

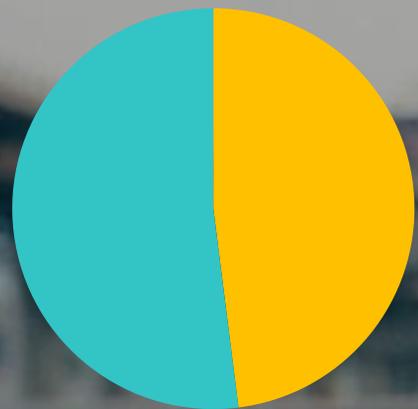


29 de mayo, 2019 · Bogotá · Colombia · Club El Nogal · Gran Salón

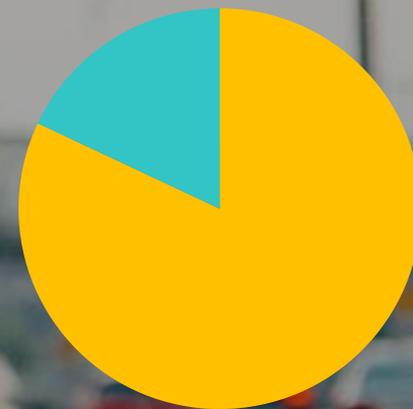


A50cajas
años

Asociación Nacional de Cajas
de Compensación Familiar



48%
OCUPADOS
INFORMALES



86%
OCUPADOS
INFORMALES EN LA
RURALIDAD



**42 DE CADA 100 OCUPADOS
SON CUENTA PROPIA**



96%
**CORRESPONDEN A PYMES
Y MINIPYMES**

1'500.000
**EMPRESAS
REGISTRADAS**

The image shows three lifebuoys hanging from a wooden railing on a pier. The lifebuoys are red and white, with a blue cross logo on the red one. The background is a body of water and a distant shoreline under a soft, hazy sky. The text is overlaid on the lower left portion of the image.

**DE 10 EMPRESAS QUE SE CREAN SOLO
3 SOBREVIVEN DESPUÉS DE 5 AÑOS**

A photograph of a child standing on a wide set of stone steps in front of a stone wall. The child is wearing a hat and a striped shirt. The steps are made of large, rectangular stone blocks. The wall is also made of large, rectangular stone blocks. The lighting is warm, suggesting late afternoon or early morning. The overall mood is contemplative and focused on the theme of the text.

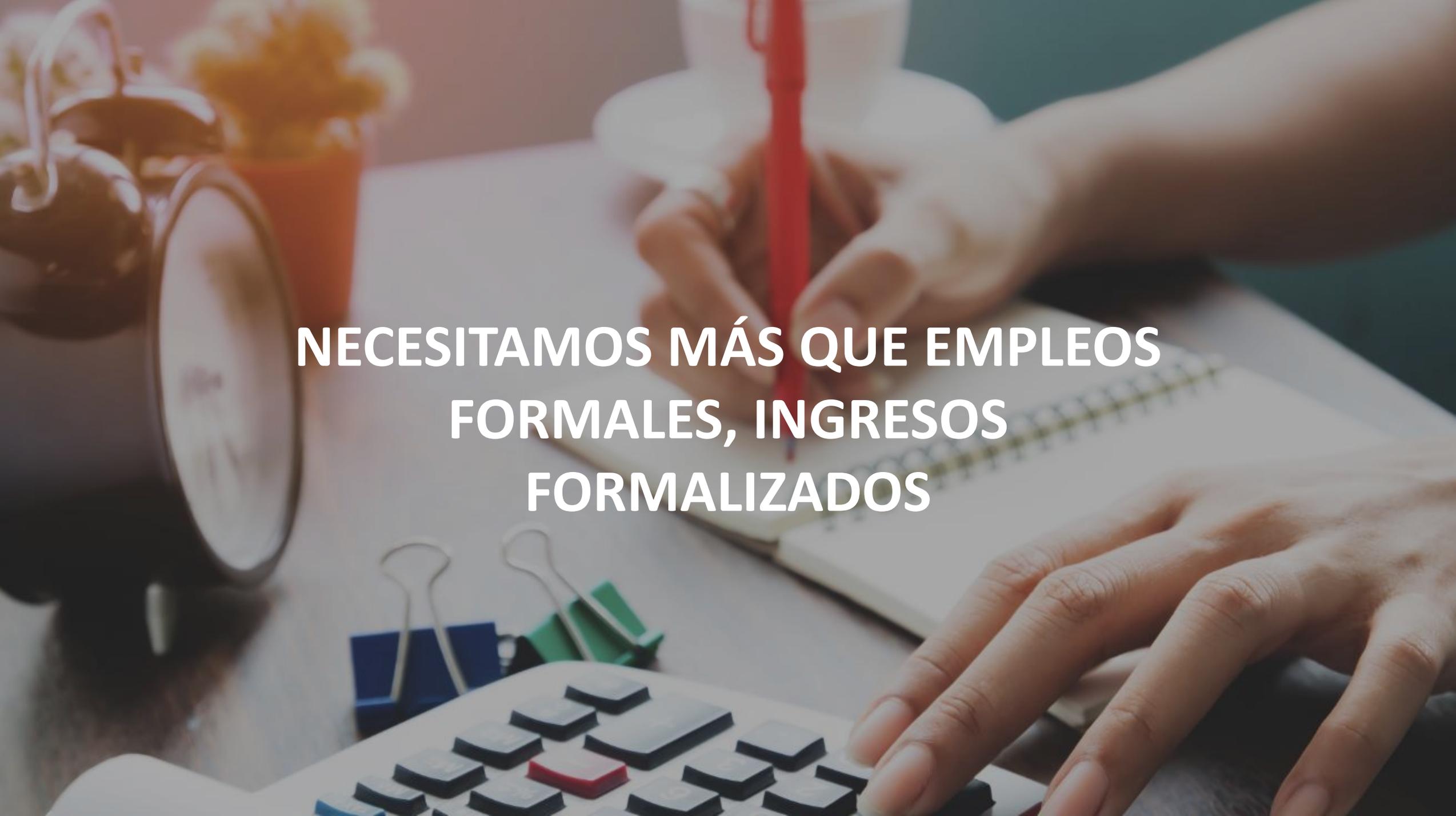
**LA FORMALIDAD ES UNO DE LOS MAYORES
RETOS EN MATERIA ECONÓMICA Y SOCIAL PARA
EL PAÍS
ES UNA PRIORIDAD INAPLAZABLE**



