



**2023-2024 WORK PROGRAM
AND
2023 BUDGET**

(Document to be approved by the General Assembly)

**ALIDE General Secretariat
May 2023**



ALIDE 2023-2024 WORK PROGRAM

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PRESENTATION

The subject areas and modalities of the activities in ALIDE's Work Program have been planned and defined considering their varying nature, models and sector orientations, the needs identified by means of assessment surveys, together with the principal strategic lines of development bank action – financial inclusion and digital banking; economic and social infrastructure; innovation and technological development; and environment and climate change--, which aim to serve the needs of a diversified membership, each with its own unique characteristics. Therefore, the Work Program is still structured in such a way that cross-cutting themes shared by different sectors and in line with the strategic areas are given priority, so that efforts are not wasted and, at the same time, the needs and demands of all members are reflected in it. New subject areas and demands put forward by the development finance institutions are considered, as well.

Added to recurring themes related to institutional management and risk administration, are the digital economy, fintech or technological platforms based on Internet technology, technologies that are pioneering digital transformation, like blockchain and Artificial Intelligence, as well as urban development, intelligent and sustainable cities, local government finance and bank use, entrepreneurial ecosystems and innovative enterprises; green and sustainable finance, project structuring; environmental and social risk management (Esrm) systems, energy efficiency and renewable energy sources and sustainable housing, sustainable transport, green and social bonds and ESG standards, and more current topics, among others.


Other activities along this same line are included because of their current nature, like strengthening of development bank administration in areas like corporate governance, social responsibility, and money laundering; management and credit, liquidity, market, operational, legal and reputation risk administration and management; processes, like human talent management in banking and leadership; in finance, the areas of financial and non-financial product development, resource funding instruments, treasury, portfolio management, participation in capital markets, trust management and administration, cybersecurity and fraud.

There are also business and investment promotion efforts furthered by ALIDE as facilitator and through meetings of extra-regional development bankers –missions to France, Germany and Canada,-- the presence of representatives of development banks and international finance organizations, or global meetings like those held with the International Development Finance Club (IDFC), the Long-Term Investors Club (LTIC), the Ibero-American Guarantee Network (REGAR), the Safin Network, the Finance in Common (FIC) Global Summit, which, this year will be held in Latin America, specifically in Colombia, and of which ALIDE is a co-organizer together with the IDB, Bancoldex, the French Development Agency and the FIC Secretariat.

In addition, we will continue to award the ALIDE Prizes to honor the Best Practices in Development Finance Institutions that we have been organizing continuously since 2008, in order to identify and promote good development banking practices; together with the ALIDE Green Prize, which distinguishes initiatives or programs that promote the adoption by their customers of practices for minimizing or doing away with environmental risks; and/or promote the application of environmental management and sustainable development practices.


The activities considered in ALIDE's Work Program are possible, thanks largely to the invaluable cooperation of our members, regional and multilateral agencies, and public and private institutions associated with development banking and finance activities. A range of modalities are used, ranging from training courses, in-service trainings, meetings, consulting services, studies and research, technical assistance, information, development of regional cooperation and business platforms, to networking with regional and multilateral financial institutions and extra-regional banks. Furthermore, initiatives and projects are furthered in specific areas in cooperation with international organizations, extra-regional member institutions, and regional entities, such as the Public-Private Partnership (PPP) Group for infrastructure finance and the Work Group on the Alignment of Public Banking with the Paris Agreement, both with the IDB, and the Development Banking Hub with the IDB and ECLAC, a platform of platforms containing information resources, digital maturity diagnostic measurement tools, project promotion, and other important materials and data important for development bank management.

1. BANKING AND DEVELOPMENT FINANCE

 **Seminar: Social Investment in Latin America and the Caribbean (LAC).** The social challenges are greater than ever and social investment is a powerful source of growth and innovation for their confrontation. In addition, social investments produce large returns and have multiplier effects on the investment, by exerting a positive impact on the well-being and the social cohesion of individuals at the same time. Even so, the existing ecosystem of social investment is still open to reinforcement and expansion, above all in the emerging and developing countries, like many of those in Latin America and the Caribbean (LAC). Despite recent efforts, however, the ecosystem continues to be truly limited, given its meager scale of operation and the lack of innovative market models and financial resources and is incomplete due to the few public and private participants. This webinar will accordingly address topics ranging from the definition of what we understand to be social investment, through the sharing of experiences and good practices, to a discussion of the methodologies for measuring social impact.


Place and date: Virtual, April 20, 2023.

Organizers: ALIDE | FICS Coalition for Social Investment.

 **Meeting of ALIDE National Coordinators.** As a scheduled activity of the ALIDE General Assembly, the Meeting of National Coordinators will be held on May 30. There, they will share information about the current challenges and innovations in financing the production and social sectors in our countries and the efforts of our institutions to support their national agendas. The proposed ALIDE Work Program to support the efforts of its member institutions will also be discussed at that time.


Dates: San Pedro Sula, Honduras, May 30, 2023.

Organizer: ALIDE.

 **53rd Annual Meeting of the ALIDE General Assembly in 2023.** The key topic to be addressed at the Meeting is: *Developing the intrinsic potential of Latin America and the Caribbean before the world*, with a view to examining the capacity of the region to establish firm relations with the various regions of the world in the context of the international economy by taking advantage of its diverse resources and attracting the presence of world-class investments and enterprises to the region, and the role of the development banking system in that endeavor. The Meeting of ALIDE National Coordinators will be held within the framework of the activities of the General Assembly, and various seminars have been scheduled to help strengthen bank management. Delegates representing the ALIDE members will state their views on institutional matters concerning the Association, the Executive Committee for 2023-2025 will be elected and the ALIDE prizes for best development banking practices will be awarded.


Place and Date: San Pedro Sula, Honduras, May 31– June 2, 2023.

Organization: Banco Hondureño para la Producción y la Vivienda (Banhprovi) | ALIDE with the support of Banco Nacional de Desarrollo Agrícola (BANADESA) | the Central American Bank for Economic Integration (CABEI) | the Central Bank of Honduras (BCH).

 **Webinar: Gender and Financial Inclusion.** To share the experience of the BICE Bank and of other development finance institutions in regard to the diagnosis and elaboration of proposals for incorporating a gender perspective into their financial products, with a view toward promoting gender equality in the financial sector and opening up a space for dialogue and reflection among the ALIDE member banks. Community of Development Banking Practice.

Place and Date: Virtual, June 2023. (date to be confirmed).

Organizer: ALIDE | Inter-American Development Bank (IDB) | Economic Commission for Latin America and the Caribbean (ECLAC).

 **Webinar: Gender Equity and Development Banks.** Public development banks benefit from understanding and being able to gauge how to approach their gender equity goals both internally as organizations and externally through programs, investments and partnerships. Concrete examples will be presented at the seminar of how leading development banks have committed and contributed to the gender equity agenda at the two cited levels by adopting gender equity practices, mechanisms and tools, as well as approaching cross-cutting gender issues in their programs and financing cycle.

Place and Date: Second half of 2023.

Organizers: This seminar is intended to be organized together with the Finance in Common Gender Coalition Initiative.

- 🌍 **Fourth Roundtable of Chief Economists of Development Banks.** These roundtables provide a venue for discussion and an exchange of opinions among the chief economists of the region's development banks, with a view to proposing and discussing an agenda of critical aspects of development finance that could serve as a frame of reference for the activities of the financial institutions, their operational policies and practices, as well as the efforts of ALIDE itself to orient its activities towards supporting its member institutions and the region's development financing system. The first meeting (2019) examined the role of development banks vis-a-vis the priorities of the agenda 2030 for sustainable development; the second (2021) addressed economic recovery priorities and the region's dynamic response to the impact of the Covid-19 crisis; while the third (2022) reenvisioned the region's productive matrix in the face of the coming world situation. The topic to be taken up at the fourth meeting will be defined jointly with the development bank co-organizing the event.
Place and Date: August 2023 (Tentative).
Organizers: ALIDE and a member institution.

- 🌍 **IV Finance in Common Summit - FICS 2023 (as part of ALIDE'S collaboration with the organization of the summit).** Finance in Common is the global network of all Public Development Banks (PDBs) whose goal is to align the financial flows with the Agenda 2030 and the Paris Agreement for Climate Change. Its aim is to reinforce alliances among the PDBs in order to speed up convergence towards shared standards and best practices, back the commitments of the banks to change their strategies towards prioritizing sustainability and giving PDBs greater visibility in global forums where international policy matters are discussed. In mobilizing the PDBs and the crucial interested parties, it seeks to promote more coherent approaches in order to bring the entire financial system into line with shared climate and sustainability objectives. All of the Public Development Banks will meet for the fourth straight year to strengthen their alliance and reinforce their commitment to support common efforts in regard to climate change and sustainable development. The 2023 Roundtable is being sponsored by the Inter-American Development Bank in collaboration with ALIDE.
Place and Date: Cartagena de Indias, Colombia; September 4 to 6, 2023.
Organizers: Inter-American Development Bank (IDB) | Banco de Comercio Exterior de Colombia S.A. (Bancoldex) | ALIDE | FICS Secretariat.

