

2006 Annual Meeting



The Remittance Process in Brazil and Latin America

Belo Horizonte, Minas Gerais, Brazil

March 30, 2006





IDB Research Projects

1. Public Opinion Study of Remittance Recipients in Brazil.
2. Remittances from Japan to Brazil: Study of Brazilian immigrants living and working in Japan.
3. Compilation of public opinion country studies, 2003-2005.



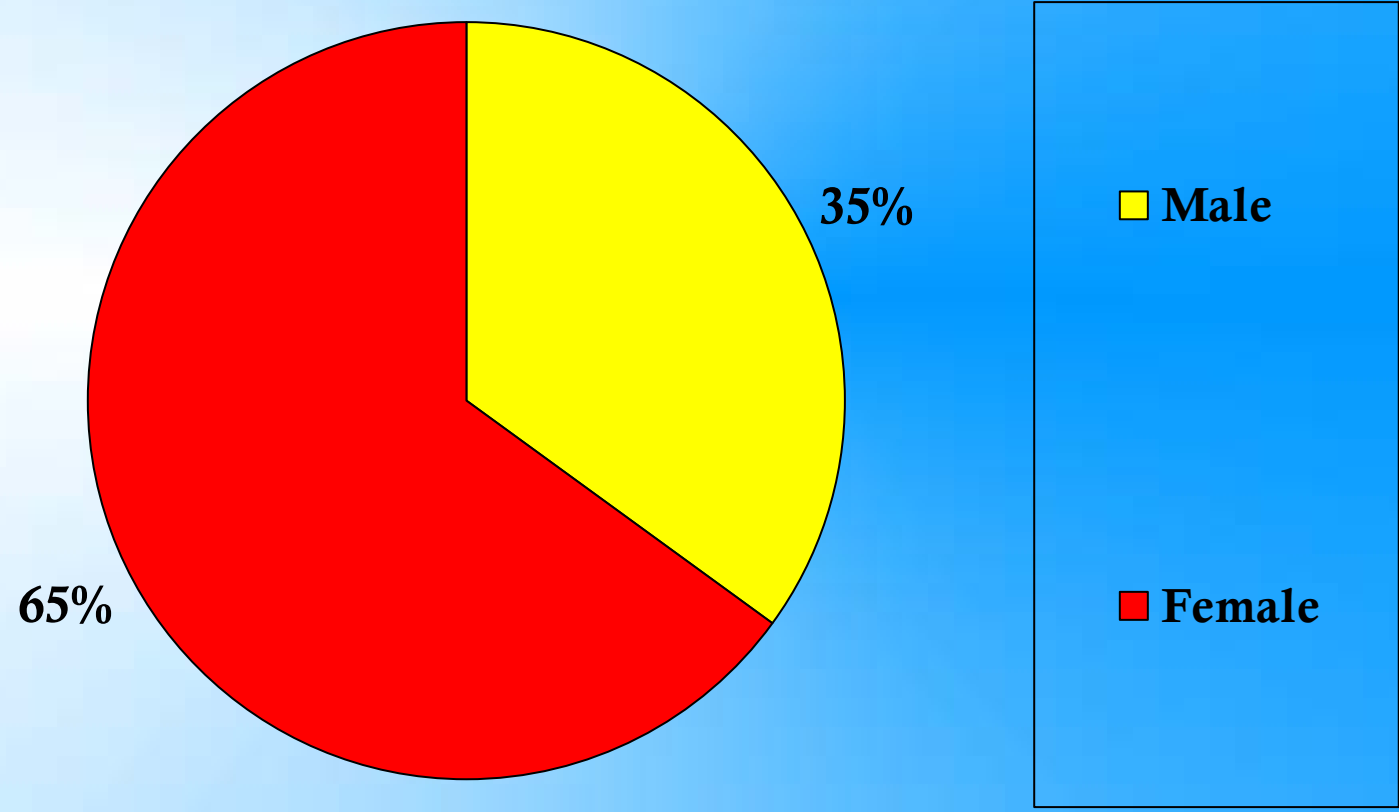
Public Opinion Study of
Remittance Recipients in
Brazil

