



## **PROJECT 00041052 – 00046713**

### **Microenterprise Award- PREMIFIC 2010**

#### **2010 Report**

The Microenterprise Award – PREMIFIC 2010 is an initiative from Citibank del Perú S.A., the Citi foundation, the United Nation Development Program (UNDP) and International Action, which are united to promote and illustrate how the microfinances fortify the people’s and communities’ entrepreneurial spirit, and highlights -among different aspects- the Peruvian micro entrepreneurial talent that boosts their families’ and communities’ economic sustainability, and how this growth contributes to the countries’ efforts to fulfill the Millennium Development Goals and a higher human development.

PREMIFIC has made it possible to mobilize credit institutions and thousands of micro entrepreneurs nationwide, thanks to the UNDP and Citi experiences in the organization and development of the Award since 2005. The micro entrepreneurs has achieved to show their successes, and they were able to get familiarized with the philosophy and motivations of the Award organizers in their effort to contribute to the people’s development and to the fight against poverty, creating jobs and building thriving and inclusive societies.

Citi as well as UNDP believe that by recognizing the microenterprises’ and micro entrepreneurs’ efforts, they contribute to raise awareness towards this subject in different social sectors within the country.

#### **a. Goals and Objectives**

- To illustrate and promote the vital role that plays the microcredit in the poverty alleviation around the world.
- To raise awareness through the extraordinary contributions that the entrepreneurs from microenterprises have made to their families’ and communities’ economic sustainability.
- To raise awareness of the microcredit, especially among the entrepreneurs from microenterprises that could get benefits from it; besides, to acknowledge and honor the contributions to the world’s economy from these entrepreneurs, and to highlight the best micro entrepreneurial practices.
- To encourage the micro entrepreneurs’ participation within the different regions of our country, and the microenterprises led by women entrepreneurs.

Citi Foundation





- To raise awareness and support towards the micro entrepreneurs, highlighting their talent and achievements within the investment and philanthropic communities of the world.
- To contribute to the creation of the next generation of microcredit networks, to build more inclusive financial sectors, and to set the foundations of a flourishing business sector.
- To encourage and promote the growing participation from governments, institutions and –formal- enterprises with the production and execution of policies, programs and support projects to microenterprises.
- To disseminate nationwide the PREMIFIC 2010 contest in its three stages: announcement, contest and award ceremony.
- To position Citibank, UNDP and International Action as entities interested in enlarging the knowledge about microfinances, particularly among micro entrepreneurs, since its inclusive nature allow people and their families to grow.
- To raise awareness and obtain the support from investors and sponsors by highlighting the micro entrepreneurs' talents and contributions worldwide.

#### **b. Target Population and Numbers Served**

The Award is intended to benefit the low and medium-income population that has started using entrepreneurship with creativity and effort, and that has developed successful experiences with their microenterprises, and for that purpose, they are backed up by a financial or credit institution.

The first people who are directly benefitted from the award are the micro entrepreneurs, but also their families and communities are benefitted since they will be encouraged with this good experience.

#### **c. Program Description/Activities**

- The vital role that the microcredit plays in the microenterprises' development was promoted, besides the micro entrepreneurs' innovation was encouraged and the best micro entrepreneurial practices were highlighted.
- A direct approach with the financial institutions was intended to convince them to be the main disseminators of the PREMIFIC 2010.
- The participation of Federations, Associations, NGOs, Departments and others at a national level, such as allied entities, was intended to announce among their associates the Microenterprise Award, which will allow it to disseminate widely with impacts on plain and audiovisual media as well as on websites.



- Strategic allies were contacted, which allow the PREMIFIC 2010 to be disseminated not only through the media. The strategic allies supported the dissemination of the award by displaying in their websites the PREMIFIC 2010 banner. The same process was followed with the financial institutions.
- Periodic meetings were held with the work team and the jury members.
- The PREMIFIC logo was redesigned (See Annex 1).

#### **Communication Goals PREMIFIC 2010**

- To disseminate nationwide The PREMIFIC 2010 contest in its three stages: announcement, contest and award ceremony.
- To recognize the extraordinary contributions of the micro entrepreneurs to our country's economy.
- To position Citibank, UNDP and International Action as entities interested in enlarging the knowledge about microfinances, particularly among micro entrepreneurs.
- To highlight the organizers' actions that honor the best microenterprises, thus encouraging the low-income people to start their own businesses, and helping to promote the best practices established within some microenterprises.

#### **Communication Strategies**

- To promote the vital role that plays the microcredit in the microenterprises' development; to encourage the micro entrepreneurs' innovation, and to highlight the best micro entrepreneurial practices.
- To look for a direct approach with the financial institutions in order to convince them to be the main PREMIFIC 2010 disseminators.
- To look for the participation of Federations, Associations, NGOs, Departments and others, such as allied entities, in order for them to communicate the Microenterprise Award to their associates, which will allow it to disseminate widely with impacts on plain and audiovisual media as well as on websites

#### **PREMIFIC 2010 Public Goals for the Communication Strategy**

The following interest groups were identified as target public for the award's dissemination:

- Micro entrepreneurs
- Opinion leaders
- Media
- Financial Institutions
- Public Entities
- General Public

Citi Foundation





#### d. Program Results

This year, the PREMIFIC ceremony was held in 28 countries. In Peru, the award organizers – Citi, Citbank del Perú, UNDP and International Action- renewed their commitment with the success of social and business enterprising.

