



**REGULAR MEETING
OF THE ALIDE GENERAL
ASSEMBLY** **VIRTUAL**

BEYOND THE THREE-FOLD CRISIS: CONTINUITY OR CHANGE?



MAY 25 AND 26, 2021

SPONSOR:



**2021-2022 WORK PROGRAM
AND
2021 BUDGET**

**ALIDE General Secretariat
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ALIDE 2021-2022 WORK PROGRAM

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PRESENTATION

ALIDE's Work Program has been prepared considering the varying nature, models and sectoral orientations, as well as the principal strategic lines of development bank action that have been identified – financial inclusion and digital banking; economic and social infrastructure; innovation and technological development; environment and climate change—and whose aim is to serve the needs of a diversified membership, each with its own unique characteristics. In light of the above, the Work Program continues to be structured in such a way as to prioritize cross-cutting themes common to the different sectors and in line with the strategic areas, so that efforts are not wasted and, at the same time, the needs and demands of all of our membership are reflected in it.

As a result, specific topics that cut across different sectors are given priority, such as: 1) technological revolution and the modernizing of production sectors, which also includes themes like the role and challenges of development banks and post-crisis public policy; and the follow-up, measurement and evaluation of development bank impact and performance; 2) technological innovation at the service of financial and social inclusion: digital disruption, which includes everything concerning digital disruption, the digital economy, fintech or Internet technology-based technological platforms, technologies that are spearheading digital transformation: blockchain, Artificial Intelligence, The Internet of Things or Cloud Computing and Cybersecurity; 3) Resilient infrastructure for development: public-private partnerships (PPPs) for infrastructure finance; project structuring, investment banking and trusts, project finance, urban development, intelligent and sustainable cities, local government financing and bancarization, 4) entrepreneur ecosystems and innovative enterprises, in which the intention is to address themes associated with the Latin American and Caribbean technological revolution and structural transformation, entrepreneur ecosystems and innovation; and 5) environment and climate change: sustainable and green finance, project structuring; environmental and social risk management (Esrn) systems, energy efficiency and renewable energy and sustainable housing.

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

In addition, there are the business and investment promotion efforts furthered by ALIDE as facilitator and by means of extra-regional bankers' meetings, the presence of representatives of development banks and of international lending institutions, bi-regional meetings of Latin American and Caribbean development bankers with their European counterparts, or worldwide meetings like those held with the International Development Finance Club (IDFC), the Long-Term Investors Club (LTIC), and the Ibero-American Guarantee Network (REGAR), among others.

In order to identify and promote good development bank practices, in 2008 ALIDE instituted Prizes to Honor Best Practices in Development Finance Institutions; and the ALIDE Green Prize to recognize initiatives or programs promoting the adoption of practices among its customers that make it possible to minimize or eradicate environmental risks and/or promote the use of environmental management and sustainable development practices.

The activities are carried out in different forms: as training courses, in-service training, meetings, consultancies, studies and research, technical assistance, information, development of regional cooperation and business platforms, and networking with regional and multilateral financial institutions and extra-regional banks. As a result of the global Covid-19 pandemic, activities are now being conducted by digital means, but some of them will again be carried out in-person when conditions so permit; a case-in-point are the missions of development bankers.

The Work Program is dynamic in nature, in the sense that new activities are added over the year at the suggestion or request of our members and thanks largely to the invaluable cooperation of our members, regional and multilateral organizations and public and private institutions involved in activities related to banking and development finance.

1. BANKING AND DEVELOPMENT FINANCE

- **ALIDE 2021 General Assembly.** During the course of the General Assembly activities, delegates will discuss institutional matters concerning the Association and award the ALIDE 2021 Prizes.
Date: May 25 and 26, 2021 (Virtual)
Organizer: ALIDE.
- **Meeting on Caribbean Development Banking.** The Caribbean countries are subject to a series of economic and social problems as a result of natural disasters and their vulnerability to external elements --financial crises and international economic volatility--, the region's low level of connectivity and its deficient physical infrastructure. This gives little margin for saving and investment and creates problems for raising international capital, with a resulting impact on its capacity to absorb knowledge and close the technology gap. It is proposed that in order to examine the possibilities for transferring knowledge, mobilizing investment, generating alternative energy sources, implementing resilient infrastructure development projects, and achieving closer integration with Latin America, this meeting be jointly organized with the Caribbean Development Bank (Caribank) and the European Investment Bank's (EIB) Caribbean Representation Office.
Place and date: Bridgetown, Barbados, 2021 (date to be determined)
Organizers: ALIDE / Caribbean Development Bank (Caribank) / European Investment Bank (EIB)
- **II Roundtable of Chief Economists of Latin American and Caribbean Development Banks.** This meeting will provide a venue for discussion and the exchange of views between the chief economists and development bank specialists, in order to address an agenda of critical aspects of development finance in the current scenario and to follow up on measures for post-COVID recovery that could serve as a frame of reference for the efforts of development finance institutions. It will also seek to look into the current funding model in order to explore, based on international experience, alternative ways to fund those financial institutions, in keeping with their role in the current context and global economic prospects.
Place and date: April 6 and 8, 2021 (virtual event)
Organizer: ALIDE / Financiera Emprendedores
- **IDB – ALIDE Webinars**
 - Digitalization for Public Banks
 - Gender and Innovative Undertakings
 - SME vulnerability to COVID-19
 - Digital Payment Systems and Platforms
 - Crisis-generated Development Bank Financial Structures**Dates:** To be determined
Organizers: ALIDE / Inter-American Development Bank (IDB)

In-person Training in Best Development Bank Practices

- **Online Certificate Course: Development Banking and Finances.** Update the knowledge of, and promote the exchange of experiences among, Latin American and Caribbean banks and finance institutions with respect to new development finance policies, approaches and practices. The course will examine the financial policies and role of development banks, funding instruments and investment banking in the capital markets, infrastructure finance and sustainable development, corporate governance, risk management and impact evaluation.
Dates: September - November 2021 and January - February 2022 (dates to be defined), with a total of 100 teaching hours.
Organizer: ALIDE

Studies and Research

- **Basic Document “Development banks in Latin American and Caribbean recovery.”** The immediate action and reaction of governments and their development finance institutions to the crisis was followed by a crisis management phase to avoid the region's further economic deterioration. Attention is now being focused on the start-up of a series of economic recovery measures to boost employment and earnings that have been seriously impacted. The aim of this document is, on the one hand, to present an overview of the different actions and measures furthered by development finance institutions to relieve the financial burden, make liquidity available to enterprises and families, and support specific sectors and financial intermediaries; and, on the other, to examine how they are contributing to post-Covid economic recovery, their tie-in with

national policies and their relations with regional financial organizations, mobilization of private funds to finance demand pressures on financing, as well as the opportunities that have arisen for the region's countries in this new reality.

Date: July 2021

Prepared by: ALIDE

- **Technical Document “Development Bank technological modernization and digitalization.”** Analyze the subject of digital and technological transformation in development banks and how that process should help overcome barriers in order to produce a stronger impact on, and broaden the financing and promotion of, economic and social sectors; confront and manage this process while maintaining a balance between the production of its benefits and the safeguarding and reincorporation of the productive efforts of individuals, enterprises and territories that have been adversely affected; facilitate the financial inclusion of, and service to, the production and social sectors and the incorporation of the new technologies to facilitate the financial inclusion.

Date: November 2021

Prepared by: ALIDE

2. TECHNOLOGICAL REVOLUTION AND MODERNIZATION OF THE PRODUCTION SECTORS

Technical Meetings

- **Latin American Seminar. Economy 4.0 and Development Banks. Acceleration, Impact and Financing.** Latin America and the Caribbean reveal significant gaps in the digital agenda compared with, for example, the OECD countries. In effecting the transformation of its regional production system and its insertion into global markets, the LAC region would be in a position to take advantage of the opportunities offered by economy 4.0, which bears with it challenges that must be met. Development finance institutions, acting as *policy-based institutions*, can assist in the digital transformation and in the innovation process in general by speeding up the dynamics in highly promising territories and promoting production ecosystems by means of innovation.

