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INSTITUCIONES FINANCIERAS PARA EL
DESARROLLO

WORKING PROGRAM 2010-2011

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2010-2011 ALIDE WORKING PROGRAM

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INTRODUCTION

After a year, 2009, full of economic and financial complications, 2010 seems to show some recovery in the growth of Latin America and the Caribbean (LAC). In fact, the Economic Commission for Latin America and the Caribbean (ECLAC) forecasts that after the contraction of 1.8% in 2009, LAC will grow 4.1% in 2010. Nevertheless, the International Monetary Fund pointed out that growth reactivation will be gradual, between 2011 and 2013 and the high levels of the last six years are not expected.

In this process of international crisis, the presence and action of development financial institutions (DFI), not only from Latin America and the Caribbean but from the whole world, takes on a greater relevance as counter cyclical financial instrument, without losing sight of a long term view and a permanent income distribution policy.

Just after the short term urgencies, we have to turn our eyes and concentrate efforts to face the four major problems affecting the world and our region. These are: extreme poverty, unemployment, violence and climatic change. These global problems, which feed from each other, demand global solutions, together with national policies, decisions and actions. Here is where development banks face great challenges and accumulated experiences to act proactively and effectively.

A field where DFI have pioneered, in LAC as well as in Europe, is in supporting the initiatives to protect the environment, where larger investments for climatic change adapting projects need to be mobilized.

The fight against poverty and unemployment, and consequently against violence, is closely related to the way Latin American and the Caribbean countries relate and insert into the world, as well as to the development model and the type of activities to be promoted, aiming to make them more inclusive each time, less vulnerable to the ups and downs of the world economy, and that, above all, they constitute strategic activities that will set the pace of development and competitiveness of the countries in the future.

With such purpose, innovation is a necessary condition to generate new spaces for competitiveness. For LAC, it is imperative to raise the amount of resources allotted to R&D substantially, considering the vast gap with developed countries, and because of the need to start a specialization pattern unrelated to the exploitation of commodities and activities with a low added value, but based on knowledge and technology. This would also mean forming human capital with quality education.

Additionally, the emergence and spreading of new paradigms must be regarded as a necessary strategic starting point and the

key variable to rethink development policies in the 20th Century. For example, nanotechnology and biotechnology, ITs, represent generic technologies that cross cut the productive system through a wide range of sectors. These factors are essential to redefine the increase the productivity and quality of goods and services, and guarantee the entry in more dynamic areas of trade and innovation, and consequently a better competitive edge.

The scenario will be a post crisis environment with great changes in the role of the governments regarding financial services that will translate in an immediate future with high regulation and a considerable increase in the obligation for banking transparency. This regulation, as we know by past experience, has counterproductive effects in financing sections with are a priority for DFIs and therefore, it is necessary to find mechanisms to adjust and make it less restrictive.

The active participation of member entities together with international bodies and cooperation agencies will enable the development of the Association Working Program. This program proposes activities that are in line with the great concerns, challenges and actions development banking must assume.

1. PUBLIC POLICIES AND DEVELOPMENT FINANCING

Technical Meetings

- **ALIDE 40th Regular Meeting of the General Assembly “Financing Latin American development beyond the crisis: new areas for development banking”**

Development banks acting from their countercyclical function have played a first-class role in mobilizing financial resources to prevent the international economic crisis from having greater consequences. In their future projection, they must keep reinventing themselves to face the current challenges Latin American development and its financing pose. In this sense, ALIDE 40th Meeting of the General Assembly central topic “Financing Latin American development beyond the crisis: new areas for development banking” will analyze the action of development financial institutions in promoting new productive sectors where technological innovation plays a main role.

Place and date: Fortaleza, Brazil, May 13 and 14, 2010

Organizers: ALIDE / BNB

- **Latin American Seminar on Development Banking and Interest Rates**

The seminar will analyze on one hand development banking innovative trends in financing micro and small enterprises, the management of associated risks and the relationship with the financial system; and on the other hand, the several aspects related with setting interest rates in accessing financing, in particular of MSMEs, the participation of central banks and financial institutions superintendences, trying to design a work agenda looking at the future and that promotes the best conditions for access to credit.

Place and date: Lima, Peru, August 2010

Organizers: ALIDE / Center for Latin American Monetary Studies (CEMLA) / World Bank Consultative Group to Assist the Poor (CGAP).

Studies and Research

- **ALIDE 40 Basic Study: “Leadership and Action of Development Banking in the Emergence of New Productive Sectors”**

El document will analyze the recent performance of development banking, new productive sectors and potential fields of activity for development banking in a long term perspective. All this within a post crisis financial scenario with changes and new proposals for international regulations, which if applied in national environments, they will probably restrict their field of action. Besides, those new areas or sectors in which development banks have made efforts will be analyzed.

Training in Best Practices in Development Banking

- **Diploma in Banking and Finance for Development**

Strengthen capabilities, update knowledge and promote the exchange of experiences between Latin American banks and financial institutions, with regards to development financing new policies, approaches and practices. The Diploma comprises four modules (1) organization models in development banking: retail and wholesale banking; (2) development financial institutions direction and management; (3) risk corporate management in development banking; and (4) investment project analysis through enterprise competitive profile approaches.

Place and date: Fortaleza, Brazil, September 9 to 17, 2010 (to be confirmed)

Organizers: ALIDE / Banco do Nordeste do Brasil S.A.

2. FINANCING SOCIAL AND PRODUCTIVE SECTORS

2.1. AGRICULTURAL AND RURAL

Technical Meetings

- **Latin American Meeting on Financing Agriculture**

The world economic highlighted further the problems and challenges faced by Latin American rural and agricultural development, both in their economic as well as its social dimension, stressing the need to mobilize and promote larger financial resources for the development of agricultural and rural development. In his sense, the meeting will analyze the trends and challenges in agricultural financing, highlighting the innovation of products and services in development financial institutions adapted to the current view of agriculture, in order to contribute to strengthen its action to attend this especially important sector for our countries more effectively. The meeting will be carried out within the framework of the activities to celebrate FIRA 55th anniversary.
Place and date: Morelia, Michoacán, Mexico, March 11 and 12, 2010.
Organizers: ALIDE / Trust Funds for Rural Development (FIRA) -Banco de México.

- **ALIDE Technical Committee Meeting for Agricultural and Rural Financing**

ALIDE Technical Committee Meeting for Agricultural and Rural Financing will meet on the occasion of ALIDE 40th Regular Meeting of the General Assembly that will take place in Fortaleza, Brazil, on May 14, 2010. The purpose of this meeting is to present the main results of the Latin American Meeting for Agricultural Financing that will take place in March 2010 in Morelia, Mexico, and determine the Latin American agenda to be put forward in the Third World Conference on Agricultural and Rural Financing to take place in Morocco in October 2010. On the other hand, ALIDE Working Program will be reviewed to support agricultural member institutions, priorities will be set, and new actions to be performed by ALIDE with the collaboration and participation of member entities.

