

Banco da Família, Associação Brasileira para o Desenvolvimento da Família

Financial services for micro and small entrepreneurs in the south of Brazil



Banco da Família, Associação Brasileira para o Desenvolvimento da Família (Banco da Família) provides financial services to micro and small entrepreneurs in the state of Santa Catarina and Rio Grande do Sul. From its main office in Lages it runs a network of agencies and service points across the two states. This allows Banco da Família to meet the large demand for microcredit in these areas. The organization has been active since 1988, when it was founded following an initiative of the Chamber of Businesswomen.

Santa Catarina's economy is largely based on agribusiness, textiles, ceramics, mining and ranching. Despite its small size it has a large population of 6.5 million people. Santa Catarina also has Brazil's most mature microfinance market, creating a welcome environment for small entrepreneurs. In 1999 the state ran a Trust Credit Programme which triggered the creation of a number of microfinance institutions (MFIs) across the state.

Banco da Família has a good track record in terms of transparency and client protection. Thanks to its status as a regulated OSCIP (Organização de Sociedade Civil de Interesse Público) it promotes and carries the PNMPO label (Programa Nacional de Microcrédito Produtivo Orientado) and the good practices towards clients are assured. Finally, Brazil has a stringent consumer protection policy offering additional protection.

Banco da Família has been an Oikocredit partner since 2005.

Partner info

FACTS	
Sector	Financial services
Website	www.bancodafamilia.org.br

SOCIAL PERFORMANCE	
Number of clients	24,136
Female clients	53.6%
Rural clients	8.3%
ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Social services	
Microinsurance	

Last synced with latest available data on: October 15, 2024

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