It will be proposed that this meeting be held in Chile jointly with CORFO.

Place and date: Santiago, Chile, 2021 (date to be determined)

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

- **Latin American Seminar on Innovation and Technological Development Financing.** In our countries' growth and sustainable development process, investment in science, technology and innovation serves as an important variable for promoting change in production, augmenting productivity, reducing regional asymmetries in output and gaining a competitive edge in global value chains. How can innovation be furthered with the support of development banks? Can an innovation banking system be shaped? International experiences, sectors and areas of priority, methods of support and lines of action will be reviewed to find answers to these questions.

A proposal will be made to organize this meeting jointly with Bancóldex.

Place and date: Bogotá, Colombia, 2021 (date to be determined)

Organizers: ALIDE / Banco de Comercio Exterior de Colombia (Bancóldex)

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

Distance Training (ALIDE E-Learning)

- **Online Course: Fundamentals of Data Governance in Financial Institutions: Strategic Guide and Best Practices.** 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 attaining the final objective: larger enterprise returns. Because of this, the responsibility, insofar as data governance initiatives are concerned, should rest with both the business area and IT and, if possible, more with the former. The aim of the course is to help executives of both business and IT organizations give the necessary boost to make data governance a cross-cutting priority of the entire enterprise.

Date: March 8 – April 7, 2021

Organizer: ALIDE

- **Online Course: Technological and Cybersecurity Risks.** During the course, participants will learn to know and understand the dynamics of technological risks, information security risks and cybersecurity risks in a financial institution, and a methodology will be proposed for that purpose. The necessary stages and

activities for a correct identification of technological and cybersecurity risks will be taught, together with the way to create risk mitigation plans.

Date: April 8 – May 6, 2021

Organizer: ALIDE

- **Online Course: Fundamentals of Digital Talent Management.** Train participants in the meaning of digital talent management, focusing on senior management and those responsible for personnel administration, in the understanding that technological disruption offers an opportunity for change and improvement in their management and places the individual at the heart of the process.

Date: August 9 – September 8, 2021

Organizer: ALIDE

- **Online Course: Big Data and Machine Learning for Banks and the Financial Industry.** Inasmuch as it has become increasingly important for the financial industry to be familiar with the new data capture and modeling technology and methodology, and to understand the new trends from risk management to fraud prevention, the Seminar will aim to provide a complete overview of the key concepts of big data and machine learning for data-generated knowledge acquisition. The most highly used machine learning methodologies will be reviewed, their weak and strong points identified, and their use and usefulness demonstrated by means of practical examples applied to the financial industry.

Place and date: August 18 – September 15, 2021

Organizer: ALIDE / Aplicaciones de Inteligencia Artificial (AIS) of Spain

Virtual Seminar

- **Digital Transformation in the Banking system: Successful cases.** This event will promote dissemination of relevant Latin American banking innovation concepts, experiences and practices, particularly those related to the new digital banking services, *fintech*, the role of development banks in the local ecosystem map, innovation hub and changes in the internal management of financial institutions. By the end of the seminar, participants will be in a position to identify the new global trends in financial services and, in the context of the crisis precipitated by the pandemic, will be familiar with the supporting instruments for the new financial industry and the challenges created by the digital transformation in banks in terms of the requirement for human talent, financial resources and processes. Based on an analysis of successful case studies and the strategies that banks may decide to implement, it could be possible to foster changes and improvements in financial institution competitiveness and efficiency levels and to offer financial services with a greater added value for their customers.

Date: July 12, 14 and 16, 2021

Organizer: ALIDE

Workshop of Experts

- **Big Data and Business Intelligence: Bank analyses and decisions.** Development banks, like any other financial institution, produce a large volume of data deriving from loan applications and other services demanded by their customers. The importance of the data depends upon the degree to which they are studied by banks and contribute to better decision-making. A growing number of in-person and online digital bank operations can be noted today. In this context, the workshop will be conducive to the sharing of bank experiences in data management and the creation of new products and services designed to enrich customer experiences and meet their expectations. Analyses of Big data in --and even outside-- internal banking areas can also be conducive to more efficient operations, cost-cutting, and identification of possible problems, among other things. A selected group of banks and of experts in Big Data and Business Intelligence will be invited to serve as speakers for the event.

Date: October 11, 13 and 15, 2021

Organizer: ALIDE

Small and Medium Enterprise

Meetings

- **XXVI Ibero-American Forum on Guarantee Systems and Financing for MSMEs.** ALIDE, in the framework of its cooperation with the Ibero-American Guarantee Network (REGAR), will institutionally sponsor this important international forum, in which Ibero-American and other national specialists will meet to share good practices and innovations implemented by institutions and systems that guarantee MSME financing.

Place and Date: To be determined

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

Distance Training (ALIDE E-Learning)

- **Online Course: Fintech and the Promotion of Social and Financial Inclusion.** Different innovative business technologies and models for the financial industry will be reviewed; even so, the principal objective is to identify the problem to be resolved or the case of its use as a catalyst for financial inclusion hand-in-hand with the technology.

Date: April 19 – May 24, 2021

Organizer: ALIDE

- **Online Course: Promotion of Digital Financial Inclusion: Means of Payment and Fintech.** Give participants a complete overview of financial and digital inclusion ranging from the underlying theory to its practical application as a tool for bankarization. The course will look into financial and digital inclusion in the context of financial services and capital markets, small and medium enterprises, households, and the rapid growth of FINTECHs.

Date: September 27 – October 31, 2021

Organizer: ALIDE

Studies and Research

- **Technical Report: SME Financial Inclusion from the outlook of Development Banks.** Development banks play an important role in generating financial innovation, both directly and by coordinating with other bank and non-bank financial institutions. In the Latin American and Caribbean context, however, adopting financial innovations creates significant challenges, in that they require developing an entire range of instruments adjusted to the region's characteristics. Those new instruments should be designed to meet SME financing needs. Therefore, an analysis will be made by compiling and examining experiences in, and case studies of, financial inclusion and of the role played by Development Banks in designing instruments and financial innovations to promote SME financial inclusion, together with the innovations they have already incorporated into this new reality.

Date: II half of 2021

- **Results and impact of Latin American guarantee programs.** The objective is to analyze the results and impact of guarantee programs that have been implemented by Latin American and Caribbean governments, as well as of the performance and impact of the activities of LAC guarantee institutions –whether they be called funds, programs, or RGCs, among other legal forms of organization-- that exist in the region, in order to determine just how important and effective they have been in favoring the access of enterprises, particularly MSMEs, to financing. Specific case studies will be taken up.

Date: Throughout the entire year of 2021

Executors: IDB / ALIDE / Ibero-American Guarantee Network

Virtual Seminar

- **Financial Instruments to support SMEs. Finance, Factoring and Guarantees.** Wholesale development bank experiences and practices in SME finance, factoring and guarantees will be shared and the adaptation of financial products and other services for revitalizing production in the region's countries will be examined in the context of the pandemic and economic crisis.

A proposal will be made to organize the seminar jointly with Mexico's Banco Nacional de Comercio Exterior S.N.C.

Date: June 7, 9 and 11, 2021

Organizer: ALIDE / Banco Nacional de Comercio Exterior S.N.C.

Agriculture

Technical Meetings

- **Latin American Meeting on Agricultural and Rural Finance.** Given the challenges that the Latin American and Caribbean agricultural and rural sector are facing today –among them food security, price volatility, high levels of rural poverty, environmental conservation and the continued occurrence of extreme weather events, and the need to provide sufficient resources to ensure agricultural growth and sustainability--, optimizing agricultural development bank efforts will require bolstering capacities to manage risks, raising long-term funds, particularly for small rural producers, and their integration into production chains,

promoting larger investments in the sector and facilitating agricultural innovation and technological development.

