

## Expandindo treinamentos para a cadeia de valores

BrasilUberlândia, Brasil

Aparecida Teixe...

Website:

<http://www.tribanco.com.br/>

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### Resumo do projeto

Pitch de Elevador (Explicação curta e direta)

#### Resumo conciso: Ajude-nos a lançar esta solução! Forneça uma explicação dentro de 3-4 frases curtas.

Como Diretora de Recursos Humanos, eu coordeno a área de treinamento da Tribando, o braço financeiro do Martins Group, um dos maiores distribuidores do Brasil. Oferecemos a nossos clientes mercadorias, serviços financeiros, soluções de gestão (tecnologia) e treinamento específico para lojas de varejo.

### SOBRE O PROJETO

#### Problema: Este projeto busca solucionar qual problema?

Access to financial services remains a major barrier to the majority Brazilians, including entrepreneurs who start micro, small and medium enterprises (MSMEs). Brazil is one of the least “banked” middle-income countries, with only 64% of the economically active population able to access banking services. More specifically, the financing gap limits MSME retailers’ ability to get credit to purchase goods or reinvest in the stores, and limits their individual customers’ ability to use checks or credit cards to buy groceries. Finally, MSME retailers’ lack educational and business training, limiting their opportunities to grow their businesses.

#### Solução: Qual é a solução proposta? Por favor, seja específico!

We have developed a suite of training products to support MSME retailers operating small, family-owned stores – this is our unique solution. This is in addition to providing working capital and store renovation loans. We created a training “center of excellence” called UMV (Universidade Martins do Varejo - Martins Retail University). In 2012, UMV trained 1,365 retailers in-person and 1,833 through the web. We train our employees on retail management, credit risk analysis, and they in turn train retailers on how to access credit and assess customer credit worthiness to receive Tricard, which is a private-label credit card to be use at a specific store. In addition, together with IFC, we funded a module on the “Conscious Use of Credit” available to our MSME retail clients.

### Impact: How does it Work

#### Exemplo: Compartilhe um exemplo específico de como essa solução faz a diferença, inclua situações práticas.

Tribanco’s success is derived from the close relationship and understanding of its retailers. Tribanco proactively visits the majority of the towns Martin Groups distributes in and identifies the most entrepreneurial of the small store owners. Tribanco then partners with them providing loans, training and other services to help them grow. Training is predominately offered through e-learning on-line, in addition to visits, regional meetings and face-to-face training. Tribanco employs mixed training models to address the needs and geographic constraints of the retailers. In some instance, training is tied to performance incentives, such as retailers earning points based on their purchases, which can be redeemed for free training through UMV. Tribanco loan officers also provide credit training to store personnel, enabling them to extend credit to their end customers through Tricard, a private label card.

### Sustentabilidade

#### Mercado ou Setor: Quais projetos ou organizações estão solucionando o mesmo problema que você e como essas propostas diferem da sua?

In Brazil, there are banks such as Banco do Brasil and Caixa Econômica Federal that provide financing to MSMEs. However, they are public sector banks and therefore subject to different regulatory conditions, for example, concerning spreads, funding, products, taxes and so on. There are no other direct competitors to Grupo Martins/Tribanco, since other wholesalers do not provide the full suite of solutions to MSME retailers that integrate credit – both short and long term – as well as extensive training options.

### Equipe

#### História de fundação

The founder of Grupo Martins, Alair Martins, helped his uncle run a small shop while a teenager. When he opened his own, he felt that distributors did not pay attention to him. Eventually, he started a distribution company catering to small retailers. The business model is based on helping the most promising entrepreneurs grow. In 1990, Tribanco was created to help these MSME retailers with financial products. My “aha” moment came when a newly arrived manager proposed that “small shops don’t give much profit margin so they should be dropped.” I thought to myself: “that’s the heart of our operation and our future!” Luckily, Tribanco senior management did not accept this proposal and we continue to grow small retail shops into solid businesses.

## Sobre Você

### Nome

Aparecida

### Conte-nos sobre você/sua equipe

I am the Human Resources Director at Tribanco, the financial arm of the Martins Group. I hold degrees in Languages, People Management and an MBA. I joined Martins in 1989; moved to Tribanco in 2000, and then quickly progressed to become a project assistant, project manager, HR supervisor and finally HR Director. I am a board member of Instituto Alair Martins, a non-profit social affiliate. Our corporate mission is to grow small retail shops into solid businesses! Our corporate culture is highly entrepreneurial. Our founder, Alair Martins, started as a small retailer himself.

### O que faz de você um intraempreendedor? Quais são as habilidades, capacidades e características pessoais que fazem de você um intraempreendedor?

Typically, the HR department is responsible for training and developing its staff. I had a vision that Tribanco's HR should also train and develop our clients – the small mom-and-pop retail shops. By investing in their development, we enable these small retailers to succeed, ultimately helping the Martins Group achieve its mission. From an early stage, I championed this idea internally, which ultimately led to the development of a retailer training program. It took persistence and dedication to do so, and required refocusing resources for longer-term results. As an intrapreneur, I brought impactful changes to our business from the inside.

