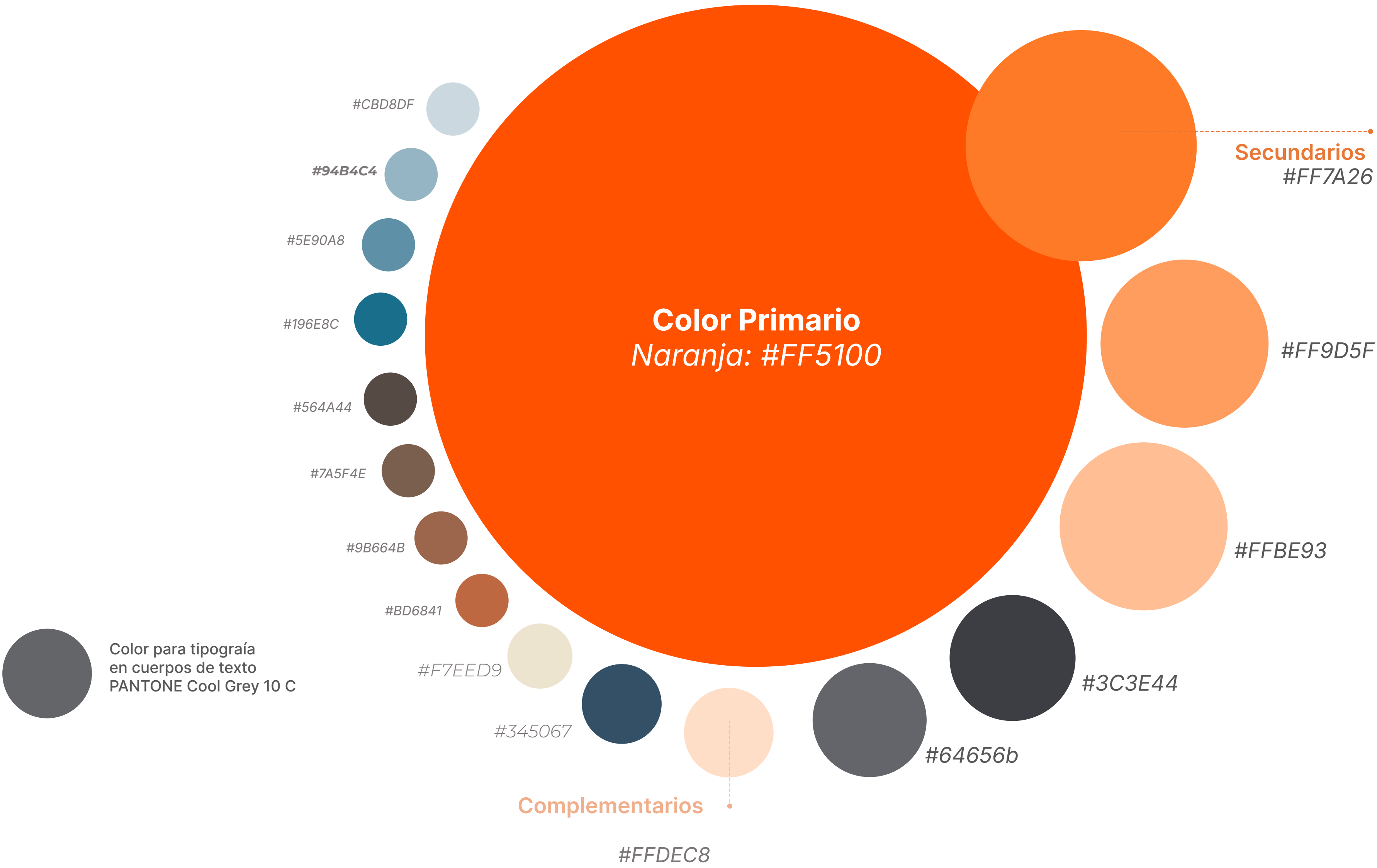


GUÍA DE DISEÑO PARA PUBLICACIONES DE BID INVEST

Enero 2025





Familia tipográfica

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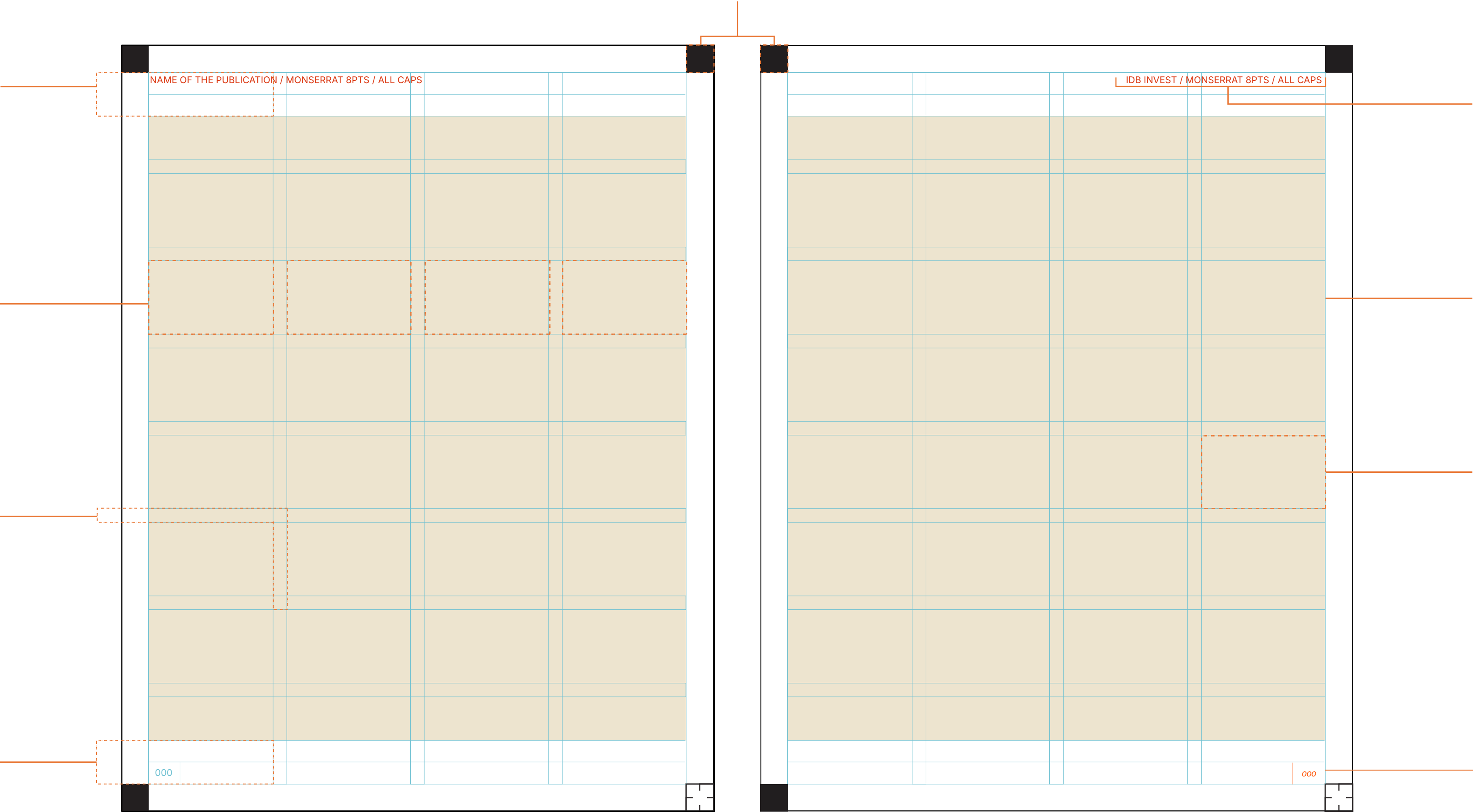
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Espacio Reservado para el Título de la Publicación: Un área exclusiva para el título de la publicación, sin otro contenido.

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Espaciado entre Párrafos: Debe haber un espacio fijo de 0.5 cm entre párrafos, incluso al insertar imágenes.

