

ACCION NETWORK WORKSHOP**CREDIT MANAGERS****Bogotá, Colombia, April 7th, 8th and 9th, 2005****WORKSHOP OBJECTIVES**

The main objective of this workshop is to support the exchange of experiences and best practices among the Network affiliates in regard to new credit and commercial challenges for Microfinance Institutions. The agenda include 3 topics: (i) Strategies of expansion in urban and rural areas and (ii) Strategies for managing competition.

The workshop agenda was developed with the objective of responding to both regulated and non-regulated MFIs interests and needs. The workshop will be held in Bogotá, Colombia from April 7th to 9th. The workshop will be organized and coordinated by David Dewez, ACCION Network Coordinator and will be facilitated by Susana Barton, Vice president of International Operations, Ricardo Calvo, Senior Director and Jacqueline Urquizo, Director at the Marketing and Product development unit of ACCION International.

PROGRAM**THURSDAY, APRIL 7th****STRATEGIES FOR MANAGING COMPETITION****Facilitator: Jacqueline Urquizo**

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| 9:00 – 9:15 | Workshop inauguration by Diego Guzmán, ACCION Vice president and Director of Centro ACCION; Presentation of the workshop by David Dewez, ACCION Network Coordinator. |
| 9:15 – 10:00 | ¿How to position ourselves with Competition? (Jacqueline Urquizo, ACCION International) |
| 10:00 – 10:45 | Strategy for brand creation and positioning of MiBanco, Peru (Fernando Balbuena, MiBanco) |
| 10:45 – 11:00 | Coffee Break |
| 11:00 -11:40 | The experience of increasing the offer of financial products and services - Banco Solidario, Ecuador (Andrés Guarderas, Banco Solidario) |
| 11:40 - 12:20 | ¿Where are the clients going? Causes of Desertion in Génesis Empresarial, Guatemala (Carlos Salas, Génesis) |
| 12:20 – 13:00 | Leading changes in a competitive market: the experience of BancoSol in Bolivia (Marcelo Escobar, BancoSol) |
| 13:00 -14:00 | Lunch |

- 14:00 – 14:40 Non traditional strategies to reach clients: the *CAMI* (Centro de atención a microempresarios) and *Puntos Móviles* (Mobil point of sales) in Finamerica (Elsie Rubiano, Finamerica)
- 14:40 – 15:20 Building emotional relationships with clients: the experience of Compartamos (Francisco Gonzalez, Compartamos)
- 15:20 – 15:35 Coffee Break
- 15:35 – 16:15 Reaching other market segments: Credit to salaried workers at FAMA in Nicaragua (Julio López, FAMA)
- 16:15 -16:55 Strategies to manage competition: the perspective of a Public Bank (Marcelo Azevedo, CrediAmigo-Banco de Nordeste)
- 16:55 – 17:35 ¿Is the Credit scoring a tool to promote efficiency and competitiveness? ACCION International (Alexandra de Zubiria, ACCION)
- 17:35 - 18:00 Debate y summary of the day

FRIDAY APRIL 8th

PENETRATION OF NEW MARKET SEGMENTS IN URBAN AREAS

Facilitator: Ricardo Calvo

- 9:00 – 9:30 ¿What is the economic profile of clients served by MFI? Presenting summary results of four poverty studies in the ACCION network (David Dewez, ACCION International)
- 9:30 – 10:00 Data Mining and its use to understand clients characteristics and behavior (Alexandra de Zubiria, ACCION International)
- 10:00 – 13:00 Penetration of new market segments in urban areas: presenting a methodological proposal (Ricardo Calvo, ACCION International)
- 13:00 – 14:30 Lunch
- 14:30 – 17:00 Continuation of the proposal presentation (Ricardo Calvo, ACCION International)
- 17:00 - 18:00 Debate and discussions: The next steps in the ACCION Network

SATURDAY APRIL 9th

STRATEGIES OF EXPANSSION IN RURAL AREAS

Facilitator: Susana Barton

- 9:00 – 9:45 From urban credit to rural credit, the experience of *Banco Solidario* (Andres Guarderas, Banco Solidario)
- 9:45 – 10:30 From urban credit to rural credit, the experience of *Mibanco* (Jesús Ferreyra, Mibanco)
- 10:30 – 11:15 Credit for the farming sector: The experience of *Fundacion Paraguaya* (Roberto Gimenez, Fundacion Paraguaya)
- 11:15 – 12:00 Village Banking as methodological tool for reaching rural areas in Mexico (Francisco Gonzalez , Compartamos)
- 12:00 – 13:30 Lunch
- 13:30 – 14:15 Reaching rural clients in Guatemala: the experience of Génesis in Guatemala (Carlos Salas, Génesis)
- 14:15 – 15:00 Best practices and lessons learned from the Industry (Susana Barton, ACCION)
- 15:00 – 15:30 Discussions & round table
- 15:30 – Workshop closing

WORKSHOP LOGISTICS



Location: The workshop will be held at the auditorium of ACCION regional office in Bogota at Calle 70^a No 7-81, tel: (571) 607 0700.



Hotel: Hotel Embassy Suites, Calle 70 A No.6-22 (tel. 571-3171313). Rooms have been booked for all participants according to the itinerary sent. The rate is 80 US\$ per night. 10% taxes and 2US\$ should be added to the rate. The rate includes breakfast, Internet access and Sauna & gymnasium facilities. The hotel is located two blocks from ACCION office.



Transportation: ACCION will provide transportation from the airport to the hotel to all participants.



Contact person: If you need additional information, please contact David Dewez: (57) 300-201 54 96 (Cel.) or (571) 607 07 00 (office)

LIST OF PARTICIPANTS

Nombre	Apellido	Institución	País
Evelio	Garcia	Fundación Mario Santo Domingo	Colombia
Jesús	Ferreya	Mibanco	Perú
Fernando	Balbuena	Mibanco	Perú
Marcelo	Escobar	BancoSol	Bolivia
Reginald	Saint-Fleur	Sogesol	Haití
Elsie	Rubiano	Finamerica	Colombia
Marcelo	Azevedo	CrediAmigo – Banco de Nordeste	Brasil
Julio	López	Fama	Nicaragua
Andres	Guarderas	Banco Solidario	Ecuador
Evelyn	Nanyonga	Uganda Microfinance Union	Uganda
Francisco	Gonzalez	Compartamos	México
Adolfo	Peniche	Compartamos	México
Iván	Elejalde	Emprender	Colombia
Ricardo	Ortiz	Emprender	Colombia
Carlos	Salas	Génesis	Guatemala
Juan Luís	Moreno	Integral	El Salvador
Roberto	Gimenez	Fundación Paraguaya	Paraguay
Jhonny	Orozco	Bangente	Venezuela
Rosa	Belandria	Bangente	Venezuela
Susana	Barton	ACCION	USA
Ricardo	Calvo	ACCION	USA
Jaqueline	Urquizo	ACCION	USA
David	Dewez	ACCION	Colombia