Online Training (ALIDE E-Learning)

- 🌍 **Development Bank Organizational and Business Models.** The aim of this course is to build up development finance institutions by means of innovative strategies that make the most of development bank processes, resources and structures, in such a way that they are able to optimize the experiences of both external and internal customers and their own development and growth. The redesign of bank organizational development, management approaches and trends in the digital era, innovations, and digital transformation in banking will be reviewed, among other matters, in the framework of the adoption of new strategies for bettering service to external (development finance) and internal customers (operational excellence).
Date: June 19 to July 17, 2023.
Organizer: ALIDE.
- 🌍 **Certificate course: Development Banking and Finance.** This course is intended to strengthen the managerial, technical and operational capacities of development banks and finance institutions by providing their professional teams with recent knowledge about, and experiences in, development finance and the orientation required to optimize the financial operations they carry out, in the context of the development strategy implemented in their respective countries. The certificate course consists of 100 study hours, divided into 5 modules: a) Development Banking and Finance: Vision of the future; b) Corporate Governance, Risk Management and Compliance; c) Development Banking and Fund-Raising from Multilateral Financial Organizations and Capital Markets; d) Development Banking and Sustainable Green Finance (ESG); and e) Development Bank Digital and Financial Transformation.
Place and Date: Lima, Peru, September 6 to 8, 2023.
Organizer: ALIDE.


Studies and Research

- 🌍 **Basic Document "Latin American and Caribbean Opportunities and Potential in the Global Economy."** In a scenario that could be considered post-pandemic, where we are confronting a context of inflationary and recessive pressures and, furthermore, growing food and energy insecurity in different countries are fueling social tensions. As a result of all of this, some sectors that are deemed to be strategic -agriculture, the pharmaceutical and health industries, semiconductors, fuel and clean energy sources-- have become more important for the

development and security of countries. At the same time, the close links between national public policies and international agendas and agreements, like the Paris Agreement, the Sustainable Development Goals, world energy and food security and the environment, have deepened. This, as a number of global analyses indicate, is giving shape to the beginning of a **“new era in which government support for the purpose of enhancing industrial competitiveness for business, national security, public health and environmental reasons, will be viewed as being more necessary and normal than in the past.”** This will have an impact on trade, the demand for essential raw materials and inputs and the flow of investments. The trend in the area of trade is movement towards the proximity and diversification of suppliers, security of the supply, and greater regionalization of trade relations. LAC, in this new scenario, is confronted by a variety of challenges. New industries with a strong potential will require growing amounts of materials that are, or could be, produced in the region. For that reason, this document will examine Latin America’s potential for positioning itself within the international economy with the different regions of the world, taking advantage of its resources to attract investments and suppliers on a world-class scale to take up residence in the region; as well as public policies and the efforts of DFIs in a more diversified world with greater influence on the part of the states in boosting economic development in order to reduce vulnerabilities and dependencies.

Date: May 2023.

Prepared by: ALIDE.

 **A Post-Crisis Look at Development Banking and its prospects.** This project follows up on the book commemorating ALIDE’s 50th anniversary, **“Past, Present and Future of the Development Banking System,”** which described the evolution of the Association, its origin, bodies, functions, services, international relations and professional history in exploring the issues of importance in Latin America and the Caribbean during its 50 years of existence; a review of the **past** of Development Banking insofar as its role, importance and performance are concerned; the present moment at that time in the life of our financial institutions, and, as regards the **future**, its role, strategic lines of action and monitoring of public financing policies for the development of the Latin American and Caribbean countries.


In the idea of making this a “Living Book,” our aim is to demonstrate the efforts made by development banks, their evolution, important areas and sectors on which they have focused, and the actions they took during the Covid-19 crisis, and to take a look at where the development finance institutions are headed.

Date: October 2023.

Prepared by: ALIDE.

2. TECHNOLOGICAL INNOVATION AT THE SERVICE OF FINANCIAL AND SOCIAL INCLUSION: DIGITAL BANKING


In-house Training (in-person)

 **Information Security and Cybersecurity.** During the in-house workshop the participants will understand and learn the dynamics of cybersecurity, human and material requirements within an organization necessary for the management of cybersecurity; the stages and activities for the development of a cybersecurity strategy; how to generate risk mitigation plans; levels of organizational cyberresilience and the development of a strategy to that effect; the cybersecurity levels of the organization, and understand the structure of a cybersecurity plan. Organized by ALIDE for 10 members of the Information Security Committee of the Caja de Ahorros y Préstamos de la ANDE of Costa Rica.

Place and Date: Buenos Aires, Argentina, June 19 to 23, 2023.


Organizer: ALIDE | Caja de ANDE

Online Training (ALIDE E-Learning)

 **Updating of the ISO 27001 and ISO 27002 Security Requirements Applied to Banks and Financial Institutions.** ISO 27001 is an international standard for ensuring the accuracy, confidentiality and integrity of data and information, as well as of the systems for their processing. Based on all of the risks faced by a given organization in its day-to-day operations, its primary aim is to establish, implement, maintain and continuously upgrade the security of the organization’s information. ISO 27002 establishes a catalog of good practices that determine, from the vantage point of experience, a series of control goals and controls encompassed within the requirements of the ISO 27001 standard insofar as the treatment of risks is concerned.


Date: February 1 to 15, 2023.

Organizer: ALIDE.

 **Data Monetization by applying Data Governance.** The purpose of data governance is not only to clarify who “owns” the data, but to maximize their value. Data, of themselves, are only the means for reaching the final objective: larger enterprise returns. As a result, both the business and IT areas should be responsible for data governance, particularly the former, if possible. The purpose of the course is to help executives of both business and IT divisions make the necessary effort to convert data governance into a cross-cutting priority of the entire enterprise.


Date: February 7 to March 7, 2023.

Organizer: ALIDE.

 **Integral Management of Cybersecurity and Cyberresilience in Banks and Financial Institutions.** The course is intended to teach participants to know and understand: i) the dynamics of the different cybersecurity technologies existing in the market and how they are integrated, in order to improve and optimize an organization’s protection; ii) the human and material requirements within an organization that are needed for cybersecurity management; and iii) the levels of organizational cyberresilience and development of a strategy for that purpose, among other processes.


Date: July 4 to August 1, 2023.

Organizer: ALIDE

 **Artificial Intelligence (AI) Applications in the Banking Industry for the Promotion of Financial Inclusion and Development.** Modern techniques and tools being used successfully today in financial institutions of all types and sizes in more than thirty countries will be covered, particularly novel techniques in AI application to the banking business, in order to promote financial inclusion and, in general, for the different lines of strategic banking action. In this endeavor, we will be able to draw on the broad experience acquired by AIS in executing a large number of projects in different types of financial institutions and in multilateral organizations like the World Bank, the IDB and the African Development Bank.

Date: October 24 to November 23, 2023.

Organizer: ALIDE | Aplicaciones de Inteligencia Artificial (AIS), of Spain.

 **How Can Value be created for Data by Using Big Data and Leveraging Innovation in Development Banks?** Participants will be given training on the relevance and critical importance of creating value for data in an orderly and good quality environment conducive to the innovation of products and services in the financial, banking and insurance sector. In order for data to be considered assets, a strategic cross-cutting change must be worked throughout the entire organization. Welcome to the data-driven approach in Latin America!

Date: To be determined.

Organizer: ALIDE.

Online Congress


 **Congress of Financial Institution Directors: “Digital Transformation in the Banking System.”** Relevant experiences and practices will be shared in regard to innovation in the Latin American banking system, particularly those concerning the new digital banking services, the bank-fintech alliance, the role of development banks in the local ecosystem, and data analysis, among other things. An effort will be made, through an analysis of successful case studies and strategies in the banking industry, to provide a frame of reference for the adoption of changes and improvements in financial institutions.

Date: Fourth quarter of 2023 (tentative date: November)

Organizer: ALIDE, with the support of development bank members and international organizations.

Small and Medium Enterprise

Meetings

 **XXVII Ibero-American Forum on Guarantee Systems and Financing for SMEs.** ALIDE will, in the framework of its cooperation with the Ibero-American Guarantee Network (REGAR), institutionally sponsor this important international forum, in which Ibero-American experts will participate jointly with those of other nationalities in sharing good practices and innovations implemented by institutions and systems that guarantee MSME financing.

Place and Date: Valladolid, Spain, October 2023. (date to be determined).

Organizers: Ibero-American Guarantee Network (Regar) | ALIDE | other institutions.

In-service Training

- 🌐 **New digital developments and strategy for boosting production and financial inclusion in the post-pandemic period: The experience of Banco Provincia.** The experiences and practices of Banco de la Provincia de Buenos Aires will be shared in important areas such as: the bank's positioning, data analysis and segmentation, financial administration and risk management, assistance for production, innovation and digital banking, financial inclusion policies and programs, sustainability policies with prospects for gender inclusion, and microcredit. An open group discussion is also planned on digital banking and assistance to the agricultural sector, as well as bilateral meetings between the participants and Banco Provincia executives.
Place and Date: Buenos Aires, Argentina; March 29, 30 and 31, 2023 (Hybrid modality: in-person and virtual).
Organizers: ALIDE | Banco de la Provincia de Buenos Aires (Bapro).
- 🌐 **Financial innovation, SMEs and capital markets: Garantizar SGR practices.** The aim of this activity is to share the experiences of Garantizar SGR (Argentina's leading enterprise in the guarantee system) and of financial and stock market entities in matters associated with the structure of capital markets in Argentina, the portfolio of SME products guaranteed in the capital market, the structure of Argentina's guarantee system and the role of reciprocal guarantee companies (RGCs), the supply of and demand for SME products, sustainability and projections, and the role of public banks in supporting SMEs.
Place and Date: Buenos Aires, Argentina; March 27 and 28, 2023.
Organizers: ALIDE | Garantizar SGR of Argentina.