Place and date: Morelia, Michoacán, Mexico, 2021 (date to be determined)

Organizers: ALIDE / Fideicomisos Instituidos en Relación con la Agricultura (FIRA) - Banco de México

Studies and Research

- **Technical Report: Agricultural and Rural Development Finance.** Development banks are instrumental in creating finance-oriented innovation, both directly and in coordination with other bank and non-bank financial institutions. In the Latin American and Caribbean context, however, finance, financial inclusion and the adoption of financial innovations are problematic, in that they require developing an array of instruments specifically adapted to the region's characteristics. These new instruments must be designed to meet agricultural and rural financing needs, particularly those of small agriculture. As a result, the role of Development Banks in supporting the sector will be examined by compiling and analyzing the results of meetings and case studies on finance and financial inclusion. Key aspects to be considered for supporting agricultural and rural development will also be identified based on the experiences of those financial institutions.

Date: II quarter of 2021

Prepared by: ALIDE

Virtual Workshop of Experts

- **New Technology-Driven Agriculture Boost.** Agriculture plays an important role in the Latin American and Caribbean countries, but is still plagued by problems over the management and profitability of crop production, loans, climate, product marketing, insurance and other elements. In order to turn the situation around, it is necessary to take action on different fronts, among them: to further financing and technical assistance programs promoting the use of new technology (GPS-guided seeders and tractors, plant health and fertilizer-control machinery, agricultural drones, telemetry, etc.) that would contribute to a larger agricultural supply, improved and more efficient irrigation, plague management and, in general, make the sector more competitive. Development bank experts and representatives will be invited to the workshop to examine the use of agritechnology, its advantages and impact, and proposals to support the sector. Mexico's FIRA and Chile's INDAP, among other member institutions, will be asked to participate and collaborate in the workshop's design and to present their experiences in agricultural financing and technology.

Place and date: November 15, 17 and 19, 2021

Organizers: ALIDE / member banks

4. INTELLIGENT INFRASTRUCTURE FOR DEVELOPMENT

Technical meetings

- **Meeting on Sustainable and Competitive Cities: new roles for Development Banks.** Cities are essential players in today's global economy. Modern approaches reveal that it is not countries that compete today, but cities and their surrounding regions. Infrastructure investment for city planning is far more complex than traditional investment in infrastructure. The meeting will analyze the approach of sustainable cities and territories as driving forces for growth, in which the territory plays a part in determining competitiveness, and will examine the role played by Development Banks in financing strategic projects, within an overall vision that links up urban policies with national development strategies.

A proposal will be made to organize this meeting jointly with Findeter.

Place and date: Medellín, Colombia, 2021 (date to be determined)

Organizer: ALIDE / Financiera de Desarrollo Territorial (Findeter)

- **Latin American Meeting: Environmentally Sustainable Infrastructure and Urban Development: Financing and Innovative Mechanisms.** Sustainable infrastructure is essential for growth, the reduction of poverty and shared prosperity in Latin America and the Caribbean. It fosters economic development, employment, the development of local markets for goods and services, and physical and social integration. When sustainable, it improves quality of life by protecting natural resources and the environment and offers a series of environmental and social benefits. But in order to be able to fund the hefty investments needed to close the infrastructure gap, the region must continue to move ahead. The meeting, in this context, will aim to analyze current approaches and share experiences and good practices in creating innovative instruments and mechanisms to finance environmentally sustainable infrastructure in Latin America and the Caribbean.

Place and date: To be determined

Distance Training (ALIDE E-Learning)

- **Online Course: Project Finance. Structuring and Analysis of Economic and Financial Constraints.** This course will offer an overview of Project Finance. The various Project Finance structures will be studied, so that the most beneficial can be applied according to the particular market or type of project in question. An analysis will be made of the different risks involved, in such a way that their mitigation can be planned through the contractual network, and tools will be offered for financial analysis and determining the most important points of the financial modeling process. The development of a project will be explained from its very inception and each phase will be studied in order to pinpoint existing needs and risks, with a view to understanding the overall support role of development institutions in the financing and guarantee process.
Date: May 5 – June 9, 2021
Organizer: ALIDE
- **Online Course: Project Finance Structuring for Infrastructure Project Finance.** Give participants a complete picture of infrastructure finance using structured operations (Project Finance), ranging from its underlying theory to its practical application as a loan management tool. The course will take up the various types of support repeatedly offered by self-supporting projects, including Project Finance or cash flow-based Financial Project, and of so-called PPPs or Public-Private Partnership projects.
Date: November 15 – December 20, 2021
Organizer: ALIDE

5. ENTREPRENEUR ECOSYSTEMS AND INNOVATIVE ENTERPRISES

Distance Training (ALIDE E-Learning)

- **Online Course: Enterprise Finance and Entrepreneurial Innovation.** This course will review the models and tools for creative, innovation and entrepreneurship processes in the organizations, so that participants will be able to understand the scope of those entrepreneurial enterprise processes. The idea is to bring the organization's strategy into line with the challenges facing innovation by conceiving and organizing innovation processes.
Date: August 31 – October 3, 2021
Organizer: ALIDE

Studies and Research

- **Innovative enterprises and Women's entrepreneurship.** Development Banks are promoting entrepreneurship programs designed exclusively for women, in order to increase their economic autonomy and help reduce the gender gap in economic development by offering women entrepreneurs loans for business ventures and to create or firmly establish microbusinesses or innovative enterprises, procure further assets and obtain greater access to technology. For that reason, bank service strategies are being focused on optimizing the terms for women entrepreneurs' access to financial and non-financial services, particularly those working in SMEs, thereby contributing to the development, strengthening and growth of their businesses. Complementary services will be offered, like skills training, access to networks and mentors, and opportunities to link up with national and world markets. It is with this aim in mind that this report will make a survey of the different development bank finance programs in operation for women entrepreneurs.
Date: I half of 2021
Prepared by: ALIDE / member institutions / French Development Agency (to be proposed in the framework of the annual Cooperation Agreement)

6. ENVIRONMENT AND CLIMATE CHANGE

Distance Training (ALIDE E-Learning)

- **Online Course: Environmental and Social Impact Management Systems (ESMS) in Development Banks.** Oriented towards the analysis of environmental and social risk management in Latin American Development Banks and the assessment of potential impacts on investment project finance. The importance of, and benefits to, development banks of implementing Environmental and Social Risk Management Systems (ESMS) will be pointed up by means of practical studies of successful cases, the application of a structured analysis and the presentation of successful experiences. The environmental and social (E&S) risks in a

specific sector will be evaluated and the principal measures for mitigating and controlling the socio-environmental risks that have been identified will be reviewed. In conclusion, the financing structures, contractual clauses and monitoring and control tools will be proposed for bearing in mind when operations are being implemented and during their subsequent follow-up.

Date: September 16 – October 21, 2021

Organizer: ALIDE.

- **Online Course: Renewable Energy Project Finance and Management.** This course will delve into the technical, economic, financial and regulatory fundamentals and how they are implemented by developing remunerative renewable energy systems, using different examples taken from the region's countries to identify the main agents operating in the market, understand the various elements of a business model for generating energy by means of renewable sources, and the requirements for getting capital and international debt to trust and invest in renewable energy. 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 know the business models that produce renewable energy assets and finance.

