PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

CBA Incorporadora — Developer Review 2026

A LUXURY HOLDING BACKED BY AGRIBUSINESS CAPITAL

Professional assessment of a developer with a billion-real land bank, projects in Jurerê Internacional, and partnerships with notable investors.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

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The Short Version

CBA Incorporadora (Grupo CBA) isn't a "mid-range regional developer," as general market overviews sometimes describe it — it's a fast-growing luxury holding company with capital built in agribusiness and a project portfolio worth billions of reais, including properties in Jurerê Internacional.

2015	R$4.5Bn+	R$3.5Bn+	7.7/10
founding year	land bank (~30 plots in SC)	project portfolio (VGV)	Plan B Overall Developer Score

Company Overview

Grupo CBA was founded in 2015 in Cachoeira do Sul (Rio Grande do Sul) — capital was originally built in **agribusiness** before the company diversified into real estate. Headquarters have moved to Florianópolis, specifically Jurerê. The group's president is **Cíntia Pereira** — a family business led by a woman, a notable detail in a market where this is rare.

FINANCIAL STRENGTH FROM ANOTHER SECTOR — A REAL COMPETITIVE ADVANTAGE

Unlike many developers overly dependent on bank leverage, Grupo CBA relies on its own liquidity, accumulated in agriculture. The land bank comprises roughly 30 owned plots in Santa Catarina, valued at over **R$4.5 billion**. The current project portfolio exceeds **R$3.5 billion** in total sales value (VGV).

The company operates under two brands: **CBA Empreendimentos** (luxury segment) and **Viva Corp** (elevated first-home standard). Over 400 employees, 16 simultaneous construction sites (12 in Santa Catarina — Florianópolis, São José, Biguaçu, Itajaí).

PORTFOLIO & PARTNERSHIPS

Specific projects: **Meraki Sunset** (João Paulo), **Physis Place** (Centro), **Porto Madero** and **Meraki Allure** — both in Jurerê Internacional. Strategic partnerships with ATrinca (Flávio Augusto, Joel Jota, Caio Carneiro) and wealth management firm Charlie — property is positioned as a high-performance financial asset, not just housing.

Track Record & Quality

CBA demonstrates consistent delivery reliability across completed projects. No public data on significant delays or quality issues was found.

Plan B Developer Score

Metric	Score
Delivery	**8.0/10**
Quality	7.5/10
Stability	**8.0/10**
Satisfaction	7.5/10
Reputation	**8.0/10**
Transparency	7.0/10
Overall	**7.7/10**

Plan B Expert Assessment — subjective evaluation based on market analysis. Not financial advice.

Strengths

✓ **Financial stability from agribusiness**
Own liquidity instead of excessive reliance on bank leverage — a rare structural advantage among developers.

✓ **Genuine luxury segment**
Projects in Jurerê Internacional, not "affordable middle-class housing."

✓ **Notable strategic partnerships**
ATrinca and Charlie position CBA properties as a financial instrument, not just a place to live.

✓ **Operational scale**
400+ employees, 16 simultaneous construction sites — a rare level for a decade-old company.

Areas to Consider

! **Relatively new specifically in Santa Catarina**
The core historical track record is tied to RS; fewer completed properties in SC so far, though the pipeline is actively growing.

! **Two-brand structure**
CBA Empreendimentos (luxury) and Viva Corp (elevated standard) — confirm which brand a specific property falls under.

! **Financial positioning of property**
Partnerships with wealth managers are a plus for investors, but require understanding that a purchase here may be framed as part of a broader investment strategy, not just housing.

Plan B Verdict — CBA Incorporadora

✅ **RECOMMENDED — for investors seeking luxury backed by an unusual financial base.** CBA Incorporadora isn't a mid-range regional developer — it's a fast-growing luxury holding company whose financial stability is built on agribusiness capital, a rare and strong structural feature. Projects in Jurerê Internacional and partnerships with notable investors confirm genuine luxury positioning.

Best suited to investors who value a developer's financial stability as much as the property itself — CBA's own liquidity reduces the typical delay risks tied to bank financing. Worth confirming which brand (CBA Empreendimentos or Viva Corp) a specific project falls under.

This material is for informational purposes only and does not constitute investment advice. Assessment based on publicly available information, market data, and buyer feedback.

Your Path Forward

1

Consultation

We discuss whether CBA fits your goals.

2

Property Selection

CBA Empreendimentos or Viva Corp matched to your profile.

3

Deal Support

From due diligence to registration.

YOUR PERSONAL ADVISOR

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