- **Third World Conference on Agricultural and Rural Financing**

The Conference will gather institutions financing agriculture worldwide and are grouped in the International Confederation of Agricultural Credit (ICAC) and Regional Associations of Africa, Latin America and the Caribbean, Asia and the Pacific, the Near East, and also from Europe and North America. From regional and world experiences, the situation and future of rural finances will be reviewed, trying to identify the key factors to promote change in agricultural financing and the evolution of institutional models in order to improve financial services for agriculture.
Place and date: Marrakech, Morocco, October 28 to 30, 2010
Organizers: ICAC / AFRACA / ALIDE / NENARACA

Studies and Research

➤ **Development Banking, New Trends and Innovation in Latin American Agricultural Financing**

The objective of this report is to collect and propose some concepts, show evidence about financing and rural development policies, the role of the State, the role of agricultural development banking, the innovation of financial services in the rural environment, the relationship between public banking and the development of non banking rural financial intermediaries, as well as the actions and experiences on the provision of non financial services for the agricultural sector competitiveness; that is, the organization and on-going support to productive chains, technology transfer programs, and field modernization, agricultural producer training, market information, market articulation, among other topics.

Internship

➤ **Business Model to Attend the Rural Sector in Mexico: FIRA Experience**

The internship will be carried out within the framework of ALIDE-BNB Cooperation Agreement and comprises the transference of FIRA knowledge and experiences with regard its business model and strategies to enhance agricultural and rural development in Mexico. Financing, strategic alliances, micro credits, promotion and development strategies for producer organizations, risk management, operation control will be examined, among other topics of FIRA's institutional management.

Place and date: Morelia, Guadalajara, León, March 1 to 6, 2010.

Organizers ALIDE / Trust Funds for Rural Development (FIRA)-Banco de México.

2.2. SMALL AND MEDIUM ENTERPRISES

Technical Meetings

➤ **XV Ibero American Forum on Guarantee and Financial Systems for the Micro and Small Enterprises**

Ibero American experts will participate in this important inter continental forum for the exchange of the best practices and experiences carried out in the guarantee bodies and systems in financing micro, small and medium enterprises. The topics to be examined are current frameworks and legislative reforms, public and institutional policies for the provision of guarantee services, and the role of international cooperation to support national guarantee systems.

Place and date: Mexico D.F., Mexico, September 29 to October 2.

Organizers: REGAR / ALIDE / IBERAVAL / SELA-IBERPyme / NAFIN

➤ **ALIDE Technical Committee Meeting for Financing Small and Medium Enterprises**

Within the framework of ALIDE 40th Regular Meeting of the General Assembly, on Friday May 14, 2010, ALIDE Technical Committee for Financing Small and Medium Enterprises will meet in Fortaleza, Brazil, to consider the areas in which development financial institutions may support the solution of critical aspect faced by SMEs in the region,

through financing mechanisms and instruments, credit hedge funds, complementary services for entrepreneurial development, as well as in the preservation of the environment.

Studies and Research

➤ **Technical Document "Investment Financing: Experiences of development banking"**

It reviews development banking financing via capital participations in their different modalities, Seed capital, Angel Investments, Risk Capital, focusing in operational and financial characteristics. Some of the important cases include Banco Nacional de Desenvolvimento Econômico e Social (BNDES) from Brazil, Banco de Comercio Exterior from Colombia (BANCOLDEX), Corporación de Fomento de la Producción (CORFO) from Chile and Nacional Financiera (NAFIN) from Mexico.

Internship

➤ **Financial Intermediation Programs for MSMEs: CORFO Practices**

This activity is particularly addressed to wholesale development banks and its main objective is to communicate CORFO vision, policies, strategies, operations and good practices with regard to its most successful financing and hedge programs (guarantees) addressed to the micro, small and medium enterprise sector; the impact of financing on these enterprises, and the connection with intermediary banks and non banking financial institutions. In particular, the following programs will be analyzed: Crédito CORFO Inversión, Crédito CORFO Multisectorial, Crédito CORFO Microempresa, Leasing CORFO PYME, Crédito CORFO Exportación, Crédito CORFO Medio Ambiental, COBEX (export loan hedge), among others.

Place and date: Santiago, Chile, IV Quarter of 2010

Organizers: ALIDE / Corporación de Fomento de la Producción (CORFO)

➤ **Financing, Guarantees and Technical Assistance: Practices NAFINSA**

The objective is to share NAFINSA experience in financing and guarantee programs structuring and implementation addressed to MSMEs, training and technical assistance for final customers and financial intermediaries, as well as special programs of risk capital for entrepreneurs and productive chains (e-factoring).

Place and date: Mexico D.F., IV Quarter of 2010.

Organizers: ALIDE / Nacional Financiera S.N.C. (NAFINSA).

➤ **Urban and Rural Micro Finances: BNB Programs: CrediAmigo and AgroAmigo**

Their objective is to promote knowledge and the exchange of experiences based on the activities developed by Banco do Nordeste do Brasil (BNB), in particular its Programs "CrediAmigo" and "AgroAmigo". In the internship, BNB-CrediAmigo credit policies, strategies and technology to attend the micro enterprise will be examined. BNB experience in the development of its Program "AgroAmigo" will also be analyzed, which will be complemented with visits to its branches and customers (selected urban and rural micro entrepreneurs).

Place and date: Fortaleza, Brazil, IV Quarter of 2010

Organizers: ALIDE / Banco do Nordeste do Brasil S.A. (BNB)

Training in Best Practices in Development Banking

➤ **Excellence Integral Management for Latin American Micro Finances Institutions**

The objective is to provide the participants knowledge and methodologies to implement an excellence management for microfinance in your organization, to enable you to conduct, organize and direct the multiple aspects of the business integrally, The strengths, the areas to be improved in the organization, critical development factors in the business will be explored, as well as the direction of the management by process and continuous improvement focused on the customer.

Place and date: Córdoba, Argentina, dates to be defined.

Organizers: ALIDE / Banco de Córdoba S. A.

➤ **Strategies for the Development of Micro Finance Programs in Latin America**

To exchange knowledge and experiences on the advanced and specialized technique for the strategic development of markets to expand loans to micro entrepreneurs, as well as to boost successful experiences in Latin America and the Caribbean. Successful experiences of financial institutions that have achieved excellent results in opening new loan market to the sector will be presented, and workshops where the participants will have the chance to prepare promotion and development plans for the micro credit market will be developed.

