 3.6 million

Area - 75,517 sq km (29,157 sq miles)

Currency - Balboa

Language - Spanish, English

Major Exports - Organic chemicals, pharmaceuticals, electrical machinery

Other services in Panama



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Peru

THE SOLUTION

All individuals working in Peru will be employed by our Peruvian registered company Mauve Peru SAC.

Employees will be placed on a local payroll. They will each be entitled to a 13th and 14th salary in July and December, respectively. Expatriate employees will be able to open a bank account once their work permit has been issued.

TAXES & SOCIAL SECURITY

Employees are not liable for social security payments, but employers must contribute 9%. However, employees do have to contribute 13% to the pension fund whilst on a local payroll.

Expatriates are taxed at 30% in Peru. Locals are taxed on a progressive scale according to earnings. The tax year in Peru is the calendar year.

A tax clearance certificate is provided by Mauve Peru SAC at the end of an employee's contract in Peru. This illustrates the taxes which have been paid during their time in the country.

IMMIGRATION

Individuals may enter Peru on a business visa. During this time, they will be required to pay tax as an expatriate. Their status will be classified as "Foreign Advisor". Upon arrival in Peru, our in-country manager will apply for a work permit on behalf of the employee. Once this has been issued, the employee will be registered onto Mauve's local payroll. The processing time for the work permit ranges from 2-3 months.

ABOUT PERU

Peru is located to the west of South America and is home to a section of the Amazon rainforest and Machu Picchu, an ancient Incan city in the Andes mountains. Peru has the forty-seventh largest economy in the world by total GDP and currently experiences a high human development index. Some of its major exports include copper, gold and petroleum gas. The economy is seen as the most consistent and fastest-growing over the past 10 years in the region. It is also the 2nd safest country in the LATAM region for conducting business.



Capital - Lima

Population - 32 million

Area - 496,200 sq miles

Currency - Peruvian Nuevo Sol

Language - Spanish

Major Exports - Ores, gems, fruits

Other services in Peru



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