



Findeter 
Banca de Desarrollo Territorial

Strategic Plan 2023-2026

Transforming Territories

Photo: Intercambiador vial, Sabaneta, Antioquia.

Superior purpose

What moves us everyday?

Improve the quality of
life of Colombians.



VISION:

By 2026 we will be the Development Bank recognized for contributing to the territorial strengthening and financial inclusion, through sustainable and innovative solutions.

MISSION:

We are the strategic partner of the National Government and Territorial Entities for the planning, structuring, financing and execution of sustainable projects that transform territories.

4 Spotlights

1. Socioeconomic gaps and regional inequalities

- Closing socioeconomic gaps.
- Reduce development inequalities between regions.
- Support the management of territorial governments in the most lagging areas.
- Establish priorities for regional development projects.
- Generate regional capabilities.
- Regional development studies.
- Integrate: nation – territory – community.
- Improve understanding of the organization's stakeholders.
- State financing vehicle.
- Maximize social contribution in projects that close gaps.
- Maximize socioeconomic contribution in more lagging entities.
- Prioritize projects with social impact indicators.

3. Social responsibility and financial balance

- Generation of sufficient economic profitability.
- Responsibility with the entity's resources.
- Risk Management for integration with new actors.
- Seek operational efficiency in resource management, project execution and own investments.

2. Adaptation to climate change and energy transition

- Promote projects that contribute to environmental sustainability.
- Energy transition.
- Green taxonomy.
- Adaptation to climate change.

4. Human talent and organizational culture open to change

- Have human capital open to change.
- Develop skills to anticipate new situations.
- Promote digital transformation that generates value for the entity.
- Inclusive and transformative leadership.
- Reaffirm and maintain balance between family, personal and work life

PURPOSE: Improve the quality of life of the neediest Colombians

F1. Socioeconomic gaps and regional inequalities

F2. Adaptation to climate change and energy transition

F3. Social responsibility and financial balance

F4. Human talent and organizational culture open to change

01 Communities

1. Generate impact in the territory that promotes economic and social growth of all regions of the country by promoting sustainable and inclusive financing.

2. Strengthen technical assistance and the transfer of capabilities to the territories.

02 Competitiveness

Processes in which we will highlight:

Research that contributes to territorial planning

Transforming regions Fund

Management of allies and suppliers

Strategic allies
(Ex. ET, DNP y Ministries)

3. Comprehensively manage risks to continue strengthening the control environment and decision making, aligned with national government policies.

4. Redesign and improve our products, processes and services through innovation to promote the inclusion of new actors and sectors.

03 Sustainability

5. Incorporate and strengthen best practices for economic, social and environmental profitability.

6. Efficiently manage our image, reputation, relationship and communication with our stakeholders.

7. Optimize profitability that guarantees the growth of our operation.

04 Knowledge and learning

8. Strengthen human talent with high-level skills, aligned with the organizational culture and quality of life.

9. Manage the information and digital transformation of our Entity.

PURPOSE: Improve the quality of life of the neediest Colombians

F1. Socioeconomic gaps and regional inequalities

F2. Adaptation to climate change and energy transition

F3. Social responsibility and financial balance

F4. Human talent and organizational culture open to change

01 Communities

- 1.1. Compliance with disbursements.
- 1.2. Financing municipalities and districts categories 3, 4, 5 and 6.
- 1.3. Projects with impact on the Popular Economy
- 1.4. Social Profitability.
- 1.5. Creation of lines that allow the financing of projects in popular economy.

- 2.1 Efficiency in the execution of resources in the territories.
- 2.2 Index of projects without alert.
- 2.3 Projects derived from solidarity contracting.

03 Sustainability

- 5.1 Project implementation principles of responsible banking.
- 5.2 SARAS Coverage.

- 6.1 Reputation index.
- 6.2 Final satisfaction of strategic allies

- 7.1 ROE before taxes
- 7.2 Intermediation margin
- 7.3 Gross portfolio growth
- 7.4 Compliance with gross income of the own portfolio
- 7.5 Excess return with respect to Reference portfolio

02 Competitiveness

Processes in which we will highlight:

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3.1 Compliance with the risk appetite framework

4.1 Product and service implementation index.
4.2 Prototyped innovation solutions

04 Knowledge and learning

8.1 Work environment index (IAL).
8.2 Organizational Culture Index.

9.1 PETI compliance index.
9.2 Availability of project information in the application

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