

**DOCUMENT OF THE INTER-AMERICAN DEVELOPMENT BANK  
MULTILATERAL INVESTMENT FUND  
NOT FOR PUBLIC USE**

**REGIONAL**

**SMALL BUSINESS PROMOTION FACILITY**

**INNOVATION INITIATIVE – SUPPORTING INNOVATIONS IN FINANCIAL AND BUSINESS  
DEVELOPMENT SERVICES FOR MICROENTERPRISE**

**(TC-00-03-00-4)**

**DONORS MEMORANDUM**

**SECOND GRANT COMPETITION FINALISTS**

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## I. BACKGROUND

- 1.1 In order to promote sustainable development in the microenterprise sector, the Inter-American Development Bank (IDB), with funding from the Multilateral Investment Fund (MIF), approved in June 2000 the “Innovation Initiative—Supporting Innovations in Financial and Business Development Services for Microenterprise” program (MIF/GN-55). This US\$8 million program (MIF US\$5 million plus US\$3 million from participating institutions) promoted by means of grant competition, the development of high-quality, highly reproducible innovation initiatives to improve microenterprise efficiency and raise the living standards of Latin American and Caribbean microentrepreneurs.
- 1.2 In this program, the MIF would finance 63% of each innovation project, to a maximum of US\$750,000 per project. The remaining 37% of the total project cost would be financed with funds from contributions made by the beneficiary institutions participating in the project.
- 1.3 As described in the strategy of the MIF’s Work Group (MIF/GN-56-1), the MIF supports increased opportunities for the microenterprise sector. This sector is crucial to the region’s economic growth, creation of more employment, income distribution, and promotion of the entrepreneurial spirit. Thus, the MIF considers the Innovations Program to be a valuable tool that will provide venture capital for creation of innovative products and services intended to experiment with or introduce new microenterprise development concepts. The competitive process has stimulated the participation of a large number of private institutions that share in the desire to improve financial and nonfinancial services aimed at the microenterprise sector.

## II. FIRST ROUND OF THE COMPETITION

- 2.1 The IDB announced the first round of the competition in November 2000 during the III Inter-American Microenterprise Forum in Barcelona, Spain. This first competition targeted local and international networks that specialize in providing services to microentrepreneurs, or alliances consisting of nongovernmental organizations (NGOs), private consulting firms, and/or universities experienced in providing services to microentrepreneurs.
- 2.2 During the first round of the competition, innovations were called for in three subject areas: (i) **financial services**: (a) rural microfinance: products or services that meet the sector’s financing needs; and (b) risk management: procedures improving microfinance institution portfolio credit and risk information; (ii) **entrepreneurial development services**: (a) services for new micro and small enterprises; and (b) ways for microenterprises to market their services; and (iii) **other innovations** not lending themselves to classification within a specific category due to their innovative and creative nature.

- 2.3 During this first competition, 65 proposals were received within the various categories. Following a multistep evaluation and analysis process, a short list of five proposals was established. The finalists were recommended to the Manager of the MIF and the Deputy Manager of the Sustainable Development Department/Private Enterprise and Financial Markets Subdepartment (SDS/PEF) for a final decision. These five (5) proposals, amounting to a total of US\$2.74 million in funding requested from the MIF, were approved by the Donors Committee on 10 October 2001 (see MIF/AT-438 for more details of the five finalist proposals).
- 2.4 These five finalist proposals represented important innovations for the region's microenterprise sector. They proposed technologies and methodologies that are little known or disseminated in Latin America and the Caribbean, thus having a broad impact on the client base and the operations of the institutions constituting the networks and firms that were selected.
- 2.5 Although these projects have only been active for 6 to 9 months after the first disbursements, they are already showing some highly interesting preliminary results, such as:
- The project with Women's World Banking (WWB), *"Integrated Technologies for Microfinance Operations"* (TC-0105040), designed and tested econometric models and technical credit scoring reports to be integrated into WWB-Bucaramanga's portfolio system during the 4th quarter of 2002. They will be integrated into the other four participating microfinance institutions from Colombia and the Dominican Republic during the first six months of 2003. This new technology will enable microfinance institutions to improve their productivity and reduce their microenterprise clients' transaction costs.
  - For the project *"Facilitating Sustainable Linkages between Central American Microenterprise Producers and US Regional Markets"* (TC-0105042), the executing agency reports that the three co-executing organizations (Atuto in Honduras, La Casa in Guatemala, and Oyanca in Nicaragua) prepared 60 arts and crafts product lines and exhibited them to high quality importers at an exhibition in High Point, North Carolina in April 2002. During this fair, valuable trading contacts were established with buyers. The three organizations also observed new styles, fashions and concepts. In all, their participation in High Point resulted in total sales of US\$200,000. By using the strategy designed in the project, average product prices at the fair rose from US\$2-\$5 (previous pricing) to US\$10-\$20.
  - ACCIÓN Internacional, through the project *"Development and Implementation of Credit Scoring Technology"* (TC-0105045), is supporting four microfinance institutions (MFIs) affiliated with its network: Banco Solidario (Ecuador), Finamérica (Colombia), MiBanco (Peru), and BancoSol

(Bolivia). So far it has developed, implemented, and placed into circulation two new scorecards to evaluate MiBanco customers. The project has done the same with three new cards at BancoSol. A pilot test of these cards at BancoSol has already resulted in lower arrears ratios. At Banco Solidario, ACCION has finished analyzing its database of 20,000 clients and has developed three new scorecards that will be implemented by the end of 2002. Four new cards for Finamérica are expected to be developed in October 2002.

- In the *“Deepening Rural Financial Services of the Savings and Loan Cooperative System” (TC-105044)* project, the co-executing agencies have already begun introducing “communal bank” programs in three rural Guatemalan cooperatives to provide microfinance services to low-income groups. To date, two rural communal bank methodology-review workshops to define the required adjustments have taken place. The credit manual has also been adapted and updated, and 7 new loan officers have been selected. One of the three cooperatives has implemented a new management information system to improve monitoring and control of its communal bank portfolio. A total of 10 new communal banks has been created, providing credit to their members for production and agricultural activities. Fifty-five per cent [55%] of the clients are women, and 80% belong to the indigenous population. Based on the promising preliminary results and the project’s expected impact, the executing agency, Catholic Relief Services (CRS), plans to replicate the program in rural cooperatives in Honduras starting in 2003.
- Frontier Finance International (FFI), the executing agency for the *“New Rural Financial Services and Innovative Cost Management Tools” (TC-0105043)* project, has researched and designed two new microfinance products: one destined for housing microfinance and the other for property, plant, and equipment in rural areas. Both products are being tested in the finance companies Caja Los Andes in Bolivia and Financiera Calpiá in El Salvador. FFI also analyzed and designed a procedure to incorporate a “remittances” product at Financiera Calpiá in El Salvador. This service is already in operation. Currently, studies are being conducted of mechanisms to improve the economic impact of remittances sent to microenterprise clients. Finally, based on a determination of the technical specifications required for a cost analysis tool for microfinance institutions, FFI has designed and is testing a cost accounting system for specific procedures. This tool is expected to be implemented at Caja Los Andes during the first six months of 2003.

### **III. ANALYSIS OF THE FIRST COMPETITION AND LESSONS LEARNED**

- 3.1 Once the selection process for the five first operations was completed, SDS/MSM and MIF specialists prepared an analysis of the procedures used and of the results of the first round of the competition. This analysis concluded that the first

competition emphasized support for innovative initiatives presented by sound institutional networks having a high degree of execution ability. These networks also have affiliate offices in several countries of the region. However, these criteria were recognized to have created a bias in favor of larger, better known, and more experienced networks and institutions. As a result, in order to minimize the bias in favor of large, developed institutions in larger countries, the following measures were recommended for the next grant competition:

- evaluate the possibility of opening the competition to institutions that are not part of a formal and established network or alliance;
- not to allow institutions that won in the first round to take part in the second round of the competition;
- improve advertising and opportunities to attract institutions that did not participate in the first grant competition, in order to reach a larger group of participants;
- design and introduce measures in the rating and selection process that will emphasize participation by institutions from smaller countries, as well as higher risk proposals, including the possibility of establishing competitions by development category; and
- place a list of suggestions for developing a “winning” proposal on the competition web site.

