

Building Opportunity for the Majority



Technology Fair

June 13-14, 2006

Atrium of **THE INTER-AMERICAN DEVELOPMENT BANK**



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The conference “Building Opportunity for the Majority” is complemented by a technology fair that showcases companies and organizations that are practicing some of the concepts under discussion. Each exhibit describes an innovative business model that is extending quality services or economic opportunity to people at the base of the economic pyramid.

A common theme among all the exhibitors is the intensive use of information and communication technology (ICT) as a means of increasing efficiency, reducing costs and expanding access to services.

Exhibits are organized around the six main themes of the conference:

- ◆ Financial democracy (access to financial services, loans, remittances)
- ◆ Enterprise compact (solutions for small businesses, microenterprises and labor markets)
- ◆ Connectivity and digital dividends (ICT as a means of improving services such as education and health care)
- ◆ Basic infrastructure (energy, water and sanitation services in low-income settings)
- ◆ Housing (innovative approaches to housing finance and construction for the poor)
- ◆ Identifying the majority (initiatives to ensure that undocumented citizens gain full access to services)

Directory of exhibitors

INFOCENTROS

Asociación Infocentros is a non-profit, socially committed association that promotes development in El Salvador through activities based on new information technology and telecommunications (ICT). Its goal is to become a regional pioneer by democratizing ICT and facilitating its access for the general public.

Asociación Infocentros provides information about employment opportunities, offering training in many areas as well as an electronic employment exchange that links supply and demand. The Asociación has a network of Infocentros in Central, West and East El Salvador.

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VOXIVA

Voxiva's technology turns a village pay phone into a communications device on par with a computer. Voxiva enables users in any place, including rural areas, to submit real-time data reports via web, phone, text messaging or PDA and allows authorities to see the information immediately via the Internet, analyze the data, and respond. In Peru, Voxiva HealthWatch is helping to strengthen the capacity of health agencies and state and local governments to monitor and respond to disease outbreaks.

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IYF/ENTRA 21

Entra 21 was created in 2001 as an initiative of the International Youth Foundation (IYF) with the support of the Multilateral Investment Fund (MIF), a member of the IDB Group. Its aim is to prepare youth in Latin America and the Caribbean to enter the job market.

Entra 21 provides grants and technical assistance to nonprofit organizations in Latin America and the Caribbean for training and job placement projects that target youth that lack information technology skills. Participants learn to work with computers, the Internet, and other workplace technical equipment. It targets disadvantaged youth between the ages of 16 and 29. One example of an Entra21 project is CIRDA, the Centro de Información y Recursos para el Desarrollo (Development Resource and Information Center), one of the 35 projects financed by the program.

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MI FARMACITA

Mi Farmacita Nacional provides generic medications and health services to Mexicans at affordable prices. The company specifically targets low-income groups, using franchises to reach people nationwide. Franchise owners of Mi Farmacita Nacional stores partner with a local doctor to provide low-cost medical services. Typically, the doctor will install, manage and own his/her own practice on site, and will be a partner in the pharmacy side of the business.

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WIFI-ITINERANTE *The project WIFI-ITINERANTE is a joint initiative of the Institute for Connectivity in the Americas, the United Nations Development Programme, and Paraguay's Secretariat of the Environment that has enabled five remote locations in San Rafael National Park's buffer area to join the ITC world. These communities can now have asynchronous access to the Internet for web browsing and email use, as well as a voice mailbox to interact with the conventional telephone network. The initiative is part of the Paraguay Wildland Project.*

From a satellite Internet connection located in the municipality of Alto Vera, a mobile transmitter installed in a vehicle travels through the localities, automatically uploading and downloading messages and data through wireless links using a store-and-forward technology designed by FirstMileSolutions. When the vehicle returns to the municipality, all the information stored in the mobile transmitter is delivered via Internet.

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ACDI - TRAZ.AR *TRAZ.AR is a system that traces the location of beef from the fields to the consumer in a fast and safe way. The process is based on new information and communication technologies as well as an organization that includes training, consumer care and auditing services.*

TRAZ.AR's technological infrastructure includes systems that capture data with portable equipment, enabling early identification of animals, and data transfer through the phone system. The systems use a centralized, secure database to ensure that information is kept safe, and allow for automatic data processing and website access to information, with secure channels for regular users.

