



ANNEX 4:

NON-FINANCIAL PRODUCTS OFFERED BY BANCO DAVIVIENDA FOR FINANCIAL INCLUSION

At Banco Davivienda, we are passionate about the transformative impact of financial inclusion. It not only strengthens the economy but also plays a crucial role in reducing inequalities and promoting more equitable and sustainable development. To support this vision, we offer a diverse range of non-financial services that connect us with our clients and provide them with exceptional value. This commitment underscores our dedication to enhancing access to the banking ecosystem.

In Part I of this document, we delve into our initiatives in financial education and well-being. Part II presents a comprehensive overview of additional non-financial products and services designed to foster financial inclusion. These offerings are tailored to support a broad spectrum of clients, including women, youth, rural communities, small producers, individual entrepreneurs, and micro, small, and medium-sized enterprises (MSMEs).

4.1. FINANCIAL EDUCATION AND WELL-BEING

4.1.1. Introduction

Recognizing the crucial role of financial well-being in the lives of individuals, families, and businesses, we understand that responsible money management is key to achieving goals and building a better future. Our commitment is to enhance your financial well-being by bolstering trust in banking, guiding you in the responsible use of both financial and non-financial products and services, and supporting you on your journey toward a more secure and prosperous future.

4.1.2. Financial Education and Well-Being Statement

At Davivienda, financial education and well-being are pivotal to the holistic development of our clients and the communities we serve. Beyond merely



meeting current financial obligations, financial well-being encompasses security and confidence in maintaining a stable financial future.

This concept is enhanced by the ability to make informed and effective decisions that not only ensure personal economic stability but also foster family and community growth.

Financial well-being is thus the balance between the following dimensions:

- **Management:** Handling daily finances to meet short-term needs and support long-term goals. This dimension pertains to everyday financial management.
- **Planning:** The ability to strategize, implement, and achieve long-term objectives.
- **Resilience:** Possessing tools and capacities to absorb financial shocks and find solutions.
- **Confidence:** Feeling secure and in control of personal and business finances.

Financial education, within this framework, plays a crucial role. It is defined as the process through which individuals enhance their understanding of financial products and services, concepts, and risks, and develop the skills and confidence needed to recognize financial risks and opportunities. We believe that this education not only empowers our clients to manage their income and expenses effectively but also strengthens their trust in the financial products and services available to them.

4.1.3. Financial Education Strategy

We integrate specialized and relevant financial education solutions into our bank's products, ensuring the promotion of the four key elements of financial well-being at critical moments in the customer's life. To achieve this, we design all interventions based on the following principles:

- **Timely:** Reaching and supporting consumers at the moment they make financial decisions.
- **Easy:** Creating mental shortcuts that help convert learning into habit.
- **Practical:** Encouraging consumers to practice using financial products through simple, user-friendly, and reliable tools.



- **Personalized:** Tailoring recommendations to the specific situation of an individual or group.
- **Social:** Leveraging social forces to reinforce positive financial habits.

4.1.4 Financial Education and Wellness Services and Programs at Davivienda

Recognizing the importance of financial wellness for the development and prosperity of individuals, families, and businesses, and acknowledging the positive impact of financial education as a key enabler, we have designed educational programs and tools specifically tailored to the needs and expectations of various segments.

4.1.4.1 Digital Tools: Our commitment is to enrich the lives of both our customers and financial consumers who are not yet clients, ensuring they have access to the knowledge and skills needed to effectively manage their finances and build solid wealth.

Finance Coach:

<https://misfinanzasencasa.davivienda.com/chat>

- **Description:** An interactive tool powered by artificial intelligence that offers personalized guidance and instant responses on financial matters.
- **Target Audience:** General public.
- **Contribution:** This tool provides access to financial advice, delivering precise and tailored information to individual needs, reducing the risk of financial missteps, and promoting better planning.

My Finances at Home:

<https://misfinanzasencasa.davivienda.com/>

- **Description:** A web application that guides users in effectively managing their finances to achieve their financial goals.
- **Target Audience:** General financial consumers.



- **Contribution:** Assists users in achieving their financial goals through proper financial management, preventing over-indebtedness, and improving savings capacity.

Make Budgets:

<https://hagacuentas.davivienda.com/inicio>

- **Description:** A web application designed to simplify personal budget control.
- **Target Audience:** General public.
- **Contribution:** Provides tools for daily budget management, enhancing awareness of spending and encouraging saving habits.

My Finances for My Business:

<https://www.misfinanzasparaminegocio.com/>

- **Description:** A portal for entrepreneurs and small business owners featuring tools and educational content for business consolidation and growth.
- **Target Audience:** Small business owners and entrepreneurs.
- **Contribution:** Facilitates business management education, contributing to the sustainability and growth of small businesses, and fostering financial and economic inclusion.

