

# MULTIAHORRO

**SUCCESSFUL BUSINESS MODEL INNOVATIONS TO BETTER SERVE  
BOP CUSTOMER NEEDS FOR GOODS AND SERVICES, PROFITABLY,  
UNDER ADVERSE BUSINESS, SOCIAL AND POLITICAL  
CIRCUMSTANCES**

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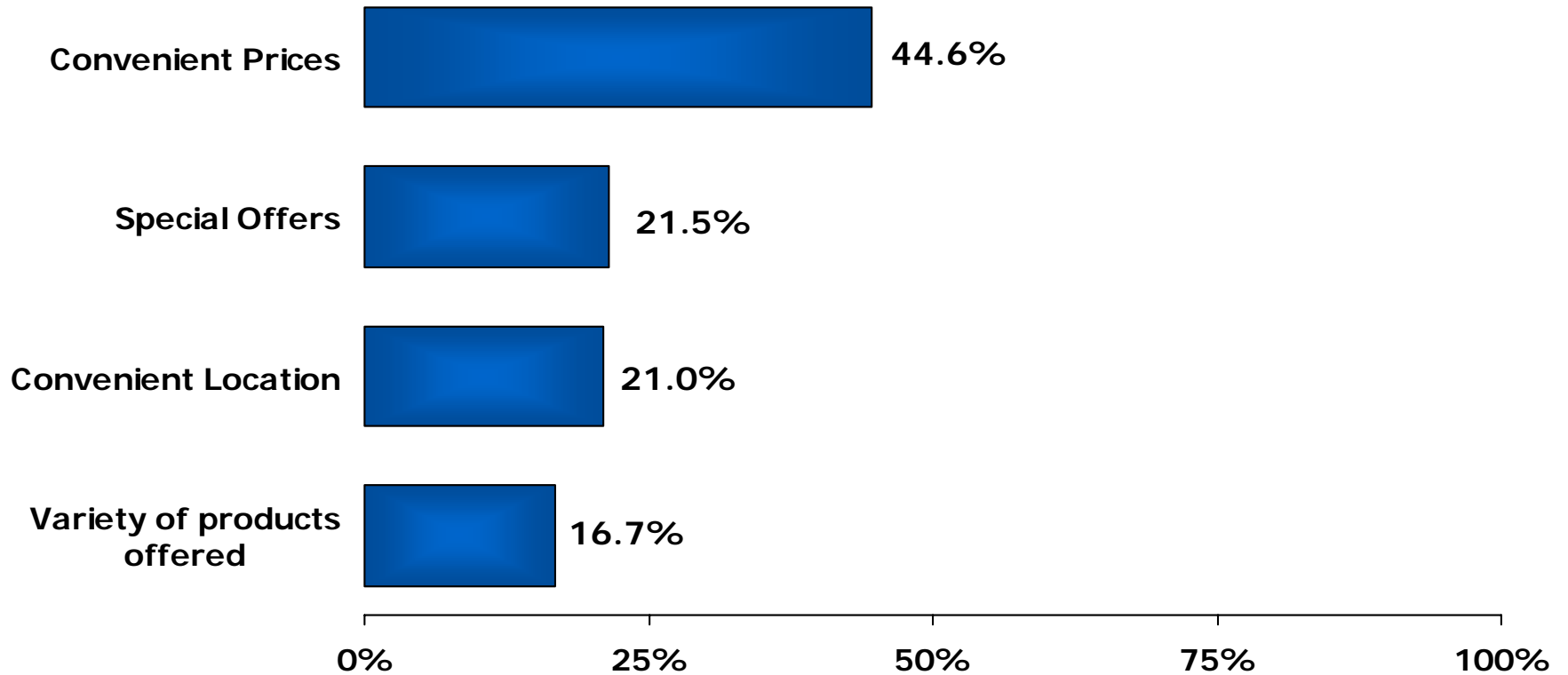
**Global Poverty Conference  
Harvard Business School  
December 1 – 3, 2005**





# Reasons for buying products at MULTIAHORRO

BASE: (233 )  
Total: Persons interviewed  
who buy in  
MULTIAHORRO



Wilson A. Jácome  
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## MULTIAHORRO VS. LOCAL COMPETITORS\*