Place and date: Asunción, Paraguay, August 17 to 20, 2010 (to be confirmed)

Organizers: ALIDE / Banco Nacional de Fomento (BNF)

➤ **Commercial Management for Micro Finance Entities in Latin America**

The participants will have the chance to learn the best commercialization methods in the market of micro finances, to use techniques and processes to reach higher levels of loan collocation, and measure and manage the risks in the sector. For this purpose, the techniques for the design of a segmented commercial strategy; the; development of a product mix applying a co-creation methodology; the development of programs for the observation, listening and attention of customers, and customer lock-in programs will be combined.

Place and date: Santo Domingo, Dominican Republic, October 5 to 8, 2010 (to be confirmed)

Organizers: ALIDE / Banco Nacional de Fomento de la Vivienda y la Producción (BNV)

Distance Training (ALIDE E-Learning)

➤ **Credit Risk Management in Times of Crisis for Micro Finance Institutions**

During this course, the participants will have a clear view of risk specialized management in the industry of micro finances. For such purpose, the course will cover all the stages, from the basic ideas, to the process and evaluation methodology, to relevant topics in risk management and collection procedures in their different phases.

Dates: July 5 to August 14, 2010

Workshop Advisory

➤ **Workshop-Advisory "New Banking and Guarantee Products for SMEs"**

An essential component for the feasibility of SMEs credit demands are the guarantees backing the credits and/or funds granted by development banking and financial intermediaries; as well as the offer of financial instruments according to SMEs needs. For this purpose, the event will examine the aspects referred to financial products such as factoring, asset securitization, automatic guarantees, international guarantees, counter guarantees. The topics will be presented by financial institutions con good experiences in the development of financial instruments. As a complement, the participants will receive personal advisory and technical orientation to the participants.

Place and date: Quito, Ecuador, IV Quarter of 2010

Organizers: ALIDE / Corporación Financiera Nacional (CFN)

2.3. INFRASTRUCTURE AND HOUSING

Technical Meetings

➤ **Seminar on Public Infrastructure and Public Works Financing: Latin American Experiences**

In the efforts made by the region to recover the path of growth after the world economic crisis, investment for the development of infrastructure is considered a key factor because of its reactivating and job-generating effect, discussing the formulation of adequate policies to promote it. In that context, the seminar will analyze the contribution of infrastructure to economic and social growth and development, as well as to local and regional integration, at a counter cyclical level as well as at the level of a structural change in the economies and in the decrease of poverty. In particular, the modalities for financing infrastructure and public works and good investment practices in such sector by development banking will be examined.

Place and date: Quito, Ecuador, March 3 and 4

Organizers: ALIDE / Banco del Estado

➤ **ALIDE Resources, Investments and Infrastructure Technical Committee Meeting**

In the occasion of ALIDE 40th Regular Meeting of the General Assembly, in Fortaleza, Brazil on May 14, 2010, ALIDE Resources, Investments and Infrastructure Technical Committee Meeting will take place, in order to discuss the action of the regional development banks in the promotion and finance of new investments and infrastructure, by mobilizing resources from capital markets and their participation in generating businesses in the private entrepreneurial sector in the region. Additionally, the priorities for the execution of the working program for the 2010-2011 period will be established.

Studies and Research

➤ **Technical Report: Resource Mobilization for Financing Infrastructure in Latin America and the Caribbean**

The report will analyze the experiences of development banking in financing and resource mobilization for financing infrastructure and local development; the instruments used, and the joint initiatives for financing infrastructure projects for the regional integration.

Internship

➤ **Financing Programs for Social Investment in Low Income Populations**

La CAIXA stands out as the main operating agency of the Brazilian federal government resource transfer programs, and is an institution that contributes with the local development and income distribution in Brazil. It also plays an important role in housing financing, mainly destined to the segment of low income families which has the highest housing deficit in the country. Within this framework, the internship will show the main social programs driven by CAIXA in collaboration with municipalities and other public offices, to support the development of housing in the most lacking populations in Brazil, the reduction of social inequalities, and social inclusion. The scopes and results of the Programs "Bolsa Familia" (transference of resources with conditions aimed at families, to fight poverty), Fair "Casa Própria", among others.

Place and date: Brasilia, Brazil, III Quarter of 2010

Organizers: ALIDE / Caixa Econômica Federal (CAIXA)

2.4. INTERNATIONAL TRADE

Meetings

➤ **Seminar on Mechanisms to Finance Exporting MSMEs**

The Latin American Integration Association, ALADI and ALIDE, within the Framework of their common interest of promoting Latin American integration by fostering and financing intra regional trade, will organize a Seminar-Workshop on financial instruments to support the internationalization of exporting MSMEs. The seminar will gather good practices in development banking on financing programs to small exporting enterprises together with public policies to internationalize MSMEs that will be presented by the Latin American governmental representatives on this sector.

Place and date: Montevideo, Uruguay, November 2010

Organizers: ALIDE / ALADI

2.5. TOURISM

Studies and Research

➤ **Policies, Strategies and Financing for the Development of Tourism in Latin America and the Caribbean**

The study will analyze the evolution, situation and nature of tourism in Latin America and the Caribbean; the policies and strategies implemented by the countries to promote the development of this sector, as well as development financial institutions financial programs to favor among others, the birth of tourist centers, the expansion of

touristic infrastructure, and strengthening and creation of productive chains, support to tourist businesses or those related with the sector.

2.6. INNOVATION AND TECHNOLOGICAL DEVELOPMENT

Meetings

➤ **Seminar on Financing Innovation and Technological Development**

The objective of the seminar is to examine the different mechanisms and instruments for financing innovation and technological development project that are operated by development financial institutions to face the challenge of providing Latin America and the Caribbean countries with better competitiveness, to achieve a better insertion in the international economy. Besides, it will examine if these actions correspond with an active policy of technological innovation support, or they are rather isolated actions of such institutions.

Place and date: place to be defined. IV Quarter of 2010

Organizers: ALIDE

Studies and Research

➤ **Technical Document "Institutions, Policies and Financing for Innovation and Technological Development in Latin America and the Caribbean"**

The objective of the document is to examine institutionality -institutions, legal framework, policies, and others-, existing in the countries in the region, as well as the program lines or financing fund of development banking of the countries in general, to enhance innovation and entrepreneurial technological development, to achieve higher competitiveness in the countries under criteria of environmental efficiency.

