

Productos e Iniciativas de Impacto Social



FIU

Business

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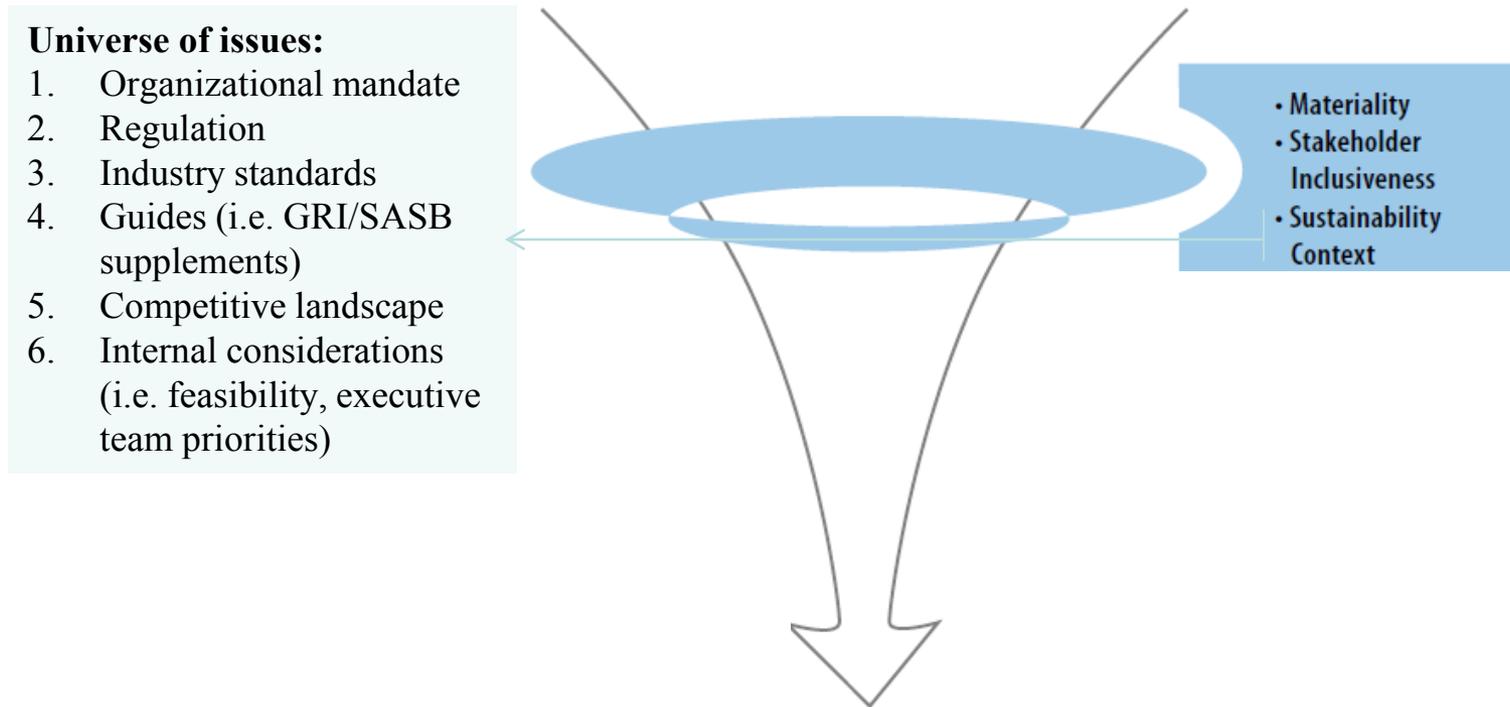


Contenido

1. Intro
2. Materialidad (desde las finanzas)
3. Iniciativas y Productos de Impacto Social (Privado, ONG y Academia)

Materialidad

Identificación de asuntos relevantes



Priorizar asuntos interna y externamente

Desde lo privado

- Inclusión = acceso (traer al sistema)
- Capacidad = producto (qué) + guía (cómo: EF)
- Construcción de activos (para qué) - VIVIR

Individual Financial Literacy (not product-linked)	Product-linked Financial Capabilities (Microfinance Institutions)
Microfinance Opportunities' material for MFIs and Youth	Habitat's Financial Education material for <u>Housing Microfinance</u>
Proyecto Capital's Financial Education models with SCALE	Promujer's Health and JA's Financial Education material for <u>women microcredits</u>
FONKOZE's material on MFI Client Protection (over-indebtedness prevention)	IDB's and Proyecto Capital's Financial Education material for <u>BOP savings</u>
Financial Education programs for youth and kids	Proliteracy's Financial Education material with Solidarity model for <u>Group Lending</u>