April – May 2004



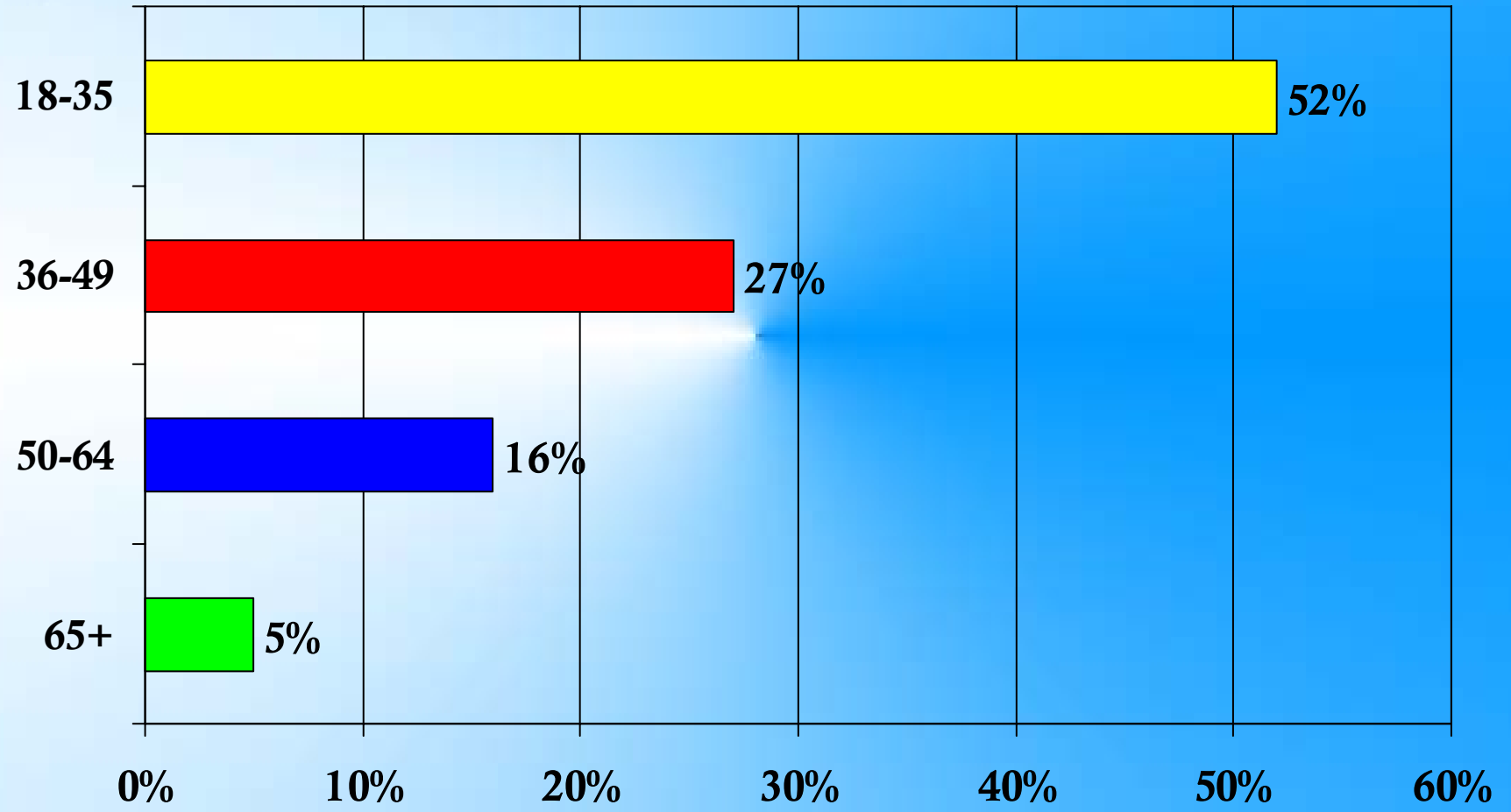


Gender Remittance Recipients

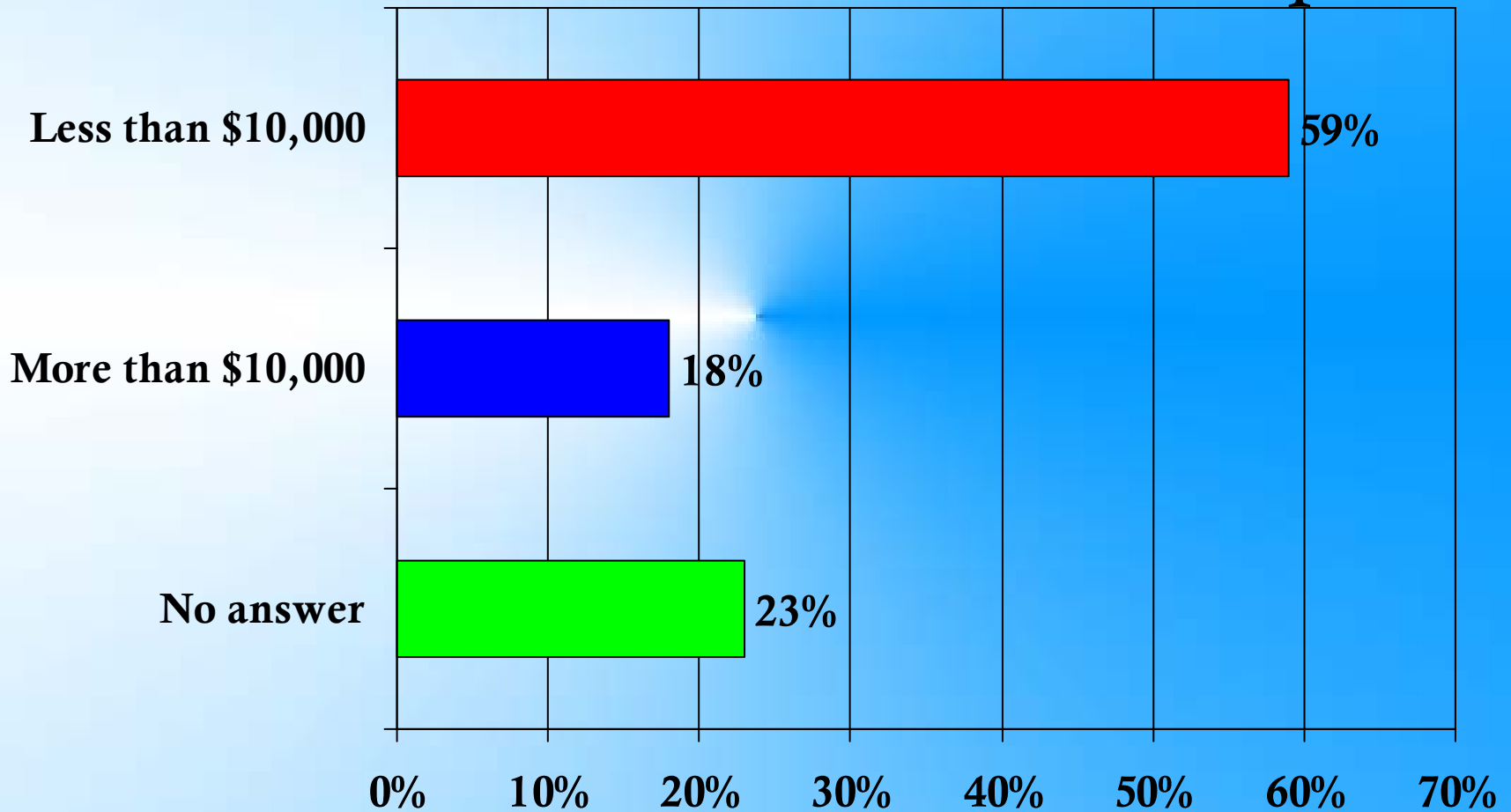




Age Remittance Recipients

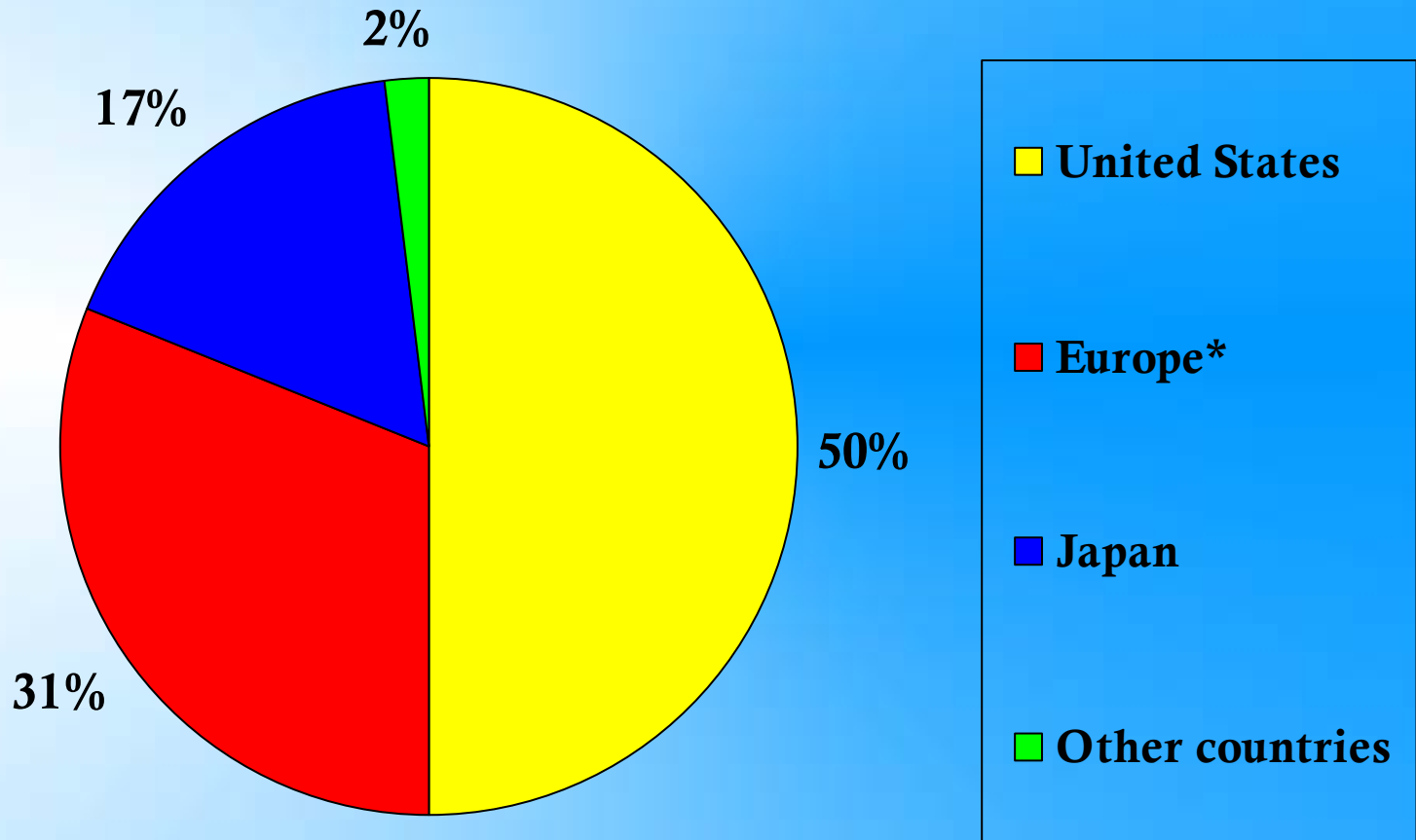


Annual Household Income (in U.S. dollars) Remittance Recipients





Country of Remittance Senders Remittance Recipients



*Portugal, Italy, United Kingdom, Spain, Germany and France

Regions of Brazil





States and Cities with Concentrations of Remittance Recipients

➤ Southeast

o Minas Gerais

- Belo Horizonte
- Caratinga
- Governador Valadares
- Pescador

o Sao Paulo

- Sao Paulo
- Atibaia
- Cafelandia
- Embu
- Jaguaruna
- Mogi das Cruces
- Presidente Prudente
- Rio Claro

➤ Southeast

o Rio de Janeiro

- Rio de Janeiro
- Nova Friburgo
- Petropolis

➤ South

o Parana

- Curitiba
- Lapa
- Maringa
- Pato Branco
- Prudentopolis

➤ South

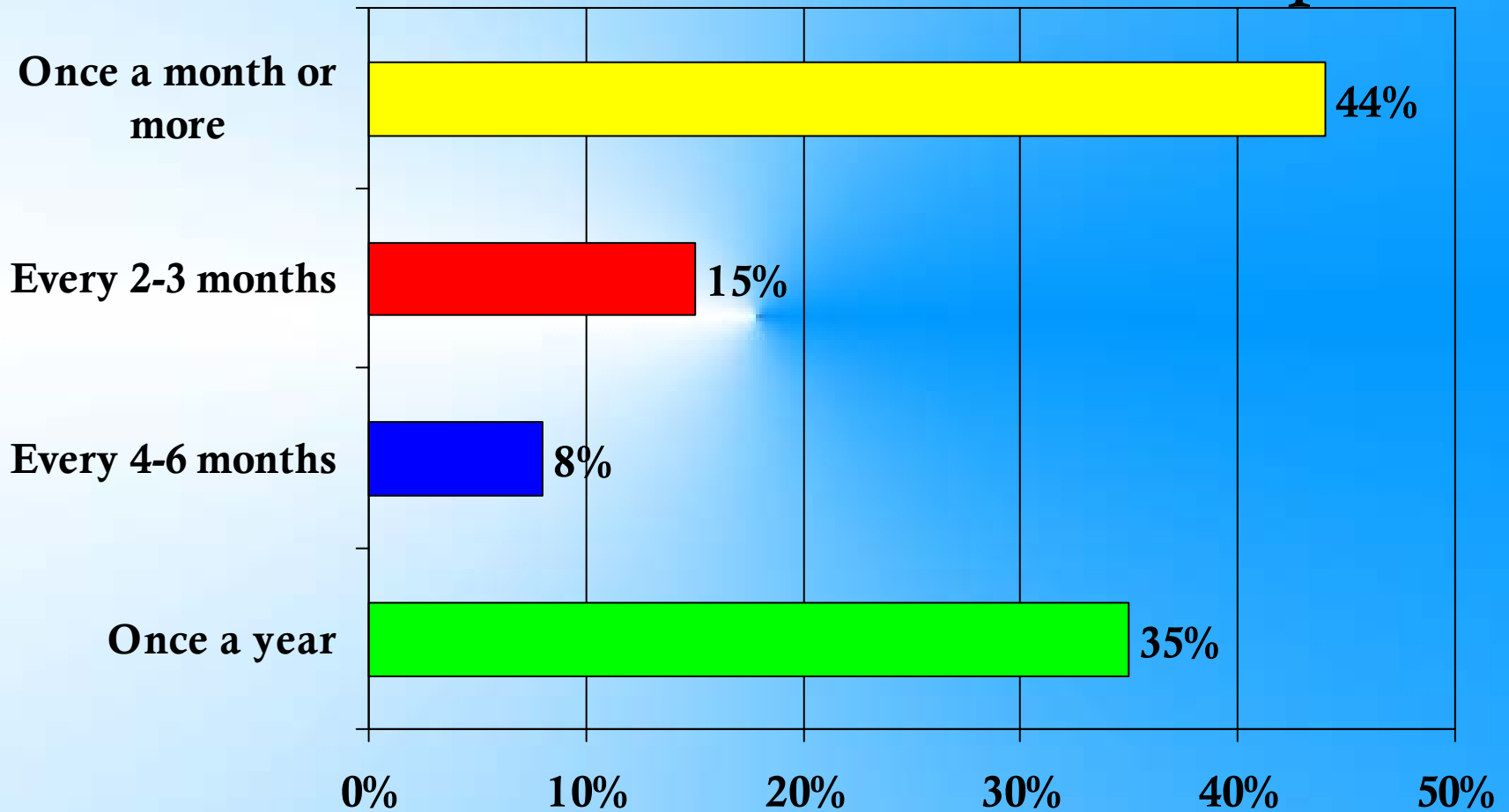
o Santa Catarina

- Blumenau
- Cocal do Sol
- Criciuma
- Florianopolis
- Gaspar
- Joinville
- Santo Antonio do Pontal
- Sideropolis