3. ENVIRONMENT AND CLIMATIC CHANGE

Technical Meetings

➤ **Seminar on Financing the Fight against Climatic change in Latin America: the role of Development Banks**

In line with current challenges faced by the region with regard the conservation of the environment, the fight against climatic change needs special attention by development financial institutions as public policy instruments, in within the framework of their policies and environmental and sustainable development finance programs. To address this problem, in what corresponds to the role and the contribution of development banks, the Seminar will focus on the concept of "climate finance" in order to examine innovative financing models to catalyze the reduction of CO2 emissions. KfW experts will present the German bank methodologies and instruments to fight climatic change.

Place and date: Tegucigalpa, Honduras, March 25 and 26, 2010

Organizers: ALIDE / KfW / BCIE

➤ **ALIDE Environmental Financing Technical Committee Meeting**

During ALIDE Environmental Financing Technical Committee Meeting, that will take place in Fortaleza, Brazil, on May 14, 2010, the efforts will focus in analyzing the role of ALIDE and of the regional development banks in the development and financing programs for the conservation of the environment and the fight against the climatic change, by formulating financial and non financial services, and the participation of development banking in carbon markets. Besides, the priorities in the actions to be started within the framework of ALIDE Working Program will be defined.

Studies and Research

➤ **Sources of International Financing and the Contribution of Public Banking to Support the Protection of the Environment**

This document deals with, on the one hand, to identify the different international financing funds, programs and instrument for the development of project to contribute with the reduction of environmental pollution, with emphasis on the potential of regional countries , and the institutional characteristics that make this kind of investment more attractive. On the other hand, finance and environmental aware raising programs carried out by development financial institutions to contribute with the protection of the environment will be analyzed.

Development Bankers Mission

➤ **Mission of Top Executives from Development Banks to KfW Bankengruppe**

The objective of the program is to share the experiences of KfW Bankengruppe (German wholesale development bank) with regard to their financial management and practices, the promotion and financing

of small and medium enterprises, their credit activity focused on the protection of the environment, among other relevant topics. The program will be carried out in English and is aimed at top directors and managers with a high-intermediate level of responsibility in development banks members of ALIDE. KfW is one of the largest banks in Germany and works throughout the world, giving support in the economic, social and ecological fields; fostering small and medium enterprises, promoting the protection of the environment and education and promotes technological innovation. They also participates actively in supporting exports and projects, facilitates financing developing countries, among other activities.

Place and date: Frankfurt, Bonn and Cologne, Germany, III Quarter of 2011

Organizers: ALIDE / KfW Bankengruppe

Internship

➤ **“Development banking and the protection of the environment: BNDES Policies, Strategies and Actions”**

The world is facing important challenges in the fight against climatic change and the action of governments and institutions for the protection and care of the environment cannot be postponed. In this context, la internship offers Brazil vision and strategies to face this situation. BNDES will share their knowledge and experiences regarding project financing, strategic alliances for the development of financing initiatives, care and recovery of the environment. The exchange of good practices and proposals for adapting to the climatic change, among ALIDE member banks will also be promoted.

Place and date: Río de Janeiro, Brazil, June 22 to 24, 2010.

Organizers: ALIDE / Banco Nacional de Desenvolvimento Econômico e Social (BNDES).

ALIDE Green Award

Taking into account that development banks are bound to play an considerable role in the sustainable development of the countries, contributing to the development of the local production network, not altruistically or with a handout mentality, but trying to make production activities no only economically feasible, socially fair (including the actors involved), but also environmentally responsible; in order to achieve the conservation and preservation of the environment. In this field, development financial institutions from Latin America and the Caribbean as well as from Europe have pioneered in the development of finance programs to fight climatic change and adapt to it.

To acknowledge these activities or initiatives, starting in 2010, ALIDE Awards for Good Practices in Development Financial Institutions will include a category called **ALIDE GREEN AWARD**. Development financial institutions may apply with their initiatives or programs that may have started in any of these ways: i) by their participation in these initiatives; ii) by promoting among their customers the adoption of practices to minimize or eradicate environmental risks; and/or iii) by promoting the application of environmental management and sustainable development practices.

4. PRUDENTIAL REGULATION AND BANKING RISK MANAGEMENT

4.1. RISK MANAGEMENT AND ADMINISTRATION

Training in Good practices in Development banking

- **Corporate Risk Management in Banking**

The aim is to provide participants with technical foundations to identify, control and supervise the risks they face in the financial business and their integration within the corporate strategy. The methodologies for analyzing credit risk, market, liquidity, operation, and other risks will be discussed, focused on those suggested by control and management authorities in the Latin American area, and by the Basel Committee globally.
Place and date: Fortaleza, Brazil, March 2 and 5.
Organizers: ALIDE / Banco do Nordeste do Brasil S. A.
- **Financial Risk Management Advanced Program with Monte Carlo Simulation Method**

The participants to the seminar will be trained in Monte Carlo simulation techniques, in the aspects related to banking activities, insurance, and financial risks (liquidity, interest rate, exchange rate, frauds). Additionally, guides will be provided on how to strengthen static models of bank and finance risks, by introducing uncertainty. There will be practical exercises and workshops to implement the models used in the banking industry.
Place and date: Miami, U.S.A., June 15 and 17 (to be confirmed).
Organizers: ALIDE / Scalar Consulting Ca. Ltda., Ecuador.
- **Operative Risk Management in Banks and Financial Institutions**

It will promote the application of operative risk methodologies in financial institutions in an effort addressed to implementing an integral risk management, the main objective of the Basel Committee, and the next steps to be taken by this international body. Within this framework, there will be an introduction to the concept of operative risk, its importance in the banking business, and practical models for its measurement, control and follow-up will be presented.
Place and date: San José, Costa Rica, July 20 and 23 (to be confirmed).
Organizers: ALIDE / Banco Nacional de Costa Rica (BNCR).
- **Credit Risk and Stress Testing in Financial institutions**

It will provide the participant with tools and models to identify, measure and manage credit risk and recovery in times of financial crisis. The participant will understand regulatory aspects, implementation problems and best practices for credit risk management in consumer and business

portfolios. The contents include *Stress Testing* models. Practical exercises will be made on SAS, R and Excel, and there will be a study case to enhance learning.

Place/date: Buenos Aires, Argentina, October 26-29 (to be confirmed).

Organizers: ALIDE / Banco Ciudad de Buenos Aires (BCBA).

➤ **Market Risk Management and Liquidity as Managerial Tool in Banking**

Building and interpreting the most useful market risk and liquidity indicators in decision-making by implementing a "*Control Board*" for the institution, comparing the approach of different methodologies used to analyze risks: GAP Analysis, maturity, duration and value at risk (*VaR*); and implementation of practical models of market risk management and liquidity.

