



## SICREDI CREDENOREG



It was founded in 2004 by **20** members.



CU created exclusively for public notaries, their employees and their family members.



**1.025** members



**5** employees



**900.000** net equity (USD)



**2** million USD in credit portfolio



**One** branch in Curitiba



**250.000** USD profit in 2015



**11** million USD in assets



**91%** of Net Promoter Score



World Credit  
Union Conference  
17 - 20 JULY

**BELFAST**

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2016



World Council  
of Credit Unions



Irish League  
of Credit Unions

# WHAT DO MEMBERS EXPECT FROM A CU?

Cooperative solutions that can help them expand their financial operations.



Internet Banking  
mobile



ATM



Debit and Credit Cards



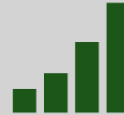
Personal Loan  
and Car Loan



Life, Home and  
Car Insurance



Checking Account



Investment Funds



Savings Account

# HOW TO BE BIG, BEING SMALL?

## How a small CU as Credenoreg be sustainable?

Due to Sicredi systemic organizational model and the use of a single brand for various cooperatives which have no international references. The systemic approach to significant gains increases the CU's ability to compete with large financial conglomerates.



Over  
**3.1** million  
members



Over  
**19.3** thousand  
employees



**120**  
affiliated  
credit unions

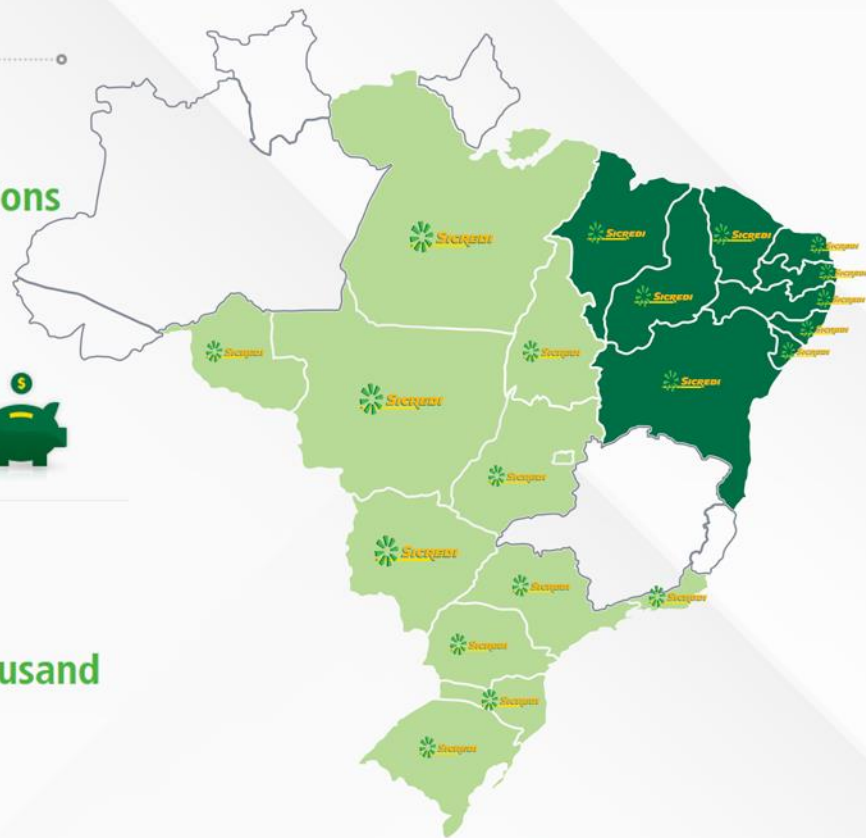
USD  
**16.7**  
billions  
in assets



USD  
**2.5**  
billions  
in net equity



USD  
**8.8**  
billions  
billion in  
credit portfolios



USD  
**467**  
millions  
in overages (amount divided  
between members)