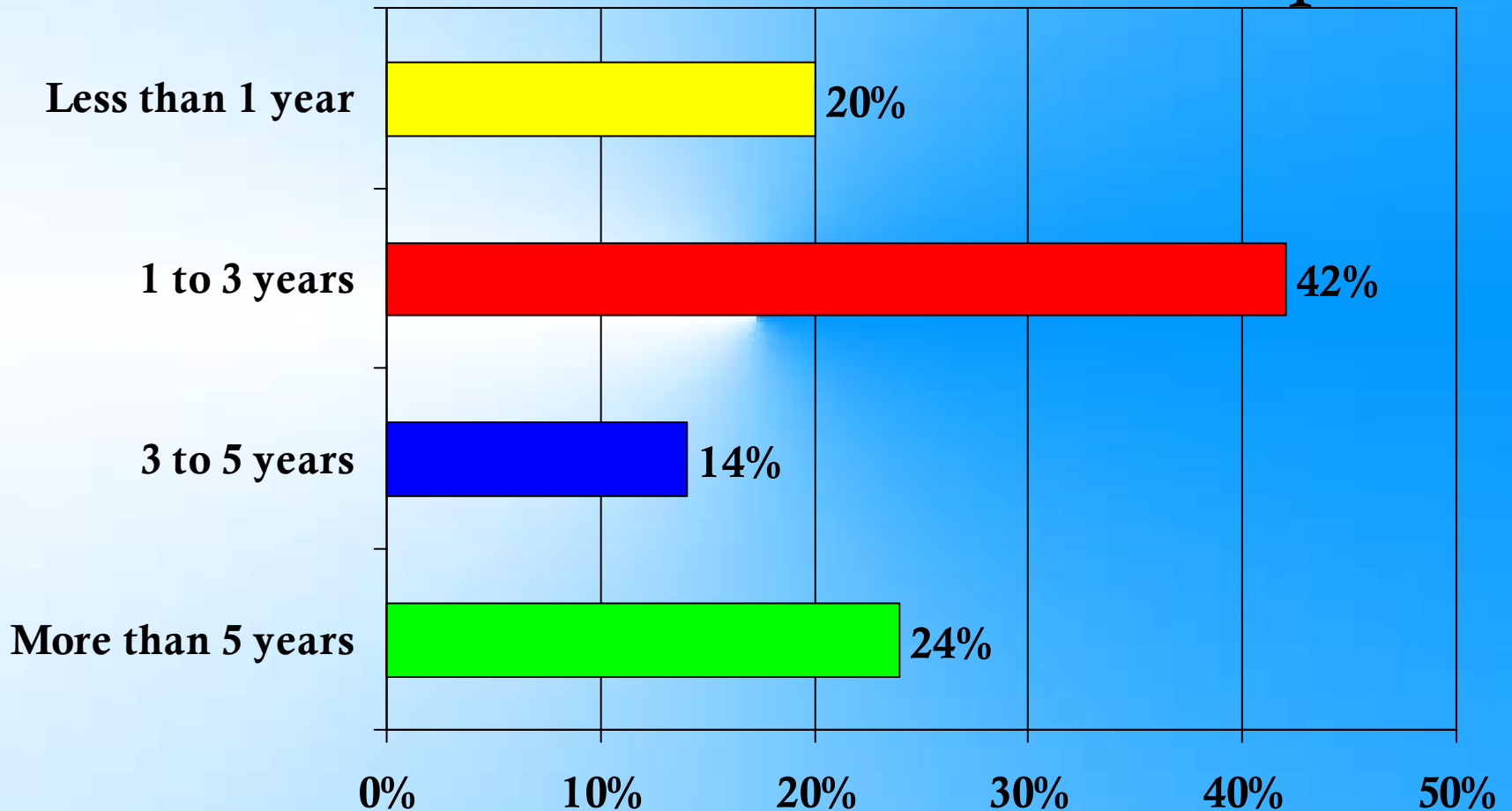
o Rio Grande do Sul

- Sao Leopoldo

How frequently does this family member send you money? Remittance Recipients

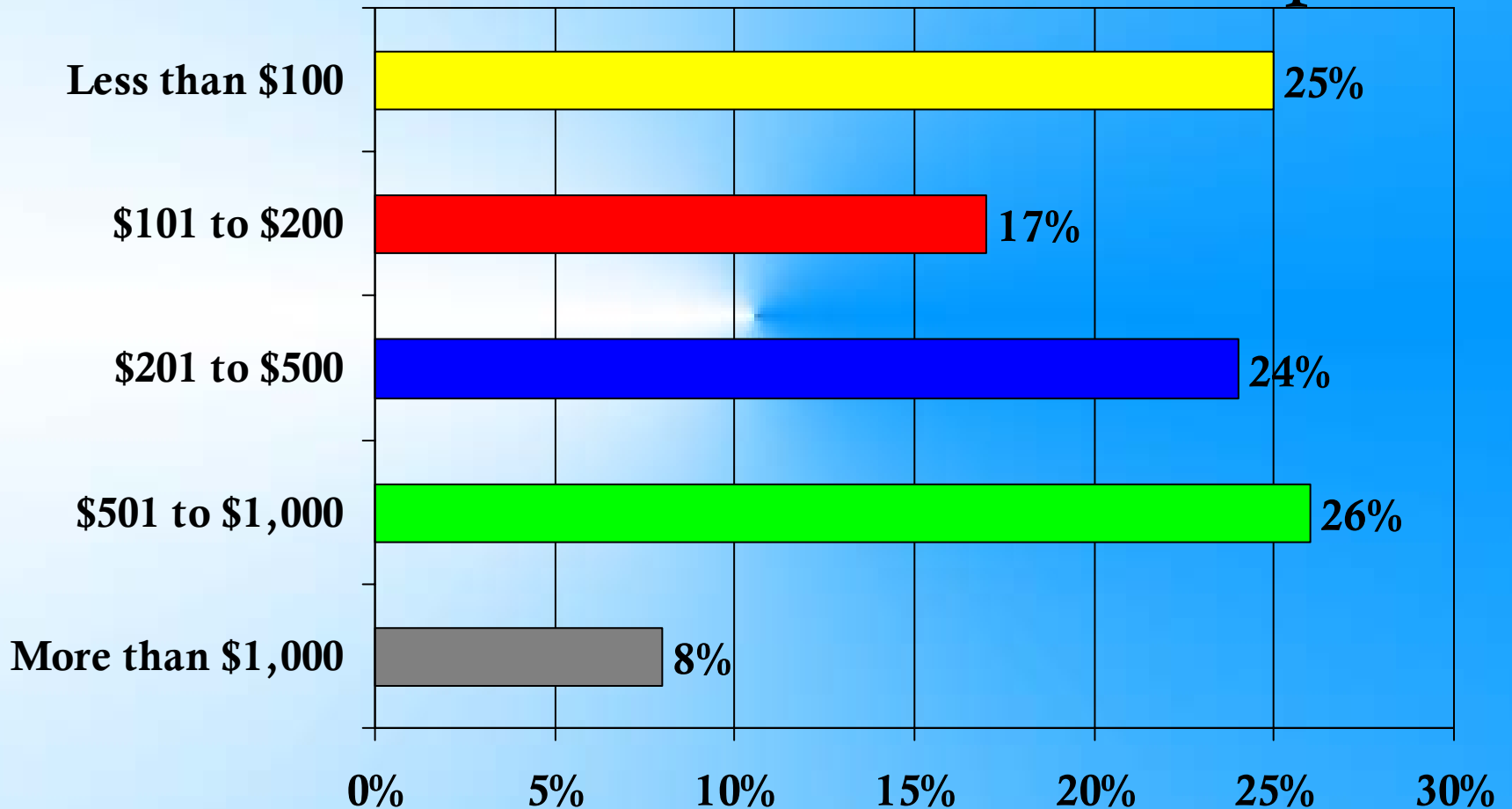


For how many years has this family member sending you money? Remittance Recipients



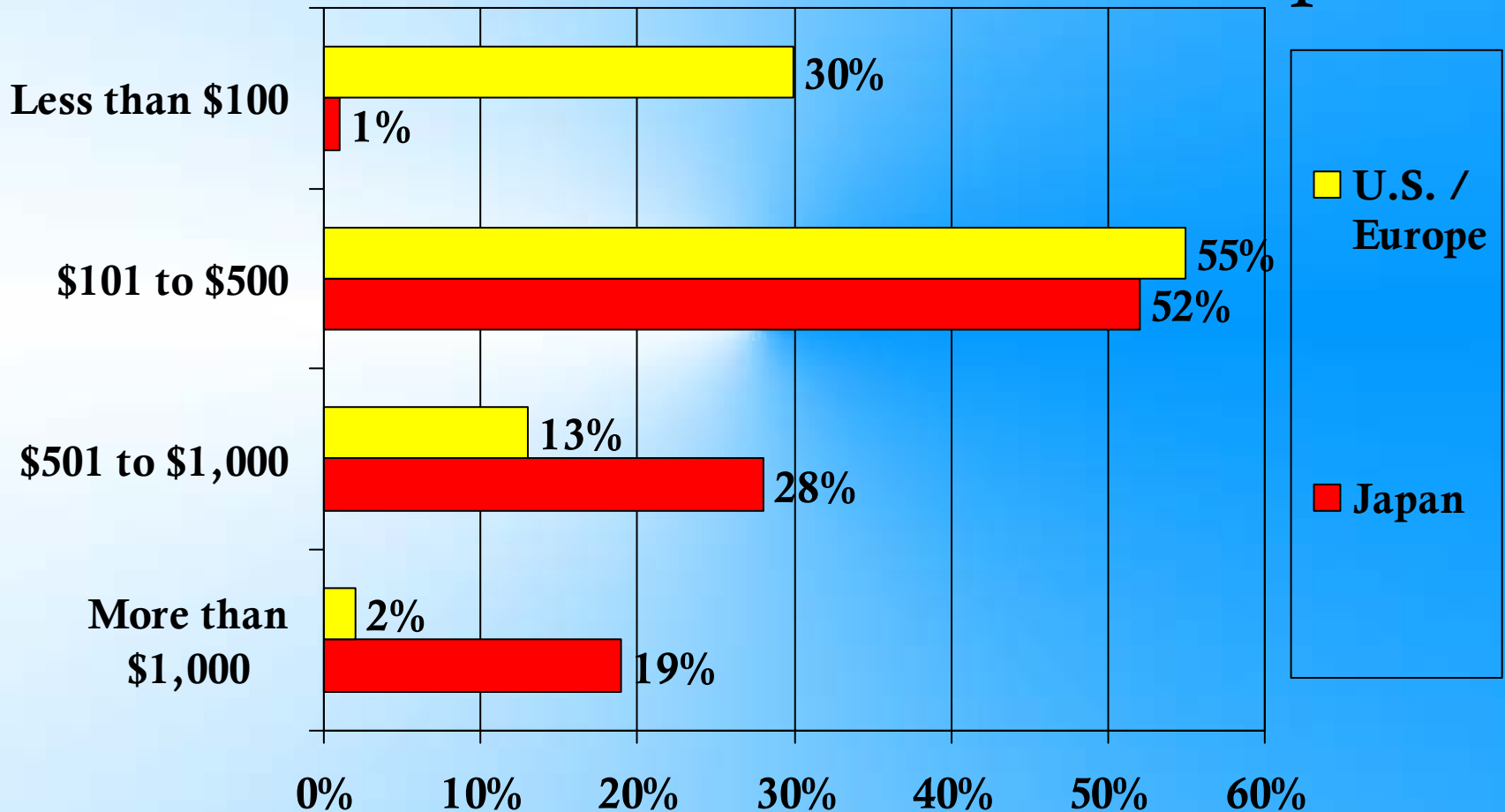
How much money – on average – do you receive with each remittance?

Remittance Recipients

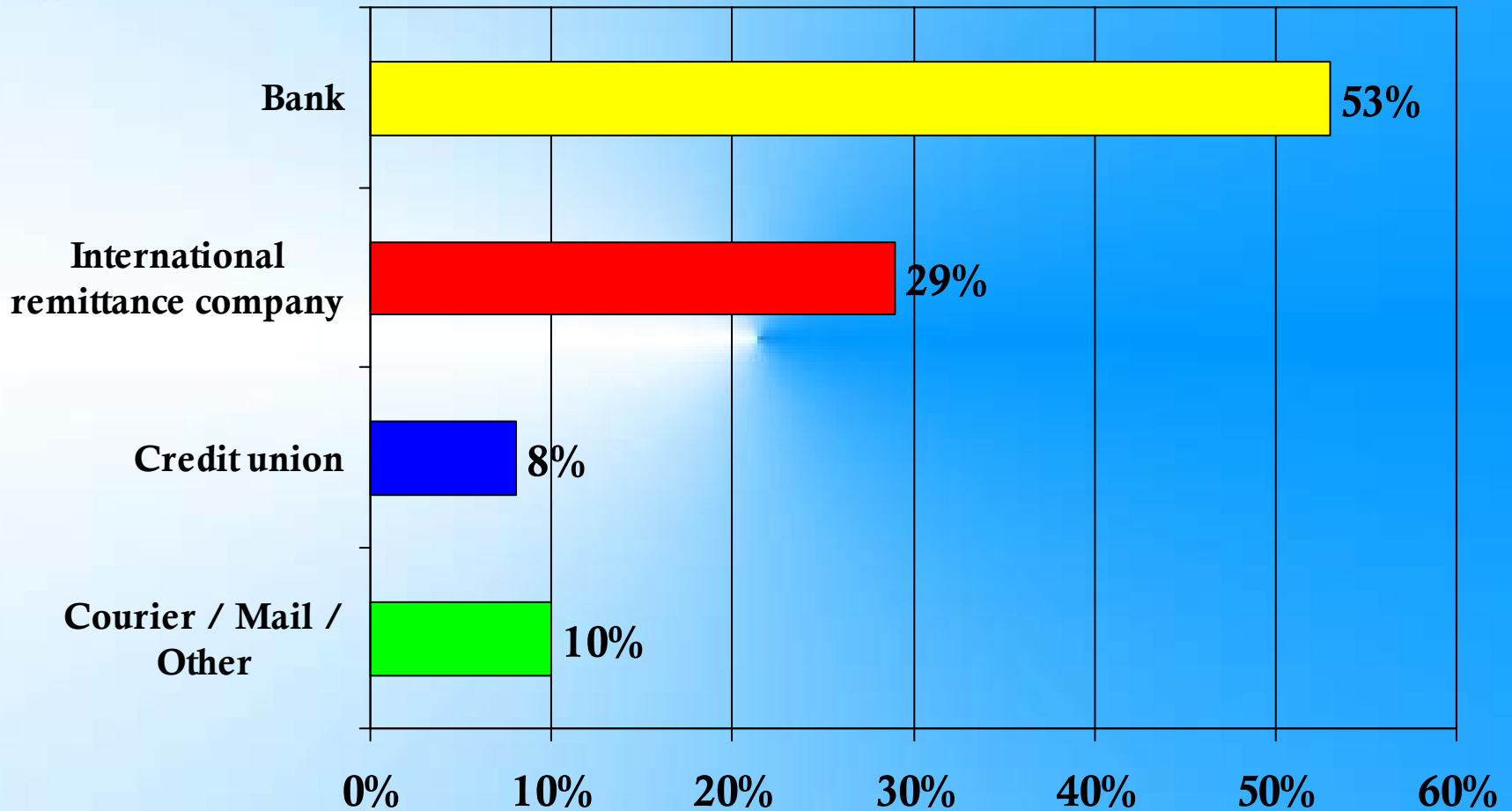


How much money – on average – do you receive with each remittance?