Place and date: Montevideo, Uruguay, November 16 and 19 (to be confirmed).

Organizers: ALIDE/Banco de la República Oriental del Uruguay (BROU).

Distance Training (ALIDE E-Learning)

➤ **Risk Analysis and Qualification in Banks and Financial intermediaries**

During the course, the participants will receive a complete view of the elements used in rating risk by risk rating companies, from the theoretical aspects to their application as a tool for decision-making and management. The course will address the different quantitative and qualitative components of the evaluation of financial intermediation entities, from the point of view of strategy, economic and financial indicators, and the impact of public information.

Dates: February 22 to April 3

➤ **Operating Risk Management for Banks and Financial institutions**

The objective is to offer participants a wide view of Operating Risk Management from the theoretical aspects to its application as a management tool. The course comprises six modules: (a) structure of operating risks, (b) operating risks and BIS II, (c) legal risk, outsourcing and information security, (d) direction and management del operating risks, (e) control del operating risks, and (f) basic aspects for implementing Operating Risk Management.

Dates: 11 October – November 20.

Workshop – Advisory

➤ **Workshop-Advisory: How to Implement Operating Risks Systems in Development Banking?**

Development banking must design operating risk models to make it possible to measure, control and mitigate those risks. For this purpose, it is necessary among other things to promote a culture risk at all levels in the institutions, develop mechanisms to capture information. During the event, the most relevant aspects of Basel II will be examined as well as the operating risk, the definition of the strategy for operating risk management, gap determination, organization, policies and functions of operating risk management, risk mapping. Additionally, the participants

will be offered advisory to support the improvement of the operating risk management in development banking.

Place and date: Panamá, Panamá, April 2010. Buenos Aires, Argentina, September 2010.

Organizers: in Panamá: ALIDE/Banco Hipotecario Nacional (BHN).

In Argentina: ALIDE/Banco de la Nación Argentina (BNA).

➤ **Workshop Advisory: Banking Regulation, Risk Models and Portfolio Recovery**

The event will promote the exchange of knowledge and experiences on topics of banking regulation, management and credit risk mitigation, the models and their re-estimation for a good follow-up of the portfolio, the portfolio management in crisis scenarios, among other specialized topics. Additionally, informatics solutions applicable in credit portfolio and portfolio recovery areas will be presented and the participants will receive technical orientation and advisory on the topics of their special interest, to promote improvement in risk management and mitigation in banks.

Place and date: Caracas, Venezuela, III Quarter of 2010.

Organizers: ALIDE / Aplicaciones de Inteligencia Artificial S. A. (AIS).

5. BANK MANAGEMENT and FINANCIAL TECHNOLOGIES

5.1. CREDIT PORTFOLIO MANAGEMENT

Workshop - Advisory

➤ **Workshop-Advisory: Best Practices in Development Banks in Latin America.**

A general view on the trends of development financing in Latin America will be presented, from experiences chosen from development banks in the region. Then, the different ways retail and wholesale banking act will be examined; the management of corporate risks and finance programs, guarantees and non financial services implemented by development banks. Other topics to be reviewed include treasury management and credit innovation and technology addressed at the sector of micro, small and medium enterprises.

Place and date: Caracas, Venezuela, April 26 and 29

Organizers: ALIDE / Banco de Desarrollo Económico y Social de Venezuela (BANDES).

5.2. RESOURCE FUNDING AND BANK FINANCES

Studies and Research

➤ **Trust Funds in Development Banking**

The report will pick up development banks experiences in the constitution and administration of trust funds to finance productive sectors. Additionally, a comparative analysis of the legislation that rule trust fund operations in the counties in the region will be carried out. It will also include the experiences presented in the meetings and seminars organized by ALIDE on this topic. The first stage deals with the legislation on the legal framework in Latin American countries. In the second stage DFI will be requested detailed information on the different kinds of trust funds they administer, their problems and advantages.

➤ **Technical Report: Alternatives and Sources of Financing for Development Banking**

The objective of this report is to analyze and compare the sources of financing and under what modalities development banking obtains the resources to finance productive and social activities, as well as the perspectives to expand and diversify their sources of financing.

Distance Training (ALIDE E-Learning)

➤ **Strategic Direction and Management of Treasury in Financial Institutions**

The course will offer management models, presenting and exchanging experiences, in order to increase knowledge in treasury strategic direction and management technologies in Latin American financial institutions. For this purpose, the course is aimed at the development of treasury businesses, by means or a platform of monetary and financial products, in order to meet customer expectations on treasury products -Cash & Liquidity Management-, under a risk control management approach.

Dates: April 12 – May 22, 2010

5.3. BANKING OPERATIONS CONTROL AND SUPPORT

Internship

➤ **Management Systems and ISO 9001:2000 Quality Certification: NAFINSA Experience**

The purpose of the program is to announce and spread the technology developed by Nacional Financiera before, during, and after obtaining the Certification in the International Quality Standard ISO 9001:2000 in their processes, with a special emphasis on the improvements made with the certification. NAFIN will offer their experience and knowledge in the design and management for the development and maintenance of systems, processes and methodologies aimed at obtaining such quality certification, so that other development financial institutions members of ALIDE may design, implement and develop similar quality management systems in their own organization and propitiate excellence services in development banking.

Place and date: Mexico D.F., III Quarter of 2010.

Organizers: ALIDE / Nacional Financiera S. N. C. (NAFINSA).

5.4. DEVELOPMENT OF HUMAN RESOURCES IN BANKING

Training in Good Practices in Development Banking

➤ **Integrity, Financial Ethics and Policies Against Corruption for Financial Entities**

The purpose of the seminar is to exchange experiences on several aspects related to the trends of the culture of financial integrity and the fight against corruption in Latin American financial institutions. For this purpose, this training will analyze the integrity of financial markets, the concepts of ethics and integrity in investment decisions, adherence to international conventions and initiatives on the matter, and the existing and emergent national and international frameworks in the matter of the fight against corruption.

Place and date: Lima, Peru, III Quarter of 2010.

Organizers: ALIDE / Financial Intelligence Council (FIC-LATAM).

- **International Program for the Certification of Specialists in Process Management for Financial institutions**

To know the fundamental principles of quality management based on the ISO 9001:2008 Standard, document the process sequence and interactions, establishing the mapping, surveying and analysis of information, design of improved processes, implantation, evaluation and understanding the need to measure the key characteristics of the processes and of establishing the respective management and performance indicators.

Place and date: Lima, Peru, February 23 to 26.

Organizers: ALIDE / Alfredo Paredes & Asociados Cia. Ltda.