The fifth PREMIFIC conferred 17 thousand dollars on the winners. The micro entrepreneurs stand out for their creativity and innovation.

For the PREMIFIC 2010, micro entrepreneurs' projects were received, which were presented by the *cajas (credit union) of Huancayo, Trujillo, Sullana and Arequipa*, the Cooperatives *San Isidro, Santo de Cristo de Bagazán and Santo Domingo de Guzmán*, Edpymes (entities for development of small and micro enterprises) Proempresa, and Solidaridad, Finca Perú finance company, and Fondepes (National Foundation for Fishing Development). All of them coming from 18 localities from the departments of Andahuaylas, Apurímac, Arequipa, Huancayo, Huancavelica, Ilo, La Libertad, Loreto, Piura, San Martín, Tacna, and Lima.

The contest counts with three categories: Production, Trade and Services. Three awards were granted for each category; on the other hand, an "Innovation Recognition" and a Special Award, called "Excellence Award", were granted.

The award ceremony was held on 30th November at the UNDP offices, Javier Pérez de Cuéllar Complex.

#### Jury

The jury for the PREMIFIC 2010 was composed of renowned personalities linked to the microfinance, microenterprise, social effort promotion, and trade and communication spheres: Jimena de la Quintana, Graciela Fernández Baca, Janina León Castillo, Ximena Zavala Lombardi, Narda Sotomayor, Fernando Villarán, Francisco Dumler, Juan Carlos Proaño, Carlos Drago y Luis Vargas Aybar.

Citi Foundation





## Reception of proposals

|   |                       |
|---|-----------------------|
| LAUNCH DATE   | 04-aug                |
| PROPOSAL SUBMISSION DATE                            | From 04 aug to 04 oct |
| Extension of the proposal submission date           | 15-oct                |
| PRE-ASSESSMENT DATE – volunteers                    | From 15 to 18 oct     |
| DATE – Jury first revision                          | 25-oct                |
| DATE - Jury second revision (winners' announcement) | 08-nov                |
| AWARDING DATE                                       | 30-nov                |

PREMIC 2010 received 40 files presented by financial institutions with the following proposals of businessmen from microenterprises:

| Categories | Proposals |
|------------|-----------|
| Production | 25        |
| Trade      | 8         |
| Services   | 7         |
| Total      | 40        |

### PREMIC 2010 participants:

- 40 micro entrepreneurs: 18 men (45%) and 22 women (55%).
- 15 financial institutions: Categories Production (25), Trade (08) and Services (07).
- 18 localities within the country participated in the award.

### Financial Institutions that presented proposals

| Nr | Entities taking part         | Nr H | Nr M | Nr of proposals |
|----|------------------------------|------|------|-----------------|
| 1  | Banco de Crédito             | 1    | 0    | 1               |
| 2  | Caja Sullana                 | 6    | 2    | 8               |
| 3  | Caja Trujillo                | 2    | 1    | 3               |
| 4  | Caja Paita                   | 0    | 1    | 1               |
| 5  | Caja Arequipa                | 4    | 1    | 5               |
| 6  | Caja Cusco                   | 0    | 1    | 1               |
| 7  | Caja Huancayo                | 2    | 3    | 5               |
| 8  | Caja Maynas                  | 0    | 2    | 2               |
| 9  | Coop San Isidro              | 0    | 1    | 1               |
| 10 | Coop Santo Cristo de Bagazan | 0    | 1    | 1               |

Citi Foundation



ACCION



Perú



|       |                              |    |    |    |
|-------|------------------------------|----|----|----|
| 11    | Coop Santo Domingo de Guzmán | 1  | 0  | 1  |
| 12    | Edpyme Proempresa            | 1  | 3  | 4  |
| 13    | Edpyme Solidaridad           | 0  | 1  | 1  |
| 14    | Finca Perú                   | 0  | 5  | 5  |
| 15    | Fondepes                     | 1  | 0  | 1  |
| Total |                              | 18 | 22 | 40 |

### Origin of each proposal

We enclose a detailed map of the proposals' original localities. In this map, we highlight the PREMIO 2010 winners' original locality.

Citi Foundation





# PREMIC 2010 WINNERS



Citi Foundation





## Results

PREMIC 2010 winners:

Excellence Award:  
None

Category Production:

1º Place: Julio Zevallos Casafranca from Barranca, Lima.

2º Place: Hugo Torrillo Olivas from Arequipa.

3º Place: Paulina Evangelista Aguilar from Huancavelica

Category Trade:

1º Place: Winkler Picón Santiago from Huancayo.

2º Place: Nieves Palomino Palomino from Ayacucho.