Remittance Recipients

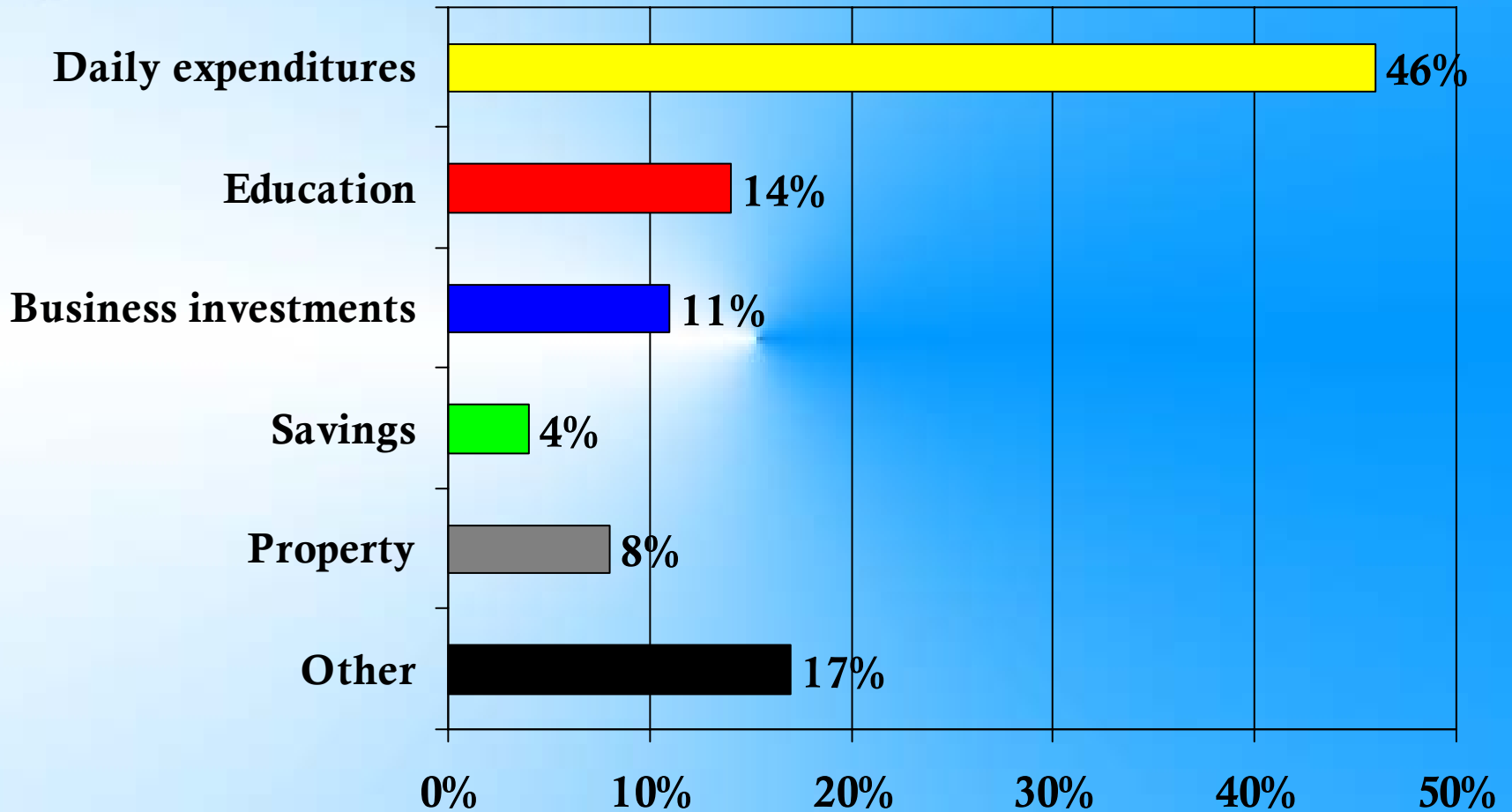


How is the remittance sent? Remittance Recipients





Usage of Remittances Remittance Recipients





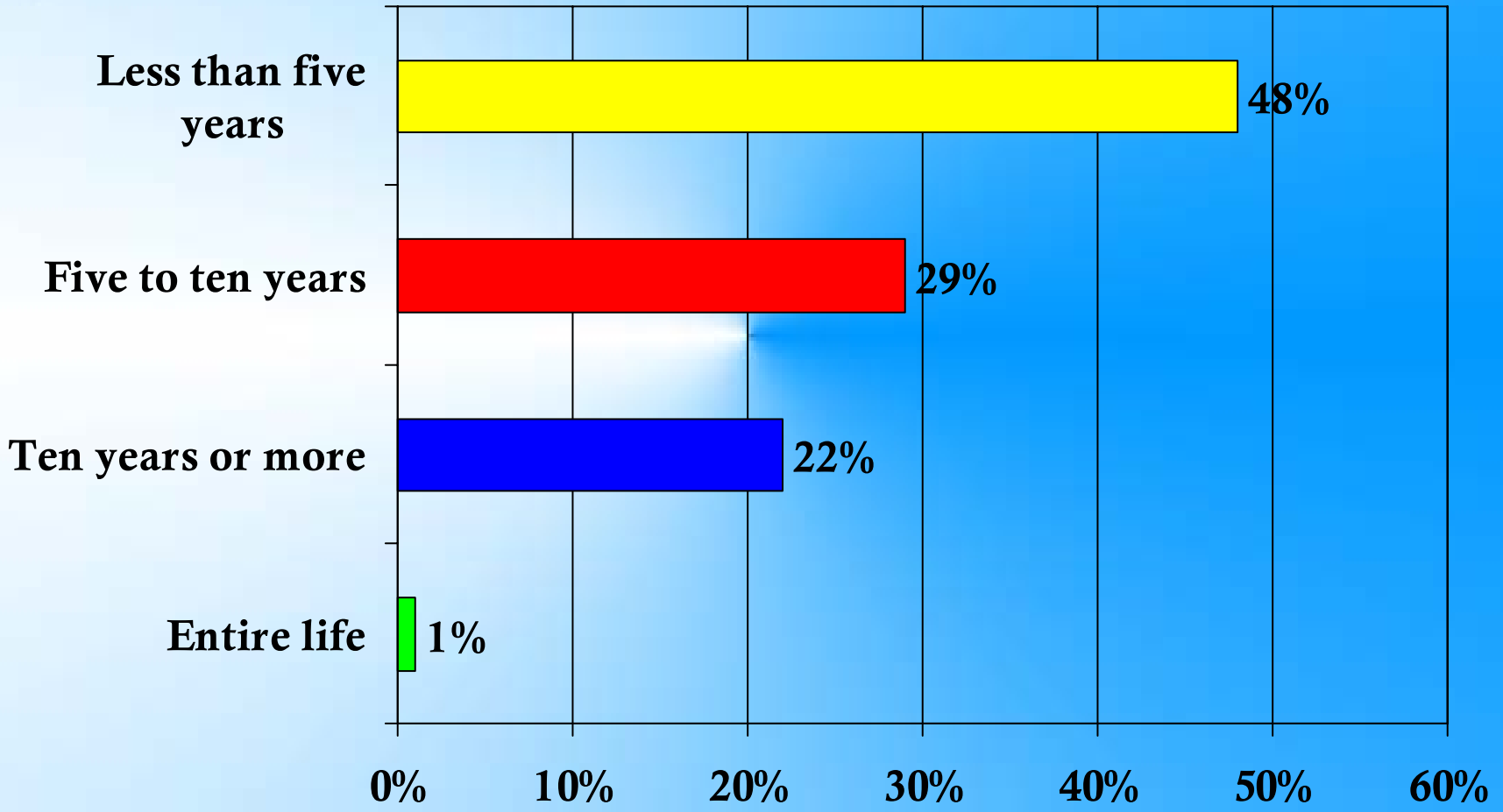
Remittances from Japan to Brazil

*Study of Brazilian immigrants living and
working in Japan*

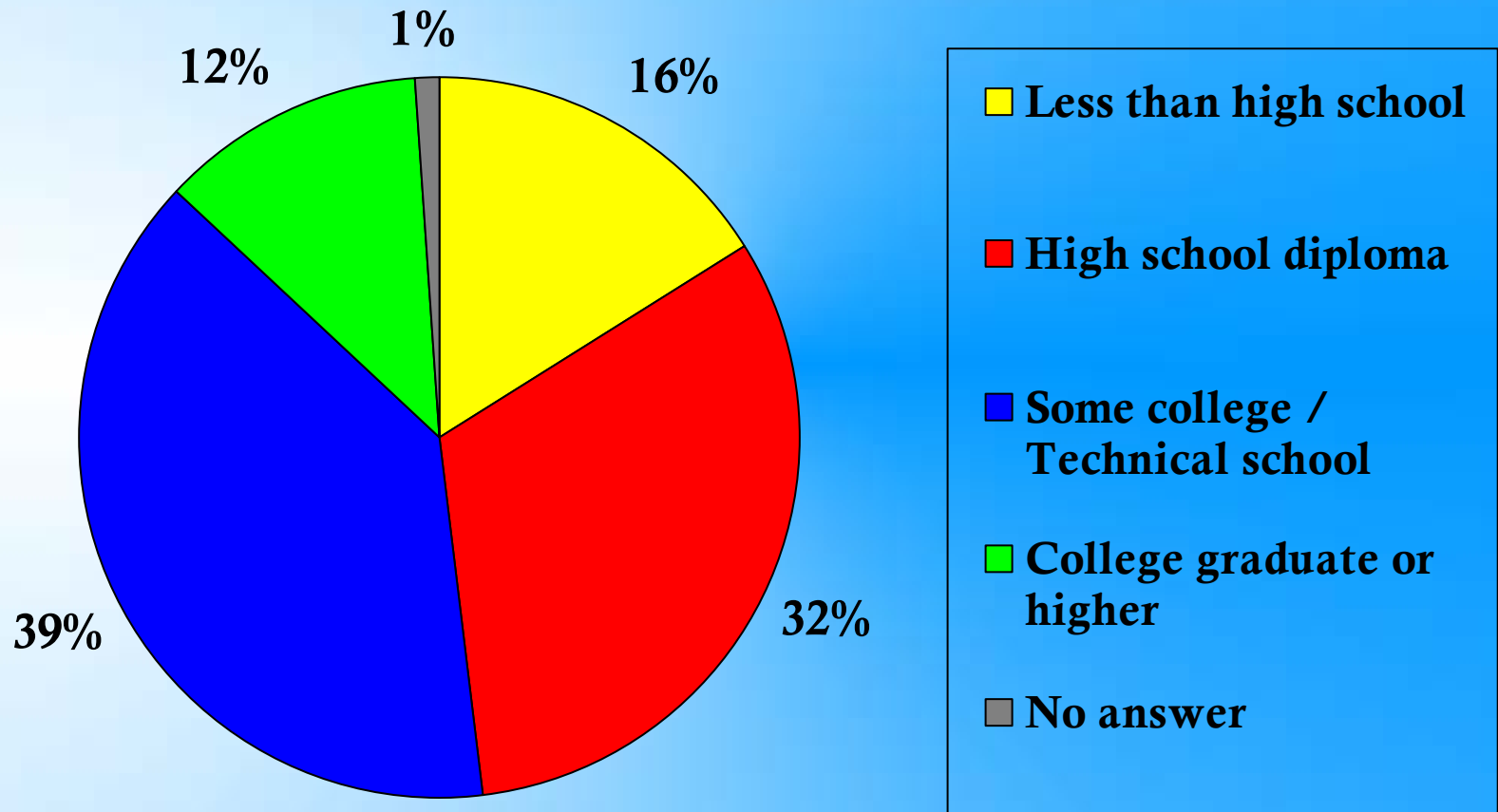
April, 2005



Residency in Japan Brazilians in Japan