- **Human Capital Measurement Tools**

To analyze in detail the human capital measurement tools, that some way or another have been applied in Latin American organizations in the past few years without a clear definition of their benefits and limitations. For this purpose, the seminar will provide the participants with competences for managing these measurement techniques. The tools to be analyzed are the following: simulations and assessment centers, 360 degrees feedback, climate, culture, and job satisfaction surveys, and job performance matrix.

Place and date: Montevideo, Uruguay, March 22 and 25, 2010

Organizers: ALIDE / Banco de la República Oriental del Uruguay (BROU).

- **Human Resources Strategic Management Advanced Program based on Competences**

Aimed at strengthening managerial capability and leadership of participating executive and officers by identifying and applying advanced methodologies for human resources administration based on competences, as tools to improve their personal performance and the management of the institutions they represent. For these purposes, the program has been designed in modules, and comprises the following topics: design and validation of profiles based on competences, design and application of measurement instruments based on competences; training based in competences and the feedback process; and charge classification and valuation.

Place and date: Asunción, Paraguay, September 22 and 24, 2010

Organizers: ALIDE / Banco Central del Paraguay (BCP).

- **HR Balanced Scorecard and Human Capital Management Indicators**

Exchange experiences on methodologies based on the balanced scorecard applying Human Resources management, for the applicants to identify application they may implement in their organizations. The seminar is divided in seven units: introduction to the balanced scorecard; models of human resources balanced scorecard, dealing with management indicators, human resources operative scorecard; human resource processes indicators, human resources strategic scorecard; and scorecard based on the ROI.

Place and date: Lima, Peru, November 30 to December 3, 2010 (to be confirmed).

Organizers: ALIDE / Sociométrika S.M.K, Ecuador.

Distance Training (ALIDE E-Learning)

- **Human Resources Management Based on Competences**
The objective is to train specialists on human resources administration based on competences by identifying and applying modern human resources administration techniques based on competences, which will contribute to increase the competitiveness and productivity of the organizations, from the function of human resources, developing the different existing sub systems under this approach.
Dates: June 7 – July 17, 2010.

- **Process Management for Financial Institutions**
To know the fundamental principles of quality management, based on ISO 9001:2008 standard, document the process sequence and interactions, establishing the mapping, surveying and analysis of information, design of improved processes, implantation, evaluation and understanding the need to measure the key characteristics of the processes and of establishing the respective management and performance indicators.
Dates: August 23 –October 2, 2010.

- **Control and Prevention of Asset Laundering and Financing of Terrorism**
To offer a deep knowledge of national and international strategies and the best practices in the prevention of asset laundering and financing illicit activities, by understanding how to secure a comprehensive and safe policy for the prevention, detection and compliance following national, regional and international legislations.
Dates: November 8– December 18, 2010.

6. FINANCIAL COOPERATION AND BUSINESS AND INVESTMENTS PROMOTION

Meetings

➤ **Seminars on International Banking Finance Facilities and Programs**

In line with ALIDE work to promote business and investments, the Association promotes the identification of international financing and investment sources with the possibility to contribute with financial, economic and technological contributions to the start-up and development of projects and investments in Latin America with the participation of the development banking in the region. To this effect, ALIDE organizes seminars to inform about the main finance facilities and programs of international financing institutions operating in Latin America. Two seminars have been proposed for the period 2010-2011 with Swedish Export Credit (SEK) and with the Chinese Development Bank to be carried out in Latin America.

Missions

➤ **Latin American and the Caribbean Development Bankers Mission to India**

Within the framework of international financial cooperation fostered by ALIDE for business promotion and investments with the participation Latin American development banking, by invitation of the Export-Import Bank of India, a mission of development bankers to India is organized. The purpose of this mission is to see Eximbank development banking system and in particular their expertise in "export finance" aimed at the internationalization of small and medium enterprises; and at strengthening the financial cooperation between EXIMBANK and Latin American development banking for the promotion of trade and investments between both regions, and identify business opportunities for Indian and Latin American companies.

Place and date: Mumbai, India.

Organizers: ALIDE / EXIMBANK India.

Studies

➤ **Financial Cooperation between Latin American Development Banking and Europe**

The report will collect the technical and financial cooperation experiences between Latin American and the Caribbean development banking and the European Union. It will analyze the strategic objectives of development financial institutions in Europe and the opportunities that Latin American development banks must take in this context.

➤ **Financial Cooperation between Latin American Development Banking and Asia**

The report will collect the technical and financial cooperation experiences between Latin American and the Caribbean development banking and Asia. It will analyze the strategic objectives of development financial institutions in Asia and the opportunities that Latin American development banks must take in this context.

Information

➤ **International Financing Sources Directory**

The objective is to identify international financing entities that offer information on financing modalities, countries, sectors, and projects of interest, financing conditions, etc., of international financing sources. Additionally, it will include a section on investment funds and risk capital for the Latin American region.

Business Management

➤ **Bilateral Business and Cooperation Meetings**

Within the framework of ALIDE Annual General Assembly, logistic support is promoted and offered to prepare business bilateral meetings between the participants in general and especially between development financial institutions, to start business or joint cooperation activities.

7. ALIDE AWARDS FOR GOOD PRACTICES IN DEVELOPMENT FINANCIAL INSTITUTIONS

ALIDE Awards for Good Practices in Development Financial Institutions were instituted in 2008, and in the first two years 9 ALIDE member entities have received awards. This time, in 2010, the third version of the contest will take place, with the objective of identifying and honoring the best practices and innovative products and services in development banking from Latin America and the Caribbean, to acknowledge and highlight the contribution of these institutions to the economic and social development of the countries in the region.

This contest considers three main categories to which institutions may apply, and that are aimed at comprising the largest number of aspects related to the activity and management of development financial institutions. These categories are: **(1) Financial Products; (2) Technological Management and Modernization; and (3) Information, Technical Assistance and Social Responsibility.**

The proposals to be submitted must comply with certain requirements, such as the following: to be in line with the social mandate of the bank, to be innovative, that the benefits may be quantified, that the beneficiaries are clearly identifiable, that the proposal is documented and preferably able to be used as a referent for other development financial institutions. The evaluation will be in charge of an independent jury that will take into account relevance criteria, its impact in the target sector, results, innovation and sustainability in time.

The results will be announced and the awarding ceremony will take place within the framework of the ALIDE Annual General Assembly in Fortaleza, Brazil, on May 14, 2010.

8. CONSULTANCY SPECIAL PROGRAM

ALIDE offers development financial institutions of Latin America and the Caribbean, public and private bodies for development promotion and support, a wide range of consultancy services supported on a Network of Consultants, experts in the field of businesses, finances, organizational development, human resources, entrepreneurial development, agricultural and rural financing, housing financing, microfinance, risk administration and management, banking regulation and supervision, strategic planning, design of business planning, banking restructuring, establishment and administration of investment funds, establishment of risk capital programs, and trust funds, among others.