My Finances for Investing:

<https://www.misfinanzasparainvertir.com/>

- **Description:** A portal that guides novice investors, providing informed criteria for decision-making.
- **Target Audience:** Beginner investors.
- **Contribution:** Offers education and tools for informed investing, increasing participation in financial markets and enhancing financial security.



Finance in Jeans:

<https://www.finanzasenjeans.com/>

- **Description:** A strategy aimed at young people, featuring videos, TikTok content, and a gamified platform to teach financial concepts in a fun way.
- **Target Audience:** Young people.
- **Contribution:** Boosts financial literacy among youth, preparing them for better personal financial management in the future.

Monetarium:

<https://www.monetarium.co/>

- **Description:** An educational portal for children aged 6 to 12, featuring activities, games, and videos about finance.
- **Target Audience:** Children.
- **Contribution:** Introduces basic financial concepts at an early age, fostering healthy financial habits from childhood.

4.1.4.2 In-person Tools: At our in-person sessions, we offer employees, their families, and individuals reached through our volunteer programs a chance to master responsible financial management through interactive live conferences.

Our in-person conference offerings include:

- **Achieving Your Goals:** Dive into essential topics such as goal-setting, income management, budgeting, credit, and asset protection, helping you align your financial actions with your personal and professional aspirations.
- **Home Buying:** Gain crucial insights and tools for managing your finances throughout the home buying journey, ensuring a smooth and informed purchase process.
- **Discussing Finances with Your Children:** Discover 8 actionable tips for fostering financial literacy within your family, particularly focusing on how to educate and engage minors in financial discussions.



- **Elevating Your Business:** Access practical strategies and resources designed to strengthen and expand your business or startup, equipping you with the tools needed for growth and success.
- **Enjoying Your Pension:** Receive tailored advice and strategies to manage your finances effectively during retirement, ensuring you can enjoy this stage of life with confidence.
- **Saving and Controlling Expenses:** Explore various savings options, financial products, and practical tips for reducing expenses, empowering you to make informed financial decisions and improve your financial health.
- **Mastering Money Management:** Specifically designed for teenagers, this session offers three practical tips for mastering money management and building a solid foundation for financial independence.

These conferences not only feature interactive Q&A sessions but also provide valuable digital resources during and after each event. Our expert trainers, equipped with specialized knowledge and supportive materials, are dedicated to addressing common questions and offering continuous support. All materials are accessible at any time and are regularly updated to reflect the latest financial insights and best practices.

4.1.5. Performance Indicators (KPIs) and Expected Outcomes

Our performance evaluation extends beyond financial figures. We not only measure the quantitative reach and results of our financial education and wellness initiatives, but we also deeply value the quality of interactions and client satisfaction with various components of our strategy. Below, we present a table of indicators that reflects how we measure the comprehensive impact of our actions,



ensuring that each step we take significantly contributes to strengthening the financial well-being of our clients and communities.

- **Reach indicators:**

Chart 14:

Non-clients	Individuals participating in a financial education strategy offered by Banco Davivienda but who are not active clients of the bank.
Clients:	Current clients of Banco Davivienda who participate in a financial education strategy.
Businesses:	Legal entities that have benefited from a financial education strategy.

The sum of non-clients and clients is referred to as Financial Consumers.

- **Activity indicators**

Chart 15:

Interactions	Actions taken by financial consumers through any communication channel as part of the financial education strategy.
Courses completed	Financial consumers who successfully complete financial education training offered by Banco Davivienda.

- **Result indicators**

Chart 16:

Satisfaction	Valuates the level of satisfaction of participants with respect to the training activities offered by Banco Davivienda.
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Usefulness	The degree to which participants perceive that Banco Davivienda's training activities have been useful or beneficial for their financial development.
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4.1.6. Innovation and Future:

In a world where the range of financial products and services is rapidly expanding, managing money has become an increasingly complex challenge for individuals. Whether it's saving for the future, investing wisely, or simply handling daily finances, each person faces unique challenges. Our program is designed to meet these needs with initiatives such as:

- **Artificial Intelligence:** We will continue to implement advanced technologies to personalize and automate financial education.
- **Continuous Improvement:** Based on market studies and customer feedback, we constantly develop and enhance our digital tools to better meet the needs of underserved groups.
- **Adaptation to Needs and Preferences:** We tailor our programs and delivery methods to the local needs and preferences of the target audience.
- **Gamification and Games:** We will increase the use of playful methodologies to teach complex financial concepts in an accessible and engaging way.
- **Data Analysis:** We will use continuous data and analysis to adapt our strategies to the evolving needs of our customers.
- **Financial Wellbeing Index (FWI):** We will implement the FWI to continuously measure and improve our clients' financial wellbeing, enabling us to offer personalized and effective recommendations.