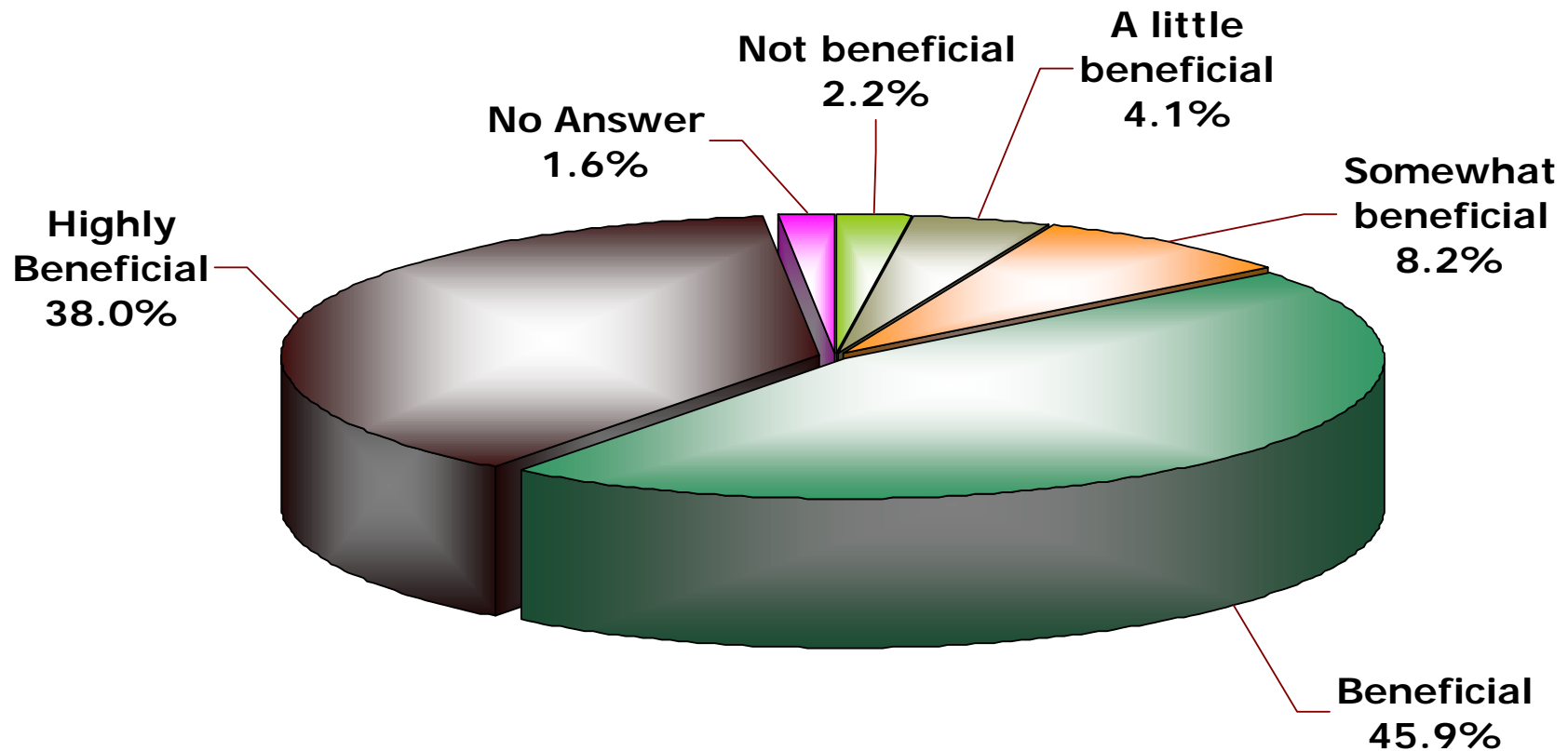
PRODUCTS	PRICES (US \$)				Multiahorro's Price	Var. %
	STORE 1	STORE 2	STORE 3	AVERAGE		
MILK (1 LITER)	0.65	0.67	0.60	0.64	0.39	-39%
SMALL YOGURT	0.50	0.55	0.30	0.45	0.30	-33%
CLORINE (BOTTLE)	0.75	0.75	0.75	0.75	0.69	-8%
CLORINE (SACHET)	0.15	0.15	0.15	0.15	0.06	-60%
DETERGENT 250 gr	0.60	0.50	0.60	0.56	0.33	-41%
SKIN CARE SOAP 125 gr	0.40	0.65	0.50	0.52	0.33	-36%
DIAPERS (12 UNITS MEDIUM)	1.40	2.00	1.50	1.63	1.39	-15%
SHAMPOO 200 ml	1.35	1.50	1.71	1.52	1.19	-22%
COOKING OIL (BOTTLE 1 LITER)	1.25	1.25	1.30	1.27	1.09	-14%
RICE (1 POUND)	0.22	0.18	0.22	0.21	0.22	6%
QUAKER OATS (250 gr)	0.30	0.25	0.35	0.30	0.25	-17%
SUGAR (1 POUND)	0.30	0.20	0.30	0.27	0.22	-17%
NOODLES (200 gr)	0.40	0.40	0.45	0.42	0.19	-54%
MARGARINE (1/2 POUND)	0.75	0.80	0.75	0.77	0.69	-10%
EGGS (UNIT)	0.10	0.08	0.08	0.09	0.07	-19%
CHICKEN WIENERS (8 UNITS)	1.40	1.40	1.40	1.40	1.05	-25%
CHICKEN (1 POUND)	0.90	0.90	0.85	0.88	0.75	-15%
<b>TOTAL</b>	<b>11.42</b>	<b>12.23</b>	<b>11.81</b>	<b>11.81</b>	<b>9.21</b>	<b>-22%</b>

