



The Latin American Association of Development Financing Institutions (ALIDE)



I. PRESENTATION

Latin America and the Caribbean Developing Banking has become a source of permanent innovation in developing technologies, financial and non financial products and services that are made available to productive and social sectors.

The relevance of developing banking is shown in its never-ending activity creating and developing markets, in its activity strengthening and developing new non banking financial intermediaries, and by giving access to the

financial system to important segments of the population that have a limited access to the traditional banking services.

This important contribution will be acknowledged by the Latin American Association of Development Financial Associations (ALIDE), as the representative body of the Latin America and the Caribbean developing banking, will award the most relevant practices of financial and non financial products and services, as well as the work on social and environmental responsibility performed by the regional developing banking.

II. OBJECTIVE

To identify and honor the best practices and innovations in products and services in Latin America and the Caribbean developing banking, in order to acknowledge and highlight the work of these institutions in the development financing of their countries.

leadership



III. CATEGORIES

Three main categories have been considered for the effects of the contest, as follows:

FINANCIAL PRODUCTS:

It comprises the products, programs, facilities or financing schemes developed by a bank for entrepreneurial units, especially rural or urban SMEs from any productive or service sector in the country.

It also include the loan of funding programs designed to develop or improve productive or social infrastructure projects in the country, as well as initiatives, programs or facilities in a specific area (province, community or locality) designed and developed to create a favorable setting to enhance the development of businesses, to promote competitiveness, and create new opportunities for new start-ups, and in general anything that involves providing financing to their customers.

TECHNOLOGICAL MANAGEMENT AND MODERNIZATION:

This category includes de development and implementation of institutional management programs or projects developed to promote the applications of good practices in the corporate government, risk management and administration systems and models, quality management, programs and schemes to improve the professional capabilities and the career pathway of the staff, implementation of technological platforms to facilitate user attention using internet, call center projects, and any others that may help improve management and customer service.

INFORMATION, TECHNICAL ASSISTANCE AND SOCIAL RESPONSIBILITY:

This category includes social responsibility programs; entrepreneurial training; business promotion and the provision of on-line information to customers, individually or jointly with private operators, among other related topics.

commitment



SPECIAL CATEGORY:

AWARD: GREEN ALIDE

Development banks are called to play a major role in the sustainable development of the countries, contributing to the development of the local productive structure, not out of altruism or assistencialism, so as to make productive

activities not only economically feasible, but also socially equal (including social stakeholders), and environmentally responsible.

In this field, both Latin America and the Caribbean and European financial institutions have pioneered in developing financial programs to fight against and adapt to climatic change.

To acknowledge these activities or initiatives, the special award ALIDE VERDE has been created. Development financial institutions may apply with initiatives or programs that originated in any of these ways: i) for their participation in these initiatives; ii) for promoting among their customers the adoption of practices to help minimize or eradicate environmental risks; and/or iii) for promoting the application of environmental management and sustainable development practices.



innovation



IV. PRESENTATION PLAN

The participating institutions will choose the category to which they are proposing their product, program or service, and will attach a 25 to 30-page document in a Word file plus the necessary appendices, explaining its details and nature, including the following items:

1. Brief presentation of the financial institution.
2. Introduction.
3. Objectives of the product, program or service.
4. Explain the reason and the way they are in line with the Bank's social mandate and objectives.
5. Explain and support why it can be considered as an innovative proposal.
6. Explain the origin, the nature, the characteristics and operativeness of the product, program or service.
7. Characteristics and role of strategic partners in development and operation of the product, program or service.
8. Direct and indirect beneficiaries: size of the target segment.
9. Expected impact and benefits.
10. Results (include some figures, such as: volume of

resources oriented/number of beneficiaries, level of compliance, resources applied by sector, etc.).

11. Lessons learnt.
12. Conclusions.
13. Recommendations if it may be replicate in other institutions and why it is considered as replicable.
14. Appendices con additional information.

Development Banks may apply for all categories in which they consider to have a good practice, or innovative product, program or service. However, we suggest to apply to the category in which they can show what they have improved or performed and that they consider being relevant in the year before the contest closing date. (See: closing date to apply to the contest).

V. PROPOSAL REQUIREMENTS

1. To be are in line with the bank social mandate
2. To be innovative
3. To have quantifiable benefits
4. To have clearly identifiable beneficiaries
5. To be documented, and preferably able to be used as reference to be replicated in other development financial institutions

development



VI. GUIDE OF CRITERIA TO QUALIFY THE PROJECTS FOR ALIDE AWARDS

1. Relevance (15%): Do they adjust to the categories considered? Is it a self-standing “project” or only part of a wider initiative? Does it correspond with the bank social mandate and objectives?

2. Impact Objective (25%): The project has an objective impact objective on development, that is, it provides benefits (social, economic, technological, etc.). In case an evaluation was carried out, were the beneficiary’s responses positive? If so, was the market response positive?

3. Results/Record (25%): Did the Project product the expected results of they went beyond expectations? If it is a long-term project, does it meet the expectations of the proposed beneficiaries? Coverage and financial results, if appropriate.

4. Innovation (20%): Is the project innovative in the country’s scenario? Is it worthwhile to replicate? Is it “fresh”?

5. Sustainability (15%): There has to be a proven guarantee that it is self-sustainable over time.

VII. ELEGIBLE INSTITUTIONS

Development financial institutions, commercial public banks with development activities, members of ALIDE are eligible to participate in the contest.

VIII. JURY PANEL

The members of the jury are specialists, external consultants with a wide experience in development banking and finance, independent and currently unrelated to the development financial institutions participating in the contest.

IX. LANGUAGE OF THE DOCUMENTS TO BE SUBMITTED

Spanish, English or Portuguese.

challenge



X. SCHEDULE

- Date of invitation to the contest: December 15, 2011
- Closing date of invitation: March 15, 2011
- Evaluation of proposals: April, from 1 to 15, 2011
- Results and awarding ceremony: May 20, 2011 at the during the 41 ALIDE General Assembly Ordinary Annual Meeting, to be held in Asunción, Paraguay, on May 19 and 20, 2011.

XI. INFORMATION AND CONTACT

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APPLICATION FORM MODEL

This Application Form was completed by:

Name/Charge: _____

Institution: _____

Signature: _____

Delivery Date: _____



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