3.2 SDS/MSM implemented these recommendations in the design and launch of the second round of the competition, as described below.

#### **IV. SECOND ROUND OF THE COMPETITION**

- 4.1 Following the lessons learned and the suggestions received from the first round of the competition, the IDB announced the opening of the second competition during the IV Inter-American Microenterprise Forum held in the Dominican Republic in November 2001.
- 4.2 Unlike the first round, the purpose of this second round of the competition was: (i) to enable all institutions that were not part of a network or alliance to participate; (ii) to provide financing for innovation in two general categories: (a) financial services; and (b) nonfinancial services; (iii) to use a two-stage selection process: (a) profile, and (b) detailed proposal (see paragraph 4.3); (iv) to prepare a list of key suggestions for submitting proposals, which would be available on the program’s web page; and (v) to modify the scores assigned to some selection criteria so as to emphasize the innovative aspects of the proposal and the dissemination of its

results, and to reduce the importance of criteria that gave higher scores to more developed institutions from larger countries.

- 4.3 This second round implemented a two-stage process. During the first stage, the interested institutions submitted a 4- to 5-page “*profile*” briefly explaining the innovation to be financed. Following a competitive evaluation, the institutions whose profiles were selected were invited to participate in the second stage and submit “*detailed proposals*. ”

**A. Profile stage**

- 4.4 The process of profile reception, review, analysis, and ranking applied by the specialists from the MIF and the Division of Micro, Small, and Medium-Sized Enterprises (SDS/MSM) was as follows: (i) receipt by 4 January 2002 of 109 profiles, of which 26 were for financial services and 83 for nonfinancial services,<sup>1</sup> (ii) profile content review to verify compliance with the basic eligibility criteria and the profile requirements, according to the competition conditions; (iii) evaluation and ranking of profiles deemed eligible (37), each by three specialists from both the MIF and the SDS/MSM, in accordance with the established ranking and selection criteria,<sup>2</sup> (iv) preparation of a preliminary ranking of the 37 profiles, based on the total score and on the innovation score; (v) selection of 21 profiles,<sup>3</sup> and (vi) invitations to the institutions whose profiles were selected to submit full proposals.

**B. Detailed proposal stage**

- 4.5 The profile receipt, review, analysis, and ranking process was as follows: (i) receipt by 29 March 2002 of 17 proposals, of which 4 proposals pertained to financial services and 13 to nonfinancial services,<sup>4</sup> (ii) evaluation and ranking of each proposal by three specialists from both the MIF and the SDS/MSM, in accordance

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<sup>1</sup> Annex I contains a list of the names of the applicant institutions and countries of origin for the 109 profiles received. A full version of each profile file is available at SDS/MSM.

<sup>2</sup> Each of these 37 profiles was reviewed by 3 specialists from both the MIF and the SDS/MSM, applying the following criteria: (i) degree of innovation; (ii) ability to implement; and (iii) potential impact.

<sup>3</sup> Annex II contains a list of the names of the applicant institutions and countries of origin for the 37 profiles selected. A full version of each project file is available at SDS/MSM.

<sup>4</sup> Only 17 proposals were received from the 21 applicants invited to participate: 4 were disqualified because they: (i) decided not to take part; (ii) did not submit the proposal; or (iii) did not meet the filing deadline.

with the criteria established in the competition conditions,<sup>5</sup> (iii) selection of 12 semifinalist proposals by the Technical Selection Committee,<sup>6</sup> (iv) detailed review and final qualification of the 12 semifinalist proposals by the Technical Selection Committee; (v) preparation of a ranking of the 12 proposals based on the score assigned by each member of the Committee to each proposal, according to the selection criteria, the average score for each criterion, and in average score order both for innovation and for total score; and (vi) analysis, comparison, and final ranking of the 12 semifinalists by the Technical Selection Committee, to recommend a short list of finalists to the Manager of the MIF and the Deputy Manager of SDS/PEF for their final decision.

4.6 The Managers selected the following five proposals not only for their generally high quality but also for their degree of innovation. The proposals amount to a total of US\$2,186,403 in funding requested from the MIF:

- a. “Harnessing the Power of the Internet to Train Professionals in Microfinance and Microenterprise Support Institutions” (TC-0208011) submitted by CRECER (Bolivia); Catholic Relief Services (El Salvador); Freedom from Hunger (United States); and Echange, LLC, the institution to be contracted as the specialized agency.

The project’s overall objective is to improve the ability of microfinance institutions and microenterprise support institutions to train their staff so they in turn will be able to improve the services they provide to microenterprise clients. The purpose of the project is to increase the effectiveness of training for middle and lower level staff of the beneficiary institutions in Latin America and the Caribbean, applying Internet-based distance-learning solutions. Specific objectives include: (i) distance learning for professional staff of the beneficiary institutions offering services to the microenterprise sector; and (ii) learning and sharing valuable lessons about the use of the Internet and distance learning as an effective tool for training the microenterprise support institutions' staff.

The project is innovative insofar as it capitalizes on existing private sector technology to meet the challenges faced by institutions offering services to the

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<sup>5</sup> The following criteria were used: (i) Potential of the project to develop a truly innovative product (25 points); (ii) Project sustainability plan and projections for the period after Bank support ends (10 points); (iii) Scope of the project’s potential impact relative to its investment size (15 points); (iv) Potential of the project to reach new or additional areas or technical, geographic, or socioeconomic groups (10 points); (v) The institution’s implementation ability in relation to the scope of the proposed activities (15 points); (vi) General experience and reputation of the applicant organization (10 points); and (vii) Ease of dissemination of the results to the public and existence of a concrete and feasible dissemination plan (15 points).

<sup>6</sup> The Technical Selection Committee consisted of five members, including an external consultant specializing in micro and small enterprise issues, as well as Bank specialists, representing the MIF, the Regions, the Office of the Vice President, and the Legal Department.

microenterprise sector when developing their capabilities and their human resources. This procedure has not been previously used in this area in the Spanish language, and therefore represents significant added value in improving the training of microenterprise professionals.

- b. “From Need to Demand for Entrepreneurial Development Services through the Formal Education System” (TC-0208009), submitted by the Jorge E. Kittl Foundation (Argentina) and the Gente Nueva Foundation (Argentina), the institution to be contracted as the specialized agency.

The project’s overall objective is to stimulate demand for entrepreneurial development services from microenterprises in the Patagonia region. This would be accomplished by introducing innovative methods and content for entrepreneurial education at the secondary school level in the public school system. Its specific objectives are: (i) to develop a curriculum and a manual to train young entrepreneurs in teaching methods; (ii) to educate school facilitators and instructors/teachers in entrepreneurial training; and (iii) to implement and evaluate a pilot study to educate 750 students and support the first start-up phase of 100 new enterprises.

The project is innovative because it incorporates into the secondary school curriculum a business management education program that focuses on developing entrepreneurial characteristics. To accomplish this, the CEFE model<sup>7</sup> will be adapted to the structure and characteristics of the formal education system. The business management education component and business plan writing will be structured within the academic load of secondary school education for the subjects in the Professional Education Area. The project will also implement a technical and financial assistance plan to provide support for the students in launching business plans. Once the product has been “appropriated” by the school (which will remain autonomous from these agencies but will receive their technical support), it will then be possible to incorporate this training and business development model into the educational system. During the initial stage, the principal’s office of the school and the executing agencies will share an administration system.