Date: October 26 – November 30, 2021

Organizer: ALIDE

In-person Training in Best Development Bank Practices

- **International Workshop: Structuring Green Bonds for Sustainable Finance.** Both countries and enterprises need large-scale financial instruments to finance sustainable development and reduce their greenhouse gas emissions. Green bonds have emerged as an instrument for boosting an environmentally-friendly, low-emission economy. The end purpose of the course is to learn the French Development Agency's (AFD) experience in structuring, issuing and evaluating the life-cycle of the investment in green bonds, and their use to finance environmentally and socially beneficial projects.

Place and Date: Place and date to be determined in the month of October 2021

Organizer: ALIDE / French Development Agency (AFD)

Studies and Research

- **Technical report: Development Bank Products for Environmental Project Finance.** National DFIs allied with multilateral financial and non-financial institutions spearheaded the development of products with which to finance environmental projects. This is borne out by the programs and initiatives that are underway in those institutions and that are expected to play a far more important role, given their strategic placement within local financial systems, where they enjoy a broad capacity for dissemination. They make it possible to identify and create public-private projects and for the necessary coordination among important actors within national climate change agendas; can have access to multilateral funding that could serve as a counterpart to other external funding sources; provide wholesale funding that would encourage risk-taking by financial intermediaries; and could grant partial loan guarantees and syndicated financing with financial intermediaries and national agencies with ad-hoc provisioning. The end-purpose of this technical document is to identify, compile and methodically organize the results of initiatives and programs to support environmental projects through either their participation in those initiatives, by promoting among their customers the adoption of practices for minimizing or eradicating environmental risks, promoting the application of environmental management and sustainable development practices, or through financing, technical assistance or by other means.

Date: II half of 2021.

Prepared by: ALIDE / member institutions / French Development Agency (to be proposed in the framework of the annual Cooperation Agreement)

Readiness Regional "Enhancing Climate Finance and Investment in LAC Banking Sector"

In response to the institutional path in climate finance issues in LAC region, a group of 6 countries: Argentina, Cuba, Dominican Republic, Guatemala, Paraguay, and Uruguay, has decided to collaborate with ALIDE in the development of a Readiness regional project proposal on Climate finance for submission to the Green Climate Fund (GCF). The Project was approved on 31 December 2020. The objective of the project is to generate evidence on the opportunities and challenges to implement innovative solutions for climate finance, focusing on 3 main lines of action:

- (a) The project emphasizes on supporting potential Direct Access Entities (DAEs) to assess their portfolio on climate change and meet GCF accreditation process standards, while mobilizing interest of national

sustainable finance platforms to engage with GCF and climate finance opportunities. This includes updating a regional overview on the state of the art of climate finance in Latin America and recommendations to improve ambition, investment scale and exchange of experiences across the sector, emphasizing in opportunities to engage with the GCF.

- (b) Streamlining Financial Institutions (FIs) involvement in Nationally Determined Contributions (NDCs) and Country Programme implementation processes, by producing situational analysis and recommendations for portfolio prioritization at the regional/national scale, pilot experiences and submission of Concept Notes to the GCF.
- (c) Promotion of joint investments and strategic alliances among FIs and Accredited entities (AEs), testing pertinence of special vehicle purposes, private public partnerships (PPPs), green bonds and other innovative financial mechanisms for climate investment at scale in Latin America.

The main beneficiaries of the Project are firstly the entities of the Financial System of Argentina, Cuba, Dominican Republic, Guatemala, Paraguay, and Uruguay this includes regulators (i.e., Central banks, banking supervisors, etc.); banking sector (commercial and national development banks); and private sector (institutions in the private sector dealing with climate investments).

The project has a duration of 18 months and has a cooperation from the GCF for an amount of US\$1 millions.

ALIDE Green Prize

Development finance institutions are called upon to play a starring role in the countries' sustainable development by helping to improve local production systems, not altruistically, or as assistance, but by seeking to ensure that the production activities are not only economically viable and socially just, but take in the stakeholders involved and are environmentally responsible, in order to conserve and safeguard the environment. In this area, the development finance institutions of both Latin America and the Caribbean and Europe have been at the forefront in implementing programs to finance mitigation and adaptation to climate change and in incorporating environmental and social management in their operations.

In order to honor these activities or initiatives, in 2010, ALIDE instituted its Prizes in Recognition of the Best Practices in Development Finance Institutions, with a special annual award in the **ALIDE GREEN PRIZE** category, for which development finance institutions can compete by submitting initiatives or programs in any of the following three forms: 1) for participating in those initiatives; 2) for promoting among its customers the adoption of practices to minimize or eradicate environmental risks; and/or 3) for promoting the application of environmental management and sustainable development practices.

7. STRENGTHENING DEVELOPMENT BANKS: BANK MANAGEMENT, RISK ADMINISTRATION AND FINANCIAL TECHNOLOGY

7.1 Risk Administration and Management

Distance Training (ALIDE E-Learning)

- **Online Course: Stress Testing in Loan and Investment Portfolios.** The aim is to teach participants step-by-step how to make stress analyses by identifying the macroeconomic elements like inflation, exchange rate, fiscal deficit and interest rates that affect portfolio deterioration indicators, together with how methodologies for calculating portfolio sensitivity to those variables can be shared and stress analyses made at different levels of statistical reliability. Using those results, participants will be able to project the value of investment portfolios and their possible risks and returns, and to maximize the value of several asset portfolios, considering the different types of restrictions involved.
Date: February 24 – March 24, 2021
Organizer: ALIDE
- **Online Workshop: Operational Risk Management in Financial Institutions.** Give participants efficient guidelines for identifying, measuring, mitigating, monitoring, controlling and reporting these potential risks and verifying the efficiency of the operational risk management process. This will be accomplished by presenting real case studies and through discussion and the exchange of experiences with the participants.
Date: March 30 – May 4, 2021
Organizer: ALIDE

- **Online Course: Data Analysis-based Credit and Collection Risk Management.** Participants will be given a complete picture of credit and collection risk ranging from its underlying theory to its application as a management tool. An examination will be made of the general principles of proper data analysis and governance use for appropriate retail credit and collection risk management. Credit risk will then be correlated with the evolution of the retail market and data analysis and digital transformation and use of agile methodologies for credit and collection risk management will be put into the proper context.
Date: June 1 – July 1, 2021
Organizer: ALIDE
- **Online Course: Risk Management in Trust Operations and Business.** Equip participants with the necessary tools to enable them to prepare, express and defend sound criteria for the management and administration of the different risks to which both subjects authorized to act as trustees and the different kinds of trust products that are sold in the market are exposed.
Date: June 17 – July 15, 2021
Organizer: ALIDE
- **Online Course: Market and Liquidity Risk with Time Series and GARCH Models.** The course aims to give participants an understanding of the principal models used in the time series theory and additional applications like financial portfolio simulation with correlation. Practical cases of identification and forecasts will be prepared, using those models. They will also be introduced to the approaches taken by different methodologies used in risk analysis, with concentration on the GARCH model, which will be explained by means of practical cases.
Date: July 7 – August 4, 2021
Organizer: ALIDE
- **Online Course: Commercial Portfolio Rating in Banks and Financial Institutions.** In undertaking the economic recovery of a scenario of devastation brought on by Covid-19, the banking industry in general will start off by implementing economic stimulus programs. Origination and rating processes will take on growing importance for safeguarding portfolio quality without putting financial institution creditworthiness at risk. For that reason, the end-purpose of this course is for participants to understand and apply the various methodologies for rating and provisioning business loan portfolios.
Date: July 26 – September 5, 2021
Organizer: ALIDE

In-person Training in Best Practices in Development Banks

- **Seminar - Workshop: Financial Risk Management with Simulation, Time Series and Copulas.** Participants in the seminar-workshop will use and add to their knowledge by completing exercises at their own pace. By the time it ends, they will be able to implement advanced financial risk management methodologies practically and immediately, and be able to put them into practical use, namely: time series, Monte Carlo simulation, and optimization with restrictions and copulas.
Place and date: December 1 – 3, 2021
Organizer: ALIDE

Virtual Seminars

- **Congress of Financial Institution Risk Directors.** It is the intention of the Congress, in the context of the pandemic and its negative impact on the production sectors, the banking industry and citizens at large, to present and analyze a chosen series of bank practices, methodologies and bank and non-financial risk models, and other tools that would help to identify, gauge and manage risks in the current scenario. With this aim in mind, development bank executives, bank superintendents, multilateral organizations and expert consultants will be invited to lead the discussion of specialized issues concerning integral bank and emerging risk management, with a view to their benchmarking and to outlining changes and improvements in development bank risk management.
Date: May 31 – June 2 and 4, 2021
Organizer: ALIDE
- **Operational and Technological Risk Integration.** The seminar's end purpose is to reveal LAC development bank experiences, results and solutions in the management of operational and **technological risk** and information security and cybersecurity risk, among others. Presentations and practical case studies will give participants an understanding of the essential aspects of correct risk identification and mitigation measures that would help to strengthen financial institutions.

