



Engagement Study of the Brazilian Sicredi Credit Union System

Join World Council and the Worldwide Foundation March 29 – April 3, 2020 for a study of the Brazilian credit union system, Sicredi. Pull lessons for a sustainable model for credit union collaborative systems, excelling in branding, financial performance and member service. Sicredi is one of the fastest growing systems today. Explore futurist implications for our system.

Sicredi created a network of 116 credit unions serving four million members with 1,575 points of service under a common brand and through common operating systems.

The Sicredi Brand Promise:

Sicredi's vision is to protect quality standards of service, achieve greater efficiency and to grow the credit union system of Brazil.

Key to the Sicredi brand is the public promise of quality, founded upon a framework for human resource management, uniform policy and conveyed through a recognizable brand.



Network Efficiencies:

Sicredi's headquarters provides accounting, back-office data services, correspondent banking services and a shared payments platform.

The credit unions own and govern the headquarters and operational support systems. Credit unions mutually guarantee the safety of the savings of members in other credit unions that use the Sicredi brand.

The regulator delegates monitoring and supervision of the credit unions to the Sicredi network.

Technology for Consumer Demands:

Today to offer more competitive products, credit unions need greater scale and access to technology. Credit unions also work with reducing margins and increasing pressure for

greater efficiencies. By pooling resources and sharing platforms with other credit unions, Sicedi credit unions access technology to digitize delivery and extend their network.



Community Level Innovation:

Any network system balances efficiency and entrepreneurial creativity of local credit unions. On one hand, if the credit union sees an opportunity for a new product, it must be approved from the central body.

Central support frees local management from basic operational tasks and allows management to focus on strategic issues such as entrepreneurial outreach to the community, growth and responding to business opportunities. Collaboration does not mean the end of community level entrepreneurship.

Register today!

This engagement is aimed at CEOs and senior-level credit union staff. Join us for a week in Brazil to share the success of their model and to explore what lessons are relevant for our future.

Register today by emailing a request to: lmihm@woccu.org.

Registration: USD \$1978

Registration price includes daily educational programming, interpretation, most meals, cultural tour and ground transportation. Hotel and flight costs are not included. Our recommended hotel is:

Sheraton Porto Alegre
Rua Olavo Barreto Viana 18
Moinhos de Vento, Porto Alegre
Brazil
+55 51 2121- 6000
<https://www.marriott.com.br/hotels/travel/pbxsi-sheraton-porto-alegre-hotel/>

Daily Schedule – March 29-April 3

Sunday, March 29: Arrival into Porto Alegre, Brazil (Porto Alegre Intl. Airport or POA) • Check into: Sheraton Porto Alegre (book 5 nights with checkout on April 3) Rua Olavo Barreto Viana 18 Moinhos de Vento, Porto Alegre Brazil Phone: +55 51 2121- 6000 Web: <https://www.marriott.com.br/hotels/travel/pbxsi-sheraton-porto-alegre-hotel/> • Group dinner at 6:30 pm near hotel Note: Hotel rate should include breakfast

Monday, March 30: Breakfast at hotel; National Headquarters of Sicredi beginning at 9:00 am • Transportation, interpretation and lunch provided • Study topics/presentations to include Sicredi system and structure, governance, branding, networking and branch visit • Evening group dinner at 7:00 pm

Tuesday, March 31: Breakfast at hotel; National Headquarters of Sicredi beginning at 9:00 am • Transportation, interpretation and lunch provided • Study topics/presentations include Sicredi foundation, networking, sustainability, global women and youth programs, social transaction platforms • Group dinner including a cultural show at Churrascaria Galpão Crioulo <https://churrascariagalpaocrioulo.com.br/en>
Time TBD

Wednesday, April 1: Breakfast at hotel; Visit to a regional credit union center • Transportation, interpretation and lunch provided • Study topics/presentations include artificial intelligence to help desk, the member experience, education, performance and incentive drivers, strategy and innovation • Evening group dinner near hotel at 7:00 pm

Thursday, April 2: Breakfast at hotel, Visit to primary credit union in Sicredi system • Transportation, interpretation and lunch provided • Study topics/presentations include digital platform and technology, and facility tour • Afternoon Porto Alegre cultural tour; dinner on your own.

Friday, April 3: Breakfast at hotel; Departure for home