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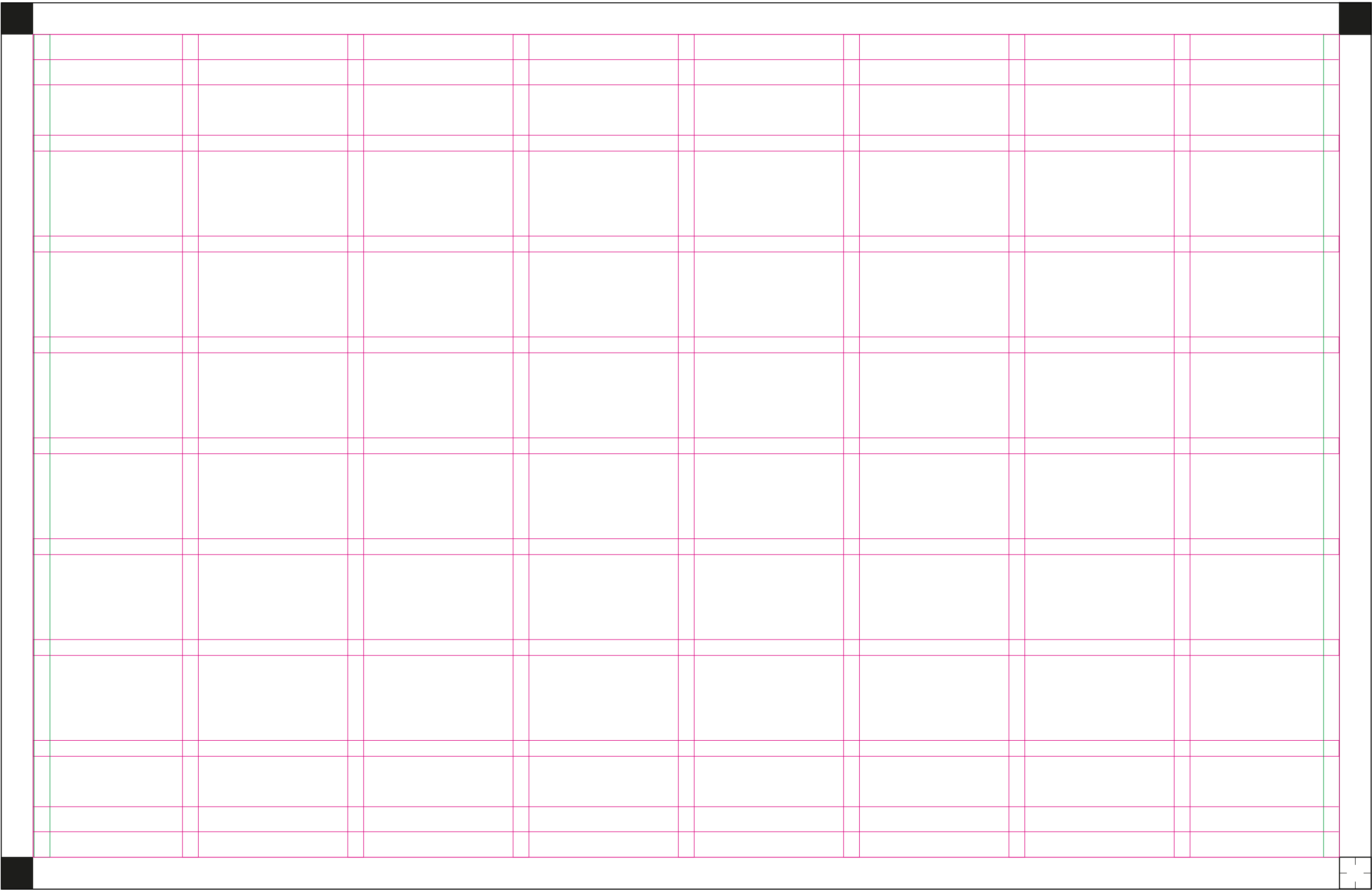
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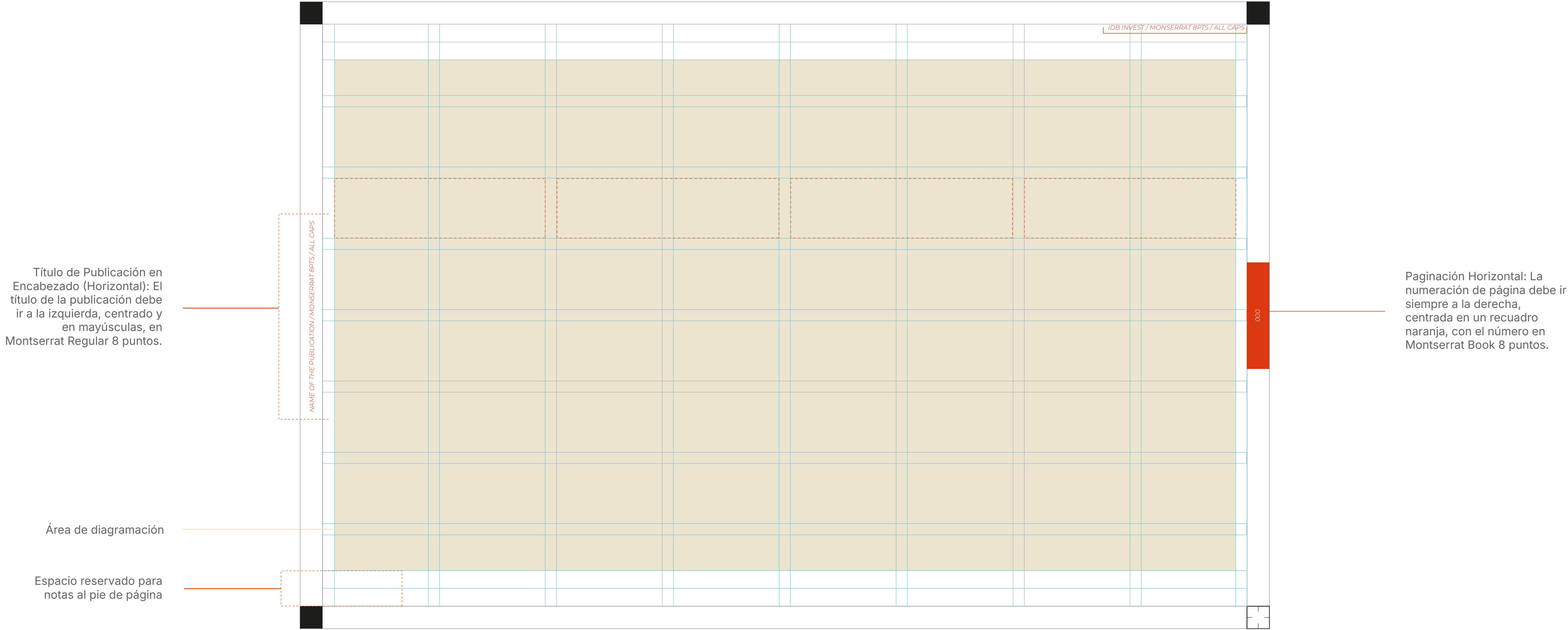
Área de diagramación

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Guía de Diseño de Publicaciones