3º Place: None

Category Services:

1º Place: None

2º Place: Olivia Ascoy Noriega from Trujillo.

3º Place: Luz Chipana from Ayacuchoah

Innovation

Category Production: Paulina Evangelista Aguilar from Huancavelica

Category Trade: None.

Category Services: None.

## BRIEF REVIEW OF THE WINNERS - PREMIO 2010

### CATEGORY PRODUCTION

#### FIRST PLACE:

**Micro entrepreneur's name: Julio Zevallos Casafranca**

**Microenterprise's name: Ruth -Gen**

**Financial Institution: Caja Sullana**

**City: Barranca - Lima**

The entrepreneur Julio Zevallos Casafranca's success was born out of his creativity and responsible commitment for the environment protection. Zevallos Casafranca produces

Citi Foundation



ACCION







and sells ecological fertilizer, called Bio Acopez, which is made of 80% fish flour and 20% vegetable organic compounds. It means that it is ecological fertilizer made of out residues from flour companies and local fishing ships, which after a very rigorous process, are turned into a beneficial product for fruit and vegetable agricultural fields.

Bio Acopez is already registered in Indecopi (National Institute for the Defense of Competition and Intellectual Property), and it sells its products within Barranca, Huancayo, Tarma, Jauja, and Casma.

### **SECOND PLACE**

**Micro entrepreneur's name: Hugo Tarrillo Olivas**

**Microenterprise's name: Forraje Hidropónico EIRL**

**Financial Institution: Caja Arequipa**

**City: Arequipa**

Hugo Tarrillo Olivas is an example of entrepreneurship. His talent and dedication led him to create an enterprise dedicated to the production of hydroponic green forage modules, which are tools that allow the plants' to develop with less water consumption.

Just in 10 years, Tarrillo Olivas, with the support of the *Caja of Arequipa*, has achieved to enter successfully into the organic farm installation, guinea pig breeding and dairy cattle market within seven regions of Peru. Furthermore, he counsels and teaches the farmers the best way to feed and manage the dairy cattle in the south zone of our country.

### **THIRD PLACE- INNOVATION RECOGNITION**

**Micro entrepreneur's name: Paulina Evangelista Aguilar**

**Microenterprise's name: Aspersores Andinos "July y Vanessa"**

**Financial Institution: Caja Huancayo**

**City: Huancavelica**

Paulina Evangelista constitutes an innovation and progress example in our country; she is a young woman, who just having four years of experience fabricating Aspersores Andinos (Andean Sprinklers), managed to obtain a patent in the fabrication of this particular tool.

Paulina, sponsored by her husband Walter Sánchez, has designed an innovative sprinkler system that employs a low water pressure, thus allowing a direct installation of the irrigation channels or springs, without needing a reservoir or water pipes, and saving money and time to the farmers of the zone.

Last year, her sales have increased thanks to a loan of the Caja Huancayo, which made possible the mobilization of her product in different regions of the country showing the advantages of her sprinklers.

Citi Foundation



ACCIÓN



Perú



## **CATEGORY TRADE**

### **FIRST PLACE**

**Micro entrepreneur's name: Winkler Picón Santiago**

**Microenterprise's name: Comercializadora Picón**

**Financial Institution: Caja Huancayo**

**City: Huancayo**

Example of courage and dedication. Winkler Picón Santiago started his business with just a portable kerosene kitchen and selling quail eggs. Now he sells 350 thousands eggs each month. For that purpose, he counts with 18 carts with their own portable gas kitchen that go all over the city of Huancayo offering boiled eggs. Furthermore, he delivers to bodegas (grocery stores) eggs of great quality that are packed, and display his own personal stamp. His dedication and perseverance allow him to grow in the market. He obtained a loan from the Caja Huancayo and regularized his situation as a micro entrepreneur. Nowadays, he supports other people offering them work opportunities in an independent way. Winkler Picón's big dream is to have a plot of land, which makes it possible for him to have his own farm.

### **SECOND PLACE**

**Micro entrepreneur's name: Nieves Palomino Palomino**

**Microenterprise's name: Kayllapiña**

**Financial Institution: Finca Perú**

**City: Ayacucho**

Nieves Palomino Palomino is an enterprising woman. Kallaypiña started as a simple restaurant with a good cook, cleanliness and quality attention that managed to conquer the tourists and locals with discerning palate.

Nowadays, Kallaypiña is a recreation center for tourists known for offering the best regional food, this virtue has turned the place into an ideal place to hold important events such as marriages, quinceañeros (sweet sixteen parties), and graduation parties.

Nieves Palomino works with the same dedication and effort from that of day one. She has been 12 years in the business, and she has been working for 11 years with Finca Perú, financial institution that supported her and still supports her with her growth plans as a micro entrepreneur.

Citi Foundation



**ACCIÓN**





## **CATEGORY SERVICES**

### **SECOND PLACE**

**Micro entrepreneur's name: Olivia Ascoy Noriega**

**Microenterprise's name: E.C. Santa María Reina**

**Financial Institution: Caja Trujillo**

**City: La Libertad**

The success story of Olivia Ascoy Noriega started with her retirement. After being a teacher and gathering more than 25 years of experience, Olivia and her husband, also a teacher, decided to improve the formative level in their locality, and opened their own educational center.