Online Training (ALIDE E-Learning)

- 🌐 **Fintech and the Promotion of Social and Financial Inclusion.** Different innovative business technologies and models for the financial industry will be reviewed. The principal objective, however, will be to identify specific problems to be resolved in order to bring about greater financial inclusion resting on the use of the new technologies.
Date: February 22 to April 4, 2023.
Organizer: ALIDE.
- 🌐 **Innovation methodologies applied in Microfinance: Innovating management in Microfinance!** This online training will equip participants with a practical knowledge and the applications of innovation management in product development and processes in microfinance institutions and in the development of practical cases of the application of agile methodologies like Design Thinking and the Business Model Canvas as processes focusing on user experience in resolving needs.
Date: April 13 to May 18, 2023.
Organizer: ALIDE.
- 🌐 **Promotion of Digital Financial Inclusion: Means of Payment and Fintech.** Participants will be given a broad overview of financial and digital inclusion from the underlying theory to its application as a tool for bank use. The course will study financial and digital inclusion in the context of financial services and capital markets, small and medium enterprises, households and the rapid expansion of fintech.
Date: August 1 to 29, 2023.
Organizer: ALIDE.
- 🌐 **Microfinance Banking Models of the Future.** This course will review future-oriented microfinance models, emphasizing how to reach more individuals, regardless of how far away they live, and how to serve them more efficiently and rapidly. In doing so, a review will be made of how microfinance technology and modernization affect governance, loan management, risks and portfolios, process innovation, application of artificial intelligence in order to attract customers, and the placement of funds, etc., following the procedures in use for operations of this kind.
Date: To be determined.
Organizer: ALIDE.

Studies and Research

- 🌐 **Technical Report: SME Financial Inclusion by the Development Banking System.** Development banks are instrumental in producing finance-oriented innovation, both directly and by coordinating with other banking and non-banking financial institutions. In the context of Latin America and the Caribbean, however, the adoption of financial innovations produces important challenges, in that they require the development of an entire range of

instruments tailor-made to the region's characteristics. These new instruments must be designed to satisfy SME financial needs. In that sense, the part that Development Banks play in designing instruments and financial innovation in order to promote the financial inclusion of SMEs, as well as the innovations that have been incorporated into this new situation will be studied by compiling and analyzing experiences in, and case studies of, financial inclusion.

Date: Second half of 2023.

- 🌍 **Future-oriented Ibero-American Guarantee Systems.** The purpose of this study is to look into the action taken by guarantee institutions during the Covid-19 pandemic, the impact of their measures and efforts; and their future projection in a more digitalized post-Covid economy, with enterprises that require support for their recovery and financing for investment. At the same time, other aspects like climate change and the environment, inclusion of gender and diversity, food security and sustainable nutrition systems, and renewable energy sources are important, as are possible changes in trade relations for economic and geopolitical reasons. The performance of the study will be coordinated with REGAR to ensure its participation through the provision of documentary contributions by guarantee institutions.

Date: Second half of 2023.

Executors: ALIDE | Ibero-American Guarantee Network (REGAR).

Online Seminar

- 🌍 **Financing, Guarantees, Insurance and Climate Action in the Agricultural and Rural Sector.** In order to boost development of the agri-food sector in Latin America and the Caribbean, public policies and strategies are needed that target the financing and concession of insurance and guarantees to rural producers, and also to favor the availability of technologies in the field and ensure that they contribute to resilience in the face of climate change and to increased productivity of field crops. In light of this, the seminar will bring together representatives of agricultural finance institutions and associated actors so that they can explain their vision, practices and recommendations for the development of the agricultural sector and the rural medium, considering the sustainable development goals (SDGs).

Date: Third quarter of 2023 (Tentative date: August).

Organizers: ALIDE with the support of development banks and international organizations.

Studies and Research

- 🌍 **Technical Report: Agricultural and Rural Development Finance.** Development banks are instrumental in generating finance-oriented innovation, both directly and in coordination with other banking and non-banking financial institutions. In the Latin American and Caribbean context, however, finance, financial inclusion and the adoption of financial innovation present important problems, inasmuch as they require development of a whole array of instruments tailor-made to the characteristics of the region. These new instruments must be designed in such a way that they meet the financial needs of the agricultural and rural sector, particularly those of small agriculture. In this connection, the role of agricultural Development Banks in supporting this sector will be examined by compiling and analyzing the results of meetings and case studies of financing and financial inclusion. Key aspects to be taken into consideration for supporting agricultural and rural development will also be identified, based on the experiences of these financial institutions.

Date: Second half of 2023.

Prepared by: ALIDE.

- 🌍 **Agricultural transformation and innovation through the use of New Technology.** The agricultural and food sector are confronting multiple challenges that climate change, single-crop economies and frequent pesticide use only worsen. A transformation of the existing agricultural system will be needed if the sustainable development goal for 2030 of putting an end to hunger, ensuring food security and improving nutrition and promoting sustainable agriculture are to be attained. An analysis will be made through bibliographic research and chosen case studies, of how emerging technologies, like AI, blockchain, drones and big data analyses have the potential to increase productivity and efficiency at all stages of the agricultural value chain, in addition to improving the efficiency of the supply chain and sustainable resource use. The role that public and development banks are called upon to play will be deepened in terms of the demand for the financing of investment in the production and adoption of these new technologies.

Date: Third quarter of 2023.

Prepared by: ALIDE.

3. INTELLIGENT INFRASTRUCTURE FOR DEVELOPMENT

Technical meetings

- 🌐 **Meeting of the PPP Group on Development Banking.** A Meeting of the Regional Group of Public-Private Partnerships in Development Banking, jointly organized by ALIDE and the IDB, will be held within the framework of the ALIDE General Assembly. The group's principal aim is to reinforce the role of DFIs as instruments for promoting Public-Private Partnership projects and programs that would generate value for users and taxpayers by leveraging private sector investments in infrastructure. A topic of special importance will be chosen to be addressed during the session.

Place and Date: San Pedro Sula, Honduras, June 2, 2023.

Organizer: ALIDE | Inter-American Development Bank (IDB).

- 🌐 **Enhancing the Role of NDBs to Deliver Climate-Smart Urban Infrastructure Financing.** This forum will center on enhancing the role of NDBs to scale up climatically-intelligent urban infrastructure financing. International Financial Consulting Ltd. (IFCL), --an ALIDE ally think tank specialized in the role and action of development banks-- elaborated a knowledge-oriented product on the subject. Investigations and consultations with a variety of Public Development Banks across the world revealed the existence of common gaps in technical and financial capacities for climatically-intelligent urban infrastructure financing. The knowledge-oriented product recommends measures for helping to bridge these gaps by creating a model, starting with the need for a mandate to provide support for green urban infrastructure needs.

Place and Date: August 2023 (Tentative)

Organization: ALIDE | International Financial Consulting Ltd. (IFCL).

International Mission

- 🌐 **Mission of High-level Latin American and Caribbean Development Bank Executives to KfW.** The key topic for analysis will be Smart Cities in Germany, with a focus on intelligent mobility, intelligent governance or intelligent public services. Visits are planned to, among others, Smart City Hamburg, Smart Mobility Hamburg, and Smart City in the Ruhr Basin, complemented by presentations at KfW in Frankfurt on its activities/practices and meetings (optional) with the KfW Directors, portfolio negotiators and project managers. KfW is a wholesale bank that operates in the area of domestic promotion (financing of small and medium enterprises, housing, energy efficiency, and municipal projects) and international development. The Mission is intended for directors and senior managers of Latin American and Caribbean development banks.

Places and Date: Bochum, Dortmund, Düsseldorf, Frankfurt, Hamburg, and Solingen, Germany. September 2 to 8, 2023.

Organizers: ALIDE | KfW of Germany.

Studies and Research

- 🌐 **Technical Report: Infrastructure Finance and City Development.** Investment in infrastructure serves as a catalyst for urban growth, poverty reduction and city prosperity; it promotes employment, economic development and local markets for goods and services, as well as physical and social integration. In that connection, it is important to continue moving ahead to raise funds for the voluminous investments needed to close the region's infrastructure gap. The objective of this technical document is to identify the role that Development Banks play in designing instruments and financial innovation by compiling and analyzing current experiences in and approaches to infrastructure finance and city development.

Date: Second half of 2023.

Prepared by: ALIDE.

Online training (ALIDE E-Learning)

- 🌐 **Project Finance. Structuring and Analysis of Economic and Financial Constraints.** This course will offer an overview of Project finance. The various different possible project finance structures will be covered, so that that most suited to the nature of the market or type of project can be applied. An analysis will be made of the different risks involved, so that their mitigation can be planned by means of the contractual network. And tools will be offered for making the financial analysis and that of the most salient points within the financial modeling process. Existing needs and risks will be analyzed in each phase of a project's development, with a view towards addressing them and understanding the global supporting role that development institutions can play in the financing process and provision of guarantees.

Date: April 18 to May 30, 2023.

Organizer: ALIDE.

- 🌐 **Online Program: Specialization in Project Finance and Public-Private Partnerships (PPPs).** During this 108-hour specialization course taught as a distance course with online webinars, participants will study the different aspects of project finance for 100 hours and in 8 60-minute webinars. The subjects to be taken up are: introduction to project finance, regulatory framework for project finance, spheres of application, risk and mitigation tables, financial strength of the project and a case study of the project's bankability.

Date: July 24 to September 25, 2023.

Organizers: ALIDE | Open Learning Spain (OLS) | Infinity Capital Partners SAC.

- 🌐 **Project Finance Models Applied to Infrastructure, the Environmental Sector and Health Financing.** Participants will be given the necessary information to prepare a basic Project finance model and design and analyze specific problems and their impact on the project's viability. They will also gain an understanding of the structure and design of the different scenarios in accordance with market standards. The starting point for the course will be a basic session on the concept of Project finance in order to give participants the same basic knowledge of the subject. From there, they will proceed to the design of the project model using Excel as the chosen tool.

Date: November 21 to December 19, 2023.

Organizer: ALIDE.