Ejemplos Páginas Internas Horizontal

BID Invest

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Guía de Diseño

Publicaciones Propias



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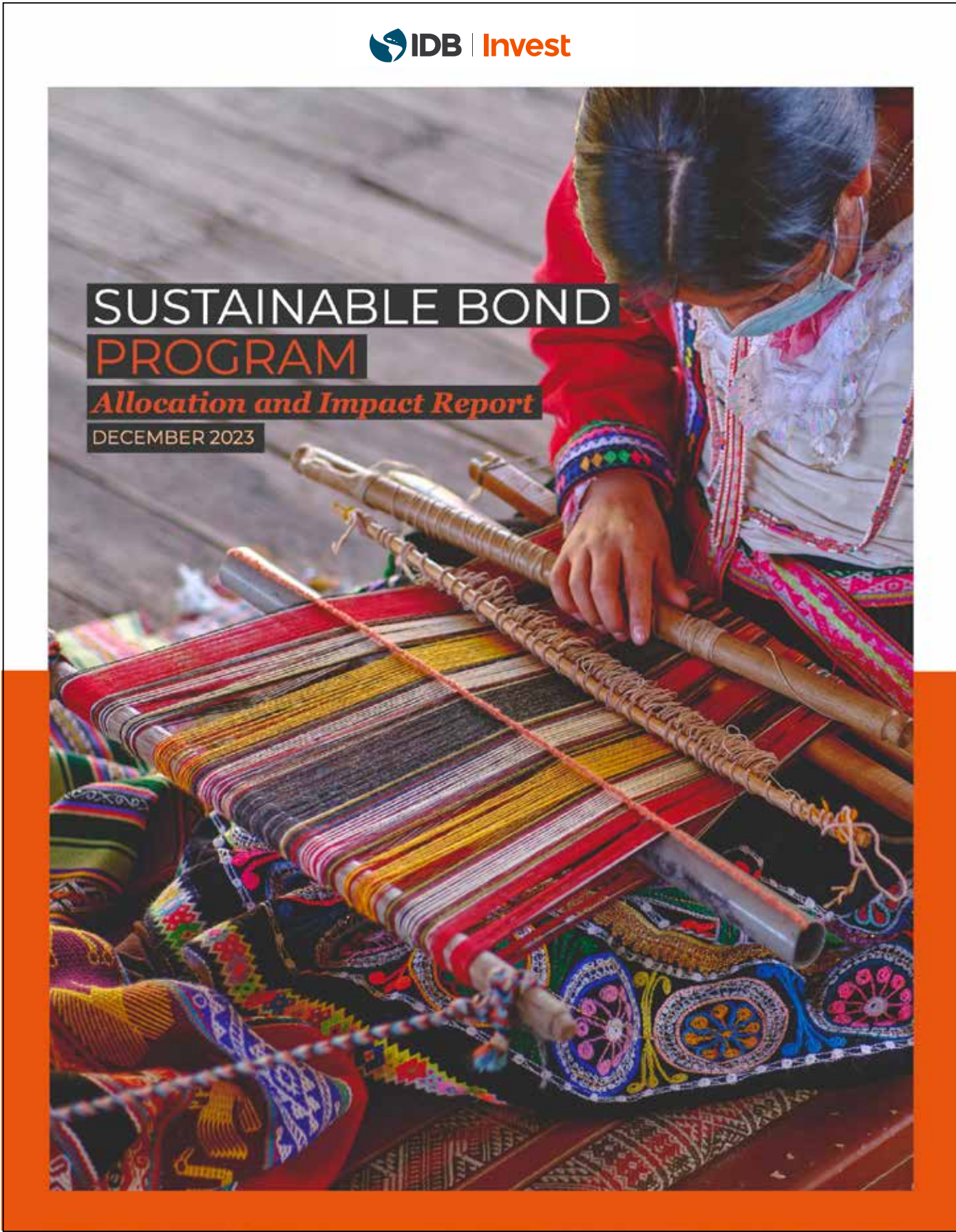
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Diseño de franja blanca y ubicación del logo: La franja blanca debe tener 1.5 cm de alto y el ancho de la publicación. El logo debe centrarse dentro de la franja.



Diseño de Tablas de Contenido e Índices: Deben usar la fuente principal y el diseño de titulares, pero pueden tener variaciones según el tipo de documento.

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Authors Disclaimer

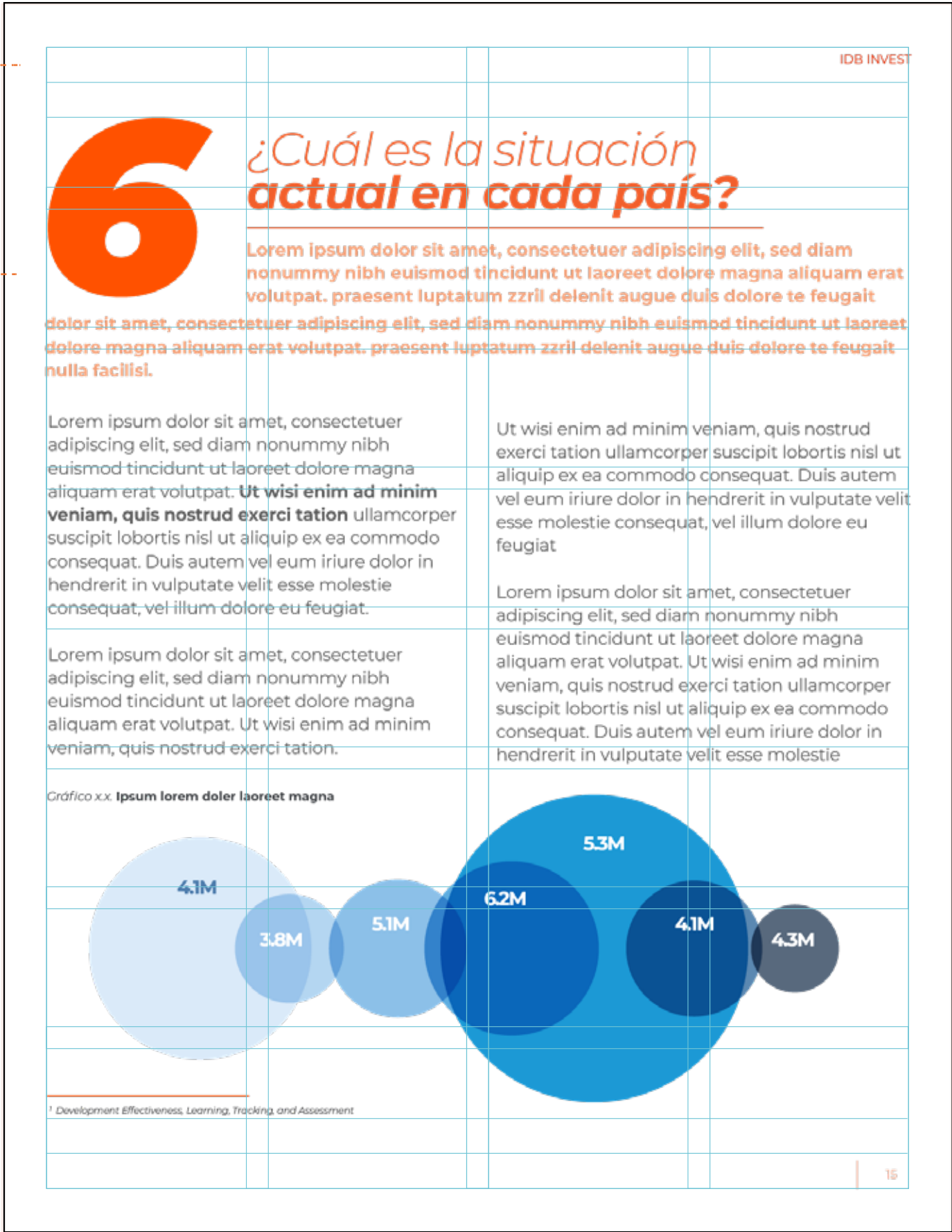
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Títulos de Capítulos:
Estilo frase, en Montserrat Bold italic y Montserrat light italic.
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Overview

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¹ Development Effectiveness, Learning, Tracking, and Assessment

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Tipografía del Cuerpo de Texto: El texto principal debe ser Montserrat Light de 11 puntos con un interlineado de 15 puntos.

Destacados dentro del Cuerpo de Texto: Las palabras dentro de un párrafo se pueden resaltar en Semibold, y los párrafos completos destacados en Bold o con un color diferente para mayor énfasis.

Tipografía de Pie de Página: El texto del pie de página debe ser Montserrat Light Italic en 6 puntos.