Microfinance Ecosystem

Business Models

- Wholesale lending (Segundo piso)
- Financial services tailored to MFIs (IPOs, Cash Management, Securitization, etc)

Strategic Social Investments

Microfinance product innovation

- Savings – Working with IDB MIF to help MFIs develop programmed and transactional savings products for beneficiaries of social protection programs (Prosavings y SCALA)
- Housing – Working with Habitat in developing and helping MFIs implement Housing Microfinance Toolkit
- Women – Working with Junior Achievement to assist MFIs in developing and implementing products tailored for women.
- Group Lending – Working with Proliteracy and FINCA on solidarity and group lending

National and Regional Microfinance Networks

- Working with SEEP on helping REDCAMIF become self-sustainable
- Working in Argentina with RADIM to develop platform, enhance social performance and construct policy advocacy case studies
- Working in Ecuador with RFR to strengthen their training initiatives

Research and Evaluation

- Working with FINCA and WDI on capturing positive impact of Microfinance in poverty reduction and mitigating income inequality in Central America
- Working with FGV and CEAPE-MA on assessing the effectiveness of product-linked Financial Capability programs in Brazil

Incentives and Awards

- Foromic MFI Awards

Desde el tercer sector



Comprehensive Models of Access
to Water & Sanitation in Areas
of Extreme Poverty in Colombia



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IADB Funds

AquaFund MultiDonor	USD\$ 1,300,000
JPO	USD\$ 700,000
TOTAL:	USD\$ 2,000,000

Other Funds

Embassy of Japan	USD\$ 215,000
Municipality of Guachené	USD\$ 17,000
GE Foundation	USD\$ 50,000
Corona Organization	USD\$ 30,000
Siemens Foundation	USD\$ 35,000
TOTAL:	USD\$ 347,000



HOUSEHOLD
CONNECTIONS
PROJECT

Sustainable Models for the Financing and Provision of Household Connections



Sustainable Models for the Financing and Provision of Household Connections



PROGRESS

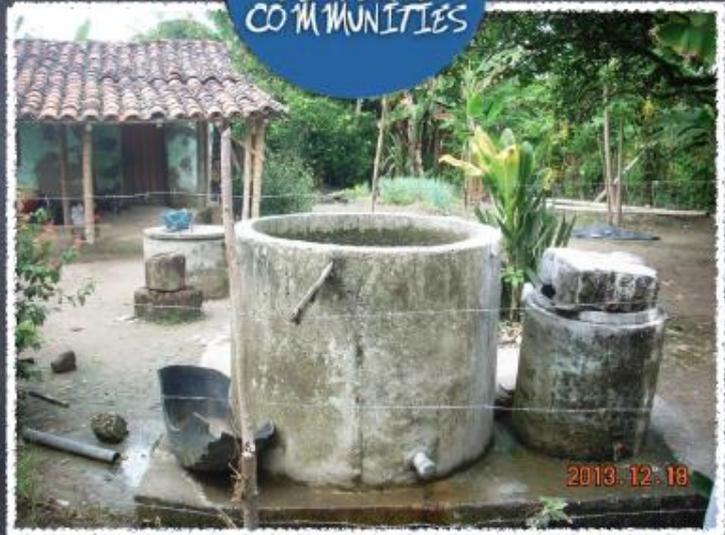
- Theoretical intervention model already established.
- 240 families interviewed.
- Cañasgordas municipality joined the project.
- Other actors interested in joining the project:
 - Bancolombia (private bank)
 - VIVA (housing company of the government of Antioquia)



Sustainable Self-supply Models for Disperse Communities



SUSTAINABLE
MODELS FOR
DISPERSE
COMMUNITIES



Water, Sanitation, and Hygiene Promotion in Rural Schools

HYGIENE
PROMOTION
IN
RURAL
SCHOOLS



Schools with new sanitary facilities:

- 2 constructed and in operation (897 students)
- 8 under construction (2875 students)



GIVE TO COLOMBIA

Desde la academia

Evaluación de Impacto (Microfranquicias)



Nuevas iniciativas

- Prueba control aleatorio en programa de Oferta de Valor (salones de belleza y colmados) – capacitación en gestión de negocio, educación financiera y técnica con producto diferenciado
- Sub-Agentes Bancarios (mecanismos de invitación e impacto en ventas)

“¡El país somos nosotras y para que salga adelante, nosotras tenemos que salir de la pobreza!”

- El desarrollo de capacidades financieras requiere impacto social
- La construcción de activos debe ser el camino y la meta!

¡Gracias!