



World Council

## Global Bridges Exchange—Guatemala

June 22-26, 2026



### Shared Services, Self-Regulation & SME Finance for Inclusion

This exchange will bring together leaders from credit unions, SACCOs and financial cooperatives to explore Guatemala's **MiCoope System** and **FENACOAC**—a nationally recognized cooperative network known for a **shared-services approach, risk-based self-regulation, and cooperatively funded member protection mechanisms**. Participants will engage directly with FENACOAC leadership and key MiCoope entities to analyze how a unified cooperative model can strengthen resilience, expand access, and scale SME finance—while protecting cooperative identity and local autonomy.

#### Strategic objectives:

Explore how a cooperative network can strengthen performance and inclusion through:

- **Shared services at scale:** a common brand and coordinated platforms that improve efficiency and member experience (including growing digital service delivery).
- **Self-regulated, risk-based oversight:** network-wide prudential standards, monitoring, and compliance anchored in specialized, cooperative structures.
- **Cooperatively funded savings protection:** understanding how MiCoope's deposit protection scheme reinforces trust and incentives for stronger risk management.
- **SME lending that can “go bigger”:** mechanisms that expand business lending capacity through specialized entities and partnerships (including CREDIPYME and business-development programming).
- **Inclusion with practical tools:** models supporting rural access, indigenous communities, and women entrepreneurs—pairing finance with capability-building and last-mile delivery strategies.

Shared services are not just technology—they're **governance, discipline, and cooperation in action**. This Global Bridges Exchange in Guatemala will highlight how cooperative systems can build capabilities together—strengthening resilience and relevance—without losing their local roots.

### Program Itinerary | Guatemala – June 22-26

#### Monday, June 22 | Guatemala City

##### Arrival and alignment

Arrival of participants, check-in and informal welcome meeting to align expectations, present the agenda and offer an overview of the Guatemalan cooperative system.

#### Tuesday, June 23 | FENACOAC and the MiCoope System

##### Network design: shared services, self-regulation, and member protection

A full day of structured dialogue with FENACOAC and key MiCoope entities to explore: the shared-services model and common brand; the role of FENACOAC as a system liquidity “central”; risk-based supervision and prudential standards; and the design/logic of MiCoope's savings protection and complementary services (including Seguros Columna).

#### Wednesday, June 24 | Credit union visits

##### Implementation in practice: operations, technology, and member experience

Field visits to MiCoope-affiliated cooperatives (to be confirmed) to observe how shared systems translate into branch operations, digital channels, and member-facing delivery—plus practical takeaways on governance alignment, change management, and service consistency.

#### Thursday, June 25 | Credit union visits + SME finance deep dive

##### Scaling SME lending and inclusion outcomes

Site-based learning on SME finance approaches, including the role of specialized vehicles and partnerships that help broaden business lending (e.g., CREDIPYME) and member capability-building through entrepreneurship training and programs. Spotlight on inclusion pathways (women entrepreneurs/rural access) and what's transferable across markets.

#### Friday, June 26 | Guatemala City

##### Close and Departure

Informal closing reflections, next-step connections, and airport transfers/departures.

### Hands-on learning and collaboration with real impact.

The registration fee of **USD 2,500** includes four nights' accommodation (arrival Monday, departure Friday), breakfast and lunch throughout the program, local transportation, and exchange facilitation by WOCCU. For more information or to register, please contact Thomas Belekevich at [tbelekevich@woccu.org](mailto:tbelekevich@woccu.org).