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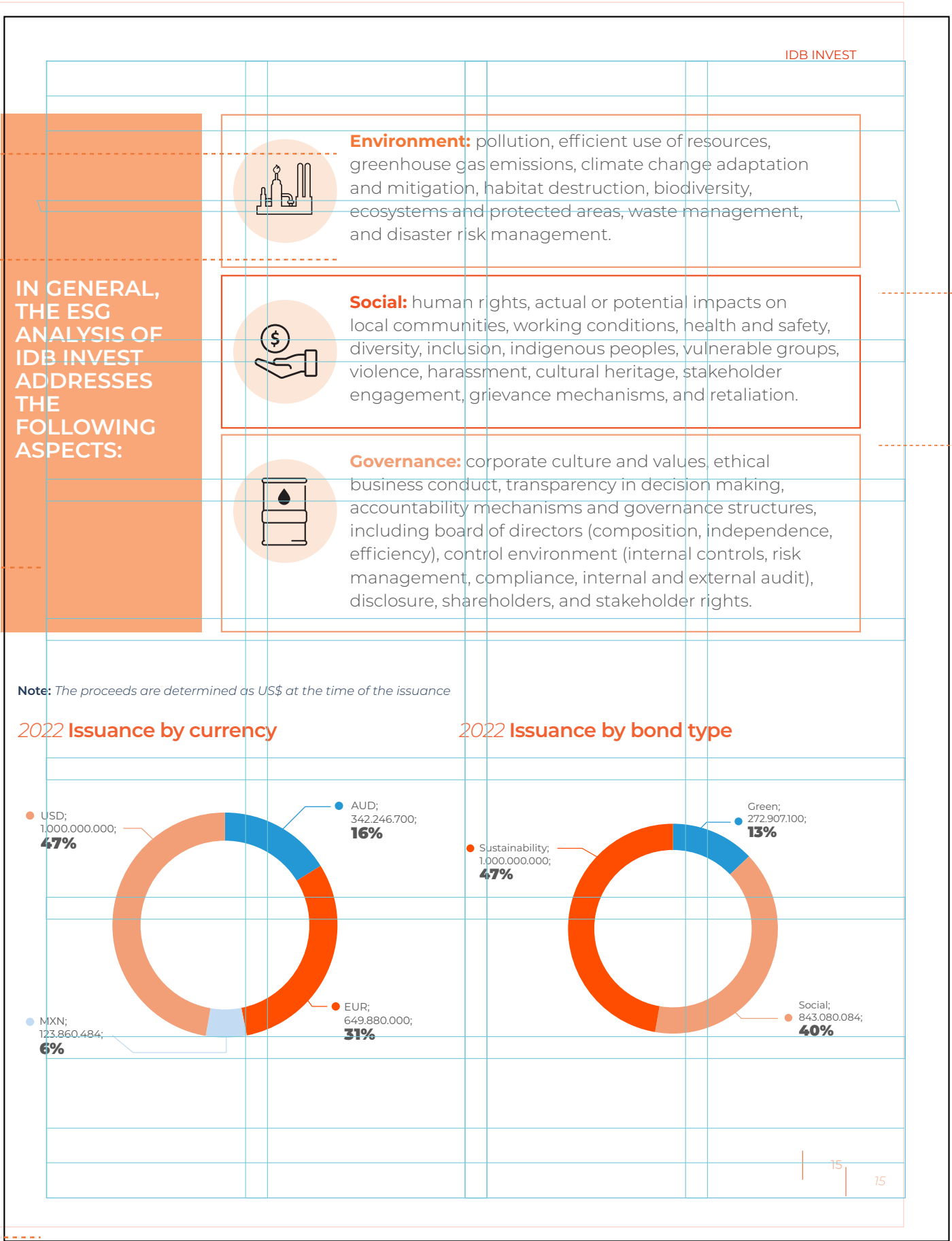
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Numeración de Figuras: La numeración de figuras debe ser Montserrat Light y Bold, 11 puntos con 15 puntos de interlineado.

Tipografía de Notas: Las notas deben usar Montserrat Light Italic en 8 puntos.

Fuente Principal en Tablas: El diseño general de las tablas debe adherirse al uso de la fuente principal (Montserrat).

Tipografía para Textos en Gráficos: Los textos dentro de gráficos deben usar una mezcla de Montserrat Light y Semibold, 11 puntos con 15 puntos de interlineado.



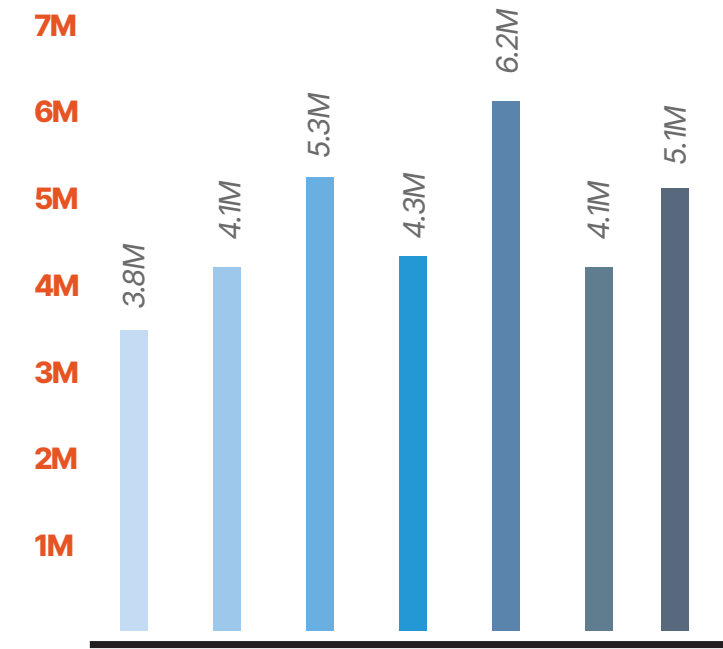
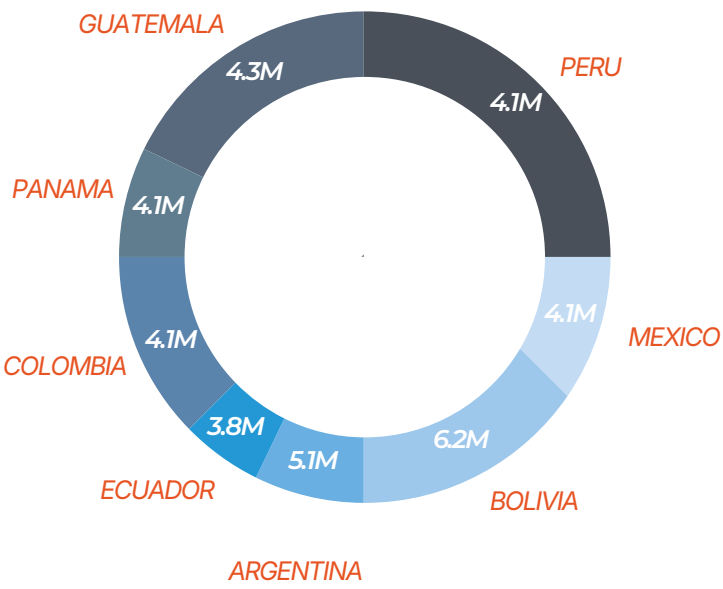
South America													
PROTEÇÕES		ARGENTINA	BOLÍVIA	BRAZIL	CHILE	COLÓMBIA	EQUADOR	GUIANA	PARAGUAI	PERU	SURINAME	URUGUAI	VENEZUELA
	Constitucional	NÃO	SIM	SIM	SIM	SIM	SIM	NÃO	NÃO	NÃO	NÃO	SIM	NÃO
	Ampla ¹⁶	NÃO	NÃO	SIM	SIM	SIM	SIM	NÃO	NÃO	SIM	SIM	SIM	NÃO
	Trabalho ¹⁷	NÃO	SIM	SIM	SIM	SIM	SIM	NÃO	NÃO	SIM	SIM	SIM	SIM
	Hate crimes	SIM	NÃO	SIM	SIM	SIM	SIM	NÃO	NÃO	SIM	NÃO	SIM	NÃO
	Incitação a um crime	NÃO	NÃO	NÃO	NÃO	SIM	SIM	NÃO	NÃO	SIM	SIM	SIM	NÃO
	Proibição de terapias de conversão	SIM ¹⁸	SIM	SIM	NÃO	NÃO	SIM	NÃO	NÃO	NÃO	NÃO	SIM ¹⁹	NÃO
	Casamento	SIM	NÃO	SIM	NÃO	SIM	SIM	NÃO	NÃO ²⁰	NÃO	NÃO	SIM	NÃO
	União civil	SIM	SIM	SIM	SIM	SIM	SIM	NÃO	NÃO	NÃO	NÃO	SIM	NÃO
	Adoção conjunta	SIM	SIM	SIM	NÃO	SIM	NÃO	NÃO	NÃO	NÃO	NÃO	SIM	NÃO
RECONHECIMENTO	Adoção de um filho do cônjuge	SIM	SIM	SIM	NÃO	SIM	NÃO	NÃO	NÃO	NÃO	NÃO	SIM	NÃO
	Lei de identidade de gênero ¹⁸	SIM	SIM	NÃO	SIM	NÃO	NÃO	NÃO	NÃO	NÃO	NÃO	SIM	NÃO
	Alterações de marcadores de sexo em documentos oficiais	SIM	SIM	SIM	SIM	SIM	SIM	NÃO	NÃO	SIM	NÃO	SIM	NÃO
	Criminalização da intimidade consensual entre adultos do mesmo sexo	NÃO	NÃO	NÃO	NÃO	NÃO	SIM	NÃO	NÃO	NÃO	NÃO	NÃO	NÃO