E.C. Santa María Reina appeared in a difficult scenario because of the competition, however, Olivia and her husband did not back out, and entered the market offering something that their competitors did not: a value-based modern education.

Olivia, her husband, as well as the teacher's staff, with whom they work, managed to make the institution well-known, and the student body grew from 30 to 300 students in early childhood education, primary and secondary levels.

Caja Trujillo supported them and made it possible that Olivia Ascoy counts with her own premise, in which she can continue to offer the best education with an appropriate infrastructure.

### **THIRD PLACE**

**Micro entrepreneur's name: Luz Chipana Barrientos**

**Microenterprise's name: Cosmográfica SRL**

**Financial Institution: Finca Perú. Banco Comunal Granito de Mostaza. (Community Bank Granito de Mostaza)**

**City: Ayacucho**

Luz Chipana Barrientos started her business 10 years ago with just a little copy machine, but she was eager to grow and develop as a businesswoman. After several months of effort and savings, she managed to buy her first plotter, machine that allowed her to make more income, with which she could improve all of her services in accordance with her clients' needs. In her locality, she is very well-known, since she offers a high quality service in printings, enlargements and reductions of plans, and recently, with the aid of the Community Bank Granito de Mostaza of Finca Perú, she has achieved to import a modern machine to print high resolution digital photos.

Citi Foundation



Perú





### Microenterprise Award (PREMIC 2010) Context

PREMIC 2010 is an award that counts with the support from three institutions: Citibank, UNDP, and International Action. It is promoted within 28 countries: Argentina, Bangladesh, Brazil, China, Colombia, Costa Rica, Egypt, El Salvador, Dominican Republic, Guatemala, India, Indonesia, Jordan, Lebanon, Mexico, Morocco, Nigeria, Pakistan, Panama, Peru, Philippines, Poland, Russia, South Africa, Turkey, Uganda, Venezuela, and Vietnam.

This year, the amount of Peruvian participants decreased in relation to last year:

| Categories | 2010 | 2008 | 2007 | 2006 |
|------------|------|------|------|------|
| Trade      | 8    | 39   | 25   | 10   |
| Services   | 7    | 28   | 30   | 10   |
| Production | 25   | 57   | 36   | 39   |
| Innovation | 0    | 0    | 0    | 3    |
| Total      | 40   | 124  | 91   | 62   |

- First of all, we must bear in mind that the Microenterprise Award – PREMIFIC 2010 was resumed after one-year absence. This award did not take place since 2008. Therefore, the strategies and actions must have been reinforced to position the Award back into the target public, and to reclaim the places within the financial institutions.
- It is a nationwide Award, but the organizers do not have offices in every locality. However, we have received proposals from 18 localities of the coast, mountains and jungle, representatives from the North, Center and South of the country.
- PREMIFIC 2010 wants to highlight the formality; therefore the organizers consider the institutional information as a requirement, since it corroborates this status.
- Furthermore, it is intended that the participants be microenterprises that use the banking system, in other words, it is intended to highlight the direct bank-client relationship, since it emphasizes the importance of the microcredit.
- On the other hand, it should be mentioned that during 2009 and 2010, some institutional changes took place within the financial sector, for instance, microcredit

Citi Foundation





institutions mergers and acquisitions that have influenced the response towards the award announcement.

- The micro entrepreneurs were summoned by different entities to participate in various awarding of prizes: Award to Female Micro entrepreneur, Successful Entrepreneur Award, Stamp in Recognition Made by Peruvian Women, among other announcements aimed at promoting the microenterprise and entrepreneurship.
- Additionally, there was an aggressive investment in publicity for other awards. The PREMIO 2010 budget focuses mainly in the micro entrepreneur and microenterprise awards.

About the applications:

- Concerning other awards, the application process was direct, in other words, the micro entrepreneur and/or microenterprise apply directly with the organizer.
- For the PREMIO 2010, only the financial institutions present the micro entrepreneurs' proposals.
- During the announcement stage, we received some queries from micro entrepreneurs, since they wanted to participate, but they did not fulfill all the requirements due to the fact that they did not use the bank system.

**e. Citi Engagement**

The files' pre-qualification of the micro entrepreneurs that applied for PREMIO 2010, was in charge of:

- Citibank volunteers
- Volunteers from the Pontifical Catholic University of Peru (Pontificia Universidad Católica del Perú - PUCP)

Both groups were trained by Juan Carlos Proaño, International Action Representative.



## f. Program Visibility

### In accordance with the strategy– PREMIO 2010 wanted:

- To promote the vital role that the microcredit plays in the microenterprises' development, to encourage the micro entrepreneurs' innovation, and to highlight the best micro entrepreneurial practice.
- To contact the financial institutions, thus encouraging their best micro entrepreneurs to apply.
- To look for active participation of Federations, Associations, NGOs, Departments, and others at a national level, such as allied entities, to announce among their associates the Microenterprise Award, which will allow it to disseminate widely with impacts on plain and audiovisual media as well as on websites.