- c. “Inter-American Internet Services Provider for Microfinance” (TC-0208010) submitted by Macosa, S.A. (Ecuador); and Microbanx Systems, LLC (United States), the institution to be contracted as the specialized agency.

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<sup>7</sup> The tool set referred to as CEFE: Competency-based Economies through Formation of Entrepreneurs, developed by the GTZ [German Agency for Technical Co-operation], uses methods focusing on active and experiential learning, by means of structured exercises called Enterprise Games. In CEFE the learner is the main actor in a training session, which means the teacher/instructor must fulfill the role of facilitator for that learning process. The methodology is based on the 5 steps of the Experiential Learning Cycle, Do-Share-Analyze-Generalize-Apply. For more information, visit <http://cefe.gtz.de/>.



The project's overall objective is to launch the first commercial implementation of an entrepreneurial service that uses the Internet to resolve the acute deficiencies of management information systems (MIS) for microfinance institutions in Latin America.

This operation is innovative because: (i) it is the first time that an Internet-based tool will be placed at the disposal of all microfinance institutions (MFIs) in the region; (ii) it combines a solid software architecture that has been tested with an Internet-based service, in financial institutions. Moreover, it can be adapted to the specific needs of each MFI; (iii) it eliminates technology risks by capitalizing on the microfinance industry's knowledge from the start, thus enabling the MFIs to focus their efforts on their core businesses, i.e., the provision of financial services; (iv) it uses an Internet-based technology capable of providing a system that offers superior quality at low prices, even for decentralized and/or rural MFIs; and (v) it reduces technology costs by incorporating scalability and subscription aspects that can be tailored to different growth patterns.

- d. "Financial Leasing and Competitiveness (Microtec Leasing)" (TC-0208008) presented by Cooperativa de Ahorro y Crédito Fortaleza (Bolivia); Cruceña de Seguros y Reaseguros S.A. (Bolivia); IKEI – Instituto Vasco de Estudios e Investigación S.A. (Spain); LICO – Leasing de España (Spain); and Compañía Americana de Inversiones (CAISA) (Bolivia), the institution to be contracted as the specialized agency.

The project's overall objective is to contribute to a sustainable increase in the production capacity of small and microenterprises in Bolivia. Its specific objective is to design and develop a new financial leasing product aimed specifically at small and microenterprise clients, and to implement it by creating a new financial leasing company in Bolivia.

This project is innovative because: (i) it will support development of a financial product not currently offered at a significant scale by the regulated financial institutions in Bolivia to the small and microenterprise sector; (ii) it will capitalize on the successful experiences of international financial leasing, finance, and insurance companies, by means of a sound multisector strategic alliance; and (iii) it will mainly finance the financial leasing portfolio with private sector capital generated from various instruments, including bond issues, instead of depending on concessional funding from international donors.

- e. "Promotion of Inter-enterprise Marketing and Cooperation in Bolivia" (TC-0208007) submitted by the Procal Foundation (Bolivia), the institution to be contracted as the specialized agency.

The project's overall objective is to open up new markets for small and microenterprise products and services (SMEs). The specific target will be public

and private sector demand and increasing their sales. The project's specific objective is to test a new type of relationship between the small and microenterprise sector and the public and private sector by implementing four ***Reverse Fairs***. Two fairs involving the entrepreneurial sector and two fairs with selected municipal governments are planned during the term of the project. Meeting this goal will make it possible to promote new markets that will contribute to the sustainable economic growth of productive SMEs.

The project is considered to be innovative because: (i) there are currently no links or facilities creating contacts between SMEs and the entrepreneurial export sector and municipal governments. Thus, the project proposes to create a completely novel initiative in the country; (ii) it promotes higher sales for SMEs by means of market-based, demand-driven activities; and (iii) it lays the foundations for encouraging SMEs to join production chains and broaden their cooperation with other enterprises in order to become more competitive.

- 4.7 The proposals selected were subjected to a detailed analysis and negotiation process by the SDS/MSM specialists. *The result of the detailed analysis process is a series of five full proposals that make up the initiatives package to be considered by the MIF Donors Committee.* These full proposals are filed in the program's technical archives at SDS/MSM.

## **V. PROJECT EXECUTION PROCEDURE**

### **A. Execution, administration, and payments**

- 5.1 The Bank, through SDS/MSM, will execute, administer, and monitor each of the projects selected. Through SDS/MSM, the Bank will also sign consulting contracts directly with the specialized agencies selected under each project, make the corresponding payments, and monitor each project.
- 5.2 The projects selected will be executed by the Bank within a maximum period of two years. The Bank will contract directly with the specialized agencies in charge, within each project, of performing the activities planned. Payments will be made in three (3) tranches, the first two covering 40%, and the last 20%, of the value of the contract.
- 5.3 Payments to be made by the Bank through SDS/MSM to each of the specialized agencies selected under each project must meet the goals and performance indicators as detailed in each proposal. They must also submit monitoring reports as specified (Annexes 3 to 7).
- 5.4 The projects selected will be financed with funds from the MIF's Facility III, provided on a nonreimbursable basis. The following conditions precedent will be

set forth in the consulting services contracts that the Bank will, through SDS/MSM, execute with each of the selected specialized organizations:

- a. that the project is financed by the MIF's Innovation Initiative;
- b. that the project's sole sources of financing will be the Bank and the MIF; and
- c. that the project may only be financed with local counterpart resources originating from the sources agreed with the Bank.

5.5 The consulting contracts to be executed with the specialized firms selected will further stipulate that the latter shall grant the Bank the copyright, patents, and any other type of intellectual property right that may arise out of the work or documents produced and financed by the Bank for the dissemination and promotion of the lessons learned and better practices acquired through the projects. The Bank, for its part, will grant free, nonexclusive licenses to the specialized firms selected.

5.6 The Bank, through SDS/MSM, will also sign letters of commitment with the organizations participating in each of the projects selected. The objective will be to set forth both the rights and obligations of the parties, as well as their commitment to participate in the program and contribute the local counterpart resources to the relevant project.

## **B. Budget summary**

5.7 The total MIF contribution to these five proposals amounts to US\$2,186,403, and the total local counterpart funding to US\$1,247,377, according to the breakdown shown in Table 1 below.

**Table 1 - Budget Summary (in US\$)**

<b>Project</b>	<b>Contribution MIF</b>	<b>Counterpart</b>	<b>Total</b>
TC-0208011	234,000	123,500	357,500
TC-0208010	745,403	437,777	1,183,180
TC-0208009	202,000	122,100	324,100
TC-0208008	546,000	309,000	855,000
TC-0208007	459,000	255,000	714,000
<b>TOTAL</b>	<b>2,186,403</b>	<b>1,247,377</b>	<b>3,433,780</b>

## **VI. CONCLUSIONS**

6.1 In contrast to the first round, this round was better received by the institutions involved in the microfinance and microenterprise sectors in the region, as demonstrated by the large number of profiles received (109) in comparison with the

previous competition (65). This is due in part to the Program's willingness to consider innovative proposals that have no restriction to specific subjects, and also to the increased dissemination and advertising of the competition throughout the entire region.

