MARCELO VIEIRA MARTINS



HAND MADE

PEOPLE AT THE HEART OF TRANSFORMATIONS

4ª EDITION

THE STORY OF AGÊNCIA MAIS, THE FIRST VIRTUAL BRANCH IN BRAZILIAN CREDIT COOPERATIVISM



The need for solving support equations brought by the growth of Unicred União – credit cooperative bank with more than 19 thousand members, acting in Santa Catarina, in the regions of Itajaí, Balneário Camboriú, Joinville and Planalto Norte; and in Paraná, Curitiba and Ponta Grossa – led to the creation of a 100% digital branch.

A pioneer in Brazilian credit cooperativism, Agência Mais, the virtual branch, was conceived and consolidated itself without giving up on its main concept: supporting is "handmade", with its own personality and without menus or robots. Although virtual, on the other side there is always a relationship manager able to solve each and every demand from members.

In this book, Marcelo Vieira Martins narrates the challenges of the unprecedented project, talks about how the team got together and shows the results that surpassed even the most optimist expectations, cutting expenses and expanding business.

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UAW!
Joinville - Santa Catarina - Brazil
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DEDICATION

To my dear mother, Maria Helena, an incredible woman, wholeheartedly dedicated to everyone around her. Despite her loss of sight in adult life, she did not turn her limitation into an excuse. Quite the contrary, she magnified her senses and experienced the world through her heart.

Have a nice day, DAY!

I am writing to tell you how much I miss you.

For you to have an idea, I haven't gone to the mall as we used to do so happily.. We used to look at shop windows and even people with hair and clothes that caught our attention.

Not that I want to speak ill of your cousin, the Night, but, just between you and me, of all the promises made to you that have taken me here and there none has been fulfilled. You just want to stroll around, not even thinking about me.

Day, my friend, come back as soon as you can, for without you my life lost half of its senses.

See, DAY, I want to take you to a beautiful place that has just opened here nearby, and when you arrive I will give you a long embrace. We will walk hand in hand through our beach, feeling the white sand beneath our feet. Then we will go to our garden that must be really flourished by now, and we will paint our eyes with the colors reflected by our flower friends. That is when we will live happily ever after.

And when this day comes, I will be enormously glad of waking up and, smiling, wishing you a festive good morning, certain that you will never leave.

I will be here waiting to tell you: Have a nice day, DAY!

Maria Helena Vieira Martins

Your DAY has arrived! Now you are enjoying from up in the sky unbelievable colors and lovely landscapes just as you have asked for.

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2020
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MELHORES DO ANO

www.marcelovieiramartins.com.br

One of the creators of Agência Mais, Marcelo Vieira Martins is passionate about cooperativism and a restless advocate of putting members as the center of every topic. Business administrator with an MBA in Credit cooperativism, Marcelo Vieira has been working for two decades at Sistema Unicred Santa Catarina/ Paraná, and today is the CEO of Unicred União. He has met and studied cooperative culture in countries like Germany, Spain and Canada. He is the president of Programa Unicred Cultural, which brings artistic and cultural expressions to communities – always based on cooperativism's principles. In his leisure moments, he likes to take his family up to the mountains and enjoy the silence.



FOTO: GABRIEL RICHARTZ

"After reading the book, we formed a group and went to Joinville to meet Agência Mais. After visiting I said: 'This is the branch of the future, let's do the same at Unicred Região dos Vales.' And that is what we are doing."

Dr. Paulo Luiz Rech
(President of Unicred Região dos Vales – RS)

"When we went there to see in person everything the book describes, we saw it is all done just the way it is written and it really works."

Aline Chiarello
(Sicoob Credimogiana – SP)

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