

Pilot Training of Trainers (TOT)
on Accounting for Micro-, Small and Medium-sized Enterprises (MSMEs)
Online course: 16 February 2021 15:00 – 20: 00 GMT+1

Summary Report

1. Attendance

The workshop took place online using Microsoft Teams on 16th February 2021. It was attended by 151 qualified experts in accountancy from more than 85 organizations in 9 countries¹. (the full list of participants can be found in the Appendix).

2. Objectives and agenda

Micro, Small and Medium-sized Enterprises (MSMEs) are the backbone of the economy across the globe and one of the major drives for innovation and development. The outbreak of the Covid-19 pandemic has dramatically affected the global economy and severely disturbed the financial stability, operations, and other aspects of business, among which the MSME sector is hit the hardest. In this situation, access to finance is of paramount importance for the survival of firms. However, MSMEs are less likely to be able to access finance than large firms. One of the reasons is the lack of financial literacy in the MSME sector. Therefore, it is essential to build capacities and improve technical expertise of entrepreneurs and employees in the MSME sector.

Based on its Accounting and Financial Reporting Guidelines for Small and Medium-sized Enterprises (SMEGA Level 3), UNCTAD has developed the Accounting Training Manual for MSMEs focusing on micro and small companies. The initiative aims to improve financial literacy in the MSMEs and to facilitate their access to finance and financial inclusion, including to financial aid in the post COVID-19 resurgence. For this purpose, a Pilot Training of Trainers (TOT) workshop targeting accounting and reporting trainers in Spanish-speaking developing countries took place in order to help participants learn how to use the training manual and master the didactical knowledge and skills to deliver such training to entrepreneurs and small companies.

The TOT was conducted in accordance with the following agenda:

<i>Time, GMT+1</i>	<i>Activity</i>
15:00 – 15:15	Opening remarks by Ms. Isabel Garza Rodriguez, Economic Affairs Officer, UNCTAD
15:15 – 15:25	Objectives of the TOT
15:25 – 16:15	Module 1: An introduction to accounting
16:15 – 17:05	Module 2: The accounting cycle
<i>Break</i>	
17:35 -18:25	Module 3: The components of financial statements
18:25 -19:15	Module 4: Interpretation of financial statements and access to finance for MSMEs
19:15 – 19:45	Interactive discussion on the overall manual

¹ Argentina, Bolivia, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Mexico, and Uruguay.

The workshop began with opening remarks by Ms. Isabel Garza Rodriguez, Economic Affairs Officer at UNCTAD. She provided a brief introduction to the United Nations Development Account project “Global Initiative towards post-Covid-19 resurgence of the Micro, Small and Medium Enterprises (MSMEs) sector” (MSME surge project), addressed the objectives of the initiative in light of the impacts of the COVID 19 pandemic, also stressed the objective of the Pilot Training of Trainers, and highlighted the importance of building capacities to improve financial literacy of entrepreneurs and employees in the MSME sector.

Subsequently Mr. José Palacio Garcia provided a short description of the different modules of the training manual and started by presented in detail the Instructions for Trainers, which provides useful information on the different formats, activities and resources that can be used to deliver a workshop using the Training Manual. This will allow trainers to be able to tailor the material and deliver useful trainings to local entrepreneurs and employees in small and medium businesses. He then began presenting the four modules of the Training Manual. In each presentation, he addressed and explained how the contents are related to MSMEs’ access to finance, as well as illustrated how to guide entrepreneurs through the accounting concepts, processes and complete exercises based on real-life scenarios. In addition, during these sessions the trainer provided information on Apps, tutorials, and other online accounting software and resources as complementary tools for trainers and entrepreneurs. Each module ended up with a Q&A session and discussions where participants provided feedback and suggestions and asked questions on the approach and content of the manual.

3. Comments and questions from participants

The comments and suggestions were collected and summarized based on the conversations and interactive discussions during the workshop.

For module 1, the main issues highlighted by participants were:

- The importance of separating personal and business expenses in the financial statements for SMEs.
- A suggestion to develop a chapter on accounting policies for SMEs.
- Presenting practical examples before basic concepts might be confusing.
- The use of technological tools for bookkeeping (Access, Excel, etc.) should be promoted.

For modules 2&3, the