Date: December 1, 2 and 3, 2021

Organizer: ALIDE

7.2 Bank Management, Treasury and Loan Portfolios

Distance Training (ALIDE E-Learning)

- **Online Course: Development Banks and Capital Market Financing Instruments.** Domestic stock and capital markets, as key elements of applied financial innovations, can be incorporated into national strategies for promoting and assisting the production sector and for infrastructure development, thereby efficiently channeling domestic savings towards long-term financing. Development banks should prepare to take advantage of an opportunity of this kind with a greater understanding of the best business models and their respective derivative applications, starting with the possibility of designing service solutions to maximize the scope of their positioning strategies and ensure better compliance of their institutional mandates.

Date: July 15 – August 29, 2021

Organizer: ALIDE

7.3 Control and Support of Bank Operations

Distance Training (ALIDE E-Learning)

- **Online Course: Technical Assistance as a booster of Financial Services: Design, Implementation and Management.** The purpose of the course is to familiarize participants with the elements of technical assistance services management and direction practices, by giving them a knowledge of and discussing and reflecting on various elements applicable to technical assistance programs in development finance institutions. The agenda focuses on their development of skills in the areas of design, implementation and management, in order to maximize their contribution to operational efficiency.

Date: June 21 – July 26, 2021

Organizer: ALIDE

7.4 Development and Management of Human Talent in Banks

Distance Training (ALIDE E-Learning)

- **Online Course: Corporate Yield Management with OKRs: Alignment, Approach and Agility.** The OKR approach (objectives and key results) is a contemporary yield management methodology characterized by a short-sprint agile management cycle. The agility of the approach responds to the need to confront the demands of a VUCA (volatile, uncertain, complex and ambiguous) environment in the best way possible. Inasmuch as this type of environment has obviously gained ground over the past year with the emergence of the health crisis (COVID-19), OKRs, in focusing on the attainment of key results, offer a framework for working efforts based on the coordination and interdependence of various cross-functional teams –in other words, of teams from different areas of endeavor that must join efforts to reach institutional goals.

Date: March 15 – April 14, 2021

Organizer: ALIDE

- **Online Course: Strategic Management for Training Managers: New Kirkpatrick Model.** Participants will be supplied with a conceptual and methodological framework applied to training management in the organizations. The course will be based conceptually on the new Kirkpatrick model on the role of training in the organizations and, insofar as methodology is concerned, will integrate methods, techniques and tools to facilitate effective training management that is gauged basically in terms of the size of the contribution to the corporate mission and objectives. By the end of the course, participants will be familiar with the new Kirkpatrick model and its application in the three major phases of the training management process: planning, execution and evaluation.

Date: June 28 – July 28, 2021

Organizer: ALIDE

- **Online Course: Innovation Management for Human Talent Managers in the Digital Age. Route for its implementation.** The end-purpose of the course is to train the human talent management areas in organizational innovation themes, with a view to promoting this practice internally. To that end, an analysis will be made of the conceptualization of the innovation, the innovation curve, the scope of the innovation, the innovation rainbow, and the innovation rates in the LAC countries, the barriers to innovation at the strategy, culture and management levels, types of innovation, process, management of early and mature

phases, and application methodology. A final closing workshop will be held, showcasing the challenges, opportunities and needs in the area of innovation.

Date: October 5 – November 4, 2021

Organizer: ALIDE

Virtual Meeting

- **Congress of Financial Institution Human Talent Directors “Disruptive Human Talent Management in a Crisis Environment. How can we adapt to the digital era?”** The outburst of the pandemic and its description as an explosion of global proportions because of its multiple negative effects on the economy, society and individuals, offers humanity an opportunity for profound introspection regarding a rapid and intelligent adaptation to the new underlying ecosystems. At the organizational level, the pandemic offers us the possibility to retrieve the anthropomorphic approach through disruptive management of human talent, with a view to placing priority on people’s wellbeing and their unsurpassable capacity for innovation in transforming cultures, models, leaderships and digital technology as spearheads for entrepreneurial recovery. In this framework, the Virtual Congress seeks to contribute a practical vision of the most recent developments and experiences in these matters to the community of Human Talent Managers and related professions, through talks by experts complemented by videos, workshops, group discussions and the presentation of successful case studies of Latin American financial institutions.

Date: April 5, 7 and 9, 2021

Organizer: ALIDE with Inter-American Development Bank (IDB) support

7.5 Corporate Governance and Social Responsibility

Distance Training (ALIDE E-Learning)

- **Online Course: Money Laundering Risk Management. Methodology for the Design and Strengthening of Bank and Financial Institution Prevention Systems.** Participants will be supplied with the necessary concepts and methodology for identifying, assessing and managing money laundering risk in accordance with recommendations, best practices and obligations in regard to both the analytical theory and the tools for application in the sector. The course will also deal with the components of money laundering risk and the analysis of processes for implementing operational controls.

Date: May 18 – June 22, 2021

Organizer: ALIDE

- **Online Course: Corporate Governance for Banks and Financial Institutions.** Train participants in the concept, justification and scope of the principal international standards for corporate governance, by means of a practical guide to the methodology whose study will lead to a full understanding of the subject.

Date: May 24 – June 23, 2021

Organizer: ALIDE

- **Online Course: Institutional Compliance and Money Laundering Risks in Banks and Financial Institutions.** Participants will be given a complete picture of the different elements involved in regulatory compliance in financial institutions. An analysis will also be made of the technical tools to be used to identify, detect and control money laundering risk.

Date: November 9 – December 14, 2021

Organizer: ALIDE

7.6 Impact and Performance Follow-up, Measurement and Evaluation

In-Person Training in Best Development Bank Practices

- **International Workshop: Social Impact Assessment (SIA) Methodologies in Development Banks.** Present, discuss and exchange views and methodologies with regard to performance measurement practices and approaches in development banks. Impact assessments of their operations, programs and activities will be examined to permit greater transparency of, and accountability for, the results obtained from development finance-oriented resources. The nature and mandate of development banks will be taken into consideration. Different from those of other financial intermediaries, these are often overlooked when development banks are evaluated and compared with financial institutions whose sole objective is their financial profitability.