### Actions

- **Contact the financial institutions.** The direct contact with the institutions allowed us to know each entities' expectative towards the micro entrepreneurs' award organized by the Citi, UNDP, and International Action. All the institutions that were contacted:

| Contacted institutions  | Nr. |
|---|-----|
| Banks   | 9   |
| Cajas Municipales y Rurales (Municipal and rural credit unions)   | 21  |
| Financial companies   | 8   |
| Cooperatives  | 54  |
| Edpymes (Entities for development of small and micro enterprises) | 10  |
| Associations and Federations                                      | 15  |
| TOTAL   | 117 |

- **Contact strategic allies.** To contact the so-called strategic allies allowed the PREMIO 2010 to have dissemination not only through the media. These allies helped us with the award's dissemination by displaying the PREMIO 2010 banner on their websites. The same process was followed with the financial institutions.

Citi Foundation





| Displayed Digital Banner | Nr. |
|--------------------------|-----|
| Financial Institutions   | 14  |
| Strategic Allies         | 12  |
| NGOs                     | 3   |
| Regional Governments     | 8   |
| Total                    | 37  |

- **Dissemination through the media:** PREMIC 2010 managed to be widely disseminated through the media. A summary is shown here below and then, in detail, the appearances in the media are displayed:

#### Appearances in the National Media - Summary

| Media                      | Appearances | Aprox. Cost in accordance with publicity rates |
|----------------------------|-------------|--|
| Print media                | 30          | 37,172.66                                      |
| Audovisual Media           | 18          | 3,018.20                                       |
| On-line Media              | 34          | 14,715.20                                      |
| PREMIC banners on websites |             | ----   |
| <b>Total</b>               | <b>82</b>   | <b>54,906.06</b>                               |

#### Appearances in the National Media – Details for each Media

##### Print Media

| Date       | Newspaper                  | Headline                                      | Cm2 | Cost US\$ |
|------------|----------------------------|---|-----|-----------|
| 08/05/2010 | La República               | The Micro entrepreneurs will receive an award | 73  | 529,91    |
| 08/06/2010 | El Ciclón - Chiclayo       | Micro entrepreneurs and Innovators            | 78  | 66,83     |
| 08/08/2010 | El Comercio - Mi Empresa   | The importance of knowing how to fulfill      | 453 | 7.748,00  |
| 08/11/2010 | La Primera – Microfinanzas | 2010 APEC Pyme Summit                         | 200 | 1.356,00  |

Citi Foundation



|            |                            |   |        |          |
|------------|----------------------------|---|--------|----------|
| 08/13/2010 | El Peruano                 | Peru offers more business areas for the Micro and Small Enterprise                            | 656    | 6.677,42 |
| 08/13/2010 | Expresión – Chiclayo       | Fifth PREMIC 2010   | 165    | 126,72   |
| 08/17/2010 | La Industria – Trujillo    | Award for the Micro entrepreneurial innovation  | 208    | 1.056,64 |
| 18/18/2010 | La Primera – Microfinanzas | An award for microenterprises was launched  | 194    | 1.315,32 |
| 09/01/2010 | La República Norte         | Micro entrepreneurs will be awarded 29 thousand dollars                                       | 55     | 108,46   |
| 09/01/2010 | La Industria Trujillo      | Micro entrepreneurs. Award for the best   | 90     | 456,97   |
| 09/03/2010 | Perú Norte Chiclayo        | Citibank and PREMIC 2010  | 123,2  | 118,27   |
| 09/05/2010 | Perú 21                    | Tips  | 13,6   | 55,98    |
| 09/05/2010 | Diario del Cusco           | Innovative and enterprising Micro entrepreneurs from around the country will receive an award | 266    | 142,90   |
| 09/05/2010 | El Pueblo Arequipa         | Innovative micro entrepreneurs will receive an award  | 107,25 | 110,47   |
| 09/07/2010 | Correo Ica                 | Support for microenterprises is promised  | 68,8   | 115,58   |
| 09/07/2010 | El Tiempo Piura            | Opportunity to win thousands of dollars. Award to the Microenterprise.                        | 208    | 320,32   |
| 09/08/2010 | Correo Huancayo            | PREMIC 2010. Micro entrepreneurs will receive an award  | 138    | 231,84   |