4. ENTREPRENEUR ECOSYSTEMS AND INNOVATIVE ENTERPRISES

Online Training (ALIDE E-Learning)

- 🌐 **Financial Metrics in Innovation and Entrepreneurship.** Inasmuch as all organizational growth goes hand-in-hand with investment and the respective financing (self-owned or third party resources), it is even more important today to understand the differences between traditional and digital projects that require large investments in technology. Decision-making and risk management are critical in organizations and even more significant in an environment demanding continuous innovation. Business models have changed, as have market requirements. Even so, the financial fundamentals for evaluating investment decisions continue to hold true. The course offers an overview of the new business reality, ranging from the proposal of new entrance models to investment in the development and implementation of new technologies, using an approach of creating value in the analysis.

Date: To be determined.

Organizer: ALIDE.

Studies and Research

- 🌐 **Innovative Enterprises and Business Ventures for Women in the Development Banking System.** Despite efforts to enhance their financial inclusion and access to productive financing, female entrepreneurs continue to remain underserved. According to the IDB (2017), loan rejection rates in the region are 42% for women and only 2.5% for men, a situation that may turn even more critical in the aftermath of the pandemic-generated crisis. A study conducted by McKinsey points out that female employment is 1.8 times more vulnerable to this crisis than men's jobs. In this connection, Development Banks committed to reaching the SDGs and, in particular, to reducing gender gaps and enhancing women's empowerment, are seeking to promote a more inclusive financial sector that would give adequate attention to the needs of Micro and SMEs directed by women. In this connection, this document will reveal how these institutions with their varied mandates, histories and types of involvement, are complying with this agenda by using different strategies, financing systems and access to capital and by promoting a knowledge of investment instruments among their beneficiaries.

Date: Fourth quarter of 2023.

5. ENVIRONMENT AND CLIMATE CHANGE

Technical Meetings

- 🌐 **Webinar: Development Banking and the SDGs.** One of the topics of priority interest identified in the framework of the Community of Practice in Development Banking was the financing of the Sustainable Development Goals and their incorporation into the day-to-day activities of development finance institutions. A webinar was accordingly proposed to study the Role of National Development Banks (NDBs) in the financing and implementation of the SDGs and potential means and opportunities for doing so, together with the

identification of existing barriers, so that the public banking system may play a significant role in achieving the SDGs. It will conclude with recommendations to the Development Banks themselves.

Place and date: February 16, 2023.

Organizer: ALIDE | Inter-American Development Bank (IDB) | Economic Commission for Latin America and the Caribbean (CEPAL).

- 🌍 **Closing Event of the ALIDE- Green Climate Fund (GCF) Readiness Project.** The activities of the GCF-ALIDE Readiness Project include the designed implementation of a regional program consisting of in-person training and the presentation of a community of practice on climate financing mechanisms with emphasis on green business lines, gender-oriented policies, and environmental and social safeguards. The in-person Workshop “Climate financing mechanisms, policies and safeguards” will be taught by the Asesoramiento Ambiental Estratégico (AAE) consulting firm for the purpose of presenting the results of the online training programs implemented for each of the recipient countries, as well as bringing the project to an end.

Place and Date: Lima, Peru, March 30-31, 2023.

Organizer: ALIDE.

- 🌍 **Virtual Development Banking Forum and the SDGs.** The Forum will be held as a continuation of the webinar on the same subject in the framework of the Community of Practice of Development Banking. Its aim is to bring about the exchange of experiences, advances, policies, methodologies, alignment of programs or products with the SDGs, measurement and follow-up indicators, and report, among other aspects relating to the contribution of the development bank to the attainment of the SDGs. Also to discuss the constraints, restrictions and challenges faced by DBs in seeking to raise funds with which to fulfill the SDGs. The objective of the forum is to enable participants to share information and documentation and to establish direct relations of mutual support for the good of their organizations in moving toward the implementation or reinforcement of their contribution to the achievement of the SDGs.

Place and date: April 17, 2023.

Organizer: ALIDE | Inter-American Development Bank (IDB) | Economic Commission for Latin America and the Caribbean (ECLAC).

- 🌍 **Launch Webinar of the “IDB-ALIDE Work Group on Alignment with the Paris Agreement (GTAAP is its acronym in Spanish) in Latin America and the Caribbean (LAC).”** This initiative was coordinated between the Inter-American Development Bank (IDB) and ALIDE, with a view to supporting public development finance institutions like yours in this process. The purpose of the GTAAP is to serve as a collaborative and interactive vehicle for transmitting an understanding of what the Paris Agreement means to a development finance institution, how to incorporate that commitment into its strategies and operations, how to design a road map to guide it in building its own business model in order to follow that route under a phased approach adapted to each country's/Bank's real situation and context. The members of the Group will be given access to practical tools, personalized mentoring sessions on specific subject areas (i.e.: climate risks, climate ticketing, green product development, business strategy, etc.) by means of training sessions and the sharing of experiences, among other things.

Place and date: April 27, 2023.

Organizer: ALIDE | Inter-American Development Bank (IDB).

- 🌍 **Green Hydrogen – Opportunities for Latin America and Development Banking.** Green hydrogen shows a great potential for reducing global carbon emissions in industrial sectors “difficult to decarbonize.” Development of this source will require hefty investments and large amounts of both private and public financing. Hydrogen has been rated in the framework of the European Green Pact as a key element in the evolution of their energy systems. This seminar will address opportunities for the region stemming from its development of this energy source and the role that national development banks can play with the support of international financial cooperation.

Place and date: July 2023 (Tentative).

Organizer: It has been proposed that this seminar be jointly organized with the European Investment Bank (EIB).


- 🌍 **COP 28 Event in parallel with an institution possessing a national pavilion at the COP (Topic to be determined).** Climate finance is one of the most important topics at the COP and the role played by national development banks has become more timely and participative at each annual event. As the organization representing Latin American development banking, ALIDE can make a presentation about the action being taken by the banking system to support the objectives of fighting climate change and, together with international or bilateral lending

and cooperation organizations, can enhance the visibility of the Association and its members at this global climate summit.

Place and date: Dubai, United Arab Emirates, November 30 – December 13, 2023.


Organizer: The organization of this seminar will be proposed to an institution with a physical presence at the COP and enjoying the facilities of access to a pavilion, like the International Development Finance Club (IDFC) | the European Investment Bank (EIB) | the Instituto de Crédito Oficial (ICO) | the Green Climate Fund (GCF), or another such entity.

Studies and Research

 **Development Bank Products for Financing Environmental Projects.** The region's financial institutions have responded proactively to the challenge imposed by climate change. There is a trend among entities in the banking sector towards developing financial products intended for use in environmental projects aimed at achieving sustainable results. These processes undertaken by national DFIs in alliance with regional and multilateral financial and non-financial organizations have enhanced opportunities for climate financing business, while producing exchanges of successful experiences, together with mechanisms for impact monitoring and follow-up, thus paving the way towards a new generation of innovative climate finance instruments of and for the region's use. This document, in the above-mentioned context, will survey and define the various Development Banking support programs and initiatives promoted for environmental project finance.

Date: June 2023.


Prepared by: ALIDE.

 **Development Banking and the SDGs: Renewable Energy Sources and Water:** Sustainable Development Goals Nos. 6 and 7 seek, in the short term, to guarantee universal access to water and sustainable sanitation and to accessible, secure and modern energy sources, in order to enhance the living conditions of millions of people. Water and energy sources have become basic means for putting an end to poverty, inasmuch as they support economic growth and progress in all spheres of development: from food security through education, employment and health. The use of renewable energy sources and drinking water are a maximum priority for the global community, with the transformation of the energy matrix and the construction of water treatment plants becoming a growing reality in Latin American and Caribbean countries that has opened up a new market for the different energy generation technologies, water treatment and business models for generating assets and the finance of renewable sources of these resources. This basic document aims to identify the role played by Development Banks in designing instruments and managing renewable energy and water projects by compiling and analyzing information about current experiences and approaches to their finance in Latin America and the Caribbean.

Date: Second half of 2023.


Prepared by: ALIDE.

Online Training (ALIDE E-Learning)

 **Financing and Management of Renewable Energy Projects.** The course will delve deeply into the technical, economic, financial and regulatory fundamentals and how they are implemented by developing remunerative systems for renewable energy, drawing on different examples from the region's countries in order to identify the principal agents that are participating in the market, understanding the various elements of a business model for generating energy from renewable sources and the requirements that must be met in order for international capital and debt to be invested in renewable energy assets. By the end of the course, participants will be equipped with the necessary instruments to understand the operation of the market for the different energy generating technologies and be familiar with the business models for producing assets and financing renewable energy sources.

Date: August 23 to September 20, 2023.

Organizer: ALIDE.

 **Program: Thematic Bonds for Financing Sustainable Development.** The Program will evaluate the financial and business opportunities that green, social and sustainable bonds, among others, could offer both banks and potential financial institution customers and, in general, enterprises working in diverse areas. The role of each of the stakeholders involved in issuing thematic bonds will be identified and a road map established starting with the need for financing and ending with the publication of the final reports. At the same time, the new fiduciary role of the institutional investors will be emphasized, with an explanation of how it influences the reports and opinions of second parties.

Date: September 13 to October 11, 2023.

Organizer: ALIDE.

- 🌍 **Program: Sustainable Finance for Banks and Development Finance Institutions.** The aim of this course is to teach participants to differentiate between traditional and sustainable finance, to point up the role that development banks have played in the past to promote sustainable finance in Latin America and the Caribbean, and to identify how sustainable finance can affect the different areas of the financial sector in a broad sense. Real cases will be presented in order to demonstrate the critical path for issuing thematic bonds, including the effects of the outbreak of Covid-19 on this type of bond. They will then be able to identify the different types of ESG risk that exist, the tools for their mitigation, and the funding opportunities opened up by sustainable finance.