Date: Place and date to be determined during the months of October and November 2021

Organizers: ALIDE / Inter-American Development Bank (IDB) / Central American Bank for Economic Integration (CABEI) / Banco Hondureño de la Producción y la Vivienda (BANHPROVI)

Studies and Research

- **Technical Report: Situation and Performance of the Latin American Development Banking System in 2021.** The report will analyze the main features and characteristics of the DFIs' operational situation and financial performance. Specific attention will be given to studying asset structure, funding sources, portfolio structure by maturities and enterprise sector and size, income and expenditure structure, profitability, and overdue portfolio, etc. It will examine the process of internationalizing Development Banks by setting up agencies, subsidiaries, branches or representation offices abroad; establishing banking correspondence accords and technical and financial cooperation agreements among development finance institutions and with extra-regional financial institutions; obtaining access to capital markets by issuing stock, bonds or other types of debt papers with the proceeds going to finance enterprises and large projects; participating on behalf of their respective governments in international financial organizations outside their subregion; and being present in international organizations or regional or global initiatives concerning matters of their interest.
Date: November 2021
Prepared by: ALIDE

Virtual Seminars

- **Organizational Development in the Banking System: How can we lead, interrelate with others and move toward becoming a successful organization?**
In a continuation of the activities in the area of human talent, this seminar aims to look into the strategies and processes of change that financial institutions will have to adopt in the current scenario to facilitate teleworking by work teams, creative problem solving and improved effectiveness, skills and performance in striving for the organization's growth and development and greater staff satisfaction. Organizational characteristics, stages (leadership, overall evaluation, selection and effective recruitment, and others) and effective techniques for organizational development, the role of human capital, and successful cases, among other topics will be examined during the seminar. A group of bank human talent managers and consultants will be responsible for introducing the planned topics. The exchange of experiences is expected to contribute in some way to a change and improvement in the health, culture and individual and group performance of the participating organizations.
Date: August 16, 18 and 20, 2021
Organizer: ALIDE
- **Development Bank Monitoring and Evaluation. International Experiences and Proposals in a Crisis Situation.** In the throes of the current global crisis, a large part of the information with which we work has stopped being secure and reliable for projecting business operations and much of what we knew about the market, its advantages and limitations has also changed. New and pressing demands have arisen that represent an even greater threat to the fulfilment by development banks of their role of financing production and allocating resources even more effectively and efficiently, thereby contributing effectiveness to their efforts. In the context of the COVID-19 pandemic, the monitoring and evaluation of finance programs take on even greater importance for orienting actions and lending complementarity and coordination among programs to make the most of the few resources available. ALIDE and Banco do Nordeste do Brasil have designed the seminar program to share the experiences of Development Banks and the important interaction that exists with academe and research centers, in order to fight the ongoing crisis by implementing a series of counter-cyclical policies that would help governments, be oriented toward overcoming social and economic weaknesses and be capable of revision by means of a broad and agile impact assessment system.
Date: September 13, 15 and 17, 2021
Organizer: ALIDE and the Banco do Nordeste do Brasil

8. FINANCIAL COOPERATION AND PROMOTION OF BUSINESS AND INVESTMENT

Cooperation and Business Missions

- **Mission of High-level Latin American and Caribbean Development Bank Executives to KfW.** Germany's experience with *Smart Cities* will be the key topic for examination. KfW's activities and practices in pertinent technical areas and its promotion of cooperation and business with the participating institutions will be explained. KfW is a wholesale development bank that operates in the areas of domestic (financing of small and medium enterprises, housing, energy efficiency and municipal projects) and international development (public and private sectors, German and European exports). The Mission is intended for senior officials and managers of Latin American and Caribbean development banks.

Place and date: Germany, third quarter of 2022 (dates to be confirmed)

Organizers: ALIDE / KfW – German Development Bank

9. ALIDE 2021 PRIZES: BEST PRACTICES IN THE DEVELOPMENT FINANCE INSTITUTIONS

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

A total of 68 innovations of 32 ALIDE member institutions have been honored in 13 annual competitions since the prizes were instituted in 2008. On this occasion, the 2021st competition is designed to identify and distinguish the best service practices and product and service innovations in Latin American and Caribbean Development Banks and ALIDE member extra-regional development finance institutions, with a view to recognizing and drawing attention to the efforts of those institutions in furthering the economic and social development of the region's countries.

Three main categories and a special one (*See ALIDE Green Prize*) will be open to the institutions in this competition. Their purpose is to cover aspects concerning the activities and management of the development finance institutions. The main 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 2018 to honor innovations and good practices of ALIDE member banks from outside the region.

Proposals, in order to be submitted, must fulfil the following requirements: be in line with the bank's social mandate, be innovative, produce quantifiable benefits, have clearly identifiable beneficiaries, be documented and preferably capable of use as a point of reference for replication in other development finance institutions. Furthermore, the institution must be willing to share information about the program or service with other ALIDE member institutions, so that its know-how promotes better financial practices in Latin American Development Banks. Entries are evaluated by an independent jury that considers criteria of **relevance, impact on the sector, objective, results, innovation** and sustainability over time.

10. COMMUNICATION, INFORMATION AND KNOWLEDGE MANAGEMENT

10.1 Communication

Insofar as communication is concerned, advertising will be placed strategically in order to reinforce the coverage of the publications through more exposure to new publics. A web page is not unchangeable, but a responsive, living entity. This affirmation being a principle of web design, the plan is to upgrade the existing platform in order to keep it up-to-date and current. ALIDE's presence in the print media, which showed continuous important growth over the past period, will be reinforced.

- **Revista Banca & Desarrollo (Banking & Development Magazine).** Quarterly publication containing technical articles analyzing the situation of, trends in and cases of development finance. This year we will continue to promote the involvement of member institutions in the magazine's production by publishing articles of their authorship. To that end, the magazine's exposure will be strengthened by sending out e-mails describing its contents and improving its positioning.
- **Boletín Alide Noticias (ALIDE News Bulletin).** This bimonthly bulletin brings together information about the most important activities and initiatives of ALIDE and of Development Banks. This year, we will continue the punctual, well-timed delivery of the publication in an effort to keep bank executives up-to-date on those matters.
- **Boletín Electrónico E-Banca (E-Banking Electronic Bulletin).** This monthly publication contains important news about the activities and aspects of the daily routines of Latin American and Caribbean Development Banks. It is distributed by electronic means to a wide database of executives and officials of development banks and related institutions that is updated periodically.
- **Electronic E-News Bulletin (in English).** Four editions of this electronic bulletin are published annually for an English-speaking public. They contain a variety of information about ALIDE's principal activities, together

with technical analyses of banking and development finance issues in the region. The database of bulletin subscribers is kept up-to-date through the continuous addition of new e-mails.

- **ALIDE Website.** Platform specializing in the world of development banking and finance. Both the contents, consisting of news, articles, publications, interviews, videos, infographics and other products dealing with development finance issues in the region, and their presentation are kept up-to-date at all times. It also contains sections dealing exclusively with the efforts of member institutions. The plans for this year are to open up a section with the assistance of the IDB containing information about impact and performance follow-up, measurement and assessment in development finance institutions.
- **Social Networks.** The social networks are one of ALIDE's main channels of communication because they permit it to interact directly with the public, as well as bring out publications in coordination with the institutions' official accounts. ALIDE maintains a presence in five social networks: Facebook, Twitter, LinkedIn, YouTube and Flickr. This year, it will not only keep up its ongoing rate of publication, but will make greater use of other channels of communication based on its Media Plan, which will enable it to reach a larger public.
- **Presence in communications media.** ALIDE communicates with the media through press releases that report on Association events, documents, publications, agreements, prizes and news. Judging by the important growth in the number of times that ALIDE is mentioned in publications, this year, as in 2019, it intends to take advantage of this type of publicity to bolster that growth, specifically in media with a region-wide circulation.

10.2 Information and Knowledge Management

The Latin American Documentation Center will keep its information service operational by taking specific measures to facilitate access to important information that will support member institution management through use of the Databank Platform and other dissemination instruments. It will also continue its efforts to build closer relations with the information units of Association member institutions and the ALIDE Information Network (Rialide) by relaunching this mechanism for exchange and cooperation under the heading of knowledge management and information administration.

In this connection, joint activities will be coordinated, information and publications exchanged, meetings organized on subjects of interest in the area of information, training activities conducted and promoted and better information management practices discussed and shared through the organization of discussion groups or forums that will allow for interactive participation; the exchange of information through libraries where ALIDE publications and other related information are deposited; and joint efforts to strengthen the Network.