- 6.2 Dissemination and advertising of the program in this second round were more intensive, using different communication and dissemination media such as the web sites of the IDB, the MIF, and other institutions (such as the World Bank's Consultative Group to Assist the Poorest [CGAP] and PlaNet Finance). The program was also publicized on Development Finance's (DevFinance) list server, and the program's own web page. It was posted on the SDS/MSM web site; the program's own brochure distributed through Country Offices and other Bank events; the Microenterprise Forum; and informational mailings about the program to the list of first-round competition participants and other interested parties on the list.
- 6.3 The two-stage process ("profile" and "proposal") not only simplified the process and reduced the time investment for the applicant institutions but also for the ranking team, as it became possible to prepare better-structured proposals, which in turn enabled a less tedious, more focused, and higher quality ranking process.
- 6.4 As opposed to the first competition, on this occasion the *innovation* and *sustainability* selection criteria were separated, with the innovation criterion receiving a higher score (25 points) than the sustainability criterion (10 points). The intent was to emphasize the purpose of this program, namely to finance innovations in the areas of financial and nonfinancial services for microentrepreneurs. This change enabled smaller, less experienced institutions to earn a higher score on the basis of their innovative projects, thus allowing them to better compete better with proposals from larger institutions.
- 6.5 Although the first results of the first round's operations are now becoming available, their true impact will probably only become measurable after they are completed. Because the innovations financed have execution periods of 24 months, the results of the first round projects will be available in early 2004, and those of the second round, in early 2005. Based on the evaluations to be made of each innovation and the progress reports submitted by the executing institutions, SDS/MSM and the MIF will analyze such aspects as the relevance of the innovations, the benefits generated for microentrepreneurs and the executing institutions, and the replication and sustainability of the supported initiatives. The lessons learned through this program and the various innovations financed are expected to help: (i) guide the identification and selection of future innovations; (ii) provide the Bank with an appropriate model to apply competitive processes in project selection; and (iii) identify successful procedures and channels to offer new financial and nonfinancial services to the region's microentrepreneurs.

- 6.6 With this second and last round of the “Innovation Initiative” program a total commitment of US\$2.186 million of the total available MIF resources for the program of US\$5 million has been made. Added to the commitments made in the first round of competition, the program will have committed a total of US\$4,927,565, leaving a balance of only US\$72,435. SDS/MSM will use US\$50,000 of this balance to carry out the activities planned for dissemination of the results of the operations financed under the program, including the development of a publication about the innovations supported and their preliminary results at the executing institutions and with the beneficiary microentrepreneurs. It is proposed that the remaining balance of US\$22,435 be cancelled, as it is insufficient to fund a third round of competition.

**LISTA DE INSTITUCIONES SOLICITANTES Y PAÍSES DE ORIGEN**

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Número de Registro	País	Institución	Proyecto	SF	SNF	Total	Contra-partida	Otras Instituciones
1	Honduras	ACPRODIH	Centro de Conocimiento Pyme		x	\$410.000	\$95.000	Red de Desarrollo Sostenible
2	Colombia	Cooperativa de Ahorro y Crédito - COFINCAFE	Del crédito de consumo al crédito especializado	x		\$494.649	\$194.139	Agrícola de Seguros: Coop. Emprender: IFI: y Fondo de Garantías
3	Bolivia	Alianza Cooperativa Internacional-Oficina de Proyectos en Bolivia	Formación y Organización de Comités para Servicios Financieros Rurales		x	\$329.808	\$129.200	Coop. De Ahorro y Crédito Magisterio Rural, Coop de Ahorro y Crédito San Roque
4	Colombia	Corporación de Desarrollo Productivo del Cuero, Calzado y Marroquinería	Conformación de unidades articuladoras de redes empresariales		x	\$794.000	\$294.000	Corp. De desarrollo Productivo de Fundación y Soldadura, CDP de la Madera, Cámara de Comercio de Cali
5	Colombia	Corporación para Estudios Interdisciplinarios y Asesoría Técnica CETEC	Establecimiento de un sistema de asistencia técnica veredal		x	\$1.100.000	\$400.000	—
6	México	Empresa Integradora Plan Puebla	Productividad y comercialización para microempresas rurales en México		x	\$791.876	\$460.435	Unión de Crédito Mixta, Plan Puebla, Servicios Integrales de Asesoría Profesional Moderna, Fondo de Autoaseguramiento Cuenca Productiva
7	Argentina	Asociación Civil Paraguas Club	Transfiriendo metodología de creación de trabajo		x	\$66.800	\$27.000	—
8	Argentina	Asociación Civil Los Algarrobos UICN	Desarrollo de Microempresas del Desierto Mendocino		x	\$370.000	\$100.000	Subsecretaría de Promoción Económica y Tecnológica, Ministerio de Economía, Secretaría de Desarrollo Sustentable y Política Ambiental, GTZ, IADIZA, CRICYT, Secretaría de Agricultura, Ganadería, Pesca y Alimentación, Municipio de Lavalle y La Paz
9	Perú	PROMUC	Sistema de Seguridad y de Microseguros para Bancos Comunales		x	\$274.000	\$74.000	Alternativa ARARIWA, Caritas Ideas, Solidaridad, AFIDER, PRODER, CACIF, CEA y CENCA
10	Costa Rica	Alianza Cooperativa Internacional (ACI)	Manejo de remesas	x		\$1.190.500	\$460.500	ACI Americas, Coopealanza, Coopemex, Servicio, FEDEAC, CONFIAR, CAYCU, CACSON, INAMAP, Cintepa, Coop. Artigas, Coop.
11	Chile	Instituto de Promoción Agraria (IMPROA)	Desarrollo de microempresas de la Sexta Región de Chile		x	\$294.000	\$84.000	—
12	Costa Rica	Fundación Galileo	Sistema de Información Comercial Eco		x	\$377.000	\$140.000	COCEMI
13	Perú	MINKA	Promoción de Redes Empresariales en Conglomerados Descentralizados en la Comunidad		x	\$723.100	\$275.100	IDEPRO, ITEICC, CDP
14	Rep. Dominic.	Corporación de Servicios Financieros y Alianzas (COSEFI)	COSEFI como proveedor de servicios de aplicaciones		x	\$1.190.476	\$440.476	GSJ Internacional
15	Perú	Centro de Estudios Sociales "Solidaridad"	Red de servicios de información y asesoría para microempresas		x	\$496.000	\$192.000	EDPYME Solidaridad, AGROSER, IPR
16	Argentina	Instituto Pampeano para el Desarrollo Sostenible	Cadenas de Valores		x	\$536.800	\$210.300	Secretaría de Ciencia y Técnica, Facultad de Agronomía, Fundación Crecer, Centro de Trabajo Interdisciplinario, Municipalidad de General Villegas
17	México	Universidad Autónoma de Baja California	Asistencia Microempresarial a través del servicio social universitario		x	\$258.800	\$95.800	—
18	Nicaragua	Pro Mujer (Programas para la Mujer)	Modelo de Atención Integral a la Microempresa		x	\$534.056	\$224.759	Promujer Perú, Bolivia y México
19	Chile	Asociación Nacional de Fomento Empresarial de Organizaciones Campesinas	Centro de Servicios Empresariales para el Apoyo Integral de Gestión en Organizaciones Campesinas		x	\$405.000	\$188.000	Universidad del Bío de Concepción, y Agriteria de Holanda
20	Estados Unidos	Project Hope	Promoting the Economic, Health and Social Rights of Honduran Women: An Integrated Approach		x	\$555.422	\$290.864	Consejería en Familia, Centro de Estudios de la Mujer, Comité de Mujeres por La Paz "Visitación Padilla", Centro Derechos de Mujer
21	Nicaragua	Financiera Arrendadora Centroamericana	Business Development Center Project		x	\$627.750	\$251.100	FACET BV
22	Chile	Cooperativa Campesina Intercomunal Peumo Limitada	Creación de una red computacional para pequeños agricultores del Valle Central de Chile		x	\$318.860	\$117.978	RIMISP Comercial Araucarias
23	Nicaragua	Nititapan - UCA	Reconversión productiva e integración familiar		x	\$612.175	\$273.715	Universidad Politécnica de Nicaragua
24	Perú	Cámara Nacional Forestal	Mejoramiento de la Competitividad de la pequeña y micro empresa de la industria de la madera		x	\$1.124.650	\$416.800	MADEBOSQUES
25	Perú	Instituto de Desarrollo del Sector Informal de la Libertad (IDESILL)	Centro de Información Integral para Microempresarios de La Libertad		x	\$252.631	\$91.934	IDESI LL
26	Perú	Instituto de Desarrollo del Sector Informal de Huancayo	Incubadora de pequeñas empresas	x		\$642.000	\$362.000	CESEM Huancayo
27	España	CIFESAL	EPSEL Internacional		x	\$957.900	\$383.160	Euradía Internacional, Consejeros y Asesores Asociados (México), Consultoría de Servicios Técnicos (Venezuela), Cumbia Export International (Colombia), Penta International (Perú), MIC Ltda consultores Chile.
28	Argentina	Instituto Nacional de Tecnología Industrial, Centro de Investigación y Desarrollo	Microempresas sustentables basadas en diseño y en fibras camelidas para crecer y exportar		x	\$332.200	\$123.600	ONUDI, Red Mercosur Design, Polo Tecnológico Constituyentes, GBC Bs. As.
29	Colombia	Federación de la Costa Caribe Colombiana para la Microempresa (FEDECARIBE)	Fortalecimiento y Evolución Tecnológica de las Microempresas del Caribe Colombiano		x	\$448.659	\$166.004	Incubar del Caribe: OEI: ICFES: ITSA: CIAC: CUC: CECAR: Universidades Varias
30	Guatemala	Cluster Forestal	Producción de Energía Eléctrica con Residuos de Madera		x	\$180.000	\$40.000	Sociedad de Cooperación para el Desarrollo Internacional de CANADA, SOCODEVI
31	Argentina	Fundación Multiplicar	Programa de Competitividad del Sector PyMe de la empresa Agropecuaria		x	\$702.390	\$306.400	Centro de Ingenieros Agrónomos de Gral. Cabrera, Asociación de Productores de Carlota, Coop. Agropecuaria y Servicios de Gral Deheza Ltda.