Date: To be determined.

Organizer: ALIDE.

In-person Training

- 🌍 **Development Bank Travel Study to the French Development Agency (AFD).** Incorporating innovative concepts like ESG criteria or climate considerations into decision-making requires a rethinking of the existing tools for analysis and developing new models for climate risk assessment, so that they can be put into use by both business enterprises and the financial industry. During the course, the French Development Agency (AFD) will share its experience at its training center in Marseille in the use of different methodological approaches for defining a long-term strategic proposal, many of which are mutually complementary. Climate models need to be traceable to, and have a certain degree of consistency with, three basic objectives: (a) They should facilitate a measure of exposure, (b) they need to help build a path that will mark the transition from the present to the ambitious future reflected in the Paris Agreement, and (c) they should be useful for managing the risks stemming from climate change. The course considers a phase in which participants would visit the headquarters of AFD and of the public development banks in Paris to learn about their strategies and instruments for financing development.

Date and places: Marseille, Paris and Brussels, March 27 to 31, 2023.

Organizer: ALIDE | French Development Agency (AFD) | Expertise France.

- 🌍 **Regional Readiness: “Reinforcing Climate Finance and Investment in the LAC Banking Sector.”** In response to the institutional tradition in climate financing issues in the LAC region, a group of 6 countries: Argentina, Cuba, the Dominican Republic, Guatemala, Paraguay and Uruguay, decided to collaborate with ALIDE in developing a Regional Readiness on Climate Finance project proposal for presentation to the Green Climate Fund (GCF). The Project was launched in June 2021 and will conclude in April 2023 (<https://www.readinessalide.com/>).

The main Project beneficiaries are, in the first place, the financial institutions of Argentina, Cuba, the Dominican Republic, Guatemala, Paraguay and Uruguay, including the regulators (in other words, the central banks and bank supervisors, etc.); the banking sector (commercial and national development banks); and the private sector (private sector institutions responsible for climate investments).

The project is intended to produce evidence about the opportunities for, and challenges involved in, implementing innovative solutions for climate finance. During its first year, two regional reports were prepared, one on the state-of-the-art in climate finance in Latin America and the other on recommendations by country of potential Development Banks (DBs) to serve as accredited institutions before the GCF; as well as handbooks on the Environmental and Social (ESRM) and Gender Risk Management System. The project will be delivering the following by the first quarter of 2023: a) a portfolio of regional/national investment projects prioritized and aligned with the GCF country programming of the participating countries; b) personalized work plans for the national sustainable finance platforms of Uruguay, Guatemala and the Dominican Republic; c) a regional analysis of the opportunities and impact of, and outlook for, Special Purpose Vehicles (SPVs), Public-Private Partnerships (PPPs), and green bonds; the designing of a pilot innovative financial mechanism; d) two concept notes for finance-worthy regional projects presented to the GCF, giving priority to options for resilient green economic recovery in the post-pandemic regional scenario; and e) implementation of a (virtual and in-person) regional training program on climate finance mechanisms for the participating countries that emphasize green business lines, gender policies and environmental and social safeguards.

ALIDE Green Prize

Development financing institutions are called upon to play an instrumental role in sustainable national development by contributing to the development of local production systems, not altruistically or as assistance,


but by seeking to ensure that in addition to being economically viable and socially just, these systems include the stakeholders involved and are environmentally responsible, in order to safeguard the environment. In this field, Development financing institutions of both Latin America and Europe have pioneered the development of financial programs for mitigating and adapting to climate change, as well as incorporating environmental and social management into their operations.

In order to honor these activities or initiatives, ALIDE Prizes in Recognition of the Best Practices in Development Finance Institutions have included a special annual award since the year 2010 in the **ALIDE GREEN PRIZE** category, for which development financing institutions can compete by entering initiatives or programs in three different forms: 1) for having participated in these initiatives; 2) for having promoted among their customers the adoption of practices for minimizing or eradicating environmental risks; and/or 3) for having promoted the application of environmental management and sustainable development practices.

6. STRENGTHENING OF DEVELOPMENT BANKS: BANK MANAGEMENT, RISK ADMINISTRATION AND FINANCIAL TECHNOLOGIES

6.1 Risk Administration and Management


In-person Training

-  **International Seminar-Workshop: Financial Risk Management with Simulation and Time Series.** In an awareness of the financial risks that confront financial institutions during periods of turbulence like the present, the course seeks to ensure that participants learn and practice advanced financial risk management methodologies and dominate their practical use, as follows: time series, Monte Carlo simulation and optimization with restrictions. Issues will be studied like the usefulness of time series in regard to financial risk, the application of time series and optimization to investment portfolios, the new advances in liquidity risk management, the simulation of credit risk noncompliance, and calculation of the operational VaR.

Date: Lima, Peru, November 29 to December 1, 2023.


Organizer: ALIDE.

Online Training (ALIDE E-Learning)

-  **Integral Liquidity Risk Management including Concentration and Dynamic Volatility Models.** The intent of the course is to give participants a step-by-step explanation of the models that are most used in managing liquidity risk and its interrelationship with other risks, and to consider analyzing concentration and the dynamic volatility models that are needed for adequate liquidity management.


Date: February 28 to March 28, 2023.

Organizer: ALIDE.

-  **Management of Collections, Payment Systems and Cryptocurrencies in the Banking System.** During this course, participants will study the general principles of appropriate data analysis and governance use for adequate management of the credit and collection risks by sharing models and good practices that are in use in the banking market in matters relating to data analysis, digital transformation and the use of agile methodologies for credit and collection risk management. Basic operational and tax aspects of the crypto ecosystem for the efficient management of a portfolio of cryptoassets will also be examined by looking into the fiscal, financial and compliance requirements that regulate them.

Date: June 27 to July 27, 2023.

Organizer: ALIDE.

-  **Scoring Models applied to Bank and Financial Institution Portfolio Risk Management.** Credit scores enable financial institutions to maximize their capacity for evaluating risks above and beyond the standards provided by the different market bureaus, inasmuch as they adapt and model these base indicators according to the unique characteristics of their commercial portfolios. This course will teach participants to build intelligent credit scoring models in bank loan portfolios, with a view to formulating powerful, yet understandable, lending rules for business roles not specialized in advanced modelling analysis and techniques.

Date: September 26 to October 24, 2023.

Organizer: ALIDE.

6.2 Bank Management, Treasury and Loan Portfolios

In-service Training

- Treasury and Financing: Bancóldex Practices in Financial Markets.** This activity aims to transmit “in situ” Bancóldex’s experiences in managing its treasury and fund-raising in local and international financial markets. Bancóldex will be consulted regarding its willingness to organize this activity with ALIDE and to define the details.

Place and date: Bogotá, Colombia; Fourth quarter of 2023 (Tentative date: October).

Organizers: ALIDE | Banco de Comercio Exterior de Colombia (Bancóldex).

Online Training (ALIDE E-Learning)

- Risk Management in Trust Operations and Business.** This training will equip participants with the necessary tools to give them the capacity to prepare, state and defend a sound criterion for managing and administering the different risks to which both subjects authorized to act as trustees and the various types of trust products bought and sold in the market are exposed.

Date: June 7 to July 5, 2023.

Organizer: ALIDE.

- Development Banking, Blended Finance and Infrastructure Projects.** Blended Finance -or Mixed Financing- is the complementary use of grants, highly concessional instruments and reimbursable finance from public and private sources to give projects, especially in the infrastructure area, more viability and financial sustainability, thereby producing an impact on sustainable development. To that end, best practices will be studied and experiences shared in applying Blended Finance to project structuring, the characteristics of this kind of finance, risk assessment and financing of infrastructure projects, particularly for sustainable development.

Date: October 19 to November 16, 2023.

Organizer: ALIDE.

In-person Training

- International Seminar-Workshop: Development Banks and Capital Market Financing Instruments.** Domestic stock and capital markets, as key elements of applied financial innovations, can be incorporated into national development and assistance strategies for infrastructure production and development, thereby powering efficient channeling of national savings towards long-term financing. Development banks need to prepare to take advantage of such an opportunity by acquiring a better understanding of the best business models and their respective derivative applications ranging from the possibility of designing service solutions that would enable them to maximize the scope of their positioning strategies and ensure better compliance with their institutional mandates.

Date: Lima, Peru, July 12 to 14, 2023.

Organizer: ALIDE.

6.3 Control and Support of Bank Operations

In-person Training

- International Seminar-Workshop: Regulatory Compliance and Money Laundering Risks in Banks and Financial Institutions.** Participants will be given a comprehensive picture of the different elements of regulatory compliance in financial institutions. The technical tools for application to the identification, detection and control of the money laundering risk will also be studied.

Date: Lima, Peru, October 4 to 6, 2023.

Organizer: ALIDE.

In-house Training (in-person)

- Regulatory Compliance and Prevention of Money Laundering.** During the in-house workshop the participants will identify the main threats and vulnerabilities; will analyze together the best strategies to implement control procedures in accordance with regulations and good practices; will know regional anti-laundering trends, as well as recent cases and practical obligations in the area of international sanctions; the risks of the new technologies applied to the financial business and how to manage these operations under a compliance environment will be

known; and the influence on the work of compliance of other issues of concern such as tax compliance will be identified, anti-corruption and the strengthening of an ethical corporate culture. Organized by ALIDE for 9 board members, committees and senior management: line managers, responsible for regulatory compliance and asset laundering prevention areas of the Caja de Ahorros y Préstamos de la ANDE of Costa Rica

Place and Date: Medellin, Colombia, June 6 to 8, 2023.

