

# Productos e Iniciativas de Impacto Social



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**Business**

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Julio 6, 2017

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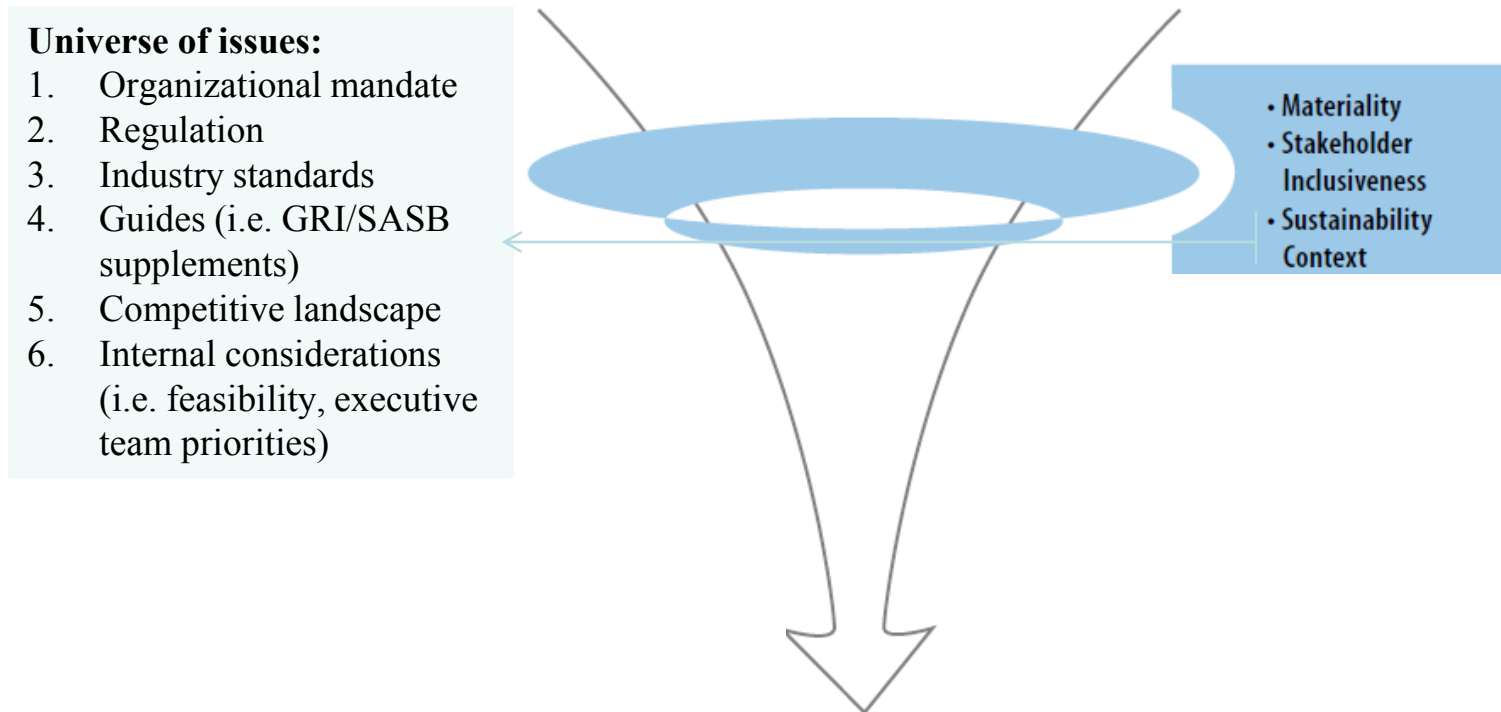


# Contenido

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



GIVE TO COLOMBIA®

# IADB Funds

AquaFund MultiDonor	USD\$ 1,300,000
JPO	USD\$ 700,000
<b>TOTAL:</b>	<b>USD\$ 2,000,000</b>

# 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
<b>TOTAL:</b>	<b>USD\$ 347,000</b>



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)



# 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!**