# LISTA DE INSTITUCIONES SOLICITANTES Y PAÍSES DE ORIGEN

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Número de Registro	País	Institución	Proyecto	SF	SNF	Total	Contra-partida	Otras Instituciones
32	Suiza	UNCTAD - United Nations Conference on Trade and Development	Strengthening Women Entrepreneur in Central and South America		x	\$322.050	\$113.000	FUNDEMÁS (Argentina), SEBRAE (Brasil), EMPRETEC (Chile), AGG (Guatemala), y EMPRETEC (Uruguay)
33	Argentina	Centro de Entrenamiento para la Producción - CEP	Creación de microempresas, bajo esquemas asociativos, a partir de producciones intensivas		x	\$752.661	\$280.254	CEPBA, Univ. Nacional de La Plata, Centro de Investigación de Desarrollo del Cuero.
34	Ecuador	Escuela Superior Politécnica del Litoral (ESPOL)	Sistemas de Ubicación de Direcciones y Sitios de Interés para las Pymes de la Región Litoral Ecuatoriana		x	\$351.383	\$131.783	FENAPI
35	Colombia	Pontificia Universidad Javeriana	Programa de Asistencia en Diseño para micro y pequeña empresa		x	\$1.220.400	\$460.920	FICITEC, Corp. Innovar, ASCOLFIN, FUNDES Colombia, FUNDAEMPRESA, CDP del Cuero, Fundación Carvajal y Fundación MAC.
36	Bolivia	Mutual Guapay Ahorro y Préstamo para la Vivienda	Casa propia para todos	x		\$1.400.000	\$700.000	DAVIVIENDA Corp. de Bienes Raíces y Servicios.
37	Bolivia	Fundación para la Promoción y Desarrollo de la Microempresa (PRODEM)	Servicio de Mercadeo para Microempresarios		x	\$490.840	\$191.610	Cerpades
38	Honduras	CARE Honduras	Proyecto de Desarrollo Microempresarial (PRODEMICO)		x	\$396.422	\$147.234	Fundación Jose Maria Covelo
39	Ecuador	Universidad de Guayaquil	Programa de Producción Más Limpia, aplicado a la micro, pequeña y mediana industria del sector minero aurífero		x	\$422.000	\$156.140	Fundación Carl Duisberg Gessellschaft
40	Argentina	Universidad Nacional del Sur	Observatorio Tecnológico-Económico Regional		x	\$320.260	\$118.500	Fundación de la Universidad Nacional del Sur
41	Colombia	FUNDAEMPRESA	Fortalecimiento y Mejoramiento de las condiciones empresariales y de comercialización de las microempresas del Valle del Cauca		x	\$679.600	\$166.700	Universidad ICESI
42	Estados Unidos	Adra International Headquarters	Sustainable BDS packages for institutional development		x	\$1.010.000	\$303.200	Latin America Regional Working Group, ADRA (Peru, Nicaragua, Honduras y México)
43	Venezuela	Grupo Social CESAP	Red Nacional de Oficinas de Apoyo al Desarrollo Microempresarial		x	\$959.128	\$363.428	EL Paraguero, BANAUGUE, Uniandes, Nuevo Amanecer, Nuevo Pueblo
44	Peru	SEPAR	Desarrollo de Capacidades Gerenciales como Alternativa para Impulsar el Desarrollo Económico Rural		x	\$158.027	\$58.027	—
45	Chile	Fundación Con Todos	Servicios de Información y Capacitación a Microempresarios		x			—
46	Uruguay	Memory Computación	Memory Latinoamérica		x	\$907.100	\$335.627	—
47	Chile	Fundes Internacional	Soluciones empresariales reales SER-PYME		x	\$1.028.000	\$498.000	—
48	Argentina	Confederación Económica de la Provincia de Buenos Aires (CEPBA)	Desarrollo de la Cadena de Valor del Sector Lácteo		x	\$211.100	\$80.000	Ministerio de la Producción de la Provincia de Buenos Aires, Ministerio de Agricultura, Ganadería y Alimentación.
49	Colombia	Actuar Famiempresas						—
50	Peru	DETEC	"Juntos hasta el mercado"		x	\$320.890	\$85.430	ITDG, CICAP, Asociación Atusparia
51	Argentina	Cámara de la Producción y Servicios de la Provincia de Buenos Aires	Desarrollo de la campaña Comercio Verde en el sector Comercio Minorista		x	\$221.000	\$84.000	Ministerio de la Producción de la Provincia de Buenos Aires, Secretaría de Política Ambiental de la Provincia de Buenos Aires
52	Colombia	Federación Nacional de Organizaciones de Vivienda Popular-FEDEVIVIENDA	Fondo de apoyo para el apalancamiento financiero	x		\$566.000	\$266.000	—
53	Peru	IPES - Promoción de Desarrollo Sostenible	Programa de Asistencia Técnica "Buenas Prácticas Ambientales en las Micro y Pequeñas Empresas"		x	\$327.000	\$121.000	—
54	Colombia	Organismo Cooperativo Microempresarial de Colombia "Emprender"	Instrumento de evaluación permanente de impacto social y económico		x	\$56.000	\$21.000	—
55	Bolivia	Pro Mujer	Desarrollo Empresarial. "De pequeños a grandes negocios"		x	\$128.000	\$35.000	—
56	México	Centro Educativo Ixtliyolotl	Red indígena de mujeres productivas		x	\$888.750	\$138.750	INI
57	Bolivia	Compañía Americana de Inversiones (CAISA) Agencia de Bolsa	Leasing Financiero y Competitividad (Microtec leasing)	x		\$835.000	\$308.950	Coop. De Ahorro y Crédito Financiera COOP; Cruceña de Seguros y Reaseguros
58	Peru	Asociación para el Desarrollo Rural de Cajamarca - ASPADERUC	La Finca sustentable, pilar de la empresa agraria, del agroturismo y de la conservación de los recursos naturales de una micro Cuenca	x		\$274.000	\$74.000	CONDESAN, PROMPERU, MITINCI, CIPDER
59	Argentina	Centro Andino de Desarrollo, Investigación y Formación (CADIF)	Apoyo a la Comercialización de productos campesinos		x	\$482.320	\$179.320	Secretaría de Agricultura, Ganadería, Pesca y Alimentación
60	Peru	Escuela Rural Andina (ERA)	Capacitación de Microempresarios Rurales para la Competitividad y Equidad de Género		x	\$120.800	\$40.200	—
61	Barbados	Barbados Small Business Association	Electronic Business Development Project		x	\$440.000	\$162.800	WOW Incorporated
62	Chile	Fundación Trabajo para un Hermano	Creación de una sociedad anónima comercializadora de microempresas		x	\$320.405	\$119.434	GFA Chile Consultores Ltda.
63	Estados Unidos	Virtual Capital Group	The International Open Finance Association		x	\$1.127.000	\$440.300	University of South Carolina
64	Paraguay	Cooperativa La Nortefa, Ltda.	Formación de Jóvenes Microempresarios: Conectando la capacitación con el financiamiento		x	\$446.589	\$139.889	—
65	Peru	Humanitas						—
66	Canada	Developpement International Desjardins	Reingeniería de las Microfinanzas en las Cooperativas	x		\$724.480	\$285.380	Federación Nacional de Coop s. de Ahorro y Crédito del Peru