ALIDE Special Consultancy Program also promotes the coordination of businesses and the performance of investment projects with the participation of financial member institutions or on behalf of third parties, to be channeled to development financing sources. Public or private projects needing financing are evaluated and conditioned according to the basic conditions established by the sources of financing. For this purpose, ALIDE carries out a series of tasks, such as profile preparation, project evaluation and adaptation, identification of the adequate source of financing, and supervision of the implementation by third parties.

ALIDE also offers consultancies in the areas of training, technical assistance and internships. "Tailor made" advisory program, designed to meet the needs and requirements of development financial institutions are instrumented in the following modalities: 1) "in-situ programs" attending specific requirement of the requesting financial institution; and, 2) "workshops-advisory" in specific topics and addressed to groups of development banking managers. The internships are short "in-situ" training programs offered by distinguished development financial institutions in Latin America to share their experience and financing and banking technology.

A third line of consultancies carried out by ALIDE is offered with the methodology of Studies and Research, through which several aspects related to development financing in the region are analyzed systematically and with a pragmatic approach. The results of the studies and research, not only constitutes important reference material on the activities of development banking, but also contributes to the adoption of policies and operational practices in development banks and to the design of strategies adequate for their functions. Additionally, market studies and impact studies are carried out to evaluate programs and projects carried out by financial institutions, public bodies, NGOs, and others.

For such effect, ALIDE has established alliances with International consultancy companies, and has a select group of consultants, expert in the mentioned topics and with experience in national and international financial institutions.

9. INSTITUTIONAL DEVELOPMENT

A. INSTITUTIONAL BODIES

➤ **ALIDE 40th Regular Meeting of the General Assembly**

It comprises the celebration of the Institutional Matters Meeting, to come to an agreement with regards to the following topics: 2009 Annual Report and Financial Statements; ALIDE 2010 Working Program and Budget; determination of the 41st Assembly in 2011; and other matters regarding the operation of the Association.

Place and date: Fortaleza, Brazil May 13 and 14

Organizer: ALIDE / Banco do Nordeste do Brasil (BNB)

➤ **Board of Directors**

The following meetings are scheduled for 2010:

- CXXIII Meeting (Cancun, Mexico, March)
- CXXIV Meeting (Fortaleza, Brazil, May 12)
- CXXV Meeting (Punta de Este, Uruguay, November)

➤ **Technical Committees**

ALIDE technical committees will meet on the occasion of the General Assembly and other technical fora organized by the Association, in order to guide the activities of ALIDE Working program in each sector and to prioritize the actions to be taken.

- Financing of Micro, Small and Medium Enterprise
- Agricultural and Rural Financing
- Resources, Investments and Infrastructure
- Financing of Tourism

➤ **National Coordination System**

The following activities are scheduled for 2010:

- 37^a Meeting of National Coordinators, within the Framework of the ALIDE 40th Meeting of the General Assembly, on May 12, in Fortaleza, Brazil.
- Celebration of national meetings of the national coordination systems in the countries and visits to institutional links during ALIDE officers' official mission trips.

B. SUPPORT TO INSTITUTIONAL RELATIONS

➤ **Institutional Information System**

The institutional information of ALIDE member entities is permanently updated, with regards to their main directors and executives; their scope, programs and new services they offer; the assessment and identification of needs for support and institutional cooperation. This information the data bases are updated: institutional mailing list, directory of member institutions; and dossier of financial institutions.

➤ **Affiliation of New Members**

The procedure and request will continue to achieve the affiliation of new members for the Association, such as the following:

- Rentenbank, Germany
- Banco de Chubut S.A., Argentina
- Banco de la Pampa, Argentina

- Banco Provincia del Neuquén S.A. , Argentina
- Banco Solidario S.A. (Banksol), Bolivia
- Fondo Financiero Privado PRODEM S.A., Bolivia
- Agência de Fomento do Estado de Santa Catarina S.A. (BADESC), Brazil
- Agência de Fomento do Paraná S.A., Brazil
- Banco Agrario de Colombia (BANAGRARIO)
- Financiera de Desarrollo Territorial S.A. (FINDETER), Colombia
- Instituto para el Desarrollo de Antioquía (IDEA), Colombia
- Development Bank of the Netherlands Antilles, Curaçao
- Banco del Estado de Chile (BancoEstado)
- Banco Central del Ecuador
- AFD/PROPARCO (Groupe Agence Française de Developpement)
- Japan Finance Corporation, Japan
- Banco del Ahorro Nacional y Servicios Financieros SNC (BANSEFI), Mexico
- Banco Nacional de Panamá (BNP)
- Banco Central del Paraguay
- Banco Interamericano de Finanzas (BIF), Peru
- Instituto de Apoio às Pequenas e Médias Empresas e à Inovação (IAPMEI), Portugal
- Bank for Development and Foreign Economic Affairs (VNESHECONOMBANK), Russia
- Banco BANDES Uruguay S.A.

C. COMMUNICATION

- **Spreading and Institutional Image**
In order to spread and promote both ALIDE results and achievement, as well as the activities organized by the Association and those in which it participates as the voice of development banking, the use of social networks, Facebook, YouTube, Twitter, have been added to the usual media as communication channels. The graphic line has started to be redefined since the beginning of this year to renew and consolidate ALIDE brand. These changes will be displayed in ALIDE web and publications.
- **ALIDE Magazine**
A quarterly publication provides technical information on development banking and financing. The Magazine is scheduled to have a new design in 2010, trying to achieve a more attractive image in line with ALIDE graphics, and keeping the articles that focus on technical topics and the analysis of the current situation in developing banking and finances.
- **Alidenoticias Bulletin**
Bimonthly printed bulleting for promoting the forthcoming scheduled activities, circulating the information on the activities carried out, and communicating ALIDE members' institutional notes. For the current year, the design will be improved and will contain notes in a journalistic style rather than technical.

- **E-bulletin E-bank**
Monthly e-bulletin offering outstanding news on the most relevant activities and aspects related to the activity of development banking in Latin America and the Caribbean. It is distributed electronically to a great deal of officers from development banks and other institutions related to development financing.
- **Press Releases**
Press releases will be circulated to promote activities and their results among the mass media as well as among member institutions and those related to the Association. Additionally, the Data Base will be updated with national, International and institutional press contacts. The contact with the officers in charge of Press / Communication Offices in ALIDE member institutions will be tightened, in order to promote a direct flow of information.
- **ALIDE Web Site (<http://www.alide.org.pe>)**
It was designed as a tool for specialized queries in the topics related to the function of development banking and on development financing in general. The web page will be improved with new visual elements. At the same time, an improvement project will take place to modernize it technologically, to refresh its design and to relate it to ALIDE Virtual Library and e-learning site.