Datos de Tablas de Ejemplo: Muestra ejemplos de datos financieros y porcentajes dentro de las tablas de emisión por moneda y tipo de bono en 2022.

Colores para el Diseño de Tablas: Las tablas deben usar colores grises complementarios, según la guía de uso de colores.

Diseño de Títulos de Columna en Tablas: Los títulos de columna deben tener fondo naranja y texto blanco. El texto de la tabla debe ser Montserrat Light y no menor de 8 puntos.

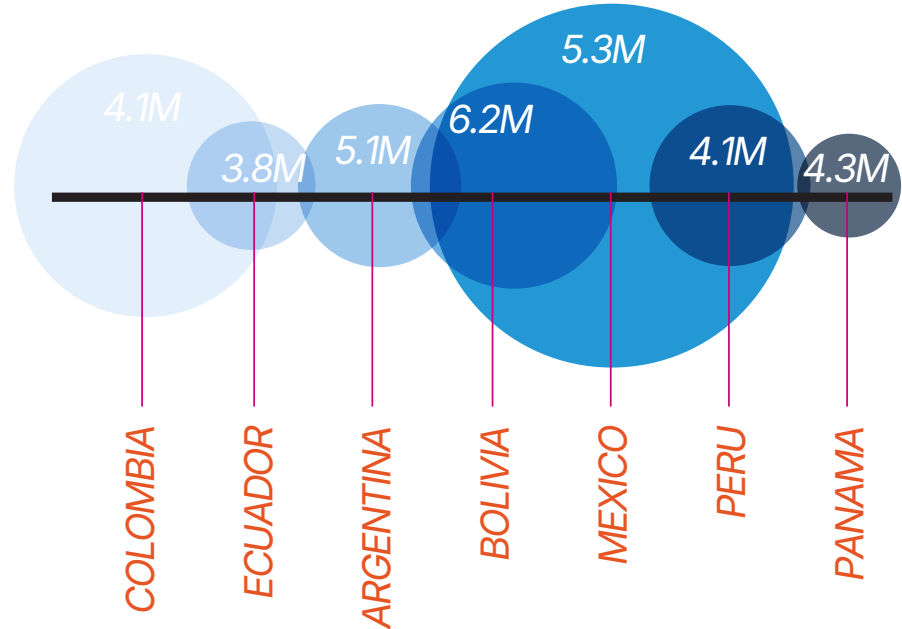
Divisiones Internas de Tablas: Para dividir elementos dentro de las tablas (columnas, filas, secciones), se deben usar los grises autorizados en la guía.



Colores para el Diseño de Gráficos: Los gráficos deben utilizar principalmente los colores azules permitidos en la página de uso adecuado de colores.

Tamaño Mínimo de Letra en Gráficos: La letra en los gráficos no debe ser inferior a 8 puntos.

Color y Formato de Textos de Ejes en Gráficos: Los textos en los ejes de los gráficos deben ser de color naranja y en mayúsculas.

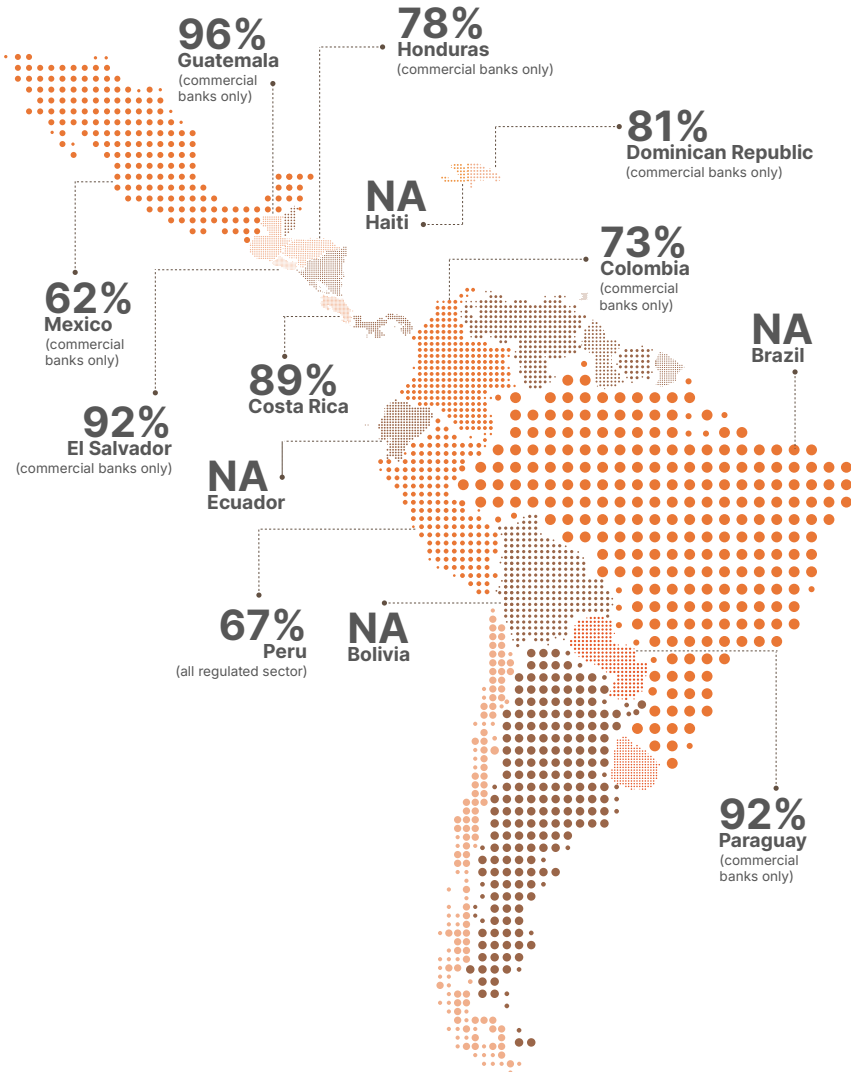




Diseño de Mapas y Co-branding en Gráficos: Los mapas deben representarse con puntos. En co-branding, los gráficos pueden usar los colores de la empresa aliada.

Colores para Mapas de BID Invest: Para documentos propios de BID Invest, los mapas deben usar tonalidades de naranja o blanco; no se deben mezclar colores, a menos que sea co-branding donde se puede usar azul como ejemplo.

Referencia a Guía de Mapas: Indica que existe un documento separado con pautas detalladas para el diseño de mapas.



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1 Development Effectiveness, Learning, Tracking, and Assessment

Diseño General de Íconos: Los íconos deben tener una estética unificada, con línea uniforme y un solo color (de los permitidos), y un grosor no superior a 1 punto.

Ejemplos de Etiquetas de Íconos: Muestra nombres de categorías que podrían representarse con íconos específicos.