Organizer: ALIDE | Caja de ANDE

Online Training (ALIDE E-Learning)

- 🌈 **Risk-Based Audit Management.** The purpose of this training is to interrelate the concepts of internal control and to frame the internal audit of a financial institution within the current approach to risk administration and the sharing of best international practices on the subject. Credit, liquidity, operational and market risk will accordingly be defined, as will be the processes involved in risk administration, with the inclusion of the new approach taken by internal audit in the framework of the risk and its management. The identification and valuation of the inherent risks, as visualized through the respective elements; prior and concurrent control, as revealed in the policies, procedures, processes, functions and responsibilities that represent the risk mitigators; and the subsequent control, demonstrating with the review of the internal audit function, jointly with the corporate government, that financial institutions may be managed under a preventive approach to disasters that could cause delays in or noncompliance of administrative objectives.

Date: May 25 to June 22, 2023.

Organizer: ALIDE.

- 🌈 **Process Management in Banks and Financial Institutions.** Trainees are taught to know the basic principles of quality management and to document the sequence and interactions of the processes, establish the mapping, survey and analyze information, design improved processes, implement, assess and understand the need to measure the key features of the processes, and establish the respective management and performance indicators.

Date: August 31 to September 28, 2023.

Organizer: ALIDE.

Webinar

- 🌈 **Risk-Based Audit: A Key Role in Financial Enterprises.** Risk-Based Auditing is an effective methodology for managing business risks and has strengthened in Latin America thanks to the adoption of international regulations and standards, as well as its effectiveness in improving the efficiency of internal auditing. The following topics will be discussed: traditional audit vs risk-based audit, implementation of risk management, second and third line, prospective work of the internal auditor, annual audit plan, audit stages and risk-based implementation; and impact on governance.

Date: May 10, 2023.

Organizer: ALIDE.

6.4 Human Talent Development and Management in Banks

Online Training (ALIDE E-Learning)

- 🌈 **Innovation of Human Talent Management and Organizational Productivity Strategies and Practices.** This training is intended to facilitate the route towards optimizing the influence and impact of Human Talent efforts and Operational Productivity through its leadership in implementing innovative strategies and models aimed at transforming or optimizing their entrepreneurial practices in environments of turbulence, uncertainty and change.

Date: May 10 to June 7, 2023.

Organizer: ALIDE.

- 🌈 **Digital Talent Management in Banks and Financial Institutions.** This course will train participants in the meaning of digital talent management, focusing on Senior Management and persons responsible for staff administration, so that they will understand that technological disruption offers an opportunity for change and improvement in their management and places individuals at the center of this process.

Date: November 15 to December 13, 2023.

Organizer: ALIDE.

Virtual Congress

- 🌐 **Leadership Program for Financial Institutions.** This program, intended for the use of financial institutions, has the following objectives: a) to broaden the strategic vision by enhancing self-knowledge and decision-making capacity, leading the organization to sustainably occupy successful positions; and b) to improve team management in such a way as to produce a positive effect on productivity and income. The Program will initially be held virtually, although there is a possibility that it can be offered in-person should there be a prior agreement with member institutions so requesting it.

Date: Second quarter of 2023 (tentative date: May)

Organizer: ALIDE | Triviere Partners, of Spain.

In-person Congress

- 🌐 **Congress of Financial Institution Human Talent Directors.** ALIDE plans to organize a new Congress mainly intended for member development financing institutions, in order to examine new trends and experiences in, and successful cases of, human talent management in organizations. The participation of an outstanding group of international speakers will be committed for this event.

Date: Lima, Peru, Second quarter of 2023 (June).

Organizer: ALIDE.

6.5 Corporate Governance and Social Responsibility

Online Training (ALIDE E-Learning)

- 🌐 **Money Laundering Risk Management. Methodology for the Design and Strengthening of Prevention Systems in Banks and Financial Institutions.** Participants will be taught both the underlying theory and the concepts and methodology for identifying and assessing the risk of money laundering; also the tools for its management in the sector, in accordance with recommendations, best practices and obligations. The course will deal, as well, with the components of money laundering risk and the analysis of the processes that allow for the implementation of operational controls.

Date: May 3 to 31, 2023.

Organizer: ALIDE.

- 🌐 **Corporate Governance for Banks and Financial Institutions.** This training will teach participants the concept, justification and scope of application of the principal international standards of corporate governance through the use of a practical guide to the methodology, whose study will lead to a full understanding of the subject.

Date: May 16 to June 15, 2023.

Organizer: ALIDE.

6.6 Impact and Performance Follow-up, Measurement and Assessment

Online Training (ALIDE E-Learning)

- 🌐 **International Seminar-Workshop: Social Impact Assessment (SIA) Methodologies in Development Banks.** The objective of this workshop is to present, discuss and share concepts and methodologies in regard to development bank performance measurement practices and approaches. Impact assessments of their operations, programs and activities will be analyzed in order to allow for greater transparency of, and accountability for, the results obtained from the use of development financing resources. The nature and mandate of development banks, which differ from other financial intermediaries, will be taken into consideration. These are frequently overlooked when development banks are evaluated and the tendency is to compare them with other financial institutions whose sole aim is financial profitability.

Date: Lima, Peru, November 8 to 10, 2023 (date to be confirmed).

Organizers: ALIDE | Inter-American Development Bank (IDB).

Studies and Research

- 🌐 **Technical Report: Situation and Performance of Latin American Development Banking in 2023.** This report will examine the main features and characteristics of the situation and operational and financial performance of the development financing institutions. Specific attention will be paid to analyzing the asset structure, funding sources, portfolio structure by maturities, enterprise sector and size, income and expenditure structure,

profitability, and overdue portfolio, etc. Also its relationship with international financial organizations and the various national and international initiatives concerning the banking system and development finance. The financial data that will be used to prepare the report will be obtained from the ALIDE Databank, which currently covers 112 institutions.

Date: October 2023.

Prepared by: ALIDE.

7 ALIDE 2023 PRIZES: BEST PRACTICES IN THE DEVELOPMENT FINANCE INSTITUTIONS

The aim is to identify and honor the best practices and product and service innovations in Latin American and Caribbean Development Banks, in order to recognize and draw attention to the efforts of these institutions in furthering the economic and social development of the countries in the LAC region.

A total of 84 innovations in 37 ALIDE member institutions have been honored in the 15 annual competitions held since the year 2008. On this occasion, the 2023 competition aims to identify and honor the best practices and innovations in products and services in the Latin American and Caribbean Development Banking system and extra-regional ALIDE member development finance institutions, with a view to recognizing and emphasizing the work done by these institutions in advancing the economic and social development of the region's countries.

For purposes of the contest, three main categories and one special one (*See ALIDE Green Prize*) were made available to the competing institutions. They are intended to cover aspects relating to the activities and management of the development financing institutions. The principal categories are: **1) Financial Products; 2) Technological Management and Modernization; 3) Information, Technical Assistance and Social Responsibility; and 4) Extra-regional Banks.**

The extra-regional banks category was added in the year 2018, to honor the innovations and good practices of ALIDE member banks from outside the region.

The **Support for the Woman Entrepreneur Prize** will be awarded for the second straight year to honor financial or non-financial products, programs, facilities or systems developed by a bank to support women's financial and social inclusion and business ventures led by women.

All entries must fulfill the following requirements for submission: be in line with the bank's social mandate; be innovative; have benefits that are quantifiable; have beneficiaries that are clearly identifiable; be documented and preferably able to be used as a reference for replication in other development finance institutions; the institution must be willing to share information about the program/service with other ALIDE member institutions in order to promote, with its know-how, best financial practices in Latin American development banks. An independent jury will judge the entries on the grounds of their **relevance, impact on the sector, goal, results, innovation and sustainability** over time.

8 BANK OF THE YEAR 2023

Development finance institutions (DFIs) play an important role in the countries' development by rectifying market failures, creating markets, participating in the design and implementation of public policy measures from their sphere of endeavor, --in other words, from the moment production activities are financed--; contributing to bank use and financial inclusion, promoting entrepreneurial development and innovation, promoting the development of national capital markets, and working to advance enterprise internationalization, among other important functions and actions.

This important activity is recognized by the Latin American Association of Development Finance Institutions (ALIDE), which, as the international organization representing Latin American and Caribbean development banking, every year awards a prize to the DFI that has shown the best performance over the year preceding the evaluation and also taking into consideration its efforts to support the development of its respective country.

The chosen bank will be honored and the prize awarded this year during the course of the 52nd Meeting of the ALIDE General Assembly scheduled to take place from May 31 to June 2, 2023 in Tegucigalpa, Honduras.

9.1 Communication

In the case of communication, advertising will be placed strategically in order to ensure that publications with the greatest exposure reach new readers. A web page is not fixed in time, but is a living entity. This affirmation is a principle of web design and, as such, the plan is to upgrade the existing platform in order to keep it current and up-to-date. ALIDE's presence in the press will also be reinforced, as in the past period when it continued to be responsible for important growth.