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Número de Registro	País	Institución	Proyecto	SF	SNF	Total	Contra-partida	Otras Instituciones
67	España	Fundación CODESPA	Portal de Servicios de Desarrollo Microempresarial en Internet		x	\$1,165,820	\$431,360	Fundación Carvajal, Corp. Universitaria Autónoma de Occidente, Fundación Santo Domingo, Microempresas de Antioquia y Fundación Corona.
68	Brasil	Instituto Banco Do Empreendedor	Bemcard - O Cartão Da Microempresa	x		\$440,000	\$120,000	Sebrae, Spin Sistemas Inteligentes
69	Paraguay	Academia Superior de Estrategia Civil	Diseño de una entidad rectora de mypimes		x	\$418,000	\$154,660	
70	Mexico	Acción Ciudadana para la Educación, la Democracia y el Desarrollo, Asociación Civil (Accedde)	Construcción y articulación de una red de servicios financieros integrales para microempresas rurales y urbanas	x		\$1,031,057	\$398,000	Fundación Interamericana IAF
71	Argentina	Council of Industrial Research Associations of the Americas	Movilización tecnológica en microempresas del Cono Sur americano para mejorar la calidad, la asociatividad y las buenas prácticas innovadoras		x	\$1,200,000	\$600,000	Fundación para la integración de los sistemas productivo, científico y tecnológico Funprecit, Asociación Nacional de Pesquisa, Desemvolvimento e Engenharia das Empresas Inovadoras Anpei, Innovación Tecnológica Empresarial ITE, Asociación de Industrias Metalúrgicas y Metalmeccánicas Asimet, Centro de Gestión Tecnológica de la Cámara de Industrias Cegetec
72	Estados Unidos	TechnoServe, Inc.	Revolución Empresarial		x	\$1,128,944	\$417,709	Escuela Superior de Economía y Negocios (San Salvador), National Foundation for Teaching Entrepreneurship (USA)
73	Estados Unidos	Echange, LLC	Harnessing the Power of the Web to Train Microfinance and Microenterprise Organizations		x	\$318,000	\$118,000	—
74	Guatemala	FINCA International	Bigger and Better: FINCA's new pricing strategy for loans to Latin America's microentrepreneurs	x		\$800,000	\$296,000	—
75	Argentina	Agencia de Desarrollo Región Rosario	Creación de una incubadora de Microbancos		x	\$354,000	\$141,600	Federación Santafesina de Cooperativas Eléctricas, Fundación Facultad de Ingeniería Rosario, Taller Ocupacional J. Censabella, Banco Municipal de El Rosario, Fundación Universidad Nacional de Rosario
76	Argentina	Grupo Internacional de Consultores Nuevo Milenio (GrNM)	Centro de Vigilancia y Capacitación de las Pequeñas Empresas		x	\$224,000	\$83,200	Departamento de Física, Facultad de Ciencias Exactas, Universidad Nacional de Tucumán y Fundación Desarrollo y Equidad
77	Mexico	DAComp, S.C.	Emigrofin, portal para microfinanzas		x	\$1,468,383	\$1,069,574	Colcami
78	Mexico	Buro de Investigaciones Legales, S.A. de C.V.	Proyecto para la reducción del riesgo en el otorgamiento del crédito y actos de comercio seguro entre pequeñas y medianas empresas	x		\$865,521	\$286,461	—
79	Venezuela	Fundefir	Red informática de cooperación entre Bankomunales que usan sus propios recursos		x	\$163,800	\$65,700	Socsal, Fincoop
80	Bolivia	Asociación de Instituciones Financieras para el Desarrollo Rural - FINRURAL	Implementación de un Sistema de Remesas, Giros y Transferencias y de Compensación de Liquidez	x		\$320,000	\$120,000	—
81	Argentina	Fundación Jorge E. Kitti	De la Necesidad a la demanda de SDE a través del Sistema Formal de Educación		x	\$524,900	\$234,000	Fundación Gente Nueva
82	Bolivia	UNDESCOOP	Servicio de Corresponsalia, Cuenta Unica, Giros y Central de Riesgo para las Cooperativas de Ahorro y Crédito Abiertas y Cerradas en Bolivia	x		\$218,400	\$49,690	Cooperativa de Ahorro y Crédito el Buen Samaritano, Asunción, Ltda., El Churqui, Ltda., Comarapa, Felix Gainza, San Gabriel, San Luis, San Mateo, San Pedro, Litoral, Via y Obras, Loyola, San Roque, San Martin de Porres y Montero
83	Uruguay	FUNDASOL	Servicios Integrados para el Desarrollo de Microempresas Laneras		x	\$591,675	\$216,900	CALSAL, Central Lanera Uruguaya, FECORSUR
84	Colombia	Fundación para el Desarrollo Económico del Litoral Pacífico (FUNDELPA)	Fortalecer y garantizar la sostenibilidad para la generación de ingresos y empleo		x	\$131,800	\$48,766	Camara de Comercio y Fundación Sociedad Portuaria Regional de Buenaventura "Fabio Grisales Bejarano"
85	Estados Unidos	MicroBanx Systems, LLC	Interamerican Microfinance Internet Business Service Provider	x		\$1,158,479	\$428,637	Mecosa, S.A.
86	Brasil	Cooperativa dos Pequenos Agricultores de Seminha	Cidade Feliz		x	\$750,000	\$300,000	ENE/UFSC, Ideas
87	Peru	Caja Municipal de Ahorro y Crédito de Arequipa	Tarjeta Inteligente para atención de clientes	x		\$1,190,000	\$440,000	—
88	Ecuador	Misión Alianza de Noruega en Ecuador	Tarjeta social "Misión Alianza"	x		\$46,751	\$17,298	—
89	Peru	AIDECA PERU	Competitividad de la micro empresa artesana en el mercado globalizado		x	\$1,069,000	\$440,000	The Crafts Center, Artesanías de Colombia
90	Nicaragua	Asociación de Consultores para el Desarrollo de la Pequeña, Mediana y Microempresa (ACODEP)	Modernización Empresarial	x		\$450,000	\$166,500	—