|              |                             |  |                |                  |
|--------------|-----------------------------|--|----------------|------------------|
| 09/08/2010   | La Opinión Ica              | Provincial Municipality supports the fifth Microenterprises Award organized by UNDP and other institutions | 225            | 139,30           |
| 09/09/2010   | Ojo                         | Microenterprise  | 24,8           | 280,17           |
| 09/15/2010   | Correo Tacna                | PREMIC 2010. Mypes will be awarded 29 thousand dollars   | 148,5          | 249,48           |
| 09/16/2010   | La Voz de Ica               | Micro entrepreneurs from around the country will receive an award  | 120            | 102,00           |
| 09/22/2010   | La Voz de Huamanga Ayacucho | Enterprising and innovative Micro entrepreneurs from around the country will receive an award              | 240            | 192,90           |
| 11/28/2010   | Semana Económica            | Other Events   | 10..44         | 61,18            |
| 12/01/2010   | La República                | Enterprising Peruvians will receive an award   | 51             | 370,21           |
| 12/02/2010   | Trome - Supl. Lima East     | The best micro entrepreneurs will receive an award   | 625            | 4.443,75         |
| 12/02/2010   | Expreso                     | Award  | 35,1           | 91,96            |
| 12/04/2010   | Expresión - Chiclayo        | Micro entrepreneurs from around the country will receive an award  | 192            | 184,32           |
| 12/05/2010   | El Comercio - Mi Empresa    | The Triumph of the "micros"  | 553,5          | 9.466,92         |
| 12/07/2010   | La Hora - Piura             | Premic 2010  | 150            | 214,50           |
| 12/07/2010   | La Industria – Chiclayo     | Micro entrepreneurs from around the country will receive an award  | 225            | 293,91           |
| 12/12/2010   | La República                | Peruvian Micro entrepreneurs will receive an award   | 75             | 544,43           |
| <b>Total</b> |                             |  | <b>5761,75</b> | <b>37.172,66</b> |



## Audovisual Media

| Date       | Media                                   | Cat   | Main Story   | Time (sec) | Cost US\$ |
|------------|---|-------|--|------------|-----------|
| 08/18/2010 | Radio Santa Victoria - Chiclayo         | Radio | Microenterprise Award PREMIC 2010 Launching                  | 293        | 49.81     |
| 08/20/2010 | Radio Melodía – Arequipa                | Radio | Microenterprise Award PREMIC 2010 Launching                  | 203        | 48.72     |
| 08/08/2010 | Radio 960 El Pueblo – Arequipa          | Radio | Microenterprise Award PREMIC 2010 Launching                  | 183        | 31.11     |
| 09/02/2010 | Radio JHC Chiclayo                      | Radio | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 158        | 42.66     |
| 09/02/2010 | Radio Star Chiclayo                     | Radio | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 158        | 42.66     |
| 09/02/2010 | Radio Fuego Chiclayo                    | Radio | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 61         | 8.90      |
| 09/02/2010 | Radio Estación Caribe Chiclayo          | Radio | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 264        | 34.90     |
| 09/02/2010 | Radio Digital Chiclayo                  | Radio | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 180        | 25.80     |
| 09/03/2010 | UCV (César Vallejo University) Trujillo | Tv    | Citibank and UNDP launch a Microenterprise Award PREMIC 2010 | 71         | 56.80     |
| 09/10/2010 | Radio Cutivalú Piura                    | Radio | Interview to Narda Sotomayor, PREMIC 2010 Jury               | 416        | 41.60     |
| 09/15/2010 | Radio Oasis Tacna                       | Radio | Interview to Juan Carlos Proaño about PREMIC 2010            | 431        | 25.70     |
| 09/16/2010 | Radio Pachamama Puno                    | Radio | Interview to Juan Carlos Proaño about PREMIC 2010            | 194        | 97.00     |

Citi Foundation



ACCION



Perú



|              |                              |       |  |             |                 |
|--------------|------------------------------|-------|--|-------------|-----------------|
| 09/17/2010   | Radio Universal Cusco        | Radio | Citibank and UNDP launch a Microenterprise Award PREMIEC 2010                    | 264         | 44.88           |
| 09/22/2010   | TV Perú Noticias             | Tv    | Interview to Rebeca Arias - PREMIEC 2010 Mention                                 | 56          | 156.80          |
| 09/23/2010   | Radio El Pueblo 960 Arequipa | Radio | Interview to Francisco Dumler about PREMIEC 2010                                 | 524         | 89.08           |
| 11/30/2010   | Willax TV                    | Tv    | Paulina Evangelista declarations, PREMIEC 2010 winner.                           | 137         | 410.90          |
| 11/30/2010   | Willax TV                    | Tv    | Winkler Picón declarations, PREMIEC 2010 winner.                                 | 165         | 494.88          |
| 12/08/2010   | TV Perú Noticias             | Tv    | Visión Económica – Interview to the micro entrepreneur Julio Zevallos Casafranca | 470         | 1,316.00        |
| <b>Total</b> |                              |       |  | <b>4228</b> | <b>3,018.20</b> |

#### On-line Media

| Date       | Media            | Headline  | Pant | Cost US\$ |
|------------|------------------|---|------|-----------|
| 08/02/2010 | Mype Newspaper   | Microenterprise Award PREMIEC 2010  | 2    | 170.00    |
| 08/03/2010 | Pressperu        | The best microenterprises will receive an award PREMIEC 2010  | 1    | 110.00    |
| 08/04/2010 | Agencia Digital  | Enterprising and innovative Micro entrepreneurs from around the country will receive an award               | 3    | 270.00    |
| 08/04/2010 | Microfinanzas.pe | PREMIEC 2010: Enterprising and innovative Micro entrepreneurs from around the country will receive an award | 3    | 660.00    |