## Sobre Sua Organização

### País da Empresa

, MG, Uberlândia

### País principal onde este projeto está criando impacto social

### Países e regiões adicionais

### Indústria

Finanças, Seguros, Setor Imobiliário

As informações que você fornecer aqui serão usadas para preencher todas as partes do seu perfil deixadas em branco, como interesses, informação da organização e website. Nenhuma informação do contato será tornada pública. Por favor, desmarque aqui se você não deseja que isso aconteça..

## INOVAÇÃO

### Selecione o estágio que melhor se aplica à solução

Expandindo (o próximo passo é aumentar o impacto em escala local ou mesmo global)

### A Solução: Por que esta solução é inovadora para a sua empresa e indústria?

We flipped the wholesaler business on its head. Typically, wholesalers do not provide training to retailers. We established a competitive advantage versus other wholesalers by differentiating our value proposition to retailers and developing long-term relationships. Retailers are better able to serve their customers, the majority of which are lower income individuals living at the base of the economic pyramid, which helps them increase earnings and grow.

## Impacto

### Qual foi o impacto da sua solução até hoje?

We have delivered training to over 302,000 retailers from more than 92,000 stores throughout Brazil, often located in poorer rural or urban areas. More than 14,000 retailers received store renovation loans and another 800 technology upgrade loans. Tribanco now serves 37,083 MSMEs with credit and financial services - enhancing profitability, long-term survival, and growth for these retailers. Finally, more than 2.5 million credit cards are being actively used by individual customers at 9,000 retail outlets. This provides the working poor with a way to smooth irregular cashflows over the short term and promote greater financial inclusion in the long term. Since Tricard is often an individual's first credit card ever, consumers can build credit histories and access greater financial services in the future.

### Qual é o impacto previsto nos próximos 1 a 3 anos?

We will continue training retailers, aiming to reach at least 20% of our base of clients by 2015. We plan to provide credit and financial services to 60,000 of stores, and increase use of Tricard to 4 million active users at 13,000 outlets by 2015. We will roll out new financial products to retailers and their customers. In 2009 we launched an insurance product and have issued 62,000 insurance policies to low-income customers. In 2012 we launched a hybrid card that customers can use in multiple neighbourhood stores, rather than the private label card that can only be used in one specific store.

### Quais são as barreiras que podem impedir o sucesso do seu projeto? Como você planeja superá-las?

One barrier that may hinder the success of our project is that retailers do not grow as quickly as expected, in which case we will deploy additional training or financing (for example for store renovations) to them. Another barrier is the use of technology and connectivity in remote locations since much of training content is accessed via the internet. To address this, we utilize multiple formats for training including in-person and other electronic formats.

## SUSTENTABILIDADE

### Qual é o benefício ou valor que você está criando para o seu negócio?

Tribanco has enabled Martins Group to differentiate itself from large retailers and maintain its market position as one of the largest distributors in

Latin America. Martins and Tribanco now have a competitive advantage by offering a holistic package for retailers including loans, training, and shop-specific private label credit cards for individual customers

**Como você está alavancando recursos internos (fundos, tempo, conhecimento, etc) para apoiar esta iniciativa?**

Tribanco has a team of five people dedicated to training and development and we count on several external consultants depending on the specific expertise we need. UMV uses the same strategy, mixing internal and external teams. Nowadays, we are self-funded and support all the internal investments. We are connected to some educational institutions, NGOs and knowledge groups in order to exchange, share and acquire new ideas, such as: Fundação Dom Cabral, Instituto Ethos, IFC, Febraban, Instituto Akatu, among others.

**Detalhe sua resposta, explicando o plano de financiamento e apoio de longo prazo.**

Tribanco has received \$35 million of investment from IFC over the last 8 years. At the time of the first loan, we received \$200,000 as a technical assistance matching grant from IFC, to develop financial training modules. In addition, we jointly worked on content for the "Conscious Use of Credit" modules developed by the Brazilian NGO Akatu pelo Consumo Consciente. Once the program was launched in 2007, 100% of Tribanco's employees took the 9 modules through our web site Form@r. In addition, more than 330 clients have freely accessed these courses.

**Conte-nos sobre suas parcerias dentro da empresa e externas que são fundamentais para o sucesso do seu projeto.**

The partnership between Martins Group and Tribanco is essential. Martins Group understands the retail business and which retailers have the potential to grow. This knowledge feeds into Tribanco to help identify which retailers to work with and what the trainings should focus on. Another key partner is IFC, who provided funding and helped increase training capabilities and improve UMV's curriculum.

**Qual apoio interno você obteve para seu projeto? Que tipo de críticas você enfrentou?**

Alair Martins (founder of Martins) and his son Juscelino Martins (Tribanco's Chairman) are deeply committed to developing MSME retailers. They understand the importance of establishing a strong relationship with our retail clients to help them succeed. If they do not succeed then neither do we – and thus UMV (2013 budget is estimated in R\$2.2Million), was created to achieve this goal.

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