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91	Brasil	Instituto Brasileiro de Microemprendimientos Microbank	Sistema Bancário y Expansión de Servicios Financieros para Pequeñas y Microempresas en Brasil	x		\$1,190,000	\$440,000	Bancos Asociados: Associação de Bancos no Estado do Rio de Janeiro - ABERJ. Banco ABC-Brasil S.A.; Banco ABN AMRO S.A.; Banco Arbi S.A.; Banco Bandeirantes S.A.; Banco Baneb S.A.; Banco Banerj S.A.; Banco Banif Primus S.A.; BankBoston Banco; Multiplo S.A.; Banco BBA Creditanstalt S.A.; Banco Bibao Vizcaya Brasil S. A.; Banco Boavista Interatlântico S. A.; Banco Boreal S. A.; Banco Bozano, Simonsen S. A.; Banco Bradesco S. A.; Banco Brascan S.A.; BRB - Banco de Brasília S.A.; Banco BVA S.A.; Caixa Econômica Federal; Banco Chase Manhattan S.A.; Banco Cidade S.A.; Banco Citibank S.A.; Banco Cooperativo do Brasil S.A.; Banco de Crédito Nacional S.A.; Banco Cruzeiro do Sul S.A.; Banco CSFB Garantia S.A.; Banco de La Nación Argentina; Banco de Tokyo-Mitsubshi Brasil S.A.; Banco do Brasil S.A.; Banco do Estado de São Paulo S.A.; Banco do Estado do Espírito Santo S.A.; Banco do Nordeste do Brasil S.A.; Banco Europeu para América Latina S.A.; Banco Fiat S.A.; Banco Fleming Graphus S.A.; Banco Guanabara S.A.; Banco HSBC S.A.; Banco Icatu S.A.; Banco Industrial e Comercial S.A.; Banco Itau S.a.; Banco Mercantil de São Paulo S.A.; Banco Mercantil do Brasil S.
92	Peru	Centro de Investigación y Promoción del Campesinado CIPCA	Reducción de costos de Transacción en el uso de Servicios de Desarrollo Empresarial en Zonas Rurales. Masificando el acceso de sectores con ingresos de sobre - vivencia		x	\$685,000	\$185,000	CTTU; CCAJO; Radio Marafon
93	Brasil	Instituto Universidade Popular da Baixada - UPB	Terra Sem Mal - O Sonho Guarani		x	\$480,000	\$180,000	
94	Peru	Agronegocios	Project Supporting the Promotion of Agribusiness Development (SPAND)		x	\$905,500	\$345,500	MEDA; Caja Rural San Martin
95	Bolivia	La Protectora de Créditos, S.A., oficina en Bolivia	Masificación del microcrédito a través del puntaje crediticio		x	\$810,000	\$310,000	ISMAR
96	Estados Unidos	Conservation International	Developing business service markets for small-scale farmer cooperatives that promote biodiversity conservation		x	\$1,450,000	\$725,000	EcoLogic Enterprise Ventures; Starbucks Coffee; Green Mountain Coffee Roasters
97	Ecuador	Cámara de Comercio "Península de Santa Elena"	Incubadora de Empresas de Artesanías "Península de Santa Elena"		x	\$336,145	\$124,342	-
98	Colombia	Inversiones y Servicios para el Desarrollo SERFINDES, S.A.	Consultoría especializada		x	\$816,993	\$302,536	
99	Bolivia	CRECER	Movilización de Ahorros en el Area Rural de Bolivia	x		\$445,820	\$162,750	
100	Peru	FOGAPI	Servicio de Garantía Global de Créditos para Microempresas	x		\$206,200	\$89,400	
101	Guatemala	Cámara de Industria de Guatemala	Sistema Integral para la mejora de la competitividad y promoción de la internacionalización de las MIPYMES guatemaltecas		x	\$282,402	\$80,136	QUILSA
102	Peru	Habitat Arequipa Siglo XXI	Gerencia en procesos de mejora de productividad y de acceso a mercados para PYMES de tejidos y telares artesanales en Arequipa		x	\$317,400	\$117,400	
103	Peru	Centro de Apoyo al Sector Informal - CASI	Pequeños Negocios Grandes Emprendedores: Aprovechamiento sostenible de oportunidades de negocios por las microempresas de la Sierra Central del Peru.		x	\$354,900	\$134,862	Escuela de Emprendedores; Instituto Sociedad y Desarrollo
104	Peru	Centro de Desarrollo Tecnológico Confección Textil	TEXCON		x	\$7,560,000	\$912,000	
105	Bolivia	Fundación Procal	Promoción de la comercialización y la cooperación interempresarial en Bolivia		x			FEBOP; CEPB; Gobiernos Municipales
106	Honduras	TICON, S.A.	Captación por instituciones de microfinanzas de ahorros con remesas via Internet	x		\$1,200,000	\$450,000	
107	Guatemala	SOCODEVI	Ampliación y mejoramiento de los servicios de capacitación y apoyos técnicos brindados a micro empresas por cooperativas y su organización especializada Agrilal		x	\$792,771	\$295,000	
108	Argentina	Fundación Banco Mundial de la Mujer - WWB Argentina	Consolidación del microcrédito en Córdoba y expansión a la provincia de Catamarca	x		\$250,000	\$92,500	
109	Mexico	Grupo Elektra	Automatización de procesos de credito	x		\$1,190,475	\$440,475	

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Pais	Institución	Proyecto	Total	Contra-partida	Otras Instituciones
Paraguay	Alianza Cooperativa Internacional-Oficina de Proyectos en Bolivia	Formación y Organización de Comités para Servicios Financieros Rurales	\$329,608	\$129,200	Coop. De Ahorro y Crédito Magisterio Rural, Coop de Ahorro y Crédito San Roque
México	Empresa Integradora Plan Puebla	Productividad y comercialización para microempresas rurales en México	\$791,676	\$460,435	Unión de Crédito Mixta, Plan Puebla, Servicios Integrales de Asesoría Profesional Moderna, Fondo de Autoaseguramiento Cuenca Productiva
Perú	PROMUC	Sistema de Seguridad y de Microseguros para Bancos Comunes	\$274,000	\$74,000	Alternativa ARARIWA, Caritas Ideas, Solidaridad, AFIDER, PPODER; CACIF; CEA y CENCA
Costa Rica	Alianza Cooperativa Internacional (ACI)	Manejo de remesas	\$1,190,500	\$460,500	ACI Americas, Coopealanza, Coopemex, Servicoop, FEDEAC, CONFIAR, CAYCU, CACSON, INAMAP, Cintepa, Coop. Artigas, Coop. Universitaria
Perú	MINKA	Promoción de Redes Empresariales en Conglomerados Descentralizados en la Comunidad Andina de Naciones	\$723,100	\$275,100	IDEPRO, ITEICC, CDP
México	Universidad Autónoma de Baja California	Asistencia Microempresarial a través del servicio social universitario	\$258,800	\$95,800	--
Paraguay	CIFESAL	EPSEL Internacional	\$957,900	\$383,160	Euradia Internacional, Consejeros y Asesores Asociados (México), Consultoría de Servicios Técnicos (Venezuela), Cumbia Export International (Colombia), Penta International (Perú), MIC Ltda consultores Chile.
Colombia	Pontificia Universidad Javeriana	Programa de Asistencia en Diseño para micro y pequeña empresa	\$1,220,400	\$460,920	FICITEC, Corp. Innovar, ASCOLFIN, FUNDES Colombia, FUNDAEMPRESA, CDP del Cuero, Fundación Carvajal y Fundación MAC.
Paraguay	Fundación para la Promoción y Desarrollo de la Microempresa (PRODEM)	Servicio de Mercadeo para Microempresarios	\$490,840	\$191,610	Cerpades
Paraguay	Fundes Internacional	Soluciones empresariales reales SER-PYME	\$1,028,000	\$498,000	--
Perú	IPES - Promoción de Desarrollo Sostenible	Programa de Asistencia Técnica "Buenas Prácticas Ambientales en las Micro y Pequeñas Empresas"	\$327,000	\$121,000	--
Paraguay	Compañía Americana de Inversiones (CAISA) Agencia de Bolsa	Leasing Financiero y Competitividad (Microtec leasing)	\$835,000	\$308,950	Coop. De Ahorro y Crédito Financia COOP; Crucena de Seguros y Reaseguros
Perú	Escuela Rural Andina (ERA)	Capacitación de Microempresarios Rurales para la Competitividad y Equidad de Género	\$120,800	\$40,200	--
Barbados	Barbados Small Business Association	Electronic Business Development Project	\$440,000	\$162,800	WOW Incorporated
Barbados	Virtual Capital Group	The International Open Finance Association	\$1,127,000	\$440,300	University of South Carolina
Paraguay	Fundación CODESPA	Portal de Servicios de Desarrollo Microempresarial en Internet	\$1,165,820	\$431,360	Fundación Carvajal, Corp. Universitaria Autónoma de Occidente, Fundación Santo Domingo, Microempresas de Antioquia y Fundación Corona.
México	Acción Ciudadana para la Educación, la Democracia y el Desarrollo, Asociación Civil (Accedde)	Construcción y articulación de una red de servicios financieros integrales para microempresas rurales y urbanas	\$1,031,057	\$398,000	Fundación Interamericana IAF
Argentina	Council of Industrial Research Associations of the Americas	Mobilización tecnológica en microempresas del Cono Sur americano para mejorar la calidad, la asociatividad y las buenas prácticas innovadoras	\$1,200,000	\$600,000	Fundación para la integración de los sistemas productivo, científico y tecnológico Funprecit, Asosiacao Nacional de Pesquisa, Desenvolvimento e Engenharia das Empresas Inovadoras Anpei, Innovación Tecnológica Empresarial ITE, Asociación de Industrias Metalúrgicas y Metalmeccánicas Asimet, Centro de Gestión Tecnológica de la Cámara de Industrias Cegetec
Barbados	TechnoServe, Inc.	Revolución Empresarial	\$1,128,944	\$417,709	Escuela Superior de Economía y Negocios (San Salvador), National Foundation for Teaching Entrepreneurship (USA)
Barbados	Echange, LLC	Harnessing the Power of the Web to Train Microfinance and Microenterprise Organizations	\$318,000	\$118,000	--
Venezuela	Fundefir	Red informática de cooperación entre Bankomunales que usan sus propios recursos	\$163,800	\$65,700	Socsal, Fincoop
Paraguay	Asociación de Instituciones Financieras para el Desarrollo Rural - FINRURAL	Implementación de un Sistema de Remesas, Giros y Transferencias y de Compensación de Liquidez	\$320,000	\$120,000	--
Argentina	Fundación Jorge E. Kitti	De la Necesidad a la demanda de SDE a través del Sistema Formal de Educación	\$524,900	\$234,000	Fundación Gente Nueva
Barbados	MicroBanx Systems, LLC	Interamerican Microfinance Internet Business Service Provider	\$1,158,479	\$428,637	Macosa, S.A.