**LA INCLUSIÓN SOCIAL
GRAVITA
EN TORNO A LA
EXPERIENCIA DE UN
VÍNCULO LABORAL
ASALARIADO**

**LA RELACIÓN LABORAL CLÁSICA QUE IMPLICA
SUBORDINACIÓN Y HORARIO DE TRABAJO
HOY ES UNA MODESTA EXCEPCIÓN**



A close-up photograph of a person's hands working at a desk. One hand is holding a red pen and writing in a spiral notebook, while the other hand is typing on a white keyboard. The desk is cluttered with office supplies, including a silver alarm clock, a small potted plant, and several paper clips. The background is softly blurred, showing a white coffee cup and a teal wall. The overall lighting is warm and natural.

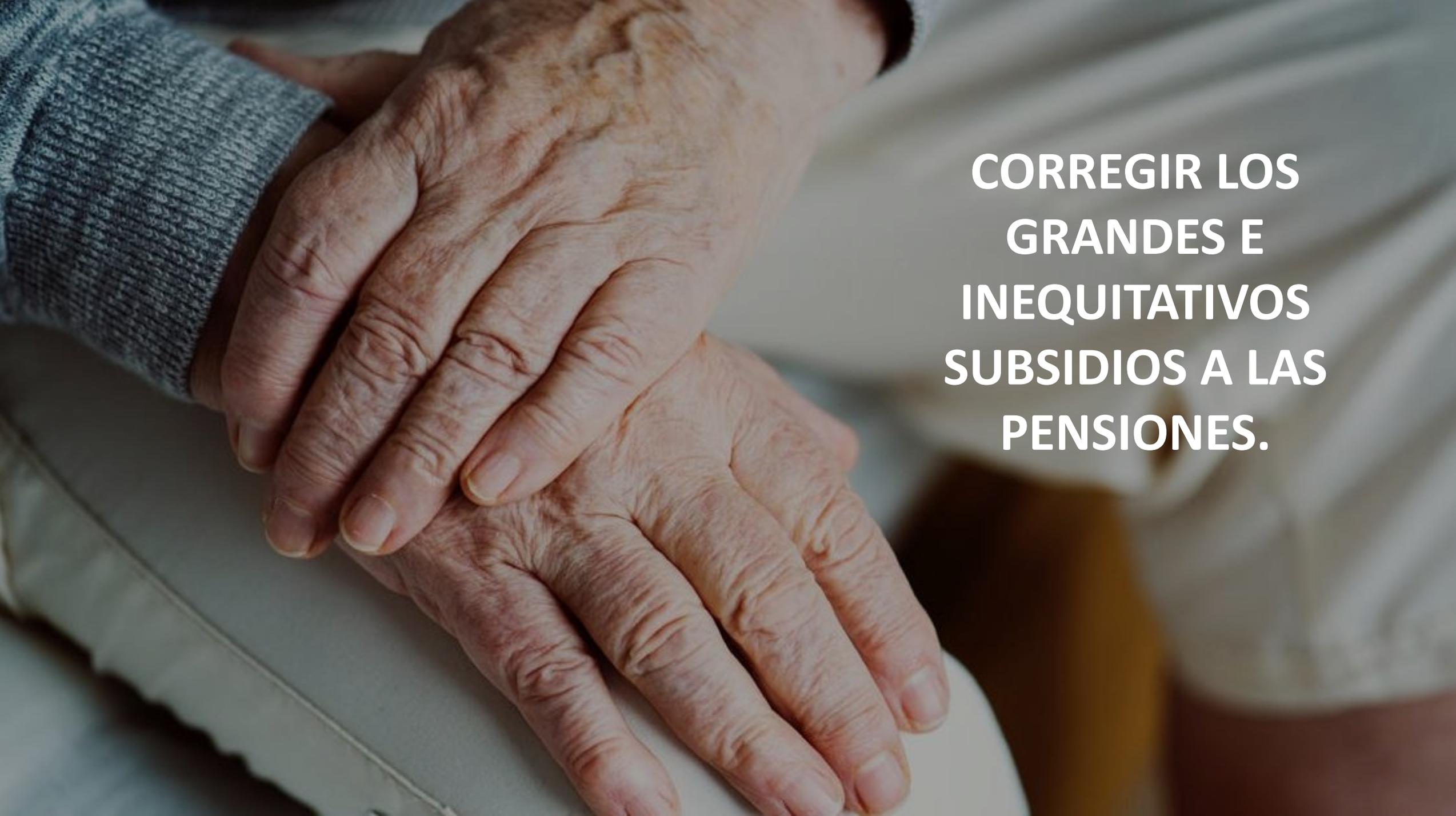
**NECESITAMOS MÁS QUE EMPLEOS
FORMALES, INGRESOS
FORMALIZADOS**

A street vendor's cart is shown, heavily laden with ripe pomegranates. The fruit is piled high on a metal tray at the front of the cart. To the right, a blue plastic basket sits on a higher shelf of the cart. The cart is positioned outdoors, with lush green foliage and plants in the background, suggesting a market or street setting. The lighting is natural, highlighting the textures of the pomegranates and the metal of the cart.

**LA SOLUCIÓN AL PROBLEMA
DE LA INFORMALIDAD DEBE SER
MULTIDIMENSIONAL Y FLEXIBLE**

**PROMOVER LA BANCARIZACIÓN Y
LA REDUCCIÓN DEL USO DE EFECTIVO**



A close-up photograph showing two pairs of hands. One pair, belonging to an elderly person, is wrinkled and has a reddish tint. The other pair, belonging to a younger person, is smoother and is holding the elderly hands. The background is softly blurred, showing what appears to be a white garment.

**CORREGIR LOS
GRANDES E
INEQUITATIVOS
SUBSIDIOS A LAS
PENSIONES.**



**FOCALIZAR LOS SUBSIDIOS Y
TRANSFERENCIAS CRUZADAS DE LOS
AFILIADOS DEL PAÍS**

SISBEN 4



**DESTACAMOS EL
ESFUERZO FISCAL PARA
LOGRAR EL PUNTO
FINAL**





VIVIENDA

An aerial photograph of a densely packed residential neighborhood. The houses are mostly two-story structures with dark brown tiled roofs. The walls are painted in various colors, including white, yellow, light blue, and green. There are some palm trees and other greenery interspersed among the buildings. The overall scene is a typical suburban or urban housing development.

