

Miguel Angel García Gutiérrez

- Graduated with Honors, Master in Business Administration (MBA) majoring in Finance, Central American Business Administration Institute (INCAE).
- Postgraduate degree in Nutrition (INCAP – Guatemala)
- BS. in Agriculture (Kansas State University)
- Agronomist from El Zamorano – Honduras
- High School Diploma (La Salle – Nicaragua)

I) ACADEMIC EXPERIENCE (1972-1997)

25 years of experience as an educator at different levels: **Postgraduate , graduate , Adult Education and Special Programs** in ten countries of Latin America : Bolivia – Peru – Ecuador – Dominican Republic – Panama and the Central American countries.

In the following universities:

- Catholic University Redemptoris Mater (Nicaragua).
 - Catholic University of Bolivia (La Paz y Cochabamba, Bolivia)
 - San Simon University (Cochabamba, Bolivia)
 - Central University of Bolivia (Cochabamba, Bolivia)
 - NUR University – Santa Cruz de la Sierra (Bolivia)
 - INCAE – Nicaragua.
- **Designer and Director of PROPERCLA** (Training Program for Key Staff with COSUDE and Swisscontact in Bolivia).
- **Director at INCAE for the Support for Microenterprise in the Central America Program.**
- **Participation in Educational Program Development:** NUR University – PROPERCLA – Central University of Cochabamba, Bolivia.

II) KEY PROFESSIONAL ACHIEVEMENTS:

- **Special Fund for Development (FED)** Central Bank of Nicaragua- Credit Program Management for Livestock, Coffee, Agroindustries, Tourism and Microenterprise. **(This program has been presented as a model by the World Bank).**

- **US Agency for International Development (USAID) – Bolivia:** Contributor to the creation of Development Banking in Bolivia. Training for high level staff and technicians from six private banks. Wrote Management and Credit Manuals.
- Main Advisor for the Alternative Development Program, USAID Cochabamba, Bolivia. Development of credit, commercialization and agroindustries.
- Created and managed a COSUDE – Swisscontact Program to train key staff from NGOs and microfinance institutions in Bolivia
- Administration Manager at TOYOSA (Toyota Motor Distributor) in Bolivia.
- Main Advisor for the Economic Bank in Santa Cruz, Bolivia and Trainer for Personal Banking and Microcredit.
- Operations Manager for several corporations:
 - DEMASA Group– Costa Rica
 - HERMELINK Corporation– Costa Rica
 - ZINGONE Group– Costa Rica

III) **PUBLICATIONS**

- Credit and Management Manuals
- Credit Officers
- Marketing for Small and Medium Enterprises
- Case Studies– for INCAE
- Training Manuals for PROPERCLA

IV) **ACADEMIC DISTINCTIONS:**

- Graduated with Honors at INCAE.
- Partial scholarship from the Central Bank of Nicaragua for studies at INCAE.
- Scholarship from the National Insurance Company, for partial payment of studies at INCAE.
- Scholarship from OPS – OMS, for postgraduate studies at INCAP.
- Scholarship from USAID, to study at Kansas State University.
- Scholarship to study Agronomy at El Zamorano.
- Best student 4th grade (Colegio Rubén Darío)
- Scholarship to complete elementary and high school studies at La Salle, Managua.