IDB INVEST

Características socioeconómicas y otros aspectos cualitativos de los recicladores

Lo considerado dentro de esta sección, referente a las condiciones socioeconómicas de las/los recicladores participantes, incluye su género, estado civil, edad, educación, ingresos, ubicación, así como otras características cualitativas como son su situación fiscal, permisos para manipular residuos de manejo especial ante alguna secretaría gubernamental, tiempo trabajando en el sector del reciclaje del vidrio y conocimientos adquiridos para el manejo del vidrio. Así como, conocimientos en otras áreas como legislación ambiental, finanzas, contabilidad y administración, así como la familiaridad con el uso de tecnologías de la información.

Dentro de los resultados obtenidos destacan datos como los siguientes:



Es mayor la cantidad de **hombres (76%)** que de mujeres **(24%)**



Gran parte se encuentran entre los **31 y 40 años**



En general, tienen estudios de licenciatura **(48.3%)** e incluso posgrados **(20.7%)** .



El **31%** se ubica en la zona norte del país, el **28%** en la zona centro, el **28%** en la zona sureste y el resto en la zona sur y Bajío⁹.



En su mayoría, se encuentran constituidos legalmente con un registro mercantil ante la Secretaría de Hacienda y Crédito Público (SHCP), bajo la categoría **“Persona física con actividad empresarial”** conforme a la legislación mexicana



El **75% cuenta con la debida autorización y registro** conforme a la legislación estatal (local).

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Wind Energy



Hydroelectric Energy



Solar Energy



Energy Efficiency



Storage Technologies, Hybrid Solutions and Smart Grids



Transmission Lines and Distribution



Natural Gas





Diseño de Íconos en Co-branding: Los íconos en co-branding pueden usar dos colores: gris y el color de la marca colaboradora si el fondo es blanco. Si el fondo tiene color, los íconos deben ser blancos.

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IDB INVEST

Reporting impact period:

The impact metrics reported herein represent the cumulative impact indicators reported by allocated projects for the period 2019-2022. Projects may generate additional impact across a wider range of indicators than captured in this report.

Reporting impact for co-financed projects:

IDB Invest often co-finance projects with other lenders. The results for the individual project are based on the total project, including all financiers. The indicators presented herein have not been prorated for the contribution of each financier. However, for certain indicators, IDB Invest applies attribution rules based on its contribution to the total project.

GHG Emission Methodology

The estimation of net avoided greenhouse gas (GHG) emissions is performed following the practices of the Clean Development Mechanism (CDM), using the approach of with versus without-project scenario. Avoided emissions are calculated as the product of electricity generation from clean or low-carbon sources by the relevant emission factor for the country. The emission factor is chosen to better reflect the emissions associated with the counterfactual scenario, considering the project's technology and context. At the structuring stage, the analysis is based on the most recent emission factor from official sources or, in the absence of information, from the Default Grid Emission Factor Dataset, produced by the International Financial Institutions Technical Working Group on Greenhouse Gas Accounting (IFI TWGG).

NAME OF THE PUBLICATION



Under the umbrella of the Sustainable Debt Framework, we also introduced innovative green and social bonds. Notably, the Silver Economy Social Bond supporting the financial inclusion of senior citizens in Latin America and the Caribbean. This groundbreaking bond received a Top Deal of the Year award by CMD Portal, a bond data provider. Additionally, we issued two Blue Bonds, a subset of our green bond program dedicated to promoting the sustainable use of water resources and ocean conservancy in the region.

Finally, it is worth noting that Bloomberg has consistently been attributing sustainability, green, or social markers to IDB Invest Sustainable Bonds since their inception (IDBINV <GO>), as represented by the yellow, blue, or green icons, respectively, making it easier for investors to identify IDB Invest's bonds as aligned with the Green Bond Principles, Social Bond Principles, and Sustainability Bond Guidelines promoted by the International Capital Markets Association.

Icon	Bond Type	Amount	Term	Issue Date
	Sustainability Bonds	USD 1B	3 years	April 2022
	Social Bonds	MXN 2.5BN	3 years	SME Supply Chain Bond: September 2022
	Blue Bonds	AUD 130M	10 years	Silver Economy Bond: September 2022
	Green Bonds	EUR 650M	5 years	November 2022
	Blue Bonds	AUD 38M	15 years	September 2022
	Green Bonds	AUD 50M	20 years	November 2022

IDB INVEST

Investment highlights (6 client stories)

Bac el salvador - support to "mujer acelera" program

Category: Social

Sub-category: Social - Socioeconomic advancement and empowerment

Approved Amount: US\$60MM

Total Mobilization: US\$60MM

Approval Year: 2020

Disbursement Year: 2020

Country: El Salvador

5

GENDER
EQUALITY

8

DECENT WORK AND
ECONOMIC GROWTH

9

INDUSTRY, INNOVATION
AND INFRASTRUCTURE

10

REDUCED
INEQUALITIES

17

PARTNERSHIPS
FOR THE GOALS

IDB INVEST

Gender-Smart Housing is grounded in a gender-conscious urban planning strategy that seeks to create cities and spaces embodying the following principles:

1 | Putting urban safety first:

Planning and urban development projects should be backed by a local urban safety assessment, which can inform decisions about how new housing should be designed, planned and built.





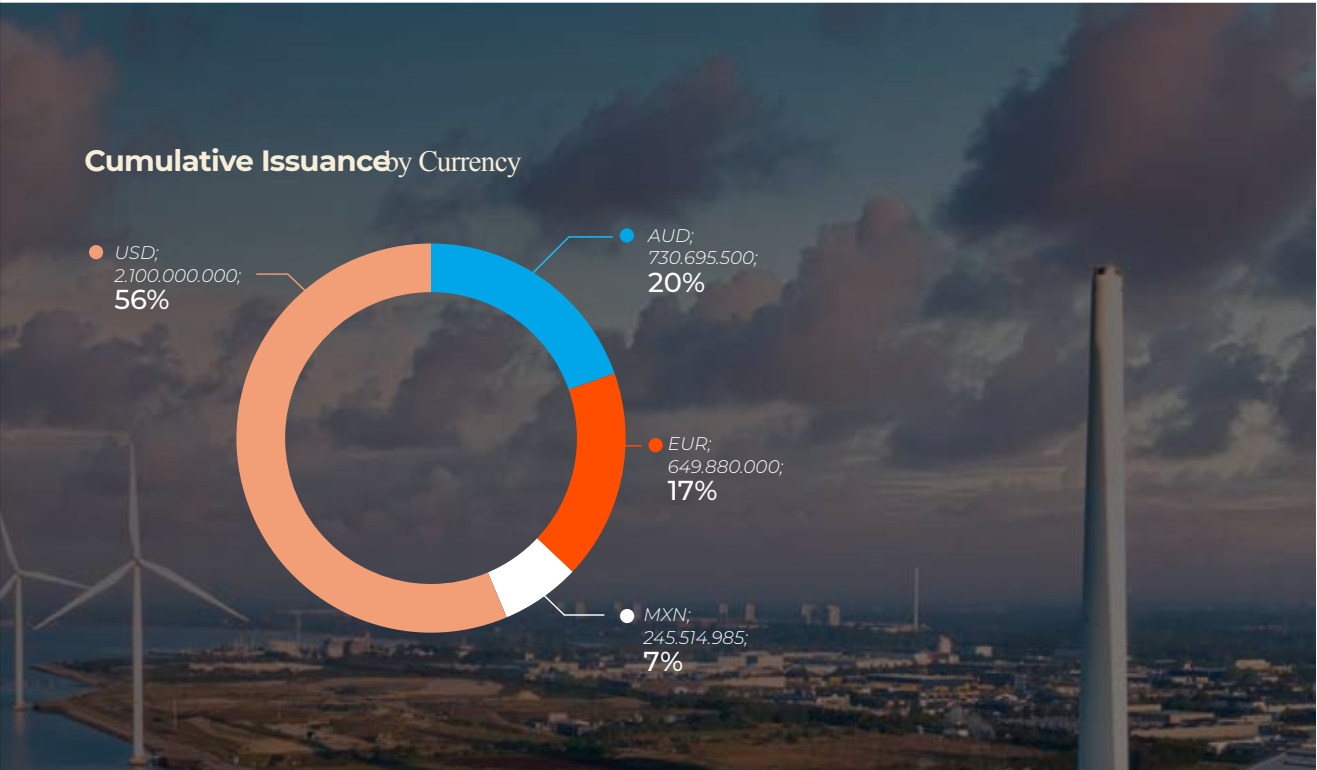
2 | Fostering vibrant, intergenerational spaces:

This means designing spaces to be used and enjoyed by people of all ages, promoting social mixing, a sense of community and an active street life.