Knowledge Management Committee - Establishment of Information and Knowledge Networks

In view of the large demand for information and its production on the part of development finance institutions, it is extremely important to establish channels for cooperation among their information units, focusing on information and knowledge management. An effort will be made to build knowledge networks as a way to safeguard the memory of the institutions involved and a means for recording and disseminating the knowledge produced, for the benefit of development banks.

To that end, efforts will be coordinated with the information units and knowledge generating units of member institutions in the different countries to formalize and carry out joint activities in areas of interest for the Network's reinforcement.

- **VII Meeting of the RIALIDE-BR Network.** The BNDES, through the Data and Research Center (COPED) of its Planning Area/Information and Knowledge Department, will carry out the activities considered in the work program agreed at the 2019 meeting. This meeting will evaluate the scope of the Network's joint activities in order to move to a strategic planning exercise for its reinforcement efforts and work activities over the next five years. Issues relating to the network's internationalization, mechanism for disseminating publications and identification of best information administration and knowledge management practices will be reviewed by preparing case studies of the participating organizations.
Place and date: Rio de Janeiro, Brazil. Dates to be determined. III quarter of 2021 (virtual alternative)
Organizers: ALIDE / Banco Nacional de Desenvolvimento Econômico e Social (BNDES) / other member institutions in Brazil

- **VII Seminar on Management of Development Information and Knowledge.** The aim is to examine the management of information and knowledge and to present the good information administration and knowledge management practices of Rialide member institutions.
Place and date: Rio de Janeiro, Brazil. Dates to be determined. III quarter of 2021 (Virtual alternative)
Organizers: ALIDE / Banco Nacional de Desenvolvimento Econômico e Social (BNDES) / other member institutions in Brazil

- **DATABANK: Development Banking and Finances.** This platform offers access to ALIDE databases on Development Banks, international organizations and institutions concerned with finance and development with which the Association carries out joint activities. In this regard, we should mention the **Database of Development Bank Statistical, Financial and Institutional Information**, 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 **Online Library** (repository of complete technical documents <http://alidedatabank.org/index.php>; the platforms: **Carbon Finances** (<http://finanzascarbono.org/>) and **GFL Green Finance for Latin America and the Caribbean** (<https://www.greenfinancelac.org/>) in partnership with the IDB, and **RFILC – Rural Finance and Investment Learning Centre:** (<http://www.ruralfinanceandinvestment.org/es>) in coordination with FAO, which contains information and working documents about their technical or project efforts on capacity-building, research and the creation of knowledge in the agricultural and rural sector, and the Regional Group on Public-Private Partnership Development (<https://grupoapps.org/>) specialized in offering information about the world of PPPs and their relationship with banks. In addition, ALIDE and the allied IDB are coordinating the creation of the “Knowledge Center on Development Banking,” for the dissemination of publications, information, news and other information about Development Bank digitalization, monitoring and assessment, gender policy, green finance, agriculture, housing, infrastructure and PPPs, financial inclusion and entrepreneurship activities.

The DATABANK platform will offer up-to-date financial information and facilitate access to financial and development bank databases, as well as to databases on international organizations and institutions working in the area of development finance and along the lines of action of development banks and that are involved in the joint efforts of ALIDE and its member institutions. Furthermore, the Online Library, for its part, contains the most complete repository of full-text technical reports and studies on development banks and information resources of organizations associated with development banking activities.

Work will also be continued on building the Latin American repository of information about development banking and related matters. Furthermore, strategic alliances and agreements will be maintained with development finance and other specialized institutions for the purpose of exchanging full-text documents and publications.

In order to promote use of the information, a bulletin will be designed alerting mobile telephone users to its update and inclusion in the Online Library.

TIMETABLE OF ALIDE PROJECTS AND ACTIVITIES IN 2021-2022

Annex 1

Place/ Date	Name of the Activity	Type	Organizers
1. MEETINGS, SEMINARS AND FORUMS			
April 6 and 8, 2021	II Roundtable of Chief Economists of Latin American and Caribbean Development Banks	Meeting	ALIDE /Financiera Emprendedores
May 25 and 26, 2021 (Virtual)	ALIDE 2021 General Assembly	General Assembly	ALIDE
Santiago, Chile, 2021 (date to be determined)	Economy 4.0 and Development Banks. Acceleration, Impact and Financing	Latin American Seminar	ALIDE / Corfo
Bogotá, Colombia, 2021 (date to be determined)	Innovation and Technological Development Financing	Latin American Seminar	ALIDE / Bancóldex
Morelia, Michoacán, Mexico, 2021 (date to be determined)	Agricultural and Rural Finance	Latin American Meeting	ALIDE / FIRA -Banco de México
Medellín, Colombia, 2021 (dates to be determined)	Sustainable and Competitive Cities: new Roles for Development Banks	Meeting	ALIDE / Findeter.
Bridgetown, Barbados (dates to be determined)	Caribbean Development Banking	Meeting	ALIDE / Caribank / EIB
Virtual (dates to be determined)	IDB – ALIDE Webinars <ul style="list-style-type: none"> – Digitalization for Public Banks – Gender and Innovative Undertakings – SME Vulnerability to COVID-19 – Digital Payment Systems and Platforms – Crisis-generated Development Bank Financial Structures 	Seminar	IDB / ALIDE
Place and date to be determined	XXVI Ibero-American Forum on Guarantee Systems and Financing for MSMEs	Meeting	Regar / ALIDE / other institutions
Place and date to be determined	Environmentally Sustainable Infrastructure and Urban Development: Financing and Innovative Mechanisms	Latin American Meeting	ALIDE / Banobras / International Organizations
2. STUDIES AND RESEARCH			
II quarter of 2021	Agricultural and Rural Development Finance	Technical Report	ALIDE
July 2021	ALIDE 51 “Basic Study “Development Banks in Latin American and Caribbean Recovery”	Study	ALIDE

Place/ Date	Name of the Activity	Type	Organizers
July 2021	ALIDE 2021 Prizes: Best Practices in Development Finance Institutions	Competition	ALIDE
July 2021	ALIDE Green Prize	Competition	ALIDE
November 2021	Situation and Performance of the Latin American Development Banking System in 2021	Technical Report	ALIDE
November 2021	Development Bank Technological Modernization and Digitalization	Technical Report	ALIDE
II half of 2021	SME Financial Inclusion from the Outlook of Development Banks	Technical Report	ALIDE
II half of 2021	Infrastructure Finance and City Development	Technical Report	ALIDE
I half of 2021	Innovative enterprises and Women's entrepreneurship	Study	ALIDE / AFD
Throughout the entire year of 2021	Results and impact of Latin American guarantee programs	Study	ALIDE / IDB/Regar
II half of 2021	Development Bank Products for Environmental Project Finance	Technical Report	ALIDE / AFD

3. COOPERATION AND BUSINESS MISSIONS AND MEETINGS

2020 - 2021	Readiness Regional "Enhancing Climate Finance and Investment in LAC Banking Sector"	Cooperation Project	ALIDE / GCF (Argentina, Cuba, Dominican Republic, Guatemala, Paraguay, and Uruguay)
Germany, III quarter of 2022.	Mission of High-level Latin American and Caribbean Development Bank Executives to KfW	Cooperation and Business Mission	ALIDE / KfW-German Development Bank