PERFILES ELEGIBLES SELECCIONADOS Y REVISADOS POR FOMIN Y SDS/MSM

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Pais	Institución	Proyecto	Total	Contra-partida	Otras Instituciones
Brasil	Cooperativa dos Pequenos Agricultores de Serrinha	Cidade Feliz	\$750,000	\$300,000	ENE/UFSC, Ideas
Colombia	AIDECA PERU	Competitividad de la micro empresa artesana en el mercado globalizado	\$1,069,000	\$440,000	The Crafts Center, Artesanías de Colombia
Paraguay	Asociación de Consultores para el Desarrollo de la Pequeña, Mediana y Microempresa (ACODEP)	Modernización Empresarial	\$450,000	\$166,500	—
Brasil	Instituto Brasileiro de Microempreendimentos Microbank	Sistema Bancário y Expansión de Servicios Financieros para Pequeñas y Microempresas en Brasil	\$1,190,000	\$440,000	Bancos Asociados: Associação de Bancos no Estado do Rio de Janeiro - ABERJ, Banco ABC-Brasil S.A.; Banco ABN AMRO S.A.; Banco Arbi S.A.; Banco Bandeirantes S.A.; Banco Baneb S.A.; Banco Banerj S.A.; Banco Banif Primus S.A.; BankBoston Banco; Múltiplo S.A.; Banco BBA Creditanstalt S.A.; Banco Bibao Vizcaya Brasil S. A.; Banco Boavista Interatlântico S. A.; Banco Boreal S. A.; Banco Bozano, Simonsen S. A.; Banco Bradesco S. A.; Banco Brascan S.A.; BRB - Banco de Brasília S.A.; Banco BVA S.A.; Caixa Econômica Federal; Banco Chase Manhattan S.A.; Banco Cidade S.A.; Banco Citibank S.A.; Banco Cooperativo do Brasil S.A.; Banco de Crédito Nacional S.A.; Banco Cruzeiro do Sul S.A.; Banco CSFB Garantia S.A.; Banco de La Nación Argentina; Banco de Tokyo-Mitsubshi Brasil S.A.; Banco do Brasil S.A.; Banco do Estado de São Paulo S.A.; Banco do Estado do Espírito Santo S.A.; Banco do Nordeste do Brasil S.A.; Banco Europeu para América Latina S.A.; Banco Fiat S.A.; Banco Fleming Graphus S.A.; Banco Guanabara S.A.; Banco HSBC S.A.; Banco Icatu S.A.; Banco Industrial e Comercial S.A.; Banco Itau S.a; Banco Mercantil de São Paulo
Colombia	Centro de Investigación y Promoción del Campesinado CIPCA	Reducción de costos de Transacción en el uso de Servicios de Desarrollo Empresarial en Zonas Rurales. Masificando el acceso de sectores con ingresos de sobre - vivencia	\$685,000	\$185,000	CTTU; CCAIJO; Radio Marafon
Colombia	Agronegocios	Project Supporting the Promotion of Agribusiness Development (SPAND)	\$905,500	\$345,500	MEDA; Caja Rural San Martín
Bolivia	La Protectora de Créditos, S.A., oficina en Bolivia	Masificación del microcrédito a través del puntaje crediticio	\$810,000	\$310,000	ISMAR
Costa Rica	Conservation International	Developing business service markets for small-scale farmer cooperatives that promote biodiversity conservation	\$1,450,000	\$725,000	EcoLogic Enterprise Ventures; Starbucks Coffee; Green Mountain Coffee Roasters
Ecuador	Cámara de Comercio "Península de Santa Elena"	Incubadora de Empresas de Artesanías "Península de Santa Elena"	\$336,145	\$124,342	—
Guatemala	Cámara de Industria de Guatemala	Sistema Integral para la mejora de la competitividad y promoción de la internacionalización de las MIPYMES guatemaltecas	\$282,402	\$80,136	QUILSA
Perú	Centro de Apoyo al Sector Informal - CASI	Pequeños Negocios Grandes Emprendedores: Aprovechamiento sostenible de oportunidades de negocios por las microempresas de la Sierra Central del Perú.	\$354,900	\$134,862	Escuela de Emprendedores; Instituto Sociedad y Desarrollo
Bolivia	Fundación Procal	Promoción de la comercialización y la cooperación interempresarial en Bolivia			FEBOPi; CEPB; Gobiernos Municipales
Perú	Grupo Elektra	Automatización de procesos de crédito	\$1,190,475	\$440,475	—

**PROPOSED RESOLUTION**

**REGIONAL. NONREIMBURSABLE TECHNICAL COOPERATIONS WITHIN THE  
PROGRAM “INNOVATIONS IN FINANCIAL AND BUSINESS  
DEVELOPMENT SERVICES FOR MICROENTERPRISES”**

**The Donors Committee of the Multilateral Investment Fund**

**RESOLVES:**

1. That the President of the Inter-American Development Bank or such representative as he shall designate is authorized, in the name and on behalf of the Bank, as Administrator of the Multilateral Investment Fund, to enter into such agreements as may be necessary, and to take such additional measures as may be pertinent for the execution of the projects contained in Document MIF/AT-\_\_\_\_\_ with respect to the technical cooperations selected in compliance with Document MIF/GN-55.
2. That up to the amount of US\$2,186,403, or its equivalent in other convertible currencies, shall be authorized for the purpose of this resolution, chargeable to resources of the Small Enterprise Development Facility of the Multilateral Investment Fund.
3. That the above-mentioned amount is to be provided on a nonreimbursable basis.