Citi Foundation



ACCION



Perú



|            |                                  |   |   |          |
|------------|----------------------------------|---|---|----------|
| 08/04/2010 | Willax TV                        | Peruvian Economy grows healthily  | 1 | '-----   |
| 08/05/2010 | Andina Web                       | Peru counts with the conditions to reduce poverty to 25%, pointed out the UN.                           | 3 | 1,950.00 |
| 08/05/2010 | RPP Web                          | Award for the best microenterprises: PREMIC 2010  | 1 | 1,150.00 |
| 08/05/2010 | Twitter RPP                      | Award for the best microenterprises   | 1 | '-----   |
| 08/09/2010 | Pymex                            | Microenterprise Award: The importance of knowing how to fulfill   | 3 | '-----   |
| 09/06/2010 | Cajamarcaopina.com               | Enterprising and innovative Micro entrepreneurs from around the country will receive an award           | 2 | 50.00    |
| 09/07/2010 | Correo Web Ica                   | Municipality of Ica is committed to support the microenterprises  | 1 | 380.00   |
| 09/07/2010 | Panorama Cajamarquino Front Page | Enterprising Micro entrepreneurs will receive an award  | 1 | 232.20   |
| 09/07/2010 | Panorama Cajamarquino            | Enterprising Micro entrepreneurs will receive an award  | 2 | 357.20   |
| 09/07/2010 | Justo Medio Front Page           | PREMIC 2010 will give awards to enterprising and innovative micro entrepreneurs from around the country | 1 | 360.00   |
| 09/07/2010 | Justo Medio                      | PREMIC 2010 will give awards to enterprising and innovative micro entrepreneurs from around the country | 3 | 1,080.00 |



|            |                            |  |   |        |
|------------|----------------------------|--|---|--------|
| 09/13/2010 | Enterese.net               | Enterprising and innovative Micro entrepreneurs from around the country will receive an award in PREMIC 2010 | 3 | 540.00 |
| 09/15/2010 | Correo Web Tacna           | PREMIC 2010. Micro and Small Enterprises will be awarded 29 thousand dollars                                 | 2 | 760.00 |
| 09/22/2010 | La Verdad de Iquitos       | Enterprising and innovative Micro entrepreneurs from around the country will receive an award                | 4 | 35.80  |
| 12/01/2010 | La República               | Enterprising Peruvians receive an award  | 1 | 460.00 |
| 12/01/2010 | Microfinanzas – Front Page | PREMIC 2010  | 1 | 400.00 |
| 12/01/2010 | Microfinanzas              | PREMIC 2010  | 1 | 200.00 |
| 12/01/2010 | Noticias Trujillo          | Client of Caja Trujillo won the Microenterprise Award  | 2 | 180.00 |
| 12/01/2010 | Valle Noticias             | Client casagrandina of Caja Trujillo won the Microenterprise Award   | 3 | 270.00 |
| 12/02/2010 | Chicama.pe                 | Casagrandina Olivia Ascoy was awarded as one of the best micro entrepreneurs nationwide                      | 3 | 270.00 |
| 12/02/2010 | Expreso                    | Award  | 1 | 210.00 |
| 12/02/2010 | Trujillo 2020              | A client from the Caja Trujillo won the Microenterprise Award  | 4 | 360.00 |
| 12/03/2010 | Orbita Agency              | Ecological Fertilizer Producer received the PREMIC 2010  | 2 | 400.00 |



|              |                                |   |           |                  |
|--------------|--------------------------------|---|-----------|------------------|
| 12/05/2010   | RPP                            | Awarding of prizes to best microenterprises PREMIC 2010       | 1         | 1,150.00         |
| 12/06/2010   | Agencia Digital                | Micro entrepreneurs from around the country received an award | 2         | 180.00           |
| 12/06/2010   | Business Empresarial - Portada | Micro entrepreneurs from around the country received an award | 1         | 400.00           |
| 12/06/2010   | Business Empresarial           | Micro entrepreneurs from around the country received an award | 2         | 400.00           |
| 12/06/2010   | Microfinanzas - Portada        | Premic 2010   | 1         | 400.00           |
| 12/06/2010   | Microfinanzas                  | Premic 2010   | 5         | 1,000.00         |
| 12/06/2010   | Press Perú                     | Micro entrepreneurs from around the country received an award | 3         | 330.00           |
| <b>Total</b> |                                |   | <b>70</b> | <b>14,715.20</b> |

We managed to disseminate PREMIC 2010 on **allied institutions' websites**, which are somehow related to micro entrepreneurs.

