Registration and welcome coffee

Opening remarks:
Víctor Umaña, Director CLACDS, INCAE Business School
Eric Campos Morgan, COO BAC/Credomatic
Nanno Kleiterp, CEO FMO

Session I: Challenges to overcome and Opportunities to seize while Providing Green Housing Financial Products in a Developing Country Context

Financial Institutions in Latin American countries are at different stages of development and implementation of sustainable housing lending programs. An understanding of what defines green housing and drives demand in each context is essential.

In this session, we will learn about the elements that have driven a faster transition to green housing practices in some countries in Latin America (client and market demand, lower operating costs, higher property values, incentives and policies, branding, other) but also about the remaining challenges.

Key Questions:
- Are the so-called obstacles real obstacles: Potentially higher up-front costs, complexity in design and technology (from the users’ point of view as well as from the banker’s in designing sustainable housing credit lines), poor access to reliable information, weak policy component, other.
- Innovative green building legislation. Can green housing projects flourish without it?

Speaker: Jeff Culp, Executive Director, Energy Efficient Exporters’ Alliance

Questions and Answers

Coffee Break and visit to stands BAC/Credomatic, Philips, FMO, INCAE

Session II: Mechanisms available to promote the development of green housing in the region
This session will present market instruments-commercial loans and project financing, as well as building codes, conditional permitting; and labeling and how they are being used to support the development of green housing services in Latin America.

Key Questions:

- What would be an “ideal” set of instruments for catalyzing cutting edge financial solutions and innovations?
- The role of equipment suppliers, energy auditors, real estate developers, other participants for the success of new financial programs.
- Voluntary certification systems and their proven ability to demonstrate innovative green housing practices, resulting in needed viability for further replication of projects.

Speakers:
Alfredo Nava, Relations with investors and Corporate Finance Director. VINTE. Mexico
Pamela Quintero, Social Responsibility Coordinator. Mutualista Pichincha, Ecuador

Questions and Answers. 20 minutes
Session III: Lessons learned from Green lending

In this session, we will present examples from different FI participating in this growing market. What is their offer of financial instruments that is bringing value to home buyers/owners? Speakers will share their understanding when designing a new housing financial product.

Key Questions:
- Key players on which bankers rely on when designing a sustainable housing program:
  - To ensure that predicted sustainable performances match those of the houses in operation
  - To better understand the mismatch between developers' interests and purchasers' interests?
- Concrete work achieved teaming with architects, equipment suppliers, auditors and certifiers of savings.
- Different financing products for different green solutions:
  - Energy improvement loan or mortgage
  - Fixed rate energy improvement balloon loan
  - Longer term energy improvement home equity loan
  - Off grid mortgage
  - Heat saver loan program, other.
- The role of bankers helping their clients in making smarter investments. How green can you get with conventional financing?
- Benefits of offering these financial products.
- Have bankers understood that green building is good business?

Speakers:
Rodolfo Santa María, Manager of Real Estate and Social Projects. Fondo MIVIVIENDA S.A. Peru
Felipe Valdebenito, Chief of Projects. VGreen, Chile
Irem Bulat – International Banking Group / Investor Relations and Structured Finance Associate. Sekerbank, Turkey
Enis Bulca --- Small Enterprises Banking Marketing / Customer Management Division Head, Sekerbank, Turkey

Questions and Answers.

Lunch break

Session IV: Scaling up from green housing to sustainable cities
Going beyond the house, into common areas, public spaces, and sustainable community design.

Key Questions:
- Public-private green partnerships
- Integrating sustainable building practices to the construction sector
- Cooperation between countries as a platform to share experiences
- The importance of transversal initiatives (energy efficiency labels, education, research and development of energy efficiency measures, others)

Speakers:
Martha Isabel Rodríguez Eusse, Consultant Expert in Sustainable Housing. GIZ Colombia
Mauricio Velásquez, Lead Executive/ Environment and Climate Change, CAF Ecuador, Corporación Andina de Fomento, CAF
Hector Mendoza, General Manager & Business Service Manager. Centro América y el Caribe. Philips, Panamá

Questions and Answers.

Coffee Break

Closing remarks

Gracia M. Barahona, Director Ecobanking

Cocktail Room Pérgola