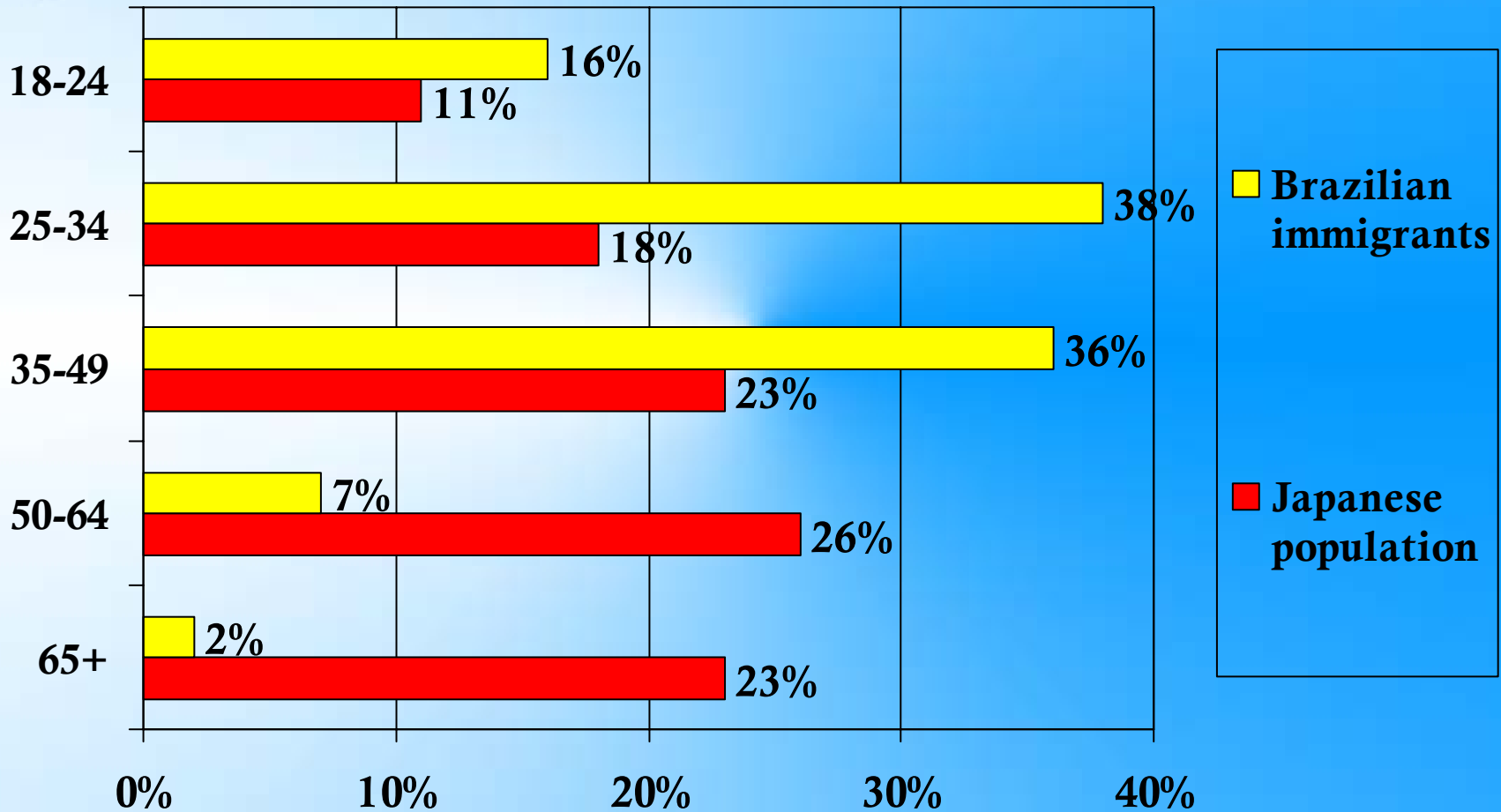


Education Brazilians in Japan



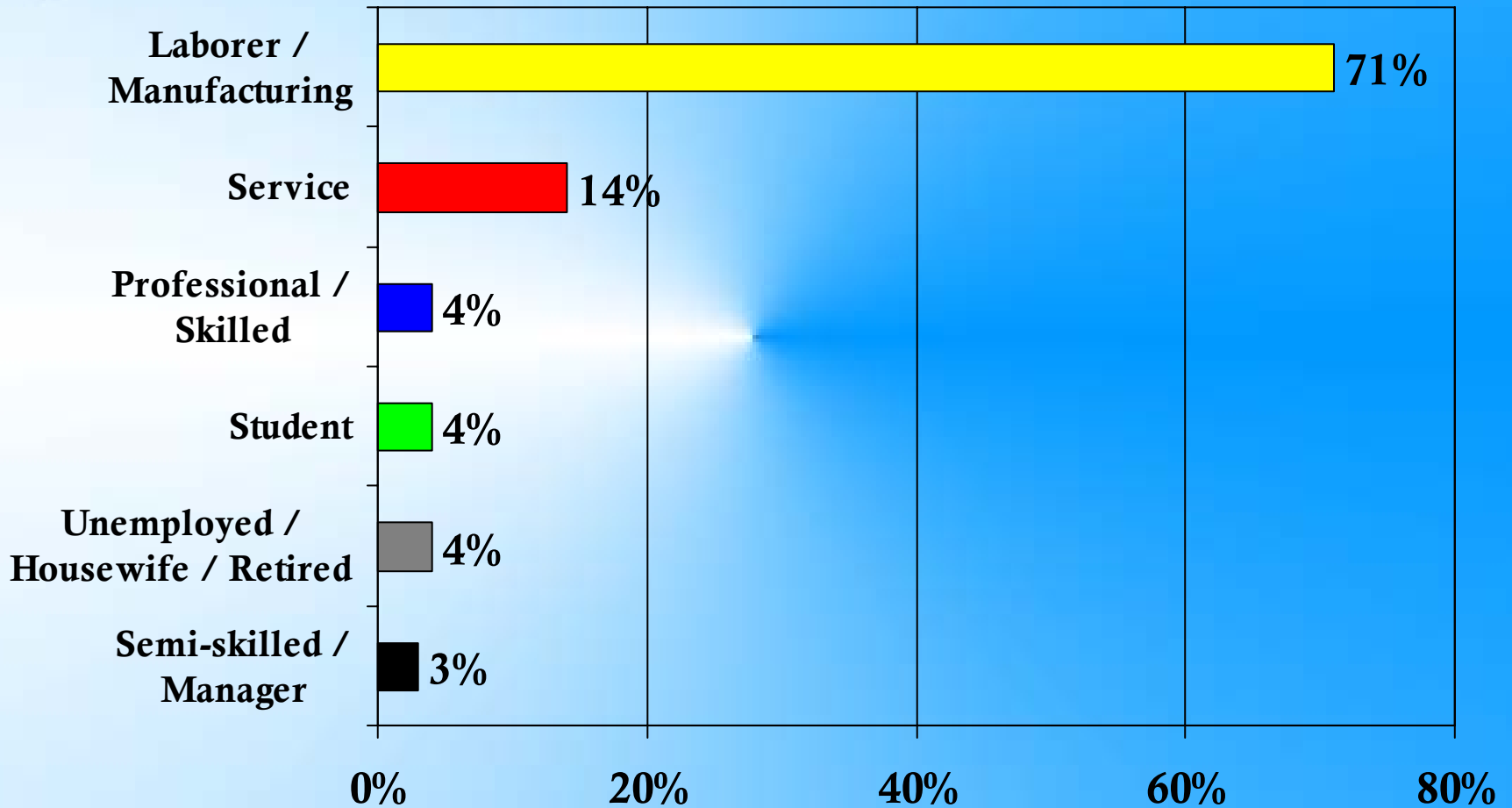


Age Brazilians in Japan

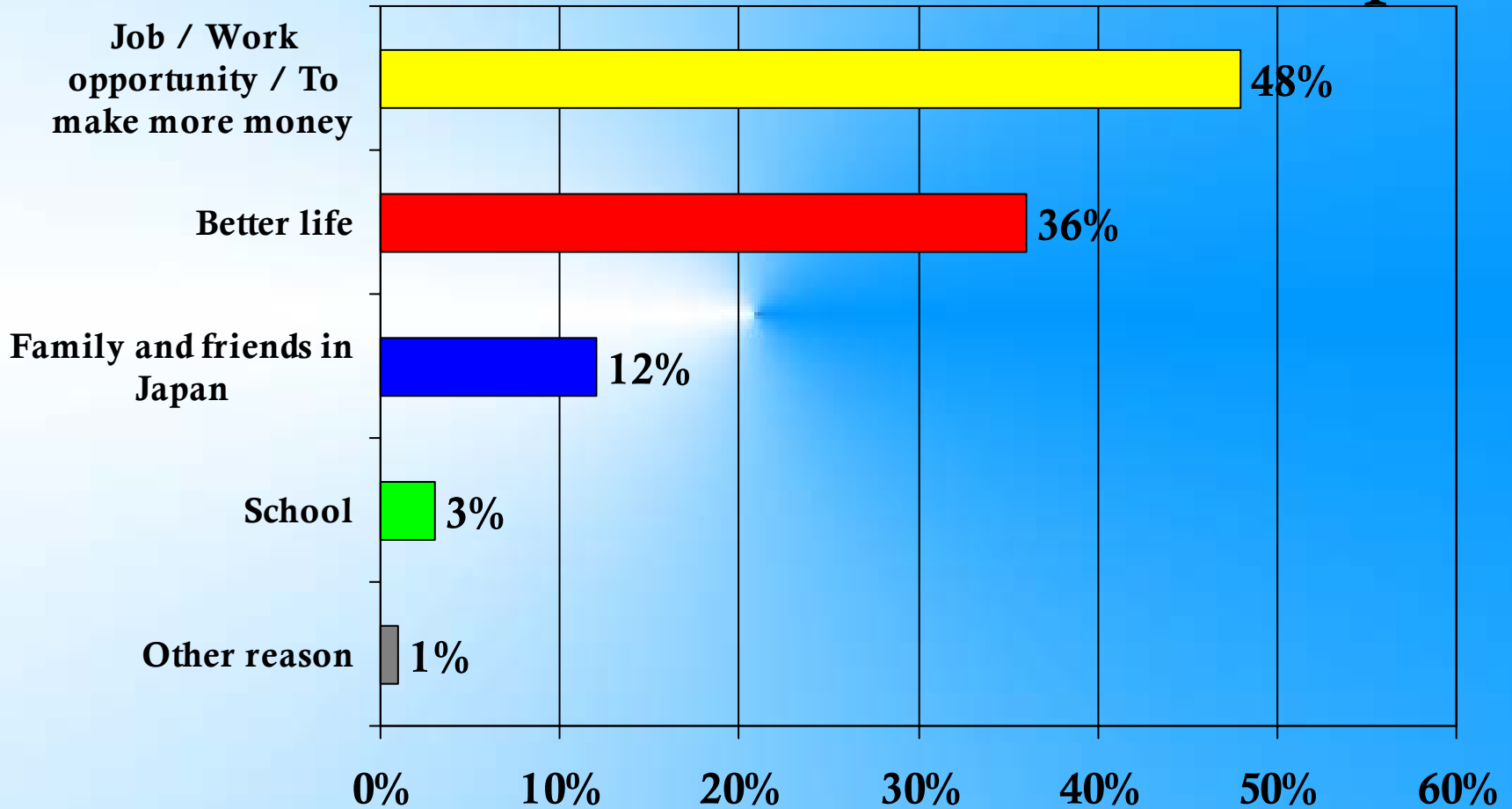




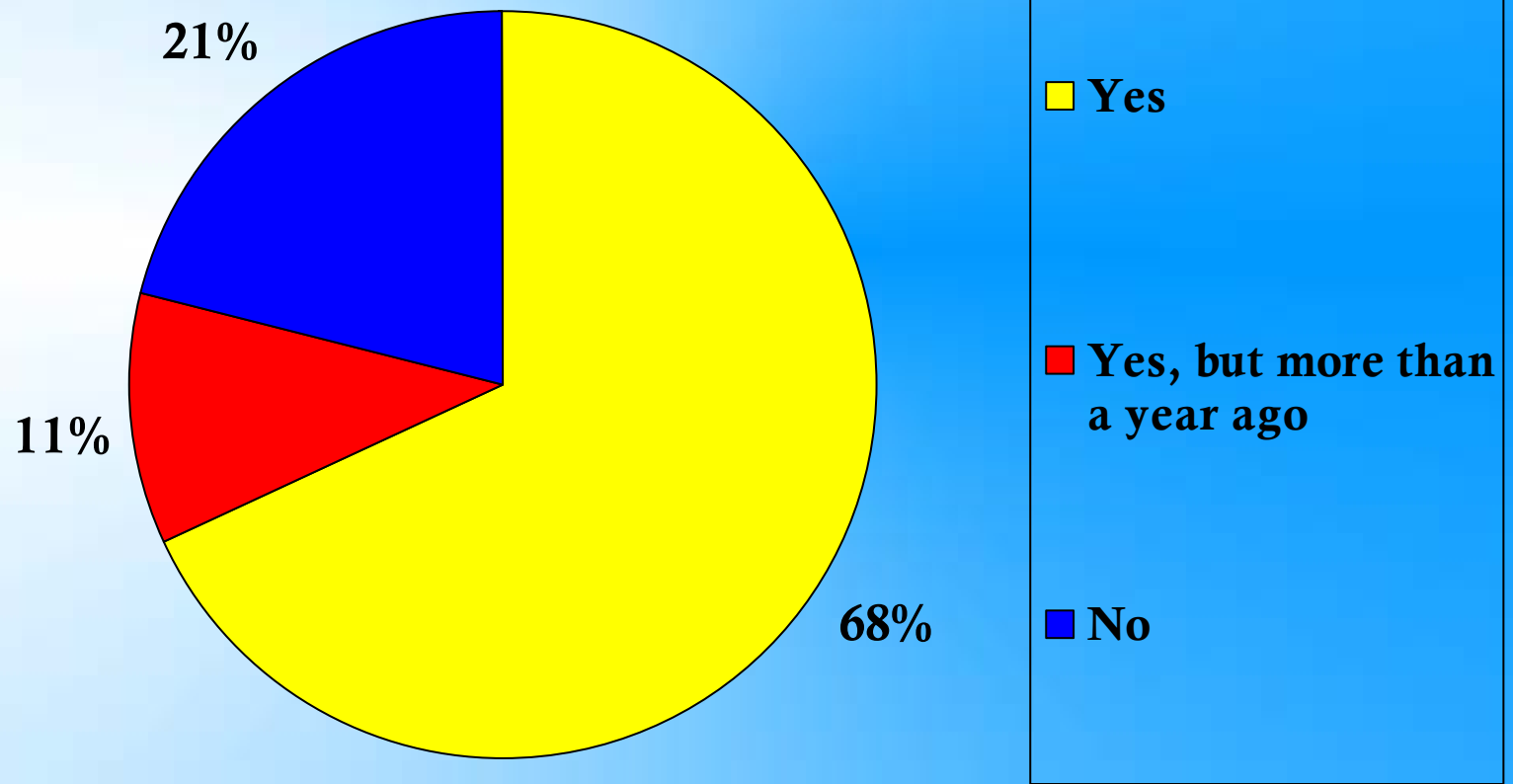
Type of Work Brazilians in Japan



What was the main reason you decided to move to Japan? Brazilians in Japan



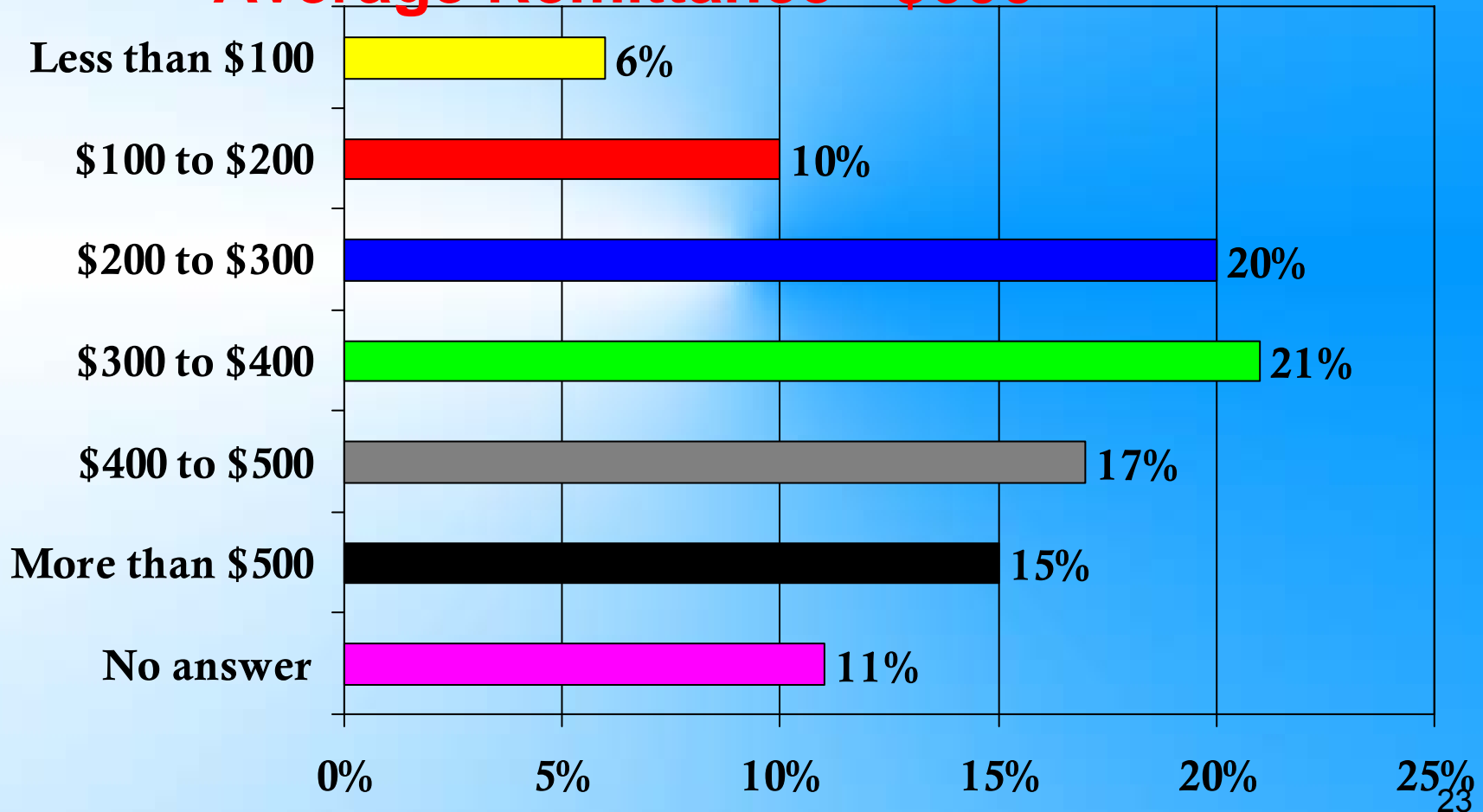