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FUNDECOMERCIO *Fundecomercio-Fenalco is a Colombian business enterprise that provides electronic and logistic services for electronic trade. Using the Internet, it integrates the cycle of supply and demand between suppliers and retailers. The goal of Fundecomercio is to develop, make more efficient and modernize administrative, technological and commercial areas of small retailers through a technological platform based on the Internet.*

Fundecomercio's services can help retailers integrate their trade with suppliers, turn their purchasing into a more agile and efficient process, keep better records of their trade activities, compare prices, optimize their inventory records, increase the rationality and efficiency of their acquisitions, have continuous access to suppliers and bring them closer to new information technology.

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CAMARI *Camari is an Ecuadorian system of national sustainable commercialization, working to improve the living conditions of small producers through assistance with their production methods and commercialization of their wares while satisfying the needs of internal and external clients with quality products and services.*

Camari commercializes agricultural and fishing products, such as dry grains, powders, flours and industrialized goods, and biological products, such as cereals, coffees, chocolate, brown sugar and vegetables. It also commercializes artisan products made of original materials such as wool, cotton, wood, leather, silver, porcelain and others.

Camari also promotes the development of alternative marketing networks between small producers by providing technical support, implementing e-commerce and information and communication technology systems, and setting up rural business centers.

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Directory of exhibitors

OBSERVATORIO LABORAL MEXICANO

OLA is a website that provides reliable, free, up-to-date and user-friendly information about professional employment prospects in Mexico. It is part of the Mexican government strategy in support of an effective link between education and the job market. Although it is a public service targeting mainly young students, it also aims to reach teachers, parents, education institutions, employers and the employed.

OLA can direct a potential student to a field of studies with a higher chance of employment. It offers guidance to a graduate student about where to look for work. It provides ideas and fields for new entrepreneurs and offers information about sectors of the job market that target women or older professionals, for instance.

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TECHNOSERVE

TechnoServe is an economic development organization that for nearly 40 years has helped entrepreneurs in Latin America and Africa to build competitive businesses that create income, opportunity and economic growth for families, communities and countries.

TechnoServe provides business development services to small and medium-sized enterprises – including cooperatives and individually owned businesses – that can generate employment and better prices for farmers' goods in rural areas. It also provides technical and operational assistance to smallholder farmers to help them improve their yields and quality, meet sanitary requirements for the market and adopt new technologies.

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BOLIVIAMALL.COM

BoliviaMall.com is a unique online business model. It has effectively opened markets for more than 6,000 Bolivian products and services, markets that would otherwise be unreachable to most of the nearly 200 artisans and microentrepreneurs who manufacture BoliviaMall.com products, employing more than 750 workers. The website is translated into four different languages (Spanish, English, Japanese and German) and has customers in more than 70 countries around the world.

BoliviaMall.com is one of the few businesses in Bolivia that only sells copyrighted material, protecting industries that are closely tied to Bolivia's culture and art. The company plans to replicate the successful model in Peru and Ecuador by the end of 2006.

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FEDISAL

FEDISAL's Labor Intermediation Program is a free tool for the Salvadorian labor market. The program benefits job seekers and firms looking to hire new employees. About 80 percent of the unemployed persons who benefit are young people with a high school education or a year or two of college. The program serves primarily small and micro-sized firms.

FEDISAL has developed a modern, fast and efficient tool that integrates in a single website labor intermediation services and labor market information. Using the Internet, firms can post job opportunities and job seekers can apply for those positions in a single place, reducing costs.

IRACEMA QUINTEROS
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BANCO SOLIDARIO

Banco Solidario serves the Ecuadorian population without access to the traditional financing system, offering them quality and innovative financial products and services. It is the first privately funded microfinance institution in Latin America with a social mission.

Since about 89% of all microentrepreneurs in Ecuador (around 702,000 families) do not have access to formal financial institutions, a large percentage of them fall into the hands of money lenders who charge around 150% annual interest. Banco Solidario has been able to incorporate 134,000 microentrepreneurs and their families, generating savings of \$161 million.

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**WOMEN'S
WORLD
BANKING**

The Women's World Banking (WWB) network is committed to having a major impact on expanding the economic assets, participation, and power of low-income women as entrepreneurs and economic agents by opening their access to finance, markets, and knowledge. WWB's global team, based in New York City, works hand-in-hand with the network members—helping them to develop business strategies, strengthen their local organizations, and create innovative services and products that respond to the needs of low-income women. Within Latin America, WWB works in Colombia, Brazil, Mexico, Peru, Chile, Bolivia, and the Dominican Republic.

The role of the technology team at WWB is to forge strategic alliances between industry players such as IT companies, global banks, universities and microfinance organizations to develop solutions that will improve the products and lending processes of microfinance organizations.

