



# 19

## CATEGORY 5

INNOVATIVE MECHANISMS FOR FINANCING AND ACCESS TO HOUSING SOLUTIONS

# BUILDING CONFIDENCE IN THE AREAS AFFECTED BY THE NIÑO COSTERO PHENOMENON (FENC)

ORGANIZATION  
BBVA MICROFINANCE  
FOUNDATION



PERU



SCOPE: NATIONAL. TRUJILLO, CHICLAYO AND PIURA SPECIFICALLY

## CONTEXT

### PROBLEM

PERU IS THE COUNTRY MOST AFFECTED EACH YEAR BY THE NIÑO COSTERO PHENOMENON (FENC). ADDITIONALLY, THE HIGH CONCENTRATION OF PEOPLE, LOCATION AND LAND QUALITY, INCREASE THE VULNERABILITY OF MANY PEOPLE. IN 2017 MORE THAN 17 THOUSAND HOUSES COLLAPSED BECAUSE OF THE FENC.

### PROJECT

PROMOTE LOCAL ECONOMIC DEVELOPMENT BY IMPROVING THE HOUSES OF VULNERABLE ENTREPRENEURS, WHICH OFTEN OPERATE AS BUSINESSES LOCATIONS. THE INITIATIVE INCLUDES A CONSTRUCTION AND SUSTAINABLE FINANCIAL SOLUTION, TECHNICAL ASSISTANCE AND TRAINING FOR DISASTER RISK REDUCTION.

## RESULTS

### REACHED

- » 1,500 CLIENTS WITH HOME IMPROVEMENT LOANS SINCE JANUARY 2018;
- » 2,500 FAMILIES SENSITIZED TO DISASTER ISSUES SINCE MARCH 2018;
- » 360 CONSTRUCTION WORKERS TRAINED SINCE MARCH 2018;
- » TRAINING AND EDUCATION OF PARTICIPANTS AND CLIENTS OF THE AREA IN MATERIALS, PLANS AND BUDGET FOR CONSTRUCTION.

### EXPECTED

- » 15,000 PEOPLE BENEFITED DIRECTLY AND INDIRECTLY UP TO DECEMBER 2018;
- » IMPLEMENT A MODEL OF SUSTAINABLE ACCOMPANIMENT IN HOUSING IMPROVEMENT;
- » INCREASE RESISTANCE OF COMMUNITIES IN POSSIBLE EMERGENCIES;
- » CONTINUE PROMOTING LOCAL ECONOMIC DEVELOPMENT, SPECIFICALLY IN THE CONSTRUCTION SECTOR, THROUGH TRAINING FOR HARDWARE STORES AND CONSTRUCTION WORKERS. THE GOAL IS TO TRAIN 64 HARDWARE STORES IN MARKETING AND 360 CONSTRUCTION WORKERS IN CONSTRUCTION TECHNIQUES DURING 2018.