**LAS CAJAS EN 2018 APORTARON MÁS DE 1
BILLÓN DE PESOS EN SUBSIDIOS DE
VIVIENDA**

AUMENTARON LOS MONTOS DE LOS SUBSIDIOS PARA VIVIENDA VIS Y VIP

CONCURRENCIA DE SUBSIDIOS:
GOBIERNO - CAJAS



**CERCA DE
3.5 MILLONES
DE PERSONAS
DEJARON LA POBREZA
EN LOS ÚLTIMOS
10 AÑOS**

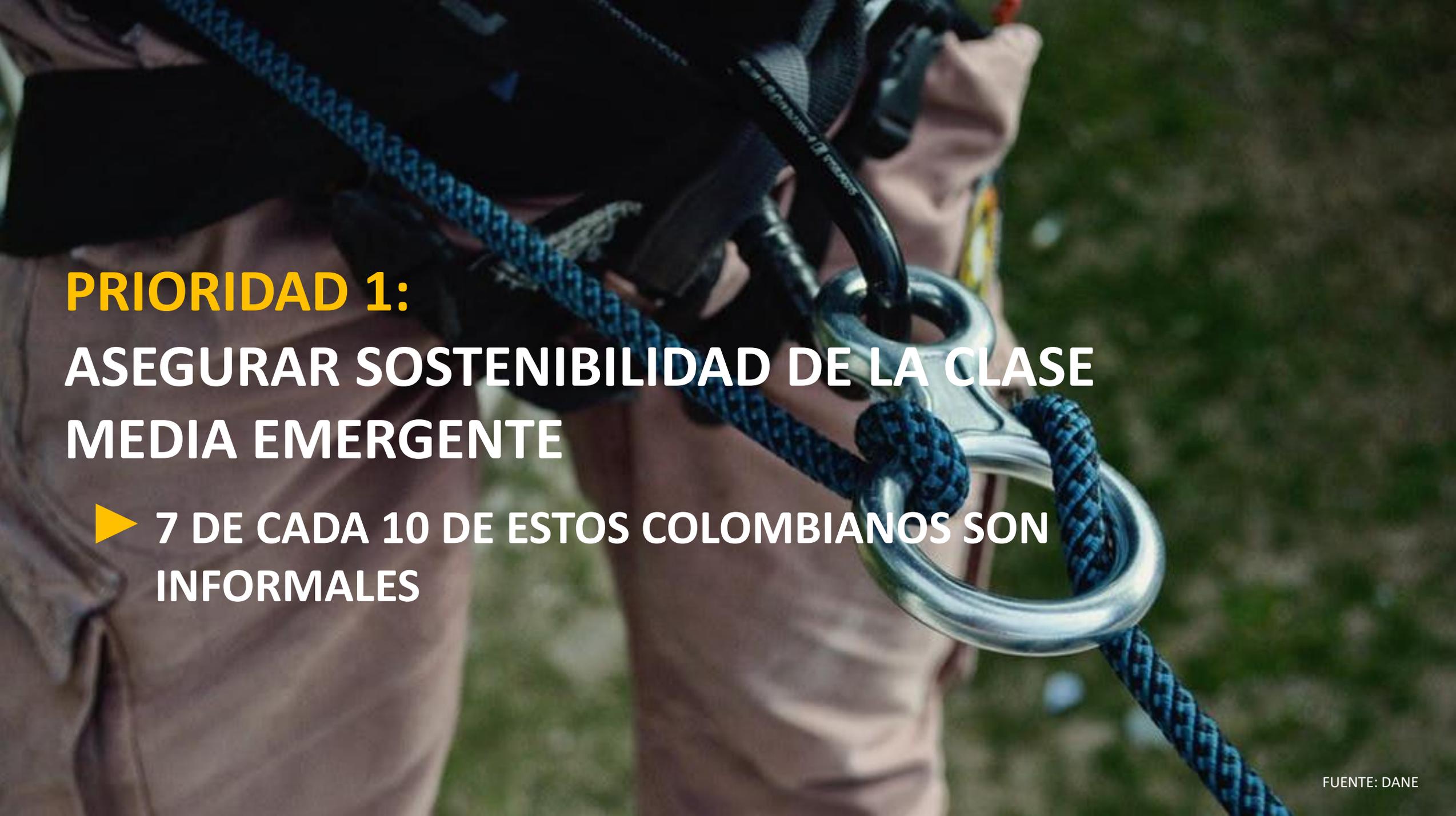




**PERO... EN VEZ DE AVANZAR HACIA LA CLASE
MEDIA, ESTÁN EN RIESGO DE DEVOLVERSE A LA
POBREZA**

EN EL CIERRE DE BRECHAS SOCIALES, LAS
CAJAS TIENEN SU
MAYOR FORTALEZA

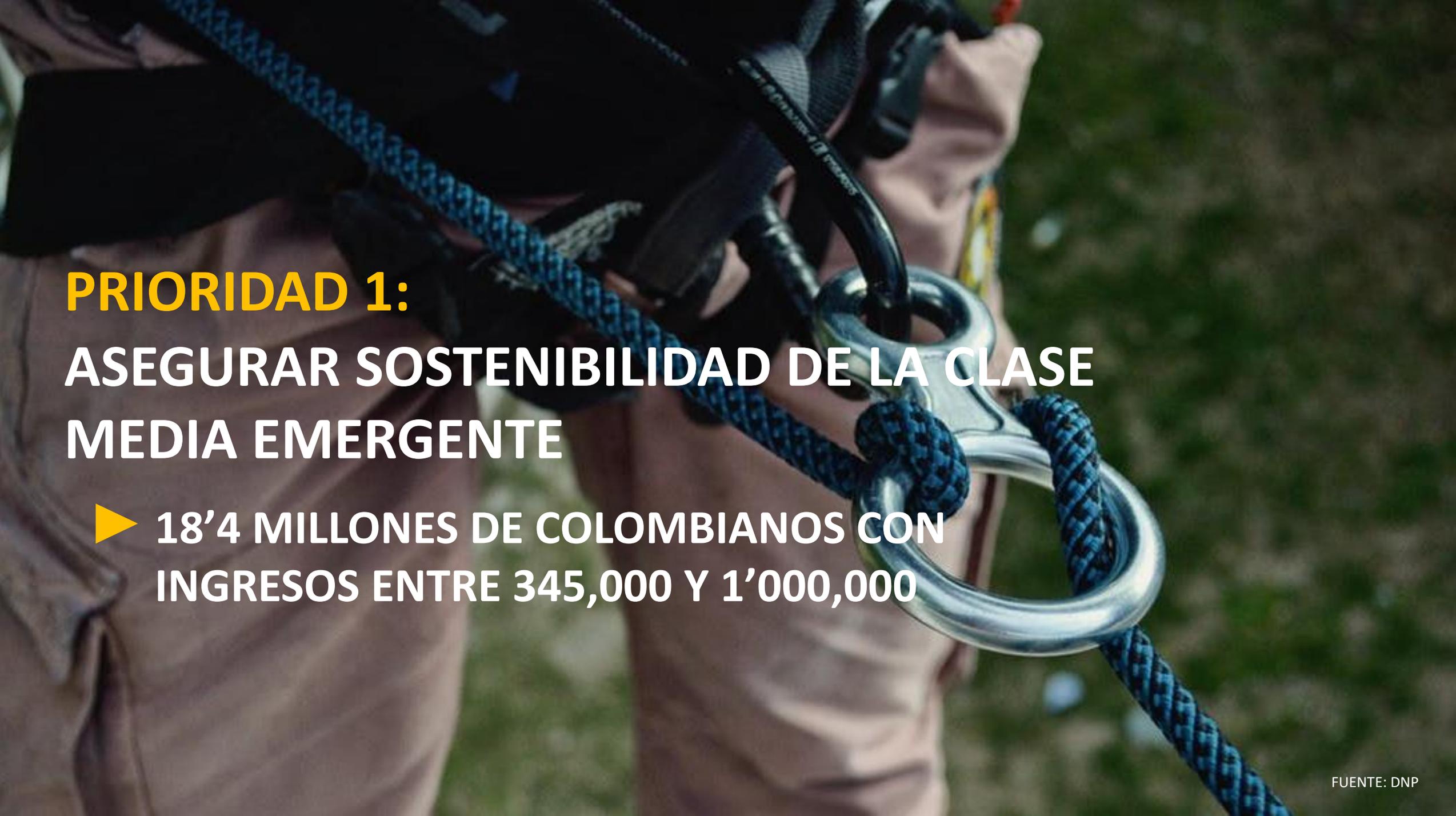




PRIORIDAD 1:

**ASEGURAR SOSTENIBILIDAD DE LA CLASE
MEDIA EMERGENTE**

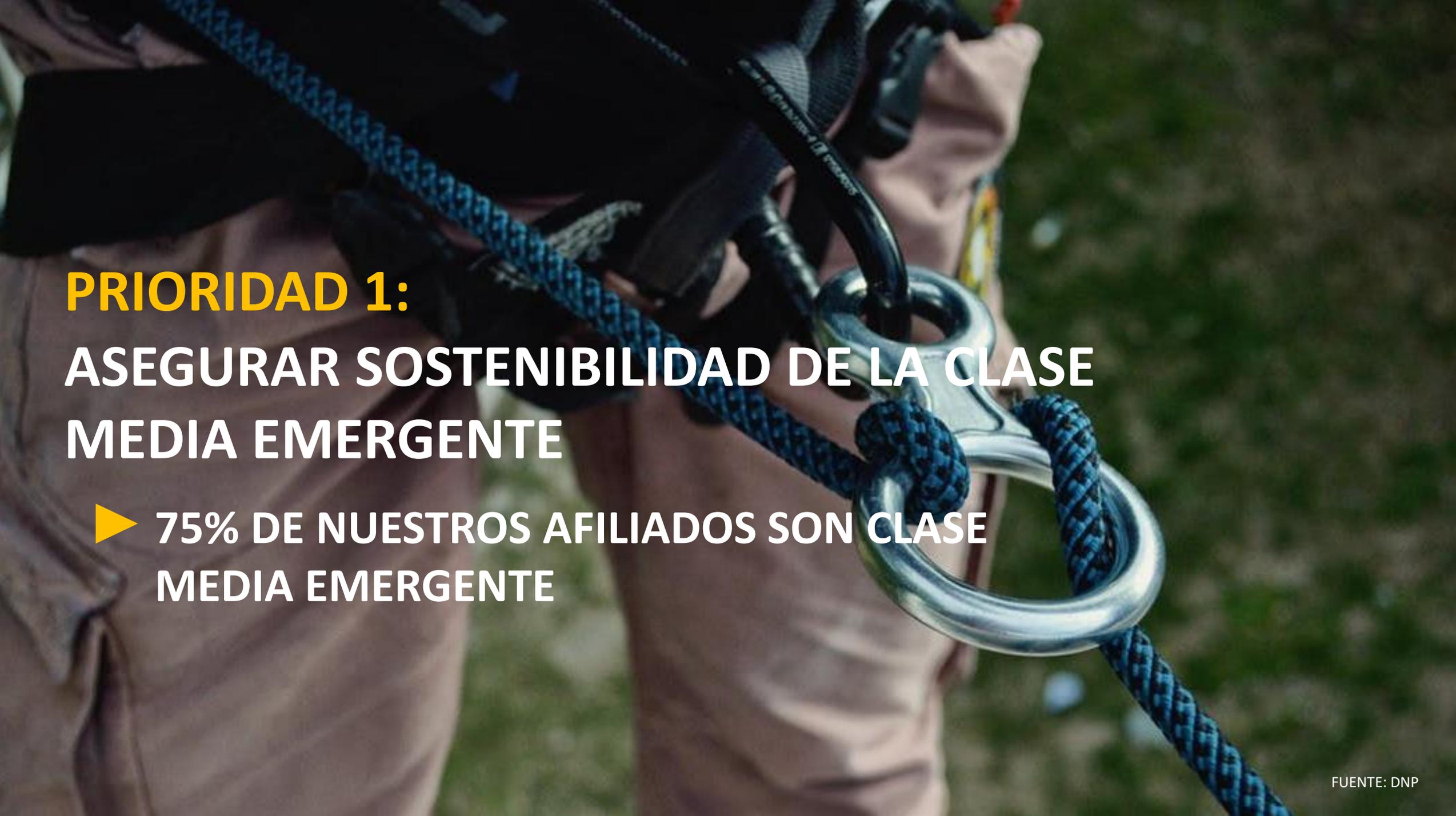
- ▶ **7 DE CADA 10 DE ESTOS COLOMBIANOS SON
INFORMALES**



PRIORIDAD 1:

ASEGURAR SOSTENIBILIDAD DE LA CLASE MEDIA EMERGENTE

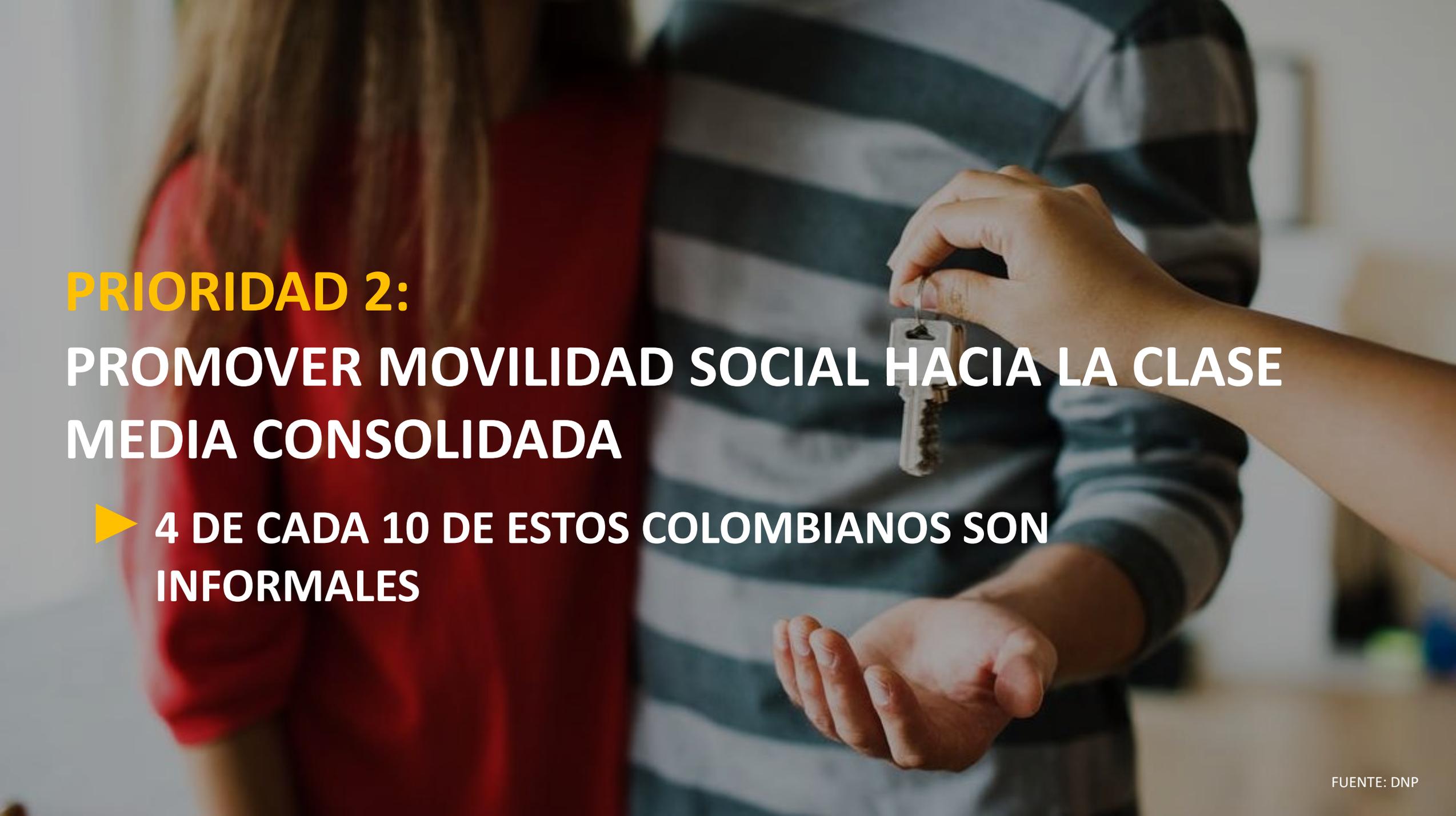
- ▶ **18'4 MILLONES DE COLOMBIANOS CON
INGRESOS ENTRE 345,000 Y 1'000,000**



PRIORIDAD 1:

**ASEGURAR SOSTENIBILIDAD DE LA CLASE
MEDIA EMERGENTE**

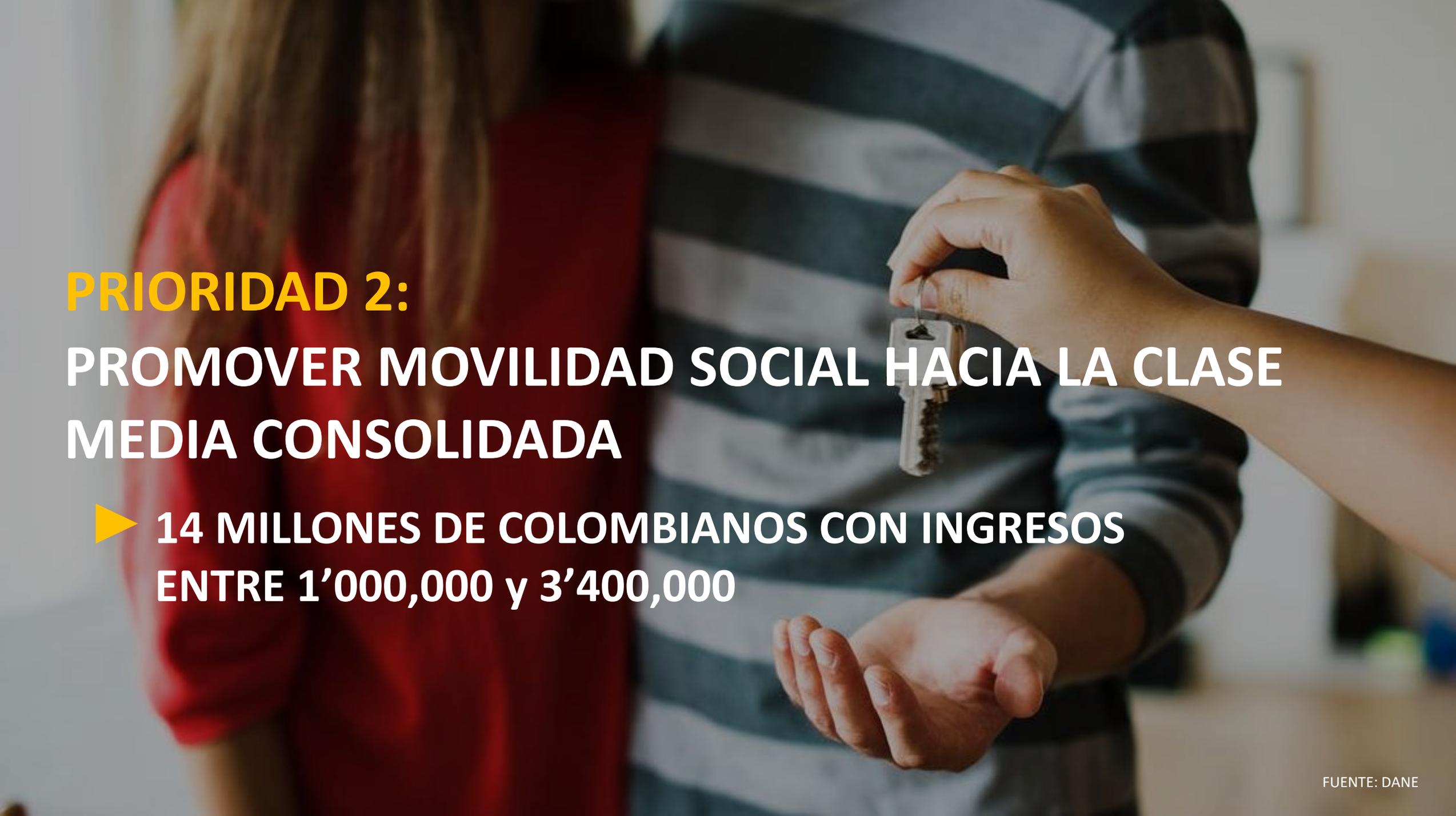
- ▶ **75% DE NUESTROS AFILIADOS SON CLASE
MEDIA EMERGENTE**



PRIORIDAD 2:

**PROMOVER MOVILIDAD SOCIAL HACIA LA CLASE
MEDIA CONSOLIDADA**

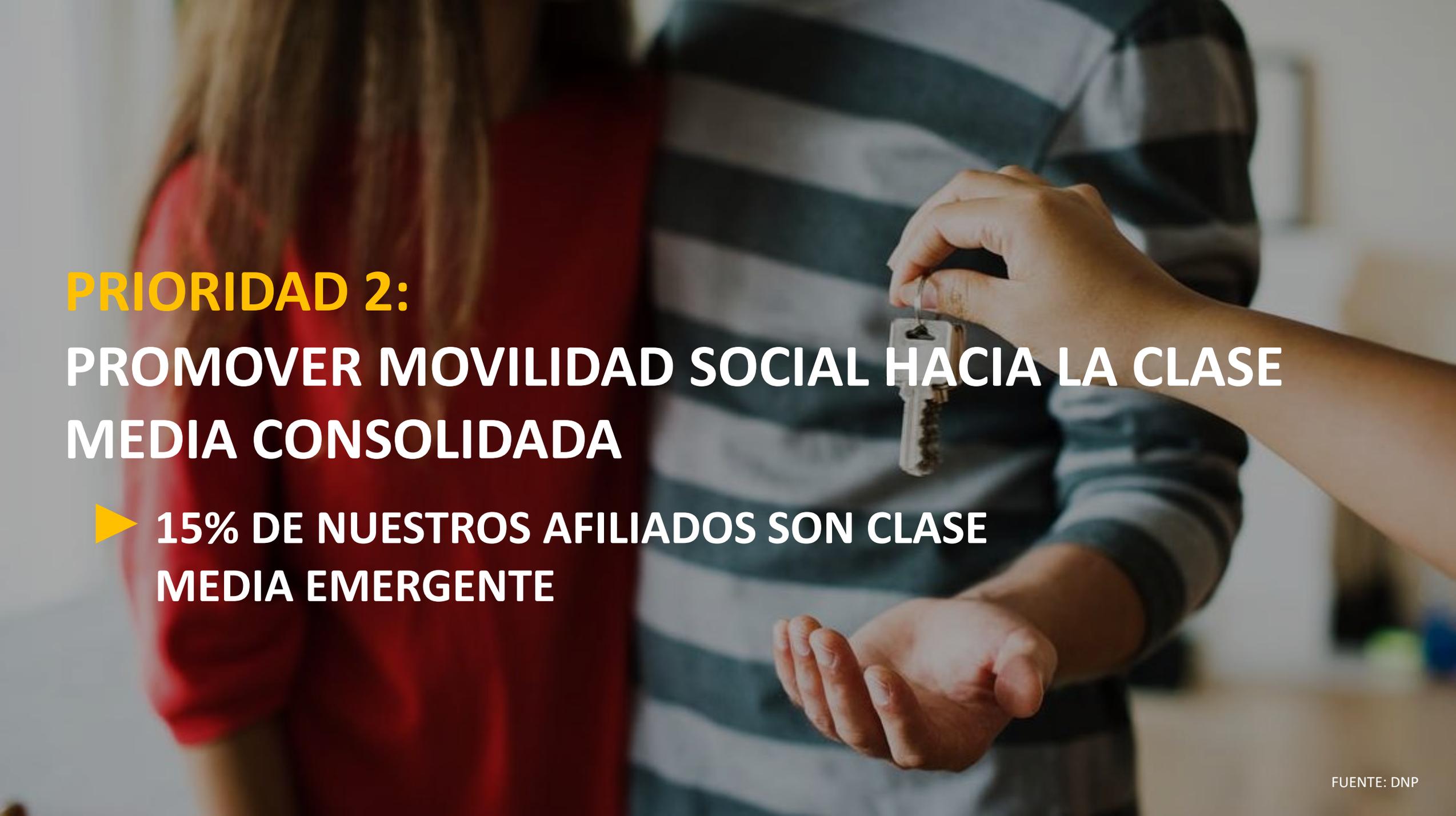
- ▶ **4 DE CADA 10 DE ESTOS COLOMBIANOS SON
INFORMALES**