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**APPI
TECNOLOGIA**

POSWEB, developed by APPI TECNOLOGIA of Brazil, is the most complete browser for point of sale (POS) terminals available on the market. This innovative technology allows the use of a POS terminal as a thin client in any TCP/IP (Internet, intranets, virtual private networks, etc.) network. It enables any POS terminal to execute applications located on application servers connected to the POS network using TCP/IP. The POSWEB browser technology paradigm is very powerful because it is based on two simple and effective principles: portability and IP networking.

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**ACCIÓN
INTERNATIONAL**

ACCIÓN INTERNATIONAL is a world pioneer in microfinance. Its MFI partners serve 1.9 million active borrowers with a range of financial services including loans as low as \$100 to poor entrepreneurs. ACCIÓN works in 22 countries in Latin America, the Caribbean, Asia, and sub-Saharan Africa. Recognizing that commercial viability is the only guarantor of sustainability, ACCIÓN builds microfinance institutions that are financially sustainable businesses, ensuring permanent access to the country's financial system to people previously viewed as unbankable.

ACCIÓN's team provides technical support to strengthen operations, reduce the cost of lending, and increase outreach. ACCIÓN develops new financial products for the poor (insurance, savings, remittances, and housing improvement loans) and innovative technological products, including ACCIÓN PortaCredit, a software package for PDAs used by loan officers to increase efficiency.

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**INTERNATIONAL
SYS/METASYS**

Metasys is a complete ICT infrastructure based on Linux that aims at providing state-of-the-art ICT tools with simplified use and administration. Metasys is used in public schools and other organizations providing complete Internet and web access without the need for specialized technical support; that is, Metasys can be used in places where there is no technical expertise required to maintain a standard ICT service, since it can be maintained and updated remotely over the Internet.

Metasys has been installed by the Education Secretary of the state of Minas Gerais in Brazil on computers in over 2,000 schools where geographical dispersion and insufficient IT personnel have prevented the use of more standardized solutions. Metasys also includes a set of educational software packages that assist teachers and students without interfering with their educational programs.

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Directory of exhibitors

UN TECHO PARA MI PAÍS

Un Techo Para Mi País (UTPMP) is a dynamic institution comprised of young people who refuse to ignore the realities of Latin America. The institution works with the poorest families of the countries involved. The first step is the construction of emergency homes. From there, UTPMP develops integral programs of social development in areas such as education, microcredit, job training and community development.

UTPMP has programs in Chile, Costa Rica, Mexico, Peru, El Salvador, Colombia, Argentina and Uruguay. It works with people displaced by violence, with the marginalized in urban areas, with street people and in precarious settlements.

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TECNOSOL

TECNOSOL offers consulting, supply and installation services for renewable energy systems. It specializes in photovoltaic and thermal solar energy as well as eolian and hydroelectric energy. Its main products and services include the electrification of rural areas, health centers and schools; water pumps; electric fences for cattle management; and refrigeration for domestic products and vaccines.

TECNOSOL's mission is to promote the use of renewable energy equipment; reduce the number of people who live without electricity; promote development in rural areas; and protect the environment by reducing conventional fuel power plants.

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EMPRESAS PÚBLICAS DE MEDELLÍN

Empresas Públicas de Medellín (EPM) is a public utility company, owned by the city of Medellín, Colombia, that operates a program to provide potable water and sewerage services to the homes of rural residents of the Aburrá Valley. The \$6.2 million program has 15 single or multi-community aqueducts, is administered by 15 community businesses, and provides potable water to 38,500 rural residents in the rural areas of Medellín.

*In urban areas, EPM operates a program called *Habilitación Viviendas* that provides potable water, sewerage and energy services to low-income residents who traditionally receive such services informally. The program prepares the community for the transition to formal service, providing long-term financing for infrastructure and hiring community residents for its installation and management. It has benefited more than 150,000 families in a sustainable manner, providing training and encouraging their active participation and cooperation in the projects.*

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VIDATIS

VIDATIS/SIGA-Saúde is a 100% web-based electronic health record with a fully integrated health regulation and scheduling system. It improves citizens' lives by organizing patient flow throughout the health care system, determining when and where patients should go to receive appropriate health services. It also optimizes the use of health care units, equipment and personnel. By providing ready access to medical records and clinical data, SIGA-Saúde improves the quality of care, as data follows patients wherever they go.

Currently, SIGA-Saúde manages information for 11 million patients over more than 400 primary care units in Brazil. The system was developed in Java technology; it uses free software at all levels.

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**For more information about the exhibitors and the fair,
please visit the following website: www.iadb.org/bop/fair.cfm.**



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