IDB INVEST

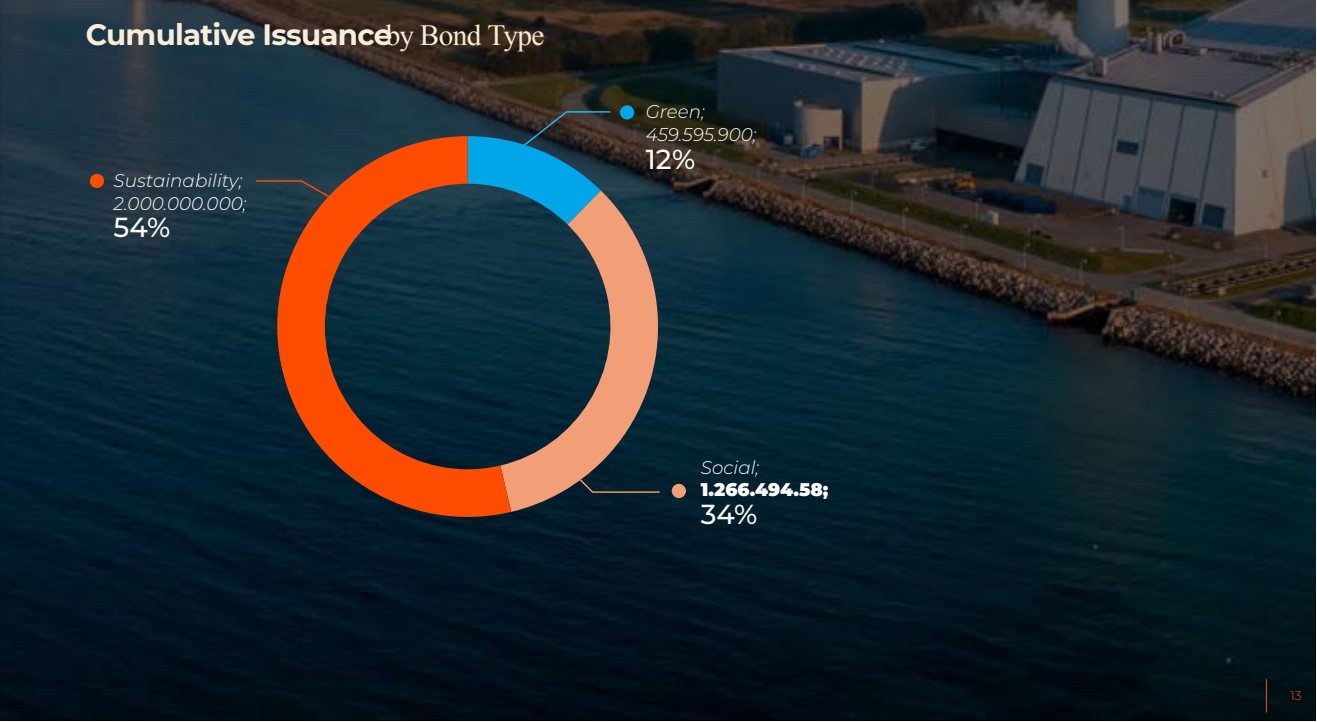
Cumulative Sustainable Bond Issues

Cumulative Issuance by Currency



Currency	Amount	Percentage
USD	2,100,000,000	56%
AUD	730,695,500	20%
EUR	649,880,000	17%
MXN	245,514,985	7%

Cumulative Issuance by Bond Type



Bond Type	Amount	Percentage
Sustainability	2,000,000,000	54%
Social	1,266,494,583	34%
Green	439,595,900	12%



Far-Reaching Implications for Aeroméxico's Code of Conduct

LGBTQ+ inclusion in the workplace is not about special benefits or privileges. Like all other diversity equity and inclusion (DEI) practices, it is guided by an expectation of fairness, consistency, and respectful interactions (Woods, 2019, p. 3). It is about ensuring non-discrimination, and fostering team and relationship building so that everyone can develop their talents and skills for their own benefit as well as the company's benefit (Woods, 2019, p. 3).

The chart below offers a list of questions and general recommendations to help companies of varying sizes assess their maturity level in relation to starting or continuing policies and practices of LGBTQ+ inclusion. The list is a compilation of recognized corporate best practices and standards, as well as questions taken from some of the region's most respected LGBTQ+ inclusion indices, such as PwC's index for Peru.

The idea is that the questions and recommendations outlined: (1) spark or nurture ongoing conversations about what can be done to advance LGBTQ+ inclusion in the workplace in order to fully take advantage of the many associated business benefits; and (2) provide concrete, actionable ideas.

The questions and recommendations range from initial initiatives (such as explicitly recognizing LGBTQ+ people in corporate diversity statements) to more advanced interventions (such as setting up gender-neutral bathrooms) so that each company can identify and decide which ideas are more appropriate based on their size, composition, and maturity level in terms of LGBTQ+ issues and other considerations.

We encourage that businesses and companies approach these questions and recommendations with a growth mentality, rather than a perfectionist mindset and use them as input in their own journey towards a more inclusive and productive workplace. It is also recommended that companies follow a framework to: (i) assess formal commitments from leadership on the inclusion of LGBTQ+ people; (ii) define and implement actions; (iii) measure progress; and (iv) communicate results to all stakeholders.



Part 3: The Process of Engagement Starting Points America and the Caribbean

Better conditions for LGBTQ+ staff can lead to improved firm-wide business outcomes (such as those listed in the right-hand column above). Indeed, more recent research from the United States directly captures the impact of inclusive policies for LGBTQ+ staff onto larger business outcomes, showing higher firm value, employee productivity, and overall profitability (Pichler et al., 2017). Data on 3,100 firms from 1996 to 2009 showed that **there are significant positive associations between LGBTQ+ inclusive policies and higher firm value, employee productivity, and overall profitability, even after controlling for other factors.** For example, one study found an approximately 3% rise in employee productivity over time among companies who adopted inclusive policies for LGBTQ+ staff. Using causality tests based on temporal precedence, for each association researchers established that **the LGBTQ+ policies themselves were causing these greater positive benefits for companies** (Pichler et al., 2017). This type of research has not yet been carried out for LAC companies, but it is likely that similar results would be found.

Moreover, for companies with inclusive policies for staff, the mean firm value increases significantly, resulting in a 21% higher firm value compared to companies with no such policies.

In terms of profitability, there has been a similarly strong finding: there is a 12.5% increase in profitability for companies with said policies when compared to those with none (Pichler et al., 2017).

Companies in LAC are paying attention and taking significant steps toward LGBTQ+ inclusion. For example, the Brazilian garment manufacturer, **Guararapes Confecções SA**, has taken a strong stance in supporting transgender employees (Moura, 2019). As one of the largest employers in the state of Rio Grande do Norte (in northeast Brazil) with over 11,000 workers, the company plays a significant role in the business and economic fabric of the state. Which is significant given that **Guararapes says it has hired more than 500 transgender employees and finds they bring talent and commitment to its operations.** In fact, in order to attract more transgender workers, the company established inclusive standards for changing gender markers on company IDs and introduced gender-affirming restroom policies (Moura, 2019).



Guía de diseño de Publicaciones con Co-branding

Principios de Diseño en Co-branding: Las publicaciones en co-branding deben mantener las retículas, fuentes y colores principales, añadiendo los colores de las marcas colaboradoras.



TÍTULO
El diseño puede variar dependiendo de la información, pero debe mantener unas constantes que harán que todo mantenga una coherencia estética.

Tipografía de Títulos en Co-branding:
Se usa Montserrat Bold en dos colores (naranja y blanco), pudiendo reemplazar el naranja de BID Invest con el color de la otra marca. Como tipo secundaria, Montserrat Light Italic o Regular.