- 🌐 **Revista Banca & Desarrollo** (Banking and Development Magazine, in Spanish). Quarterly publication containing technical articles that analyze the situation, trends and cases of development financing. This year, we will continue to promote the participation of member institutions, as well as of experts, in the production of the magazine by publishing articles of their authorship. The magazine's exposure will accordingly be broadened by using the media and social networks to describe its content and improve its positioning. It is our intention to publish it in both English and Spanish versions.
- 🌐 **Boletín Alide Noticias** (ALIDE News Bulletin, in Spanish). Bimonthly bulletin that publishes information about the most important activities and initiatives of ALIDE and the Development Banks. Its timely publication and punctual delivery will be continued this year in order to keep executives up-to-date on these events.
- 🌐 **Boletín Electrónico E-Banca** (E-Banking Electronic Bulletin). Monthly publication of news-worthy activities and matters relating to the daily routines of Development Banks in Latin America and the Caribbean. It is distributed electronically to a broad database of executives and officials of development banks and related institutions that is updated periodically.
- 🌐 **Electronic E-News Bulletin** (in English). The four annual editions of this electronic bulletin are published for an English-speaking readership. Its varied information concerns ALIDE's principal activities and technical analyses of banking and finance for the region's development. The bulletin is distributed to a database of subscribers that is continuously updated through the addition of new e-mail addresses.
- 🌐 **ALIDE Website**. Platform specialized in the world of banking and development finance that contains news, articles, publications, interviews, videos, infographs and other products that deal with the subject of development financing in the region. It also has sections that exclusively concern actions taken by member institutions. Both its contents and their presentation are kept up-to-date.
- 🌐 **Development banking hub**. A platform of development banking and finance was designed with the assistance of the Inter-American Development Bank (IDB) and entered into operation in December 2022. The Platform provides information about digitalization with toolkits, handbooks, benchmarks and everything that is being developed in the digital banking group; infrastructure and PPPs; gender; impact assessment; and innovations in development banking. One section will make it possible to conduct online surveys and self-diagnoses. Financial information will be offered, initially containing the financial statements and indicators covering the past 11 years. The Community of Knowledge will provide studies, publications, daily news concerning banking and development finance, prepared in cooperation with the Economic Commission for Latin America and the Caribbean (ECLAC). And lastly, the LATAM Projects' modern technological tool will group the region's infrastructure and energy projects furthered by development banks, and initially provided information about Brazil and Mexico, with full details so that potential investors could visualize the opportunities for investment at the different stages (preinvestment, bidding, execution and operation) of the principal projects. It is our hope that the other countries of the region can be added little-by-little. (<https://hubdebanca.alide.org/banca-digital/>).
- 🌐 **Social Networks**. The social networks are one of ALIDE's most important channels of communication because they enable the association to interact directly with the public, as well as to bring out publications in coordination with the official accounts of the institutions. ALIDE maintains a presence in five social networks, namely: Facebook, Twitter, LinkedIn, YouTube and Flickr. This year, in addition to keeping up its ongoing rate of publication, based on ALIDE's Annual Media Plan, it will make greater use of other channels of communication, thereby enabling it to reach a larger public.
- 🌐 **Presence in communications media**. Communication with the press, as in past years, will continue to be exercised through press releases reporting on ALIDE events, documents, publications, agreements, prizes and

news. Judging by the strong growth in number of times ALIDE is mentioned in publications, it expects to take advantage of this type of publicity to reinforce that growth, particularly in media with a region-wide circulation.

9.2 Information and Knowledge Management

The Latin American Documentation Center will keep the information service operational by facilitating access to pertinent information in order to support member institution management efforts by means of the Databank platform and other instruments for dissemination that operate for their benefit. It will also continue to take action aimed at strengthening relations with the information units of the Association's member institutions and of the ALIDE Information Network (Rialide) by strengthening this mechanism for exchange and cooperation under the heading of knowledge management and information administration. Start-up of the **Information Hub on Development Banking** will make the most of these relationships.

As a result, joint activities will be coordinated, information and publications will be exchanged, meetings will be organized on topics of interest in the area of information, training activities will be developed and promoted and best practices in information management will be discussed and shared by organizing discussion groups or forums that will allow for their interactive participation; information will be exchanged among libraries where ALIDE's and other related publications will be deposited; and joint action will be taken to reinforce the Network.

DATABANK: Development Banking and Finance. This platform will give Development Banks, international organizations and institutions involved in finance and development with which ALIDE carries out joint activities access to ALIDE Databases on Development Banks. Among these, we can cite the **Database of Statistical, Financial and Institutional Information on Development Banks** containing information about balance sheets, profit and loss statements, types of services and operations offered, loan portfolio sector distribution, and portfolio **indicators**, among other data; ALIDE's **Virtual Library**, which offers a repository of full technical reports and studies on the development banking system and information resources of organizations associated with the activities of development banks (<http://alidedatabank.org/index.php>). To that end, it will maintain strategic alliances and agreements with development finance and other specialized institutions in order to exchange complete documents and publications.

TIMETABLE OF ALIDE 2023-2024 PROJECTS AND ACTIVITIES

Annex 1

Place/Date	Name of the Activity	Type	Organizers
1. MEETINGS, SEMINARS AND FORUMS			
Virtual, February 16, 2023.	Development Banking and the SDGs.	Webinar	ALIDE IDB ECLAC.
Lima, Peru, March 30- 31, 2023.	Closing Event of the ALIDE-GCF Readiness Project.	Workshop	ALIDE.
Virtual, April 20, 2023.	Social Investment in Latin America and the Caribbean (LAC).	Webinar	ALIDE FICS Coalition for Social Investment.
Virtual, April 27, 2023.	Launch Webinar of the “IDB-ALIDE Work Group on Alignment with the Paris Agreement (GTAAP is its acronym in Spanish) in Latin America and the Caribbean (LAC).”	Webinar	ALIDE IDB.
San Pedro Sula, Honduras, May 30, 2023.	Meeting of ALIDE National Coordinators.	Meeting	ALIDE.
San Pedro Sula, Honduras, May 31 to June 2, 2023.	53rd Annual Meeting of the ALIDE General Assembly.	Meeting	BANHPROVI ALIDE, with the support of BANADESA CABEL Central Bank of Honduras.
San Pedro Sula, Honduras, June 2, 2023.	Meeting of the PPP Group on Development Banking	Seminar	IDB ALIDE.
Virtual, June 2023. (date to be confirmed).	Gender and Financial Inclusion.	Webinar	ALIDE IDB ECLAC
Second half of 2023.	Gender Equity and Development Banks.	Webinar	The proposal will be put forward that it be organized jointly with the Gender Coalition of the Finance in Common Initiative.
July 2023.	Green Hydrogen – Opportunities for Latin America and Development Banking.	Webinar	This seminar has been proposed for organization jointly with the European Investment Bank (EIB).
August 2023 (Tentative)	Enhancing the role of NDBs to deliver climate-smart urban infrastructure financing.	Webinar	ALIDE International Financial Consulting Ltd. (IFCL).
August 2023 (Place to be determined).	Fourth Roundtable of Chief Economists of Development Banks	Meeting	ALIDE Host (TBD).

Place/Date	Name of the Activity	Type	Organizers
Cartagena de Indias, Colombia, September 4 to 6, 2023.	IV Finance in Common Summit.	Meeting	IDB Bancoldex ALIDE FICS Secretariat.
Valladolid, Spain, October 2023.	XXVII Ibero-American Forum on Guarantee Systems and Financing for SMEs.	Forum	Regar ALIDE other institutions.
Dubai, United Arab Emirates, November 30 – December 13, 2023.	COP 28 Event in parallel with an institution possessing a national pavilion at the COP (Topic to be determined).	Seminar	The organization of this seminar will be proposed to an institution with a physical presence at the COP and access to the facilities of a pavilion, like IDFC EIB ICO GCF, or another.
2. STUDIES AND RESEARCH			
Launch on April 17, 2023.	Development Banking and the Sustainable Development Goals (SDGs).	Virtual Forum	ALIDE IDB ECLAC.
May 2023.	Basic Study for ALIDE 53 “Latin American and Caribbean Opportunities and Potential in the Global Economy”.	Study	ALIDE.
San Pedro Sula, Honduras, June 1, 2023.	ALIDE 2023 Prizes: Best Practices in Development Finance Institutions.	Contest	ALIDE.
San Pedro Sula, Honduras, June 1, 2023.	ALIDE Green Prize for 2023.	Contest	ALIDE.
San Pedro Sula, Honduras, June 1, 2023.	Bank of the Year 2023.	Contest	ALIDE.
May 2023.	Database of Financial Information on Development Banks (DATABANK).	Database	ALIDE.
June 2023.	Development Bank Products for Financing Environmental Projects.	Study	ALIDE.
Second half of 2023.	Development Banking and the SDGs: Renewable Energy Sources and Water.	Technical Report	ALIDE.
Second half of 2023.	SME Financial Inclusion by the Development Banking System.	Technical Report	ALIDE.
Second half of 2023.	Infrastructure Finance and City Development.	Technical Report	ALIDE.
Second half of 2023.	Future-oriented Ibero-American Guarantee Systems.	Study	ALIDE REGAR.
September 2023.	Innovative Enterprises and Business Ventures for Women in the Development Banking System.	Technical Report	ALIDE.