\*Observations made in stores at the "barrio El Guasmo" , Guayaquil - Ecuador. (October 11, 2005)



# What is your perception of Multiahorro's relation with the community?

**BASE: (316)**  
**Total : Persons who know MULTIAHORRO**

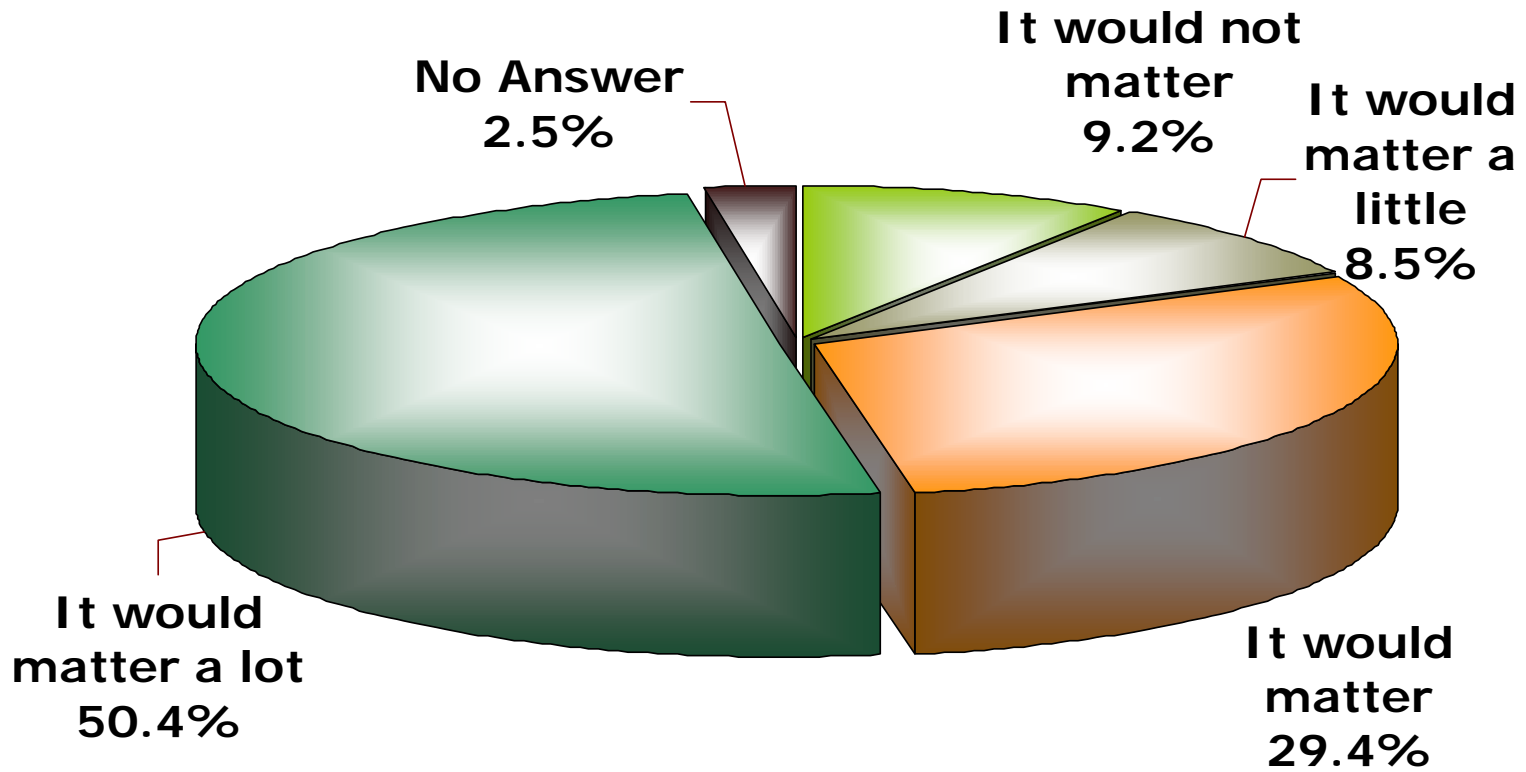


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# Imagine that MULTIAHORRO decides to close its *barrio-store*. How would you feel?

BASE: (316)  
Total : Persons interviewed  
who know MULTIAHORRO



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