Have you ever sent money to a family member back home? Brazilians in Japan



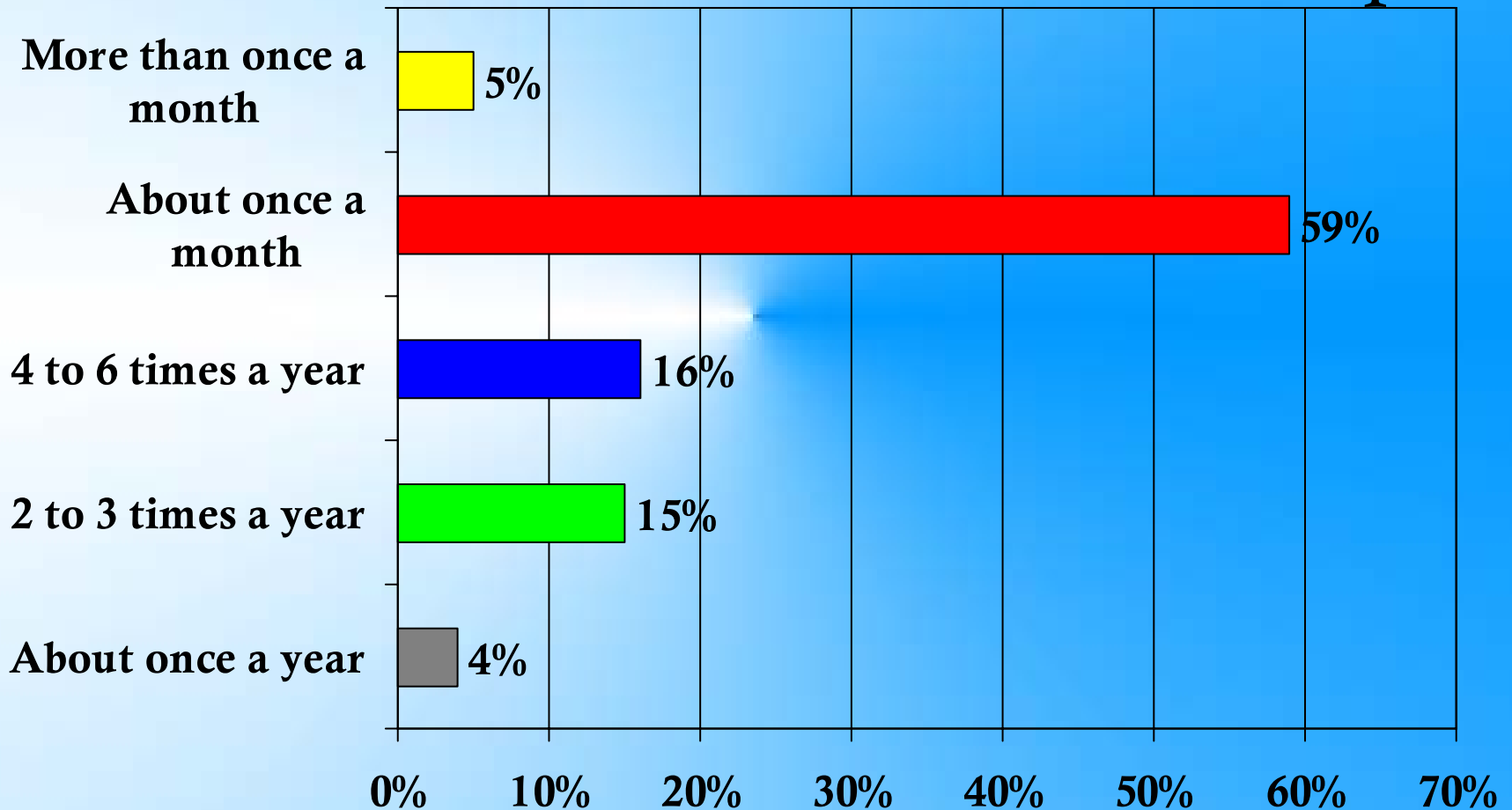
How much money do you send each time?

Brazilians in Japan

Average Remittance - \$600

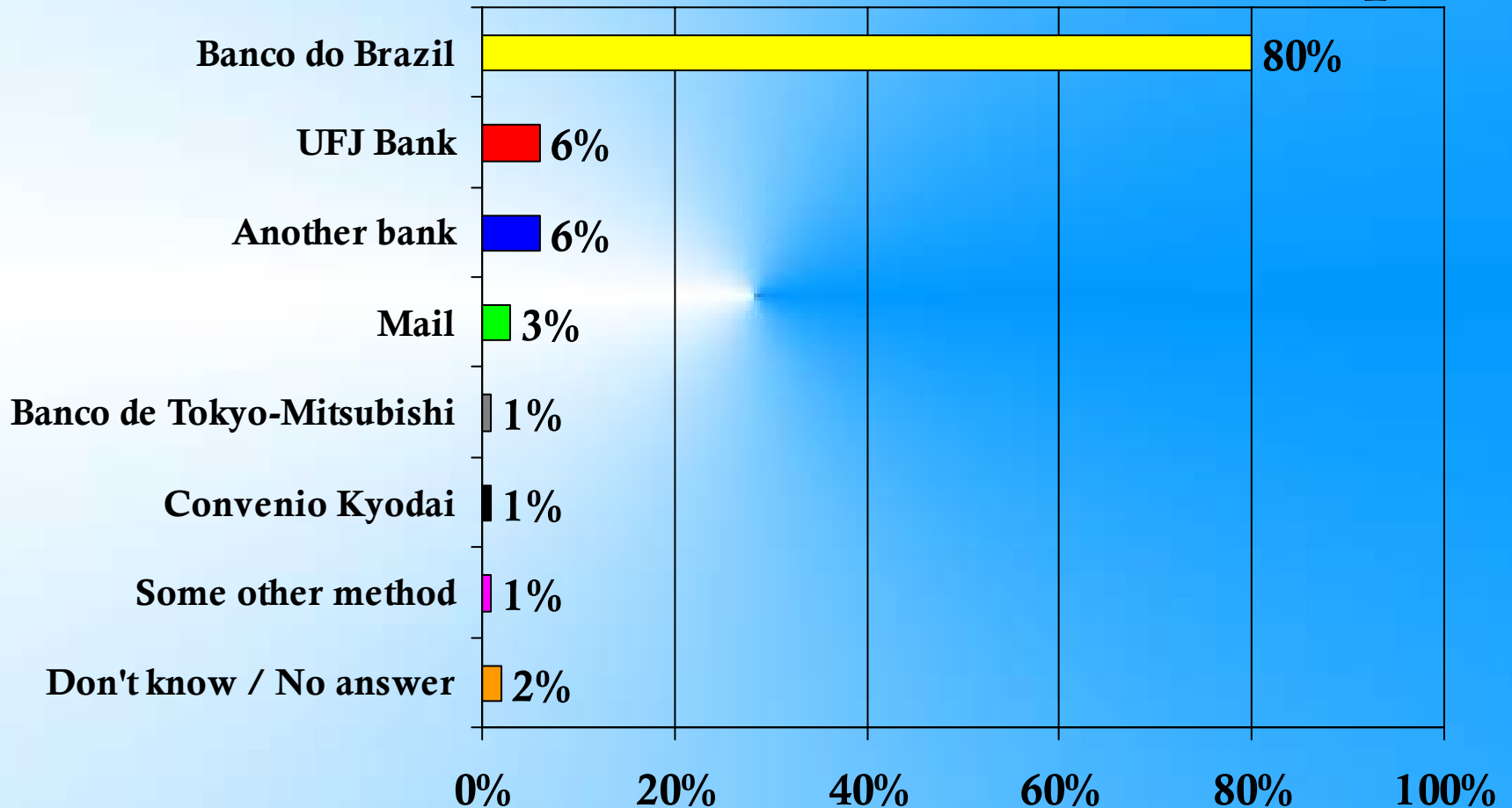


How frequently do you send money to your family member? Brazilians in Japan



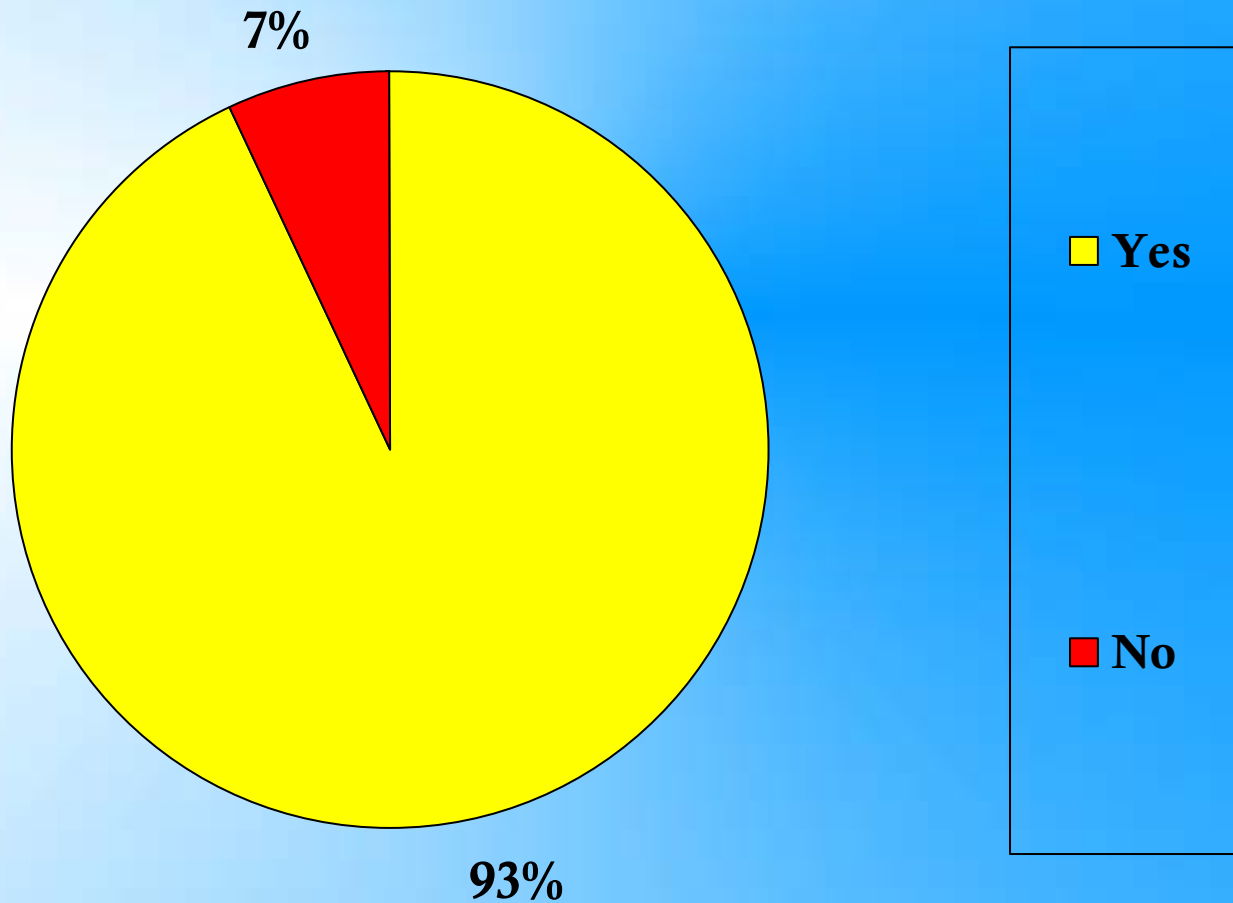
How do you send money to your family member?

