

## PARTNER UPDATES

### NATCCO takes an innovative approach to revising its structure

At a General Meeting in May 2001, the NATCCO network, in the Philippines, began the process of revising its network structure in order to optimize operations and governance. This was the starting point for a period of intense study and consultation that helped identify the forces for change and the principles to be respected while changing the structures. But an undertaking of this scope entails questioning, doubt and even internal conflict, which slowed progress.

In October 2004, this led NATCCO, with support from DID and Desjardins, to relaunch the process by creating a structural review committee. Based on a similar committee created in preparation for the reconfiguration of the Desjardins Group's financial cooperatives in 2001, this independent and apolitical committee had the mandate to study various possible structures for each sector of activities (NATCCO is active in the financial services sector, but also in other sectors such as developing enterprises and business) and to present clear and objective recommendations to the representatives of NATCCO's member cooperatives concerning their options. The network also adopted a specific communication plan for the activities involved in revising the structures in order to explain the process to the financial cooperatives.



At the end of this rigorous process, which lasted six months, the Committee presented its recommendations. The scenario accepted by the financial cooperatives essentially involved beginning the reconfiguration process with the "Savings and Credit" sector. This sector was to be reduced from three to two levels in order to strengthen integration of the network of financial cooperatives, making it possible to create synergy, improve services to members and speed up the decision-making process.

To manage the transition caused by this restructuring, NATCCO set up a change management team last June. The goal was to complete transformation of the network in two years. As indicated in an excerpt from the final report of the Structural Review Committee, "Any way we put it, it's still all about a quest for survival, sustainability, efficiencies, effectiveness and responsiveness. It will allow NATCCO to do more with less, by doing things better and differently, and will provide it a competitive advantage."



AMIO Cajero in Mexico

### AMIO Caissier crosses the Atlantic

Several weeks ago a Spanish version of *AMIO Caissier* (a mobile operations information application) was launched. Introduced in the State of Chiapas in Mexico, *AMIO Cajero* is already a great success with communities in the Tonalá region.

This technology, first introduced in Mali in 2004, makes low-cost computerization of operations possible for financial cooperatives using hand-held computers. AMIO enables both small financial coopera-

tives and those in remote areas to benefit from the advantages of computerization.

*AMIO Cajero* is a complement to *SERFIR mobile*, a service where the teller travels from the financial cooperative to collect savings from members living in remote regions. Without this service, these individuals would simply not have access to financial services. *AMIO Cajero* makes it possible for them to make their transactions in a more secure manner and to see that their file is up-to-date in the system.

"My teller brings the data of the financial cooperative to my home in a hand-held computer and prints out my deposit slip in front of me. The technology impresses me!" states Cesar Lorenzana Toledo, a hardworking fisherman and member of the Tonalá SERFIR financial cooperative.



A week after *AMIO Cajero* was put into operation, Jesús Eduardo García, the mobile teller for Tonalá, already notes that it inspires great confidence in the community. The proof is in the adhesion of several new members who, after hearing about this technology, hurried to become members of SERFIR.

Unlike the version used in Mali, *AMIO Cajero* has a new function which makes it possible to print transactions using infrared transmission. DID is now working on developing an English version of *AMIO... AMIO Teller*.



## OUTSTANDING INDIVIDUALS

**Kokè Samakè** has been a member of the board of directors of the Niono financial cooperative and of the Nyèsigiso Union, in Mali, since their creation. Everyone enjoys hearing him repeat emphatically: "There will be no backsliding here!" Present and active at each strategic meeting of his financial cooperative, Kokè Samakè firmly believes in making progress and taking the decisions and steps that will ensure the sound operation of his financial cooperative.



☒ Kokè Samakè

This highly engaged and distinguished recipient of the Agricultural Order of Merit in Mali had the honour of presiding the first meeting of the Committee of representatives of the financial cooperatives before the Nyèsigiso Union was set up. Like a wise elder, his participation in the meetings of his financial cooperative is discrete and always pertinent. The accuracy of his vision and his informed comments make him a very influential person in his community.



