



Session V – Brazilian private programmes relative to investors' education

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Rio de Janeiro, Brazil**

The Objectives of ANBIMA



ANBIMA – Brazilian Financial and Capital Markets Association is the principal representative of the institutions operating in the Brazilian financial and capital markets, created from the merge of ANBID – National Association of Investment Banks and ANDIMA – National Association of Financial Market Institutions

ANBIMA's objective – strengthen the capital markets as an instrument for fostering Brazilian development

Areas:



History:





Funding of Education Initiatives

Started in 2002 – ANBIMA’s Board decided to allocate part of the budget to develop educational programs

2003 – Self-regulation settlement raised US\$ 750,000 (R\$ 1.75 million) with the compromise to invest in Investors Education programs

- 1st project: launch a website, brochures and broadcast radio programs

After 2005 – All fines, settlements and moneys raised under ANBIMAS’s Self Regulation activities revert to Investors Education initiatives

- Projects: develop the website, brochures and academic studies

“How to Invest?” - the creation of a brand



Como Investir?: ANBIMA’s brand to promote Investors Education programmes through the delivery channels: website and brochures

Initially developed one logo and the brand



Defined the target audience: new investors, youth, university students

Hired seasoned marketing professionals to develop the web site and brochures

Hired products specialists and personal financial planners to write the content of the website and brochures

Investors Education - Website



Perguntas Frequentes | Glossário | Fale Conosco | Mapa do Site | Meu Cadastro

Busca Palavra-Chave



Finanças pessoais | Fundos | Ações | Debêntures | Boletins e Publicações



Orçamento

Controle seu orçamento utilizando nossas calculadoras.

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Primeira vez no portal?

Enquete

Geral

Qual o assunto de maior interesse para você?

- Finanças Pessoais
- Fundos
- Ações
- Debêntures

[Ver Resultados](#)

Boletins e Publicações

Período de reserva para oferta das a Investimento mínimo para o investidor de vare... [\[mais\]](#)

Pregão no horário de verão A partir desta segunda-feira, o horário dos p... [\[mais\]](#)

[Ver todas as notícias](#)

Destaque

Desafio Como Investir

Follow-on, oferta secundária e primária, suitability e outros termos que você escuta por aí, você aprende aqui. Teste agora seus conhecimentos sobre o mercado financeiro com os desafios do Como Investir.

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www.comoinvestir.com.br

The website mission is to become a benchmark by offering the most comprehensive and didactic information on the various investment alternatives in Brazil, such as mutual and hedge funds, equities, debentures, private and public bonds as well as highlighting the importance of financial planning. This website was developed and funded by ANBIMA.

Investors Education - Website



www.comoinvestir.com.br

- Contribute for the Investors Education encouraging a better understanding of investment characteristics;
- Demystify that investing is complex and equipping consumers with unbiased and free investment information;
- Disseminate knowledge of the mechanism to be used in households budgets;
- Areas: Personal Finance, Mutual Funds, Equities, Debentures and Market News;
- “Contact us” area for solving additional problems.



Finanças pessoais | Fundos | Ações | Debêntures | Boletins e Publicações



Guia de Investidores

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Primeira
vez no portal

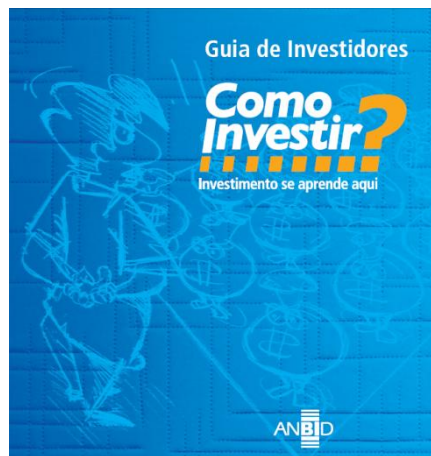




“How to Invest?” - Investors and Students Guides

Investors Guide: launched May 2005

- brochures distributed: 200,000
- distribution: partnership with financial institutions and specialized magazines



Students Guide: launched May 2006

- brochures distributed: 30,000
- distribution: through Universities and events for students





Financial Education – others initiatives

☐ Courses

- Partnership with learning centers and internally developed: high quality standards for market professionals as well as introductory courses for the public at large
- Introductory courses for journalists and professors

☐ Awards for Master and Doctorate students since 2005

- Aims to stimulate academic studies and projects in the Brazilian capital markets for students in Administration, Economics and Law
- Website: www.premioanbid.com.br

☐ Fixed Income Award

- Enhance the production of papers on this subject. A cash award is paid to the top three participants, besides publishing and distributing their work all over the financial market, universities and government agencies.

☐ Free Lectures

- Aim to increase the level of information about the financial market, ANBIMA's Education Area implemented a group of free lectures about: Stock Market, Fixed-Income Market, Mutual Funds and Financial Products.

Financial Education – others initiatives

In Brazil



□ TV Program:

- First initiative directed exclusively to financial education in the Brazilian TV.
- Co-production of TV Cultura and BM&FBovespa sponsored by Banco Itaú Unibanco.
- Displayed in the grid of the TV Cultura started in the second half of 2009.
- Weekly TV program shows themes related to family budget, debt, equity investment and savings in a simple and didactic approach.
- Website: <http://www.tveducacaofinanceira.com.br/>



Financial Education – others initiatives in Brazil relative to credit issues

- ❑ Main initiatives are developed by banks and credit cards companies
- ❑ Several banks in Brazil such as Itau, Bradesco and Banco do Brasil have developed websites or brochures to clarify the investors about the conscious use of money



Financial Education – others initiatives in Brazil relative to credit issues



- **Itaú:** Program for Responsible use of Money – **handbooks** about Family Budget; Leaving the red; The time to invest; Talking about money with your children; Credit.
- **Bradesco:** site that seeks to teach how to use your credit with responsibly
- **Visa:** Website on personal finance with interactive computer game using soccer as a setting www.batebolafinanceiro.com.br



- **Banco do Brasil:** internet based course for Personal Financial Planning, part of the Financial Education program

Challenges – gathering private and public support for the initiatives



Obtaining industry organization partners

1. National Strategy for Financial Literacy – Government initiative coordinated by the Brazilian Securities Commission (CVM)
 - ANBIMA is the writer of National Strategy for Financial Literacy – Investments Chapter with the cooperation of others entities
 - Creation of a private entity to support the development of several initiatives ANBIMA will participate along with others 3 associations (ABRAPP, CNSEG, FEBRABAN) and 1 company (BM&FBovespa)



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