Brazilians in Japan

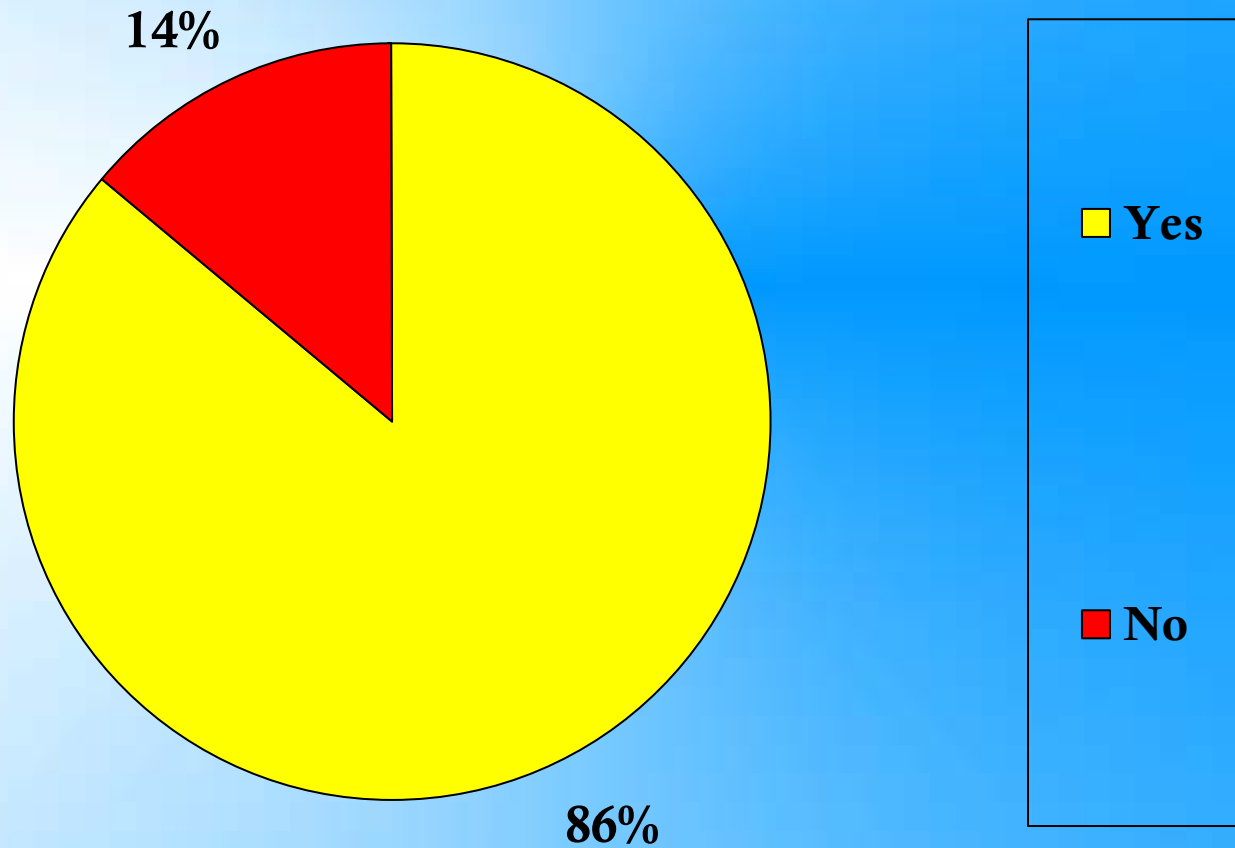


Do you have a bank account in Japan?

Brazilians in Japan

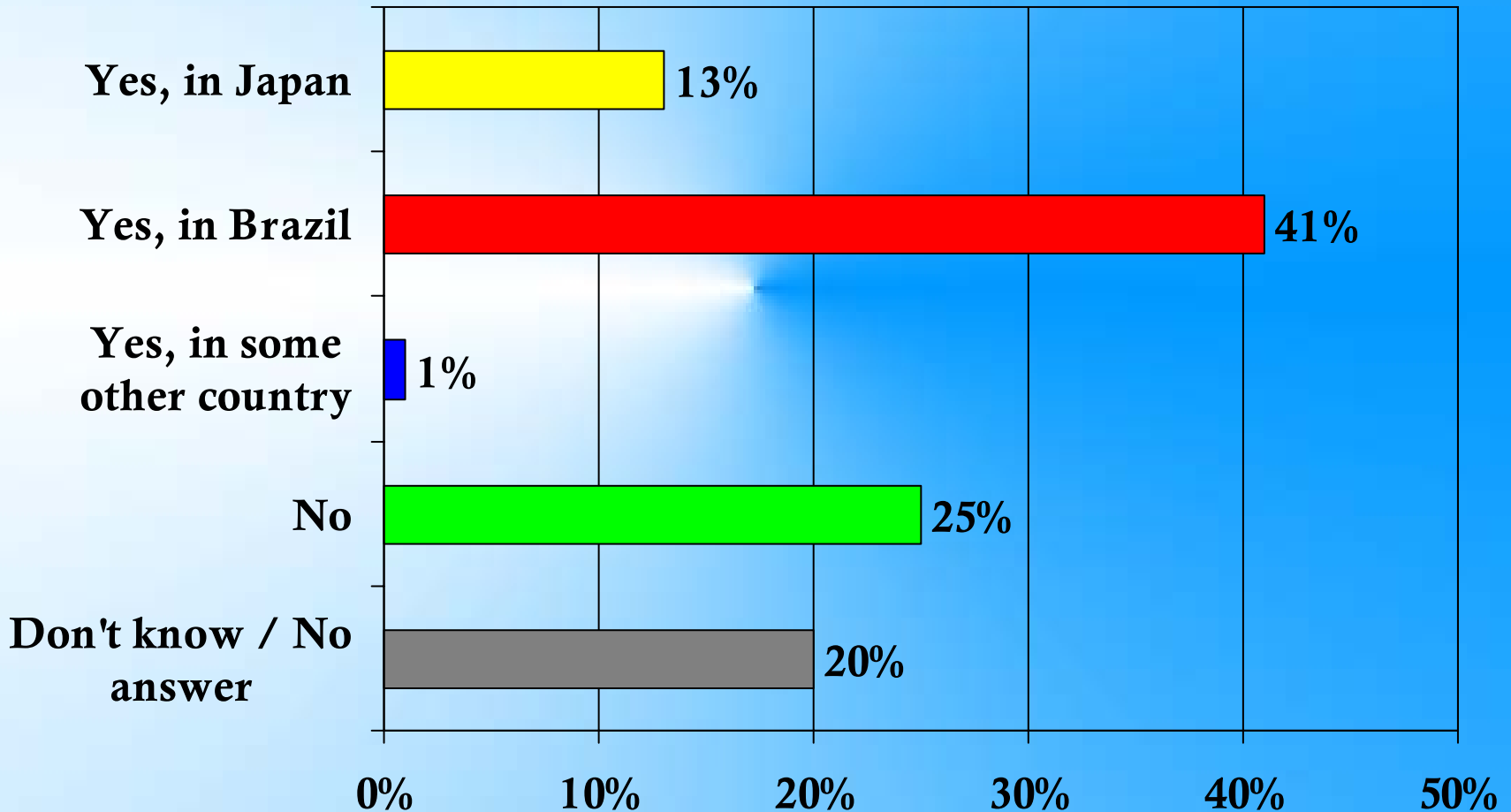


Are you currently saving money? Brazilians in Japan



Do you have any plans to start your own business in the future?

Brazilians in Japan





Public Opinion Study of Brazilians living in Portugal

November 23 – December 20, 2005

*1,000 interviews conducted in North, Central, Lisbon
and Tagus Valley, Alentejo, and Algarve Regions*

****Results to be released in May 2006****



Compilation of Public Opinion Studies of Remittance Recipients

2003-2005

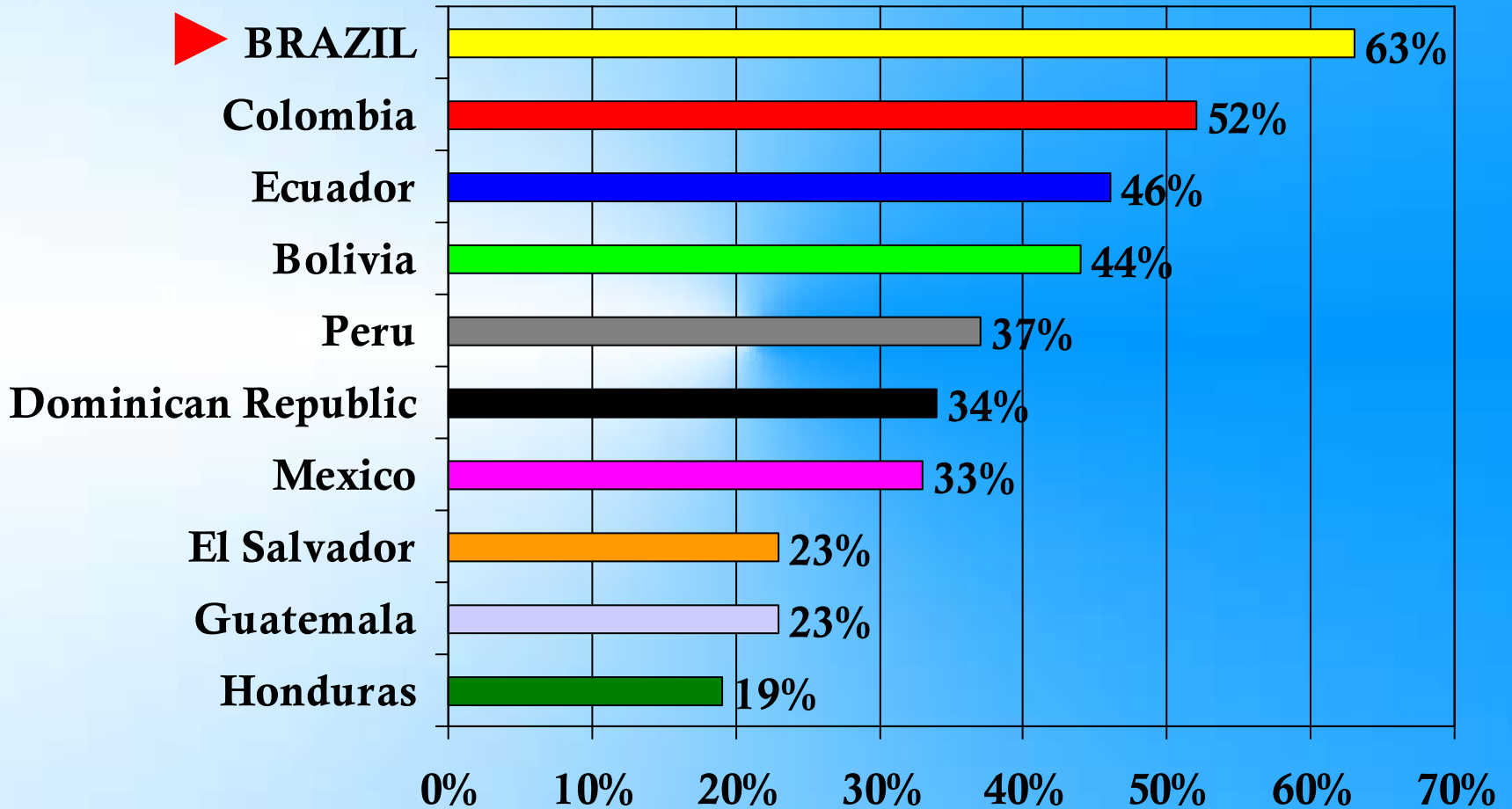


Remittance Recipients by Country

- Dominican Republic 38%
- El Salvador 28%
- Guatemala 24%
- Mexico 18%
- Honduras 16%
- Colombia 16%
- Ecuador 14%
- Bolivia 11%
- Peru 10%
- ▶ • Brazil 2%