4. COURSES AND TRAINING SEMINARS

February 24 – March 24, 2021	Stress Testing in Loan and Investment Portfolios	Online Course	ALIDE
March 8 – April 7, 2021	Fundamentals of Data Governance in Financial Institutions: Strategic Guide and Best Practices	Online Course	ALIDE
March 15 – April 14, 2021	Corporate Yield Management with OKRs: Alignment, Approach and Agility	Online Course	ALIDE
March 30 – May 4, 2021	Operational Risk Management in Financial Institutions	Online Workshop	ALIDE
April 8 – May 6, 2021	Technological and Cybersecurity Risks	Online Course	ALIDE
April 19 – May 24, 2021	Fintech and the Promotion of Social and Financial Inclusion	Online Course	ALIDE
May 5 – June 9, 2021	Project Finance. Structuring and Analysis of Economic and Financial Constraints	Online Course	ALIDE

Place/ Date	Name of the Activity	Type	Organizers
May 18 – June 22, 2021	Money Laundering Risk Management. Methodology for the Design and Strengthening of Bank and Financial Institution Prevention Systems	Online Course	ALIDE
May 24– June 23, 2021	Corporate Governance for Banks and Financial Institutions	Online Course	ALIDE
June 1 – July 1, 2021	Data Analysis-based Credit and Collection Risk Management	Online Course	ALIDE
June 17 – July 15, 2021	Risk Management in Trust Operations and Business	Online Course	ALIDE
June 21 – July 26, 2020	Technical Assistance as a booster of Financial Services: Design, Implementation and Management	Online Course	ALIDE
June 28 – July 28, 2021	Strategic Management for Training Managers: New Kirkpatrick Model	Online Course	ALIDE
July 7 – August 4, 2021	Market and Liquidity Risk with Time Series and GARCH Models	Online Course	ALIDE
July 15 – August 19, 2021	Development Banks and Capital Market Financing Instruments	Online Course	ALIDE
July 26 – September 5, 2021	Commercial Portfolio Rating in Banks and Financial Institutions	Online Course	ALIDE
August 9 – September 8, 2021	Fundamentals of Digital Talent Management	Online Course	ALIDE
August 18 – September 15, 2021	Big Data and Machine Learning for Banks and the Financial Industry	Online Course	ALIDE / AIS of Spain
August 31 – October 3, 2021	Enterprise Finance and Entrepreneurial Innovation	Online Course	ALIDE
September 16 – October 21, 2021	Environmental and Social Impact Management Systems (ESMS) in Development Banks	Online Course	ALIDE
September 27 – October 31, 2021	Promotion of Digital Financial Inclusion: Means of Payment and Fintech	Online Course	ALIDE
September to November 2021 and January to February 2022 (dates to be determined)	Development Banking and Finances	Online Certificate Course	ALIDE
October 5 – November 4, 2021	Innovation Management for Human Talent Managers in the Digital Age. Route for its implementation	Online Course	ALIDE
October 26 – November 30, 2021	Renewable Energy Project Finance and Management	Online Course	ALIDE
Place and date to be determined in the month of October 2021	Structuring Green Bonds for Sustainable Finance	International Workshop	ALIDE / French Development Agency AFD)
Place and date to be determined during the months of October and November 2021	Social Impact Assessment (SIA) Methodologies in Development Banks	International Workshop	ALIDE / IDB / CABEI / BANHPROVI

Place/ Date	Name of the Activity	Type	Organizers
November 9 - December 14, 2021	Institutional Compliance and Money Laundering Risks in Banks and Financial Institutions	Online Course	ALIDE
November 15 - December 20, 2021	Project Finance Structuring for Infrastructure Project Finance	Online Course	ALIDE
Lima, Peru, December 1-3, 2021	Financial Risk Management with Simulation, Time Series and Copulas	Seminar – International Workshop	ALIDE
5. VIRTUAL AND ONLINE SEMINARS			
April 5, 7 and 9, 2021	Congress of Financial Institution Human Talent Directors <i>“Disruptive Human Talent Management in a Crisis Environment. How can we adopt to the digital era?”</i>	Virtual Meeting	ALIDE with IDB support
May 31 - June 2 and 4, 2021	Congress of Financial Institution Risk Directors	Virtual Meeting	ALIDE
June 7, 9 and 11, 2021	Financial Instruments to Support SMEs. Finance, factoring and guarantees	Virtual Seminar	ALIDE – BANCOMEXT – other Development banks
July 12, 14 and 16, 2021	Digital Transformation in the Banking System. Successful cases	Virtual Seminar	ALIDE
August 16, 18 and 20, 2021	Organizational Development in the Banking System: How can we lead, interrelate with others and move toward becoming a successful organization?	Virtual Seminar	ALIDE
September 13, 15 and 17, 2021	Development Bank Monitoring and Evaluation. International Experiences and Proposals in a Crisis Situation	Virtual Seminar	ALIDE – BNB
October 11, 13 and 15, 2021	Big Data and Business Intelligence: Bank analyses and decisions	Virtual Workshop of Experts	ALIDE / member banks
November 15, 17 and 19, 2021	New Technology-Driven Agriculture Boost	Virtual Workshop of Experts	ALIDE / member banks
December 1, 2 and 3, 2021	Operational and Technological Risk Integration	Virtual Seminar	ALIDE

ALIDE SERVICES

ALIDE makes a wide range of services available to its member institutions in the form of institutional, national and international programs, projects and activities, in order to fulfill its mission, objectives and functions.

- Technical meetings: organization of seminars, regional meetings, forums, roundtables, etc., in order to take up proposals on, and new approaches to, issues concerning operational policy and practices, as well as the administration and management of development finance institutions.
- Studies and research: pragmatically-focused systematic analyses of the different aspects of development finance that will constitute important reference material and contribute to the adoption of operational policy and practices and the design of strategies appropriate to development bank functions.
- Training: in-person, virtual and online courses and seminars to enhance the knowledge of financial institution managers, professionals and experts, by promoting the sharing of experiences and good practices in matters of operational policy and instruments for development finance and promotion.
- Consultancies: quality consultancy services are provided by a qualified network of expert consultants to institutions involved in development finance and business development, as well as to public and private institutions and international organizations with those same aims.
- Identification of business opportunities and promotion of projects and investments: Information is gathered continuously about the principal features of, and terms for co-participation in external finance sources and covers holding bilateral interviews, business missions and meetings, promoting financing institutions and international investment.
- Technical assistance and training: specialized advisory programs for the preparation of diagnoses and monitoring of institution operating processes are offered by means of workshops, seminars and in-service training programs that allow for on-site interaction with the very producers of the programs and financial services in use in the development banks.
- Information and documentation: The Latin American Documentation Center (CEDOM) makes bibliographic material and technical documentation available to the ALIDE member institutions. It maintains a broad and dynamic database for the exchange and dissemination of information concerning the region through the RIALIDE Information Network that congregates specialized documentation centers.
- Publications: ALIDE promotes the editing of publications, both physical and online, whose quality, innovativeness and importance makes them veritable contributions to, and sources of reference for, institutional actions in benefit of the banking system.
- Monitoring and dissemination of news: ALIDE keeps the development finance institutions up-to-date with news about the sector and pertinent information about the projects and activities of the Association and its member institutions. It facilitates the expeditious exchange of information among its members and with the financial community by making use of communications media like: la Revista ALIDE (the ALIDE Magazine), the Boletín AlideNoticias (the Alide News Bulletin), the E-banca (E-banking) and E-news (in English) digital bulletins, the web portal, the Online Library and the social networks Facebook and Twitter, LinkedIn, YouTube and Flickr.

2021 GENERAL BUDGET
(in US dollars)

	<u>PPTO 2021</u>
Operating income:	
Regular membership fees	683,600
Various Specific services	343,375
Total income	<u>1,026,975</u>
Operating expenses:	
Personnel	746,740
Management	273,988
Program development expenses	
Total expenses	<u>1,020,728</u>
Operating surplus for the period	<u>6,247</u>
Other expenses	
Write-offs of bad debts	
Financial income and expenses	-4,200
	<u>-4,200</u>
Surplus of the period	<u><u>2,047</u></u>