Present in  
**20** states  
Brazilian



Over  
**1.4** thousand  
branches

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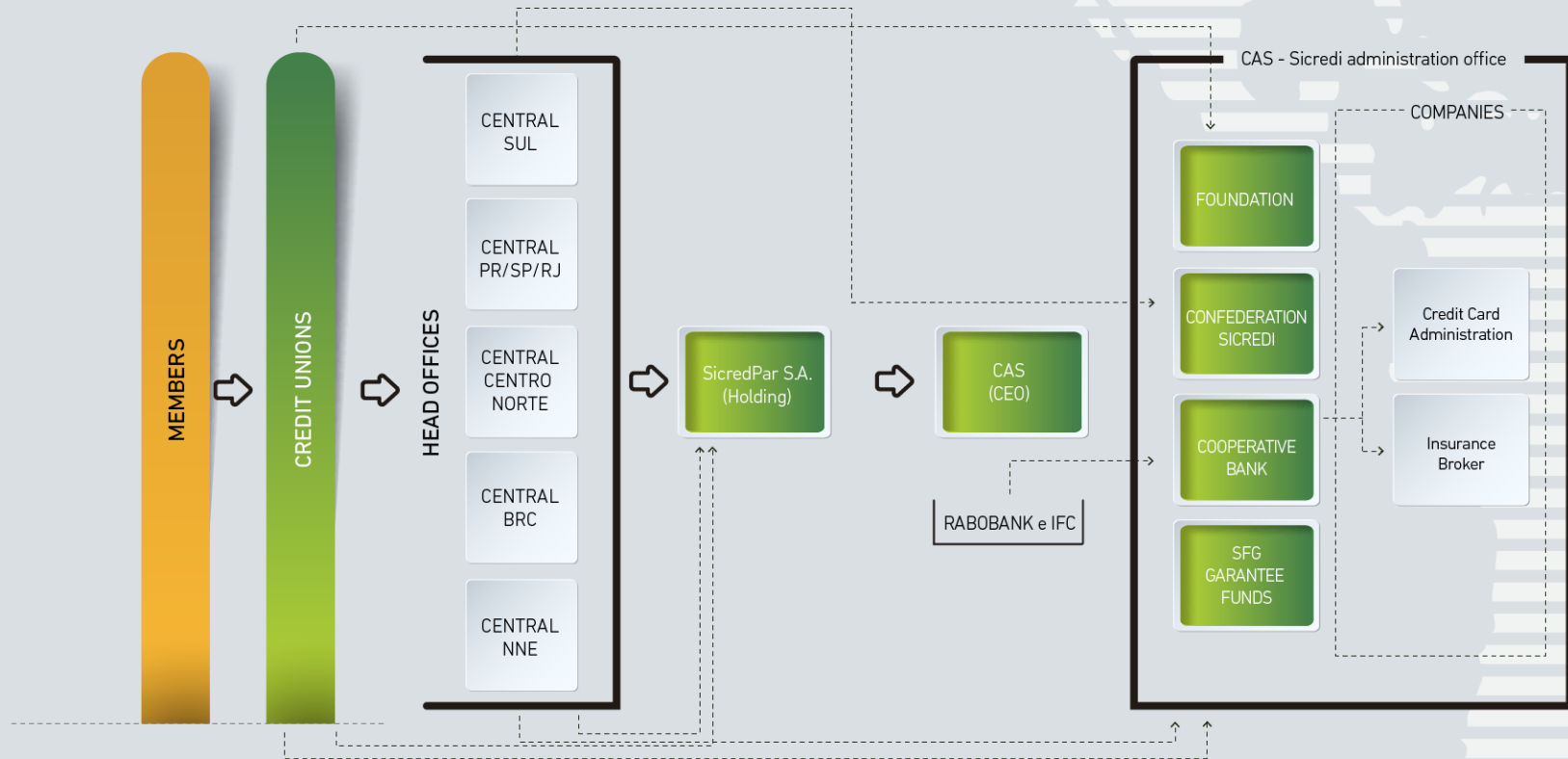


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# SICREDI ORGANIZATIONAL CHART





**GENTE  
QUE  
COOPERA  
CRESCE.**



[elisabeth\\_nikolofski@sicredi.com.br](mailto:elisabeth_nikolofski@sicredi.com.br)

Phone number 55-41-9942-8999

**Thank you**