D. ALIDE INFORMATION NETWORK (RIALIDE)

The relations with the Association member bodies information units will be continually enhanced, by organizing discussion groups or fora to allow the interactive participation of ALIDE information units: the exchange of information, through libraries that will receive publications from ALIDE and other related institutions, work meetings with representatives of information units in order to coordinate joint actions to strengthen RIALIDE under the concept of knowledge management.

- **ALIDE Virtual Library**
It started operations in 2009. It gives access to the complete text of studies and technical documents prepared by ALIDE and its member institutions, adequately converted and adapted to the format of electronic documents. This system offers efficient and interactive access to the information resources generated by ALIDE and its members, as well as by other specialized institutions. As part of its permanent development, strategic alliances and agreement will be sought with development financial institutions and other specialized institutions, in order to exchange full text documents and publications, to build a Latin American information repository on development banking and similar topics.
- **ALIDE Data Base on Development Banking**
Development banks economic and financial information updating and systematization. Data bases contain information on balances, profit and loss accounts, kinds of services and operations offered by DFI, sector distribution of their loan portfolio, overdue portfolio, among others.

- **Development Banking Knowledge Circles on Handling New Technologies and Information Services**
 The formation of a circle on Knowledge Management will continue to be promoted, with the participation of the information units of financial institutions members of ALIDE, and supported by specialized organizations, in order to find solutions, learn about the application of the best practices. This exchange group will be monitored from the blog created for this purpose in the site of ALIDE Virtual Library, which will make the active participation of development banks officers in the specific area of information services.
- **Round Table on Information Management in Development Banking and Finance**
 Sponsored by Banco Central de Cuba and other financial institutions, members of ALIDE, it will be organized within the framework of the International Conference on Information, Info'2010, and the International Workshop on Entrepreneurial Intelligence and the Management of Knowledge in the Company, IntEmpres'2010, in April 2010, in Havana, Cuba. ALIDE Virtual Library will also be represented.
- **Preparation of Special Information Products to Support ALIDE Research Activities and Lines**
 In its role as facilitator of information, CEDOM will identify information related to the strategic lines of research and studies, as well as technical meetings. For this purpose, it will place information in digital format on: the Basel agreement and risk, the environment and carbon credits, financial and commercial integration mechanisms, system of guarantees for small enterprises, corporate governance and policies of good governance for banks, rural guarantees, insurance and risk coverage, local or community government, among others. On the other hand, compact disks will be prepared containing a selection of the documents submitted to the fora, meetings, seminars, etc. organized by ALIDE.
- **CD-ROM DATABANK: Financial and Institutions Information on Development Banks in Latin America (2010 version)**
 The 2010 Databank CD-ROM will be prepared. This CD-ROM will contain institutional information (bank authorities, objectives, functions and by-laws or organic laws), financial information (balance sheet and profit and loss accounts) and DFI financing facilities and programs.

10. INTERNATIONAL COOPERATION

As a mechanism for cooperation, coordination and agreement in banking and development financing, ALIDE promotes the financial and technical cooperation with international cooperation bodies and agencies, in order to mobilize resources for Latin American development financing, technical cooperation, the incorporation of technologies, human resources training, etc.

The "Seminar on Financing to Fight Climatic change in Latin America: the Role of Development Banks" is organized within the framework of international cooperation in 2010, together with Kreditanstalt für Wiederaufbau (KfW), Germany, and Banco Centroamericano de Integración Económica (BCIE).

On the other hand, it has been agreed with the Center for Latin American Monetary Studies (CEMLA), the World Bank Consultative Group to Assist the Poor (CGAP) to organize the "Latin American Seminar on Development Banking and Interest Rates", to analyze the innovative trends in MSMEs financing, risk management and interest rate determination in the access to financing.

Together with the Ibero-American Guarantee Network (REGAR), IBERAVAL SGR from Castilla and León and the Latin American Economic System (SELA), we will organize the "XV Ibero American Forum on Guarantee System and Financing for Micro and Small Enterprises", to examine the current frameworks and legislative reforms; public and institutional policies to provide guarantee services, and the role of international cooperation to support national guarantee systems. Additionally, together with the Latin American Integration Association (ALADI), "Seminar on Financing Mechanisms for Exporting MSMEs" will be carried out.

In the agricultural sector, we have programmed the "Third World Conference on Agricultural and Rural Financing", to review the situation and future of rural finances and the evolution of institutional models keeping in mind improving financial services for agriculture. The meeting will take place together with the International Confederation of Agricultural Credit (ICAC) and Regional Associations of Africa, Latin America and the Caribbean, Asia and the Pacific, the Near East, and also from Europe and North America.

In the area of business promotion and investments, the Swedish Export Credit (SEK) and the Chinese Development Bank have been proposed to organize in Latin America, seminars to inform about their main facilities and Finance Programs available for the region. We have agreed with EXIMBANK India to take a Mission of Development Bankers to India, in order to learn about their development banking system, to strengthen financial cooperation between EXIMBANK and Latin American development banking, and identify business opportunities' for Indian and Latin American enterprises.

In addition to the mentioned institutions with which joint activities are carried out, ALIDE also has cooperation relationships with the following international bodies and institutions:

A. INTERNATIONAL BODIES

- Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- Inter American Development Bank (IDB)
- Economic Commission for Latin America and the Caribbean (ECLAC)
- United Nations Economic and Social Council (ECOSOC)
- World Federation of Development Financial Institutions (WFDI)
- World Savings Banks Institute (WSBI)
- Latin American Venture Capital Association (LAVCA)
- Ibero American General Secretariat (SEGIB)

B. NATIONAL INSTITUTIONS

Member Financial institutions

- Corporación Financiera de Desarrollo S. A. (COFIDE), Peru
- Banco de la República Oriental del Uruguay (BROU)
- Banco do Nordeste do Brasil

NON MEMBER NATIONAL INSTITUTIONS

- Brazilian Association of Development Financial Institutions (ABDE)

Consulting Companies

- Alfredo Paredes & Asociados Cía. Ltda., Ecuador
- Aplicaciones de Inteligencia Artificial S. A. (AIS), Spain
- Global Risk Management S.A.C. (GRKM), Peru
- SCALAR CONSULTING Cía. Ltda., Ecuador and Colombia
- SOCIOMETRIKA SMK, Mediciones y Evaluaciones Organizacionales S.A., Ecuador