4.2. OTHER NON-FINANCIAL AND VALUE-ADDED PRODUCTS AND SERVICES:

In addition, we offer a range of non-financial products and services designed to enhance the knowledge and skills of our clients and users, improve their experience with financial products and services, create opportunities for learning and networking, support them during key life moments, and provide tools to help them reach their full potential.

Within our value-added offerings, we have services and products tailored to meet the specific needs of prioritized demographic groups, while also making accessible solutions available to everyone.

Chart 17: Other Non-Financial Products and Services

Populations	Product	Description	Indicators
Rural / Agricultural	Al grano (Straight to the Point)	Virtual advisor through whatsapp, for our rural clients. This interactive tool allows producers to access educational content, best practices, information on financing options, and climate risk mitigation, all in a user-friendly and straightforward format.	Number of interactions with the platform.
	Rural Venture Nation	Agropreneur mentorship program developed by the Bolívar Davivienda Foundation, this program focuses on the agricultural sector. It aims to support small producers and emerging leaders in the sector to enhance their business goals and expand opportunities.	Number of small producers, Davivienda clients, participants in the mentorship program, and percentage of successful mentorships.



Senior Citizens (Retirees)	Retiree's Exclusive Hub	Exclusive Pensioners' Site: A dedicated site for retirees that includes information on partnerships, Davivienda experiences tailored for this segment, specialized products, and resources for financial education and digital adoption support.	Site visits and duration of visits.
Minors and Youth	Artist's Nook	Artists' Corner App: A children's app designed to preserve Colombian artistic heritage. Through missions, adventures, and puzzles, children aged 4 to 12 can explore and develop their artistic skills while learning about Colombia's great masters.	Number of app activations.
	Davivienda eSports Arena	A strategy to engage young people creatively by hosting eSports competitions, also known as cyber sports. Access to these events can be paid with the DaviPlata eCard, which can be used for virtual currency, battle passes, skins, and virtual coins.	Number of participants in contests.
	Cultivarte	A program that enhances talent development by creating safe spaces for constructive leisure activities, leading to significant transformations in the lives of children, teens, and young adults.	Number of participants.
Emprendedores, personas naturales con negocio, MiPymes y Pymes:	Entrepreneurship Month	A mechanism to celebrate Entrepreneur Day during April, featuring training and networking activities. Both clients and non-clients are invited to register and participate in experiences designed to strengthen their businesses. This initiative targets independent individuals, small business owners, and those interested in entrepreneurship as a primary or supplementary activity.	Number of effective registrations and number of sessions.



	PY+	A portal offering free content and tools for SMEs, aimed at promoting digital transformation, financial education, and leveraging new technologies for business growth. It provides downloadable resources and practical tools to address specific business challenges, along with a newsletter subscription for updated content.	Monthly visits and total annual visits to the portal.
	Digital Platform for SME Talent	A digital training platform where clients can diagnose their business, identify key challenges, and develop a growth and training plan with new business skills.	Number of SME clients using the platform's tools.
	Efectoi	A platform that teaches innovation methodologies to young entrepreneurs, helping them apply these strategies to elevate their business ideas to the next level.	Number of registered youth and number of youth who completed the full course and received certification.
	Social Skin	An award recognizing, supporting, and motivating young entrepreneurs in Colombia and Central America who contribute to solving social and environmental problems aligned with the SDGs, creating value and impacting overall community well-being.	Number of participating youth by country.
	Entrepreneurial Hand Podcast	A podcast developed by Social Skin and Grupo Bolívar in partnership with Naranja Media. It offers tools and advice from well-known regional entrepreneurs, providing valuable insights and guidance.	Number of plays per episode and number of podcast followers.



	Entrepreneur Profile in Super App	In our new Davivienda Super App, we've created a specialized profile for individual business owners. This feature allows clients to manage their business independently from their personal finances, offering access to specialized products and services tailored to their needs.	Number of profile activations.
	Support to Street Vendors	Support sessions encouraging street vendors and their families to continue formalizing and adopting digital solutions by developing digital skills and life projects, and enhancing their visibility as merchants.	Number of people participating in social support sessions.
Salud, bienestar y acompañamiento a nuestros clientes en sus proyectos de vida	Dr Aki	Exclusive discounts on the platform for our clients, with options for automatic payments from payroll accounts for employees and retirees. The platform provides easy access to private specialists for appointments and virtual consultations at affordable prices, without needing supplementary health service affiliation.	Number of registered users, number of affiliated clients, and number of scheduled consultations.
	Hundred Squares	A digital platform that assists clients with the purchase or rental of homes. We provide comprehensive services, including real estate, valuation, and preparation for sale or rental, as well as support for housing credit management. We also offer moving services and legal and insurance advisory for properties.	Number of Registrations and Number of Services Contracted by Category
	Davivienda Experiences	A space where clients and their families can access experiences related to health and wellness, art and culture, gastronomy, home and decor, and entertainment.	Number of Registrations per Event and Service Category