☒ Delesmiro Romero Velásquez

The director general of the San Pedro financial cooperative in the province of Andahuaylas in Peru takes cooperation to heart and proves it by his actions. **Delesmiro Romero Velásquez** has been working in the cooperative sector since 1946 and preaches by example. His transparency and honesty, combined with his great capacity for work, have earned him the respect, recognition and confidence of his community. The major growth of his cooperative bears witness to the positive contribution of this outstanding individual: between 1993 and 2004, membership of the financial cooperative multiplied more than ten times over, its assets grew from CAN \$200,000 to over CAN \$9 million, while the number of employees grew from 3 to 34.

## NEW CHALLENGES

### Kafo Jiginew modernizes its operations

The Malian network Kafo Jiginew, a member institution of the *Centre d'innovation financière* (CIF), has undertaken a vast modernization project for its operations. To this end the network recently began working with the DID team to computerize an urban financial cooperative and one of its service outlets in Koutiala in an autonomous mode. Following this, the DID and Kafo Jiginew teams will undertake implementation of a data processing centre which will initially be linked to two rural financial cooperatives. In 2006, DID and its partner will introduce the DECISION system (the management information system developed by DID, formerly DID MFI/DESS) throughout the network. The objective of Kafo Jiginew is to computerize all of the financial cooperatives in the network using the SAF transactional software program, first by transferring the operations of the urban financial cooperatives from the actual software to SAF, then by setting up a dozen regional processing centres to handle rural financial cooperative transactions.

"These initiatives are part of Kafo Jiginew's major modernization program in answer to the network's rapid development over the last ten years. Overall, the technological solutions proposed will provide us with better control of operations and all aspects of management in the network," explains Alou Sidibé, director general of Kafo Jiginew.

Moussa Kiba Dombia, director of information systems and organization within the network, notes that SAF will enable the institution to modernize operations and make them more secure. "However, the challenge of changing over from one computer system to another is very different than computerization, he adds. But we are ready to meet the challenge! And we don't have the right to fail, because nothing is more crucial than processing our members' transactions."

With some 130 rural financial cooperatives and 15 financial cooperatives in urban areas, the Kafo Jiginew network is one of the biggest mutualist systems in Mali. As of September 30, 2005, this network had 203,000 members, assets of CAN \$38.8 million (18.2 billion CFA francs), CAN \$25.6 million

(12 billion CFA francs) in savings deposits and CAN \$29.9 million in credit (14 billion CFA francs). This network attracts 23,000 new clients each year and accounts for 40% of the microfinance market in Mali.

### In Haiti the network of financial cooperatives grows steadily stronger

Good news in 2005 regarding Haiti: the Canadian International Development Agency (CIDA) has recently awarded DID a 10-year mandate to prolong its interventions with the financial cooperatives and the country's Central Bank. This mandate is recognition of the dynamism of these institutions. It also represents an important step for the Haitian financial cooperatives, because it will help them to continue to generate the positive impact they have on the communities they serve.

Today, Haiti has over sixty financial cooperatives well established in their communities. These financial cooperatives are now in the process of forming a federated network, which will be supported by an integrated computer platform. Over the next few years, the financial cooperatives will also look into the development of new and innovative products and services such as *crédit écolage*, a credit product which provides invaluable assistance to parents when it is time to register their children in school.



☒ Thursday, November 3, the *Caisse populaire pour l'Avancement de Jérémie* (CAPAJ) received a visit from the Ambassador of Canada in Haiti, Claude Boucher. During his visit, which was part of a tour of projects financed by Canada in the Haitian department of Grande Anse, the Ambassador was impressed by the size and financial performance of this Haitian financial cooperative as well as the sense of organization shown by those in charge of the institution.

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