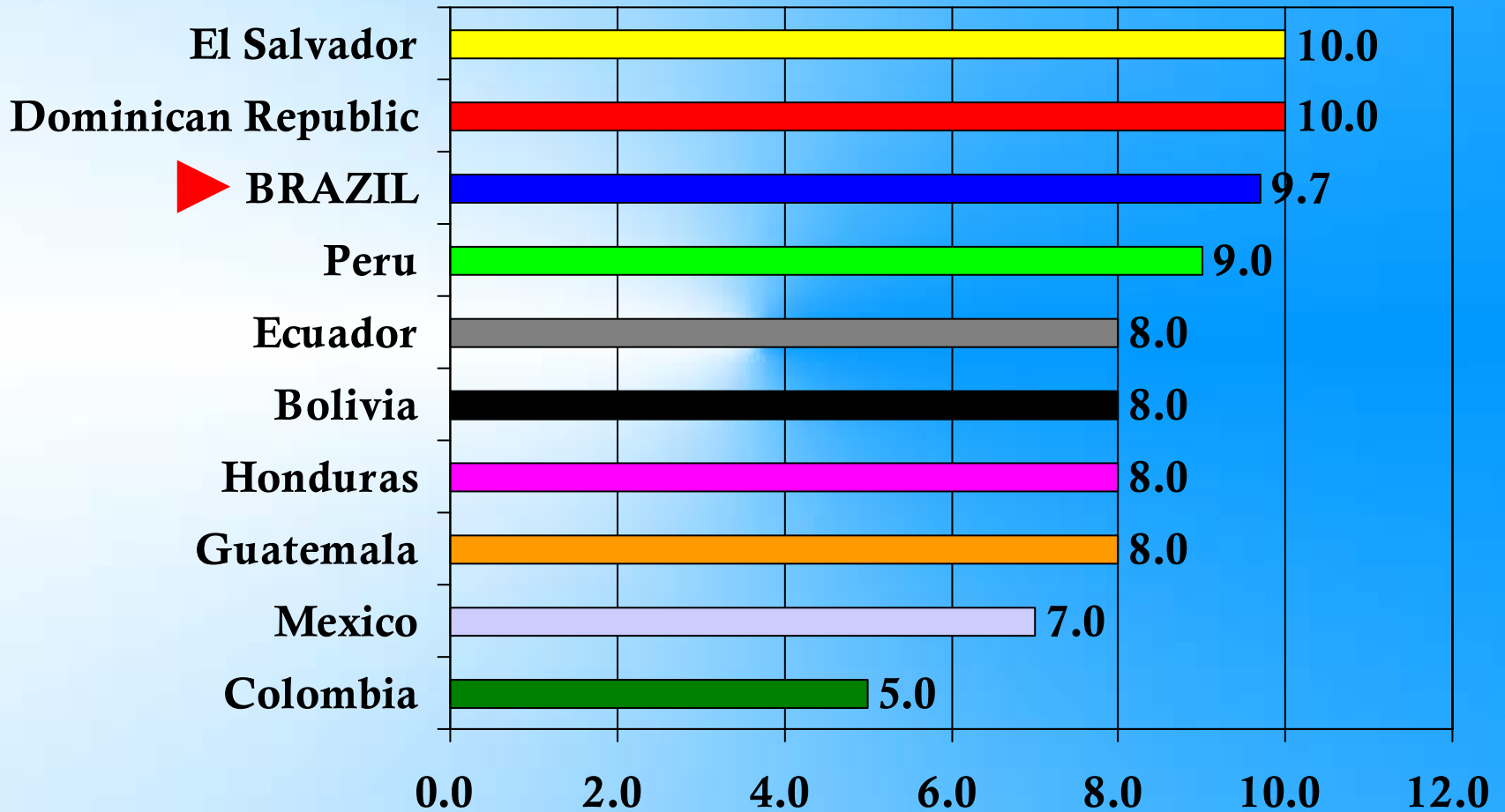
Bank Accounts by Country

Remittance Recipients



Frequency of Remittances by Country

Remittance Recipients

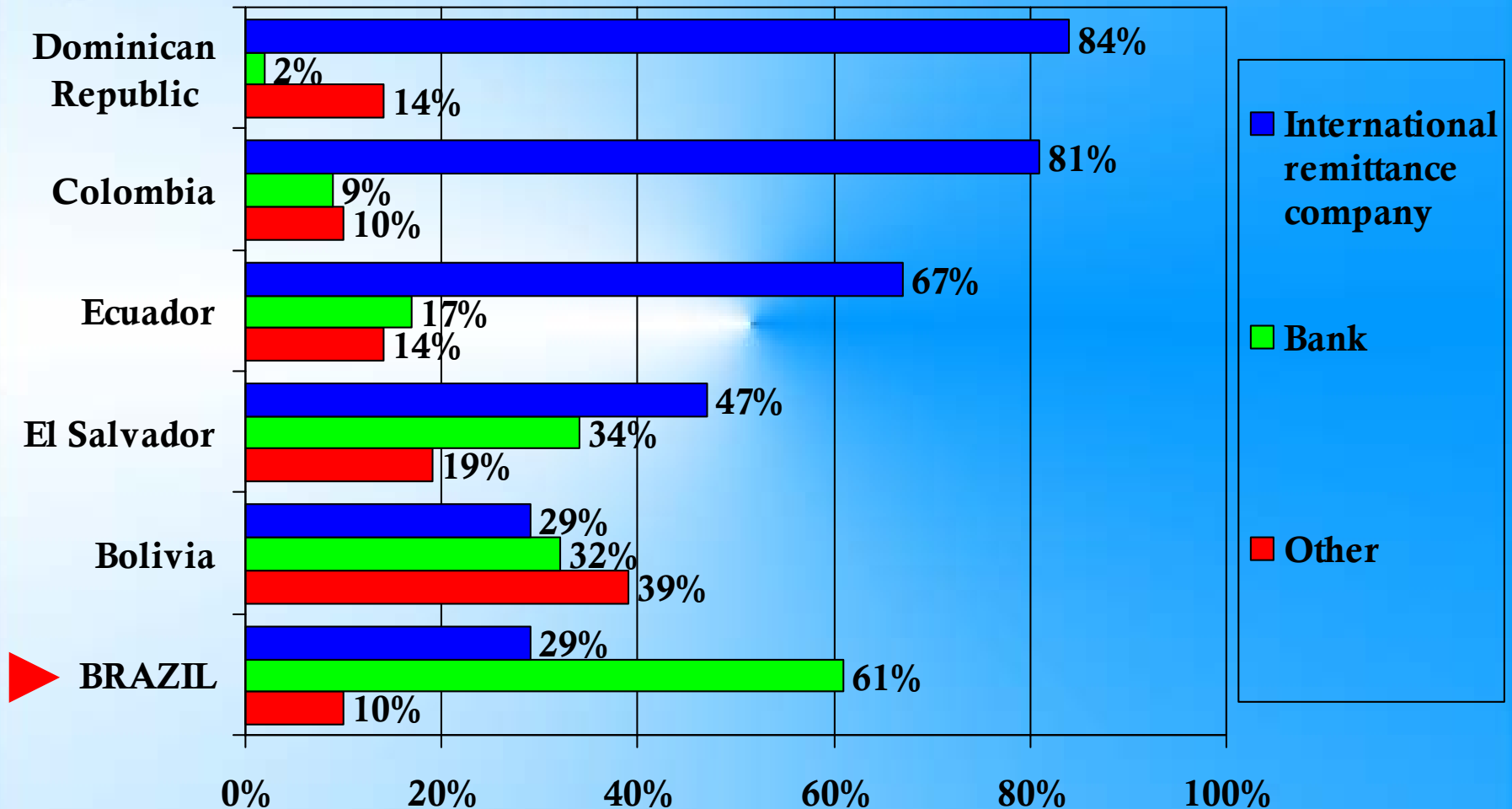


Average Amount Sent by Country Remittance Recipients



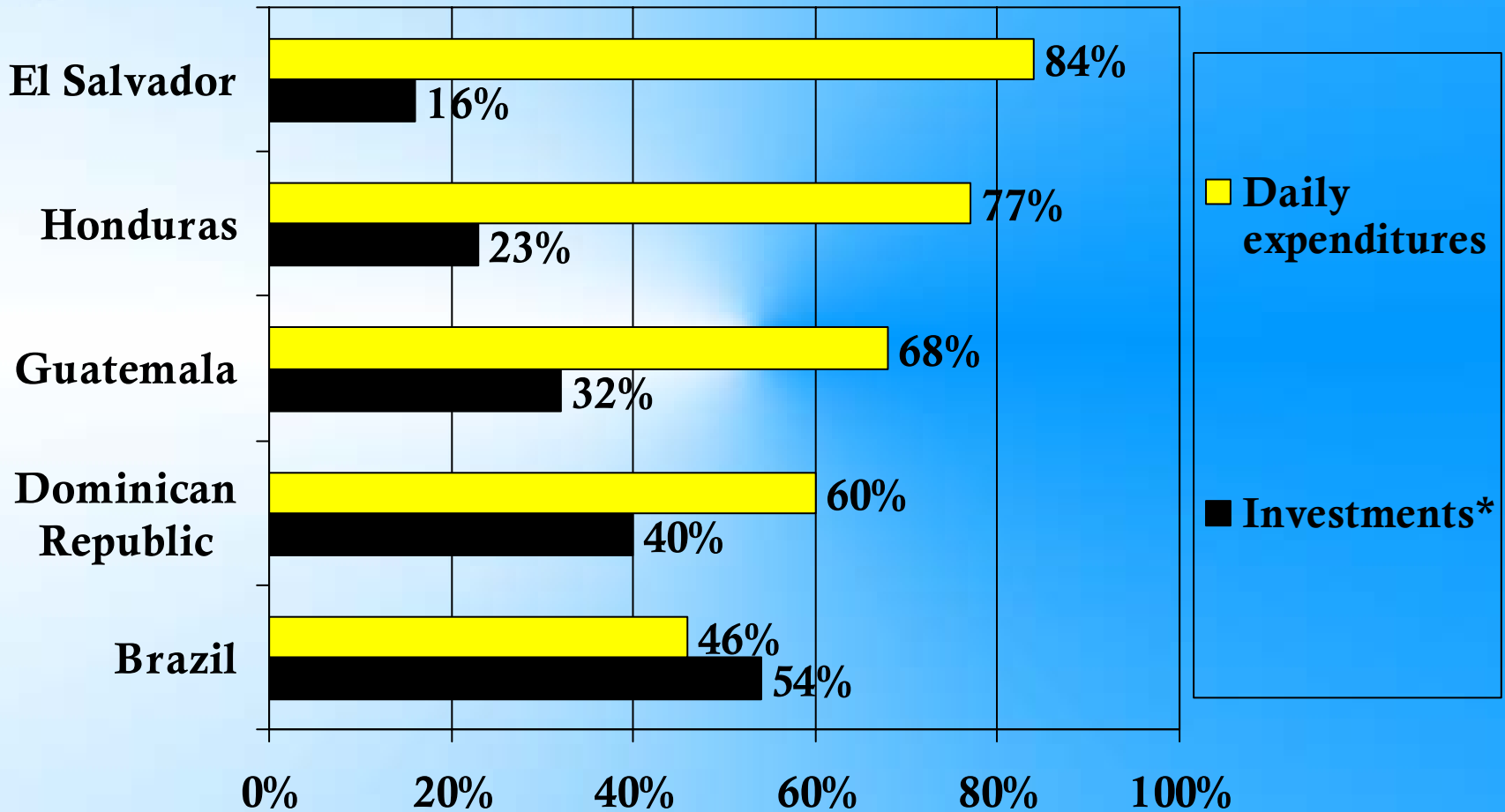
Method of Receiving Money by Country

Remittance Recipients





Usage of Remittances Remittance Recipients



*Includes education, savings, investing in property or investing in a business



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