PRIORIDAD 2:

PROMOVER MOVILIDAD SOCIAL HACIA LA CLASE MEDIA CONSOLIDADA

- ▶ 14 MILLONES DE COLOMBIANOS CON INGRESOS ENTRE 1'000,000 y 3'400,000**



PRIORIDAD 2:

**PROMOVER MOVILIDAD SOCIAL HACIA LA CLASE
MEDIA CONSOLIDADA**

- ▶ **15% DE NUESTROS AFILIADOS SON CLASE
MEDIA EMERGENTE**

A woman with short brown hair, wearing a blue t-shirt and a light-colored backpack, is seen from behind, pushing a red shopping cart in a grocery store. She is looking towards the right. The store is filled with various fruits, including pineapples and mangoes, displayed in black crates. The background is slightly blurred, showing other shoppers and store signage. A semi-transparent dark grey rectangular box is overlaid on the center of the image, containing white text.

**LA CLASE MEDIA DINAMIZA LA ECONOMÍA NACIONAL
E IMPACTA DIRECTAMENTE EL PIB A TRAVÉS DEL
CONSUMO**



**EI CONSUMO
DE LOS HOGARES
DE CLASE MEDIA**



**REPRESENTÓ
EL 48% DEL PIB**

TECNOLOGÍA ES PRODUCTIVIDAD



A close-up, high-angle shot of a person's hands typing on a vintage, light-colored typewriter. The typewriter is on a wooden desk. To the left, a desk lamp with a dark base sits on a stack of books, the top one being orange with the name 'JEFF SUMERS' visible. To the right, a small vase with pink flowers sits on a newspaper or magazine with a circular image and the text 'PORT OF THE TEN COMMISSION'. The scene is lit with warm, low-key lighting, creating a nostalgic atmosphere.

**NUESTRO RETO:
PERSONAS MEJOR CALIFICADAS**



**PARA QUE CREZCA LA PRODUCTIVIDAD, COLOMBIA
DEBE AVANZAR EN TRES FRENTES:**

**ADAPTAR EL SISTEMA DE PROTECCIÓN Y
UBICAR A LOS TRABAJADORES
SEGURIDAD PREPARAR LAS NUEVAS
DONDE SON MAS PRODUCTIVOS
DINAMICAZA LABORAL**



**¡PARA LOGRARLO, LAS CAJAS DE
COMPENSACIÓN SOMOS LOS
MEJORES ALIADOS!**

EL 4% GENERA UN EFECTO
POSITIVO EN LA
REDISTRIBUCIÓN DEL
INGRESO

¡DEBEMOS PROTEGERLO!



$\lambda = 2\pi f$ $\beta = \frac{\Delta I_c}{\Delta I_B}$ $V = c/\lambda$

$\frac{v_2}{v_1} = \frac{w_2}{w_1}$ $V = \frac{1}{\sqrt{\epsilon \cdot \mu}}$ $V = \frac{c}{\sqrt{\epsilon_r \mu_r}}$

$\frac{p}{S}$

$\frac{L_{ax}}{T}$

$= \vec{F} d \cos \alpha$

$F_v = \left\{ \frac{F_n}{R} \right.$ $x^* T =$

$E = mc^2$

**EL GARANTIZAR
LA PROTECCIÓN SOCIAL
Y DERROTAR LA
INFORMALIDAD ES UN
PROBLEMA DE TODOS**



Creemos en la Protección Social
amos bienestar