



28th CIBP Congress: an event of the 2012 International Year of Cooperatives

New York - USA, 20 November 2012



Confédération Internationale des Banques Populaires (CIBP)

CIBP represents worldwide banking and financial institutions specifically targeted at supporting the development of small and medium enterprises and individual customers



CIBP member organisations

CIBP has member organisations in 4 continents



22 countries

Decentralised structures

National and regional networks

Involved in the local economic life

***“We cooperate, develop common projects,
exchange our best practices, interact
and refer our customers”***

CIBP Congress

The CIBP Congress is held every three years and is one of the main events of the Confederation. It gathers delegates from all member organisations from local and central entities.

The Congress deals with topics of common strategic interest for all CIBP members and attracts a large number of high-ranking personalities in the finance and credit field.

In the frame of the UN 2012IYC

28th CIBP Congress Marrakech 21- 23 October 2012

The CIBP Congress was a worldwide event for member organisations in all their dimensions (local, regional, central) who gathered to exchange their views on their business models and on vital topics to the co-operative future.



28th CIBP Congress Marrakech 21- 23 October 2012

“What kind of growth strategies could our member organisations foresee for the future?”

Sub-themes of interest:

- Are our governance mechanisms adapted to conduct future growth?
- How to regain our customers’ trust with regards to the complex development of our financial institutions?



300 participants from 17 countries







29th CIBP
CONGRESS

How to adjust strategies to new environment, upcoming regulations such as Basel III and the consequences on cooperative banks strategies

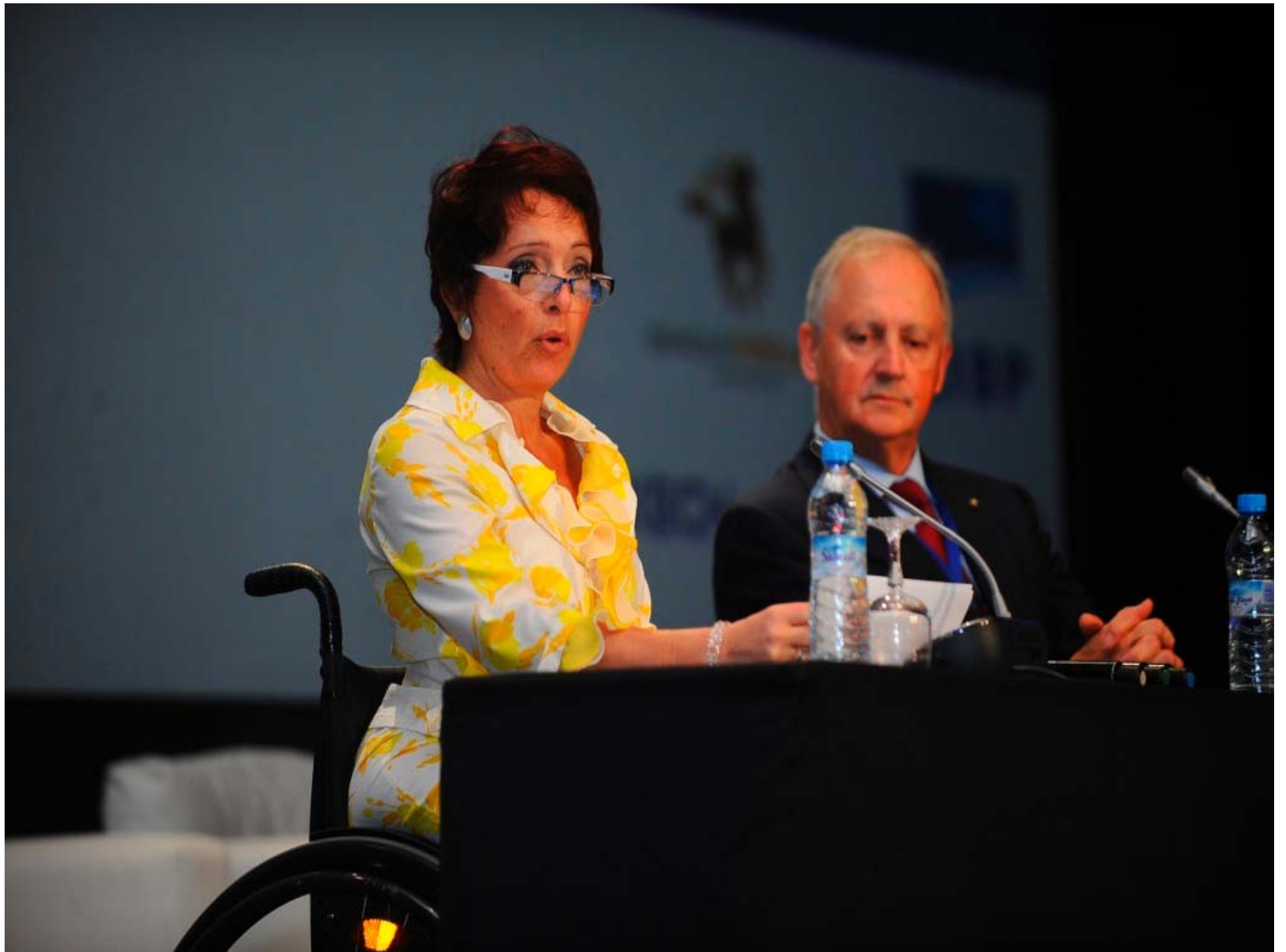


MAQUINETA - C

40 Prominent speakers

- Moroccan Institutions
- International Organisations' leaders
- Cooperative Banks Leaders and Top Managers
- University Professors
- Customers and members testimonials
- Internationally renowned Consultant Observers
- Rating agencies





Congress sessions

- **HOW TO ADAPT STRATEGIES TO THE NEW REGULATORY ENVIRONMENT AND CONSEQUENCES FOR COOPERATIVE BANKS**
- **COOPERATIVE GOVERNANCE**
- **HOW TO RESTORE THE IMAGE OF COOPERATIVE BANKS**
- **CUSTOMER TRUST AND LOCAL RELATIONS**
- **HOW TO BETTER COOPERATE**



28TH CIBP
CONGRESS



Monique F. LEROUX

*Chair of the Board, President and Chief
Executive Officer, Desjardins Group*



 CIBP
MARRAKECH - OCTOBER 2012



Main outcomes

- **Cooperative banks are more resilient than their competitors**
- **Cooperative banks need to reinforce their cooperative identity and better promote it**
- **Cooperative banks have to protect their members' long term interests**
- **Cooperative banks must continue to boost in a sustainable way the real economy and finance SMEs**
- **Cooperative banks must act locally thinking globally and reinforce networks to support their customers doing international activities**

CIBP Roadmap

- **The launch of a wide-ranging communication campaign targeting governments and regulators for the recognition of our specificities;**
- **The development of a charter of popular and cooperatives banks incorporating, within a multilateral framework, our values and our commitments to support the real economy (Very Small Enterprises, SMEs, ...) and responsible and sustainable development;**



CIBP Roadmap

- **The formation and the launch of working groups on :**
 - **Competitiveness and innovation**
 - **Governance and financial instruments dedicated to popular and cooperative banks;**
- **The definition of a framework for cooperation between our members banks, whether through bilateral or multilateral cooperation.**



Thank you very much!

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