Como tipo secundaria se usa la montserrat light italic o regular.
Enmarcada en una caja gris oscura 4 puntos más grande que la fuente.

En ubicacion puede ubicarse dentro del área señalada

La caja blanca es creada acorde a la retícula



Marco de Portada en Co-branding:
Se puede usar un marco de 0.3 cm con el color de la marca colaboradora en la portada.

Espaciado entre Logos en Co-branding: La separación entre logos debe ser igual al tamaño del "globo" (el círculo) del logo del BID.

Centrado Vertical de Logos: Los logos deben centrarse verticalmente, dejando como mínimo el espacio de una "B" acostada (un marcador visual de tamaño) arriba y abajo.

Orden de Logos en Co-branding: Los logos deben ubicarse de izquierda a derecha en el orden: Socio, seguido por los miembros del grupo BID que participaron (ej. Grupo Modelo - BID - BID Invest, o Grupo Modelo - BID Invest si BID no participa).

Los elementos deben estar centrados dentro la franja blanca y respecto al documento

IDB INVEST

How are LAC financial institutions currently serving women?

The research revealed significant progress in terms of closing gaps in women's financial inclusion in the countries studied. In general, women accounted for nearly 50 percent of the customer base of financial institutions across the 13 countries making up the study's sample.

However, performance varied by country—and often by type of financial institution. For example, in Mexico, 45 percent of commercial banks and 88 percent of microfinance institutions (MFIs) reported having a women's market strategy in place or plans to introduce one, compared with 25 percent of Peruvian commercial banks and 80 percent of the country's MFIs.³⁰ In Haiti, none of the surveyed FIs had a strategy for the women's market, while in Paraguay, 15 percent of commercial banks had one, but no other financial institutions had either a strategy or plans to develop one. Similarly, the extent to which FIs disaggregate their data by sex ranges from as high as 85 percent in Peru to 38 percent in Haiti. Access to technical assistance³¹ with matters relating to women's financial inclusion also varies widely, although it remains relatively low throughout the region—possibly indicating significant unmet demand. The following sections highlight the findings from the main areas covered by the survey.

4

IDB INVEST

What is happening at the country level?

This section offers deep dives into the financial ecosystems of three countries: Guatemala, Mexico and Peru. ³² The case studies explore how well financial institutions are serving their women customers and how they view the women's market.

Figure 6.1 illustrates how these spheres of influence intersect. FIs—as the bright orange sphere—have an important role to play in developing products for the female market and providing solutions that meet women's financial needs. The infographic also shows that FIs' ability to capitalize on opportunities in the women's market is shaped by the regulatory environment, as well as other factors, including the current state of economic inclusion generally.

The case studies look at all these factors. In addition to detailing the ways in which FIs are serving the women's market, they provide an overview of the regulatory infrastructure in place to support women's access to finance, and they touch on the broader environment of women's economic participation. Each case study concludes with a set of recommendations aimed at accelerating progress towards women's full financial inclusion.

Figure 6.1. Building an enabling environment for WFI in Latin America and the Caribbean

Legend

Fi
Regulators
Govt
Broader environment

Women Financial Inclusion

Gender-inclusive Market Strategies and Propositions

Financial Policies and Regulations

Financial ICT and ID Infrastructure

Women's Economic Participation, Inclusion and Entrepreneurship

High Potential to influence of IDB Invest & IDB Group Low

³² The country-specific research approach is underpinned by a framework developed by the Alliance for Financial Inclusion (AFI)

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Collecting sex-disaggregated data on enterprises remains a manual process for most FIs in the countries studied—except for fintechs, which have inherent automated capabilities. The reliance on a process that involves staff manually recording and tagging data disaggregated by sex could impact data quality and comprehensiveness, leading to inaccurate conclusions. This institutional capability gap represents an opportunity for technical service providers to offer guidance and support on how to upgrade and make better use of their existing systems.

Most FIs, apart from fintechs, include sex-disaggregated data in their regular management reporting; more than 55 percent of the FIs surveyed said they reported this information. Of those that include it in their reporting, the vast majority—86 percent—said they use it to track how well they are doing towards achieving the goals of a specific initiative.

However, they do not translate the data on hand into key performance indicators (KPIs), either at the operational or individual managerial level, meaning that there are neither consequences for falling short on targets nor incentives for achieving them.

In addition, the extent to which the data is used to assess returns on women-focused investments, or to inform product design, risk management policies, and future strategies targeting the women's market, remains limited. **FIs could be overlooking a critical business imperative to offer more products and services aimed at women by failing to analyze data that is already available to them, which could provide insights—such as on non-performing loan ratios, return on investment or profitability, and size of the market—broken down by gender.**

For donors, regulators, and others participating in the financial ecosystem, the study reveals a strong need for guidance and support in a variety of areas, such as understanding the business case for serving women customer segments, including WMSMEs; developing a holistic women's market strategy designing products and services aimed at women; using sex-disaggregated data to provide actionable insights; and de-risking investments targeting the women's market. To date, however, the survey shows that there has been limited uptake of donor support or technical assistance, both region-wide and across all types of financial institutions. Increased access to and use of such technical assistance could lead to a notable uptick in the availability of products and services targeting women, particularly as FIs' awareness is raised about the value of providing such an offering for women.

FOR MOST FINANCIAL INSTITUTIONS IN THE LATIN AMERICAN AND THE CARIBBEAN COUNTRIES STUDIED, THE BUSINESS CASE FOR SERVING THE WOMEN'S MARKET IS EVIDENT FROM THEIR CLIENT DATA. THE PROBLEM IS THAT THEY HAVE NOT USED THIS DATA TO MAKE THE CASE.

Barriers to serving women's businesses

As in Mexico, the lack of a standardized definition for WSMEs represents a significant barrier to expanding financial offerings for women retail customers. A sizable percentage of those surveyed reported having no definition at all, an indication that this segment might not be high on FIs' radar. The breakdown is as follows:

- 37 percent of those surveyed said that WSMEs were those in which women were present in either ownership or management roles.
- 30 percent of those surveyed said that WSMEs were companies in which the woman is the owner, and the company is in her name.
- 17 percent of those surveyed said that they do not yet have a WSME definition in place, including three banks and two microfinance institutions.

Among financial ecosystem stakeholders from the public sphere, there is growing acknowledgement of the importance of supporting the WSME sector. **Actions taken include setting up public finance facilities aimed at WSMEs.** (For more detail on WSME-specific measures, see Table 6.2.3.)

Current state of foundational regulatory infrastructure

In recent years, the Mexican public sector has heightened its focus on women's financial inclusion and made tangible progress (Tables 6.2.1, 6.2.2). In addition to efforts aimed at increasing access to finance for WSMEs, some important measures taken were:

- Including women-centric activities in the latest national financial inclusion strategy.
- Forming a gender equality committee that brings together 11 financial ecosystem stakeholders from the public and private sectors.⁷
- Encouraging reporting of sex-disaggregated data from regulated FIs.
- Introducing national financial literacy campaigns.

4

Where is the women's market headed? Quantifying the future opportunity

The market modeling conducted as part of this research revealed significant business opportunities for FIs that offer well-developed market propositions aimed at the women's market. **Calculations using data from three representative countries—Guatemala, Mexico, and Peru—uncovered nearly \$3 billion in additional annual revenue that could be captured by FIs that optimize their women's market offerings for retail and business customers¹⁸** (for details on the methodology used for the analysis, see Appendix C.) Country-specific findings are detailed below.

BOX 4.1
Estimated annual revenue opportunity in Guatemala, Mexico and Peru

			TOTAL: \$2.91 Billion
Guatemala: \$283 million	Mexico: \$1.87 billion	Peru: \$756 million	

¹⁸ The high-level logic of the model involves determining the number of un- and underbanked women in each socioeconomic segment, then the potential revenue per customer for each segment (from net interest income and fee and commission income). This yields the annual revenue opportunity open to financial institutions in the unserved market. For the detailed table of assumptions and more details on the modelling process, please see Appendix C.

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