**Cajas Municipales  
(Municipal credit unions)**

|                |
|----------------|
| Caja Arequipa  |
| Caja Cajamarca |
| Caja Creinka   |
| Caja Cusco     |
| Caja Huancayo  |
| Caja Maynas    |

**Chambers of Commerce**

|                              |
|------------------------------|
| Cusco Chamber of Commerce    |
| Huancayo Chamber of Commerce |

Citi Foundation





|   |
|---|
| Arequipa Chamber of Commerce and Industry     |
| Lambayeque Chamber of Commerce and Production |
| Tacna Chamber of Commerce and Production      |

| Associations and Cooperatives  |
|--|
| Asomif Perú (Association of Microfinance Institutions of Peru)   |
| Guamán Poma Center   |
| Todos los Santos de Chota Cooperative  |
| Copeme (Consortium of Private Organizations to Promote the Development of Small and Micro Enterprises) |

| Government Entities            |
|--------------------------------|
| Amazonas Regional Government   |
| Arequipa Regional Government   |
| Ayacucho Regional Government   |
| Cajamarca Regional Government  |
| Huánuco Regional Government    |
| Ica Regional Government        |
| Lambayeque Regional Government |
| Piura Regional Government      |
| Tumbes Regional Government     |
| Municipality of Puno           |

| Others             |
|--------------------|
| Edpyme Solidaridad |
| Fenacrep           |
| Fogapi             |
| Manuela Ramos      |
| Proempresa         |
| Profinanzas        |

Citi Foundation





**g. Program Expenditures**

The 2010 Microenterprise Award's (PREMIC 2010) expenditures summary is shown in the next page:

Citi Foundation







| Line Items (Please add or revise line items as needed)  | 2010 Budget Plan | 2010 Actuals     |
|---|------------------|------------------|
| <b>Exchange Rate Used for Budgeting Purposes (USD)</b>  |                  |                  |
| <b>I. PUBLICITY CAMPAIGN</b>  | <b>11,000.00</b> | <b>12,382.32</b> |
| Stock exchanges   |                  |                  |
| Marketing materials (signage, fliers, posters, souvenirs, etc.)                               | 2,000.00         | 342.70           |
| Other multimedia (film productions, photography, etc.)  | 2,000.00         | 1,017.88         |
| Translation services  | 500.00           | 169.40           |
| Consultant  | 5,500.00         | 8924.73          |
| Envío de invitaciones, evento de lanzamiento  | 1,000.00         | 1927.61          |
| <b>II. TRANSPORTATION &amp; LOGISTICS FOR CEREMONY</b>  | <b>5,000.00</b>  | <b>4,655.56</b>  |
| Transportation for finalists  | 2,000.00         | 213.74           |
| Lodging and food for finalists (if applicable)  | 1,000.00         | 525.36           |
| Food for attendees  | 1,000.00         | 602.15           |
| Conference materials (agenda books, stationary, etc.)   |                  |                  |
| Application forms (copies, postage, etc.)   | 500.00           | 580.62           |
| Invitations to the ceremony   | 500.00           | 523.60           |
| Renting of tables and chairs  |                  |                  |
| Other multimedia (film productions, photography, etc.)  |                  | 1,067.42         |
| <b>III. EXPENSES FOR COORDINATORS, PARTNERS AND JUDGES</b>                                    | <b>1,500.00</b>  | <b>661.78</b>    |
| Transportation to venue   |                  |                  |
| Transportation for judges to finalist's businesses  |                  |                  |
| Gifts for judges, speaker(s), members of the Advisory Council, etc. (In-kind gifts preferred) |                  |                  |
| Breakfast/luch Judges meetings  |                  | 480.89           |
| Gifts for loan officers   |                  | 180.89           |
| <b>IV. VENUE FOR THE CONTEST AND AWARDS CEREMONY</b>  | <b>1,500.00</b>  | <b>-</b>         |
| Renting space for launching the contest (if applicable)                                       |                  |                  |
| Renting rooms for the final rounds and judging  |                  |                  |
| Renting a room for finalists  |                  |                  |
| Renting space for refreshments/food   |                  |                  |
| Renting space for the awards ceremony   |                  |                  |
| <b>V. PRIZE MONEY</b>   | <b>29,000.00</b> | <b>17,000.00</b> |
| Prizes for awards winners   | 8,000.00         | 8,000.00         |
| Prizes for runners up   | 21,000.00        | 9,000.00         |
| Consolation prizes  |                  |                  |
| Prizes for loan officers (if applicable)  |                  |                  |
| <b>VI. OTHER GENERAL &amp; ADMINISTRATIVE EXPENSES</b>  | <b>3,365.69</b>  | <b>2,024.84</b>  |
| Telephone/fax/internet  |                  |                  |
| Postage   |                  | 871.00           |
| Office supplies   | 500.00           |                  |
| Other printing and duplicating  | 1,000.00         | 1,153.84         |
| Other   | 1,865.69         |                  |
| <b>VII. CONTINGENCY FUND</b>  |                  |                  |
| <b>&lt;VIII. INSERT HERE OTHER LINE ITEMS (PLEASE SPECIFY)&gt;</b>                            |                  |                  |
|   | 51,365.69        | 36,724.50        |

Citi Foundation





#### **h. Annexes (Optional)**

Annex 1 – Executed designs

Annex 2 – Published notes

Annex 3 – List of award participants

Citi Foundation



**ACCION**