Place/Date	Name of the Activity	Type	Organizers
October 2023.	Agricultural and Rural Development Finance.	Technical Report	ALIDE.
October 2023.	Situation and Performance of Latin American Development Banking in 2023.	Technical Report	ALIDE.
October 2023.	A Post-Crisis Look at Development Banking and its Prospects (continuation of the book commemorating ALIDE's 50th Anniversary "Past, Present and Future of the Development Banking System.").	Study	ALIDE.
3. IN-SERVICE TRAINING			
Buenos Aires, Argentina, March 27 & 28, 2023.	Financial Innovation, SMEs and Capital Markets.	Workshop	ALIDE Garantizar SGR.
Buenos Aires, Argentina, March 29, 30 & 31, 2023.	New Digital Developments and Strategy for Boosting Post-Pandemic Production and Financial Inclusion.	Hybrid In-service Training	ALIDE Bapro.
Bogotá, Colombia, Fourth quarter of 2023 (Tentative date: October).	Treasury and Financing: Bancóldex Practices in Financial Markets.	In-service Training	ALIDE Bancóldex.
4. INTERNATIONAL MISSIONS			
Marseille, Paris and Brussels, March 27 - 31, 2023.	Development Bank Travel Study to the French Development Agency (AFD).	Travel Study	ALIDE AFD Expertise France.
Bochum, Dortmund, Düsseldorf, Frankfurt, Hamburg, and Solingen, Germany, September 2 - 8, 2023.	Mission of High-level Latin American and Caribbean Development Bank Executives of KfW/Intelligent Cities	Bankers' Mission	ALIDE KfW of Germany.
5. TRAINING COURSES AND SEMINARS			
<u>Banking and Development Finance</u>			
June 19 to July 17, 2023.	Development Bank Organizational and Business Models.	Online course	ALIDE.
Lima, Peru, September 6 - 8, 2023.	Development Banking and Finance.	Certificate Course	ALIDE.
<u>Technological Innovation at the Service of Financial and Inclusion: Digital Banking</u>			
February 1 -15, 2023.	Updating of the ISO 27001 and ISO 27002 Security Requirements Applied to Banks and Financial Institutions.	Online course	ALIDE.

Place/Date	Name of the Activity	Type	Organizers
February 7 to March 7, 2023.	Data Monetization by Applying Data Governance.	Online course	ALIDE.
February 22 to April 4, 2023.	Fintech and the Promotion of Social and Financial Inclusion.	Online course	ALIDE.
Buenos Aires, Argentina, June 19 to 23, 2023.	Information Security and Cybersecurity.	In-house Training (in-person)	ALIDE Caja de ANDE
July 4 to August 1, 2023.	Integral Management of Cybersecurity and Cyberresilience in Banks and Financial Institutions.	Online course	ALIDE.
August 1 - 29, 2023.	Promotion of Digital Financial Inclusion: Means of Payment and Fintech.	Online course	ALIDE.
24 October to November 23, 2023.	Artificial Intelligence (AI) Applications in the Banking Industry for the Promotion of Financial Inclusion and Development.	Online course	ALIDE AIS.
To be determined.	How can Value be Created for Data by using Big Data and Leveraging Innovation in Development Banks?	Online course	ALIDE.
Fourth quarter of 2023 (Tentative date: November) 2023.	Congress of Financial Institution Directors: "Digital Transformation in the Banking System"	Virtual Congress	ALIDE with the support of member development banks and international organizations.
Microfinance			
April 13 to May 18	Innovation Methodologies applied in Microfinance: Innovating Management in Microfinance.	Online course	ALIDE.
To be determined.	Microfinance Banking Models of the Future.	Online course	ALIDE.
Intelligent Infrastructure for Development			
April 18 to May 30, 2023.	Project Finance. Structuring and Analysis of Economic and Financial Constraints.	Online Course	ALIDE.
July 24 to September 25, 2023.	Project Finance and Public-Private Partnerships (APPs).	Online Specialization Program	ALIDE Open Learning Spain (OLS) Infinity SAC.
August 23 to September 20, 2023.	Financing and Management of Renewable Energy Projects.	Online Course	ALIDE.

Place/Date	Name of the Activity	Type	Organizers
November 21 to December 19, 2023.	Project Finance Models Applied to Infrastructure, Environmental Sector and Health Financing.	Online Course	ALIDE.
<u>Entrepreneur Ecosystems and Innovative Enterprises</u>			
To be determined.	Financial Metrics in Innovation and Entrepreneurship.	Online Course	ALIDE.
<u>Environment and Climate Change</u>			
Third quarter of 2023 Preliminary date: August	Financing, Guarantees, Insurance and Climate Action in the Agricultural and Rural Sector.	Online Seminar	ALIDE with the support of member development banks and international organizations.
September 13 to October 11, 2023.	Thematic Bonds for Financing Sustainable Development.	Online Program	ALIDE.
To be determined.	Sustainable Finance for Banks and Development Finance Institutions.	Online Program	ALIDE.
STRENGTHENING OF DEVELOPMENT BANKS: BANK MANAGEMENT, RISK ADMINISTRATION AND FINANCIAL TECHNOLOGY			
<u>Risk Administration and Management</u>			
February 28 to March 28, 2023.	Integral Liquidity Risk Management including Concentration and Dynamic Volatility Models.	Online Course	ALIDE.
June 27 to July 27, 2023.	Management of Collections, Payment Systems and Cryptocurrencies in the Banking System.	Online Course	ALIDE AIS.
September 26 to October 24, 2023.	Scoring Models applied to Bank and Financial Institution Portfolio Risk Management.	Online Course	ALIDE.
Lima, Peru, November 29 to December 1, 2023.	Financial Risk Management with Simulation and Time Series.	Seminar - Workshop	ALIDE.
<u>Bank Management, Treasury and Loan Portfolios</u>			
June 7 to July 5, 2023.	Risk Management in Trust Operations and Business.	Online Course	ALIDE.
Lima, Peru, July 12 - 14, 2023.	Development Banks and Capital Market Financing Instruments.	Seminar - Workshop	ALIDE.
October 19 to November 16, 2023.	Development Banking, Blended Finance and Infrastructure Projects.	Online Course	ALIDE.

Place/Date	Name of the Activity	Type	Organizers
<u>Control and Support of Banking Operations</u>			
May 10, 2023.	Risk-Based Audit: A Key Role in Financial Enterprises.	Webinar	ALIDE.
May 25 to June 22, 2023.	Risk- based Audit Management.	Online Course	ALIDE.
Medellin, Colombia, June 6 to 8, 2023.	Regulatory Compliance and Prevention of Money Laundering.	In-house Training (in-person)	ALIDE Caja de ANDE
August 31 to September 28, 2023.	Process Management in Banks and Financial Institutions.	Online Course	ALIDE.
<u>Human Talent Development and Management in Banks</u>			
Lima, Peru, Second quarter of 2023 (June).	Congress of Financial Institution Human Talent Directors.	Hybrid Congress	ALIDE with the support of member development banks and other banking institutions.
May 10 to June 7, 2023.	Innovation of Human Talent Management and Organizational Productivity Strategies and Practices	Online Course	ALIDE.
Second quarter of 2023 (May).	Leadership Program for Financial Institutions.	Online Program	ALIDE Triviere Partners, of Spain.
November 15 to December 13, 2023.	Digital Talent Management in Banks and Financial Institutions.	Online Course	ALIDE.
<u>Corporate Governance and Social Responsibility</u>			
May 13 to 31, 2023.	Money Laundering Risk Management.	Online Course	ALIDE.
May 16 to June 15, 2023.	Corporate Governance for Banks and Financial Institutions.	Online Course	ALIDE.
Lima, Peru, October 4 - 6, 2023.	Regulatory Compliance and Money Laundering Risks.	Seminar - Workshop	ALIDE.
<u>Impact and Performance Follow-up, Measurement and Assessment</u>			
Lima, Peru, November 8 -10, 2023.	Social Impact Assessment (SIA) Methodologies in Development Banks.	Seminar - Workshop	ALIDE IDB.

ALIDE SERVICES

In order to fulfill its mission, goals and functions, ALIDE makes a variety of services available to its member institutions in the form of programs, projects and activities of institutional, national and international scope, as follows:

- Technical meetings: organization of seminars, regional meetings, forums, and roundtables, etc., for the purpose of collecting proposals and new approaches to topics relating to operational policies and practices, as well as the administration and management of development financing institutions.
- Studies and research: systematic, pragmatically-oriented analyses of the different aspects of development finance that constitute important reference material and contribute to the adoption of operational policies and practices and to the designing of strategies appropriate to development banking functions.
- Training: in-person and online courses and seminars for the purpose of improving the knowledge of managers, professionals and experts working in financial institutions by promoting the exchange of experiences and good practices in regard to operational policies and instruments for financing and promoting development.
- Consulting services: Good quality consulting services are provided by a highly qualified network of external consultants to institutions engaged in development finance and to entrepreneurial development, as well as to public and private entities and international organizations working in those areas.
- Identification of business opportunities and promotion of projects and investments: information is collected continuously about the main characteristics and terms for co-participation in external financing sources by means of bilateral interviews, missions and business meetings, the promotion of financial institutions and international investment, among others.
- Technical assistance and training: specialized advisory programs for the preparation of diagnoses and monitoring of institution operational processes through workshops, seminars and in-service trainings that allow for “in situ” interaction with the very administrators of the financial programs executed and services supplied by the development banks.
- Information and documentation: the Latin American Documentation Center (CEDOM) has bibliographic material and technical information available for use by ALIDE members. The RIALIDE Information Network, which joins together specialized documentation centers, maintains a voluminous and dynamic regional information base for exchange and dissemination.
- Publications: ALIDE promotes the editing of publications, both physical and online, that, given their quality, novelty and importance, constitute contributions to and reference sources for institutional actions in benefit of the development banking system.
- Monitoring and dissemination of news: ALIDE keeps the development financing institutions informed of news concerning the sector and pertinent information about the projects and activities of the Association and its members. In order to facilitate this speedy exchange of information among its members and with the financial community, ALIDE makes use of communications media like: the ALIDE Magazine, the AlideNews Bulletin, the E-banking and E-news (in English), the website, the Virtual Library, and the social networks, Facebook, Twitter, LinkedIn, YouTube and Flickr.

2023 GENERAL BUDGET

(in US dollars)

	BUDGET 2023
Income ordinary :	
Memberships	628,430
Specific Services	433,759
Total Income	1,062,189
Expenses:	
Personal Expenses	701,030
Administrative	342,934
Total Expenses	1,043,964
Operational Result	18,225
Other Expenses	
Financial income and Expenses	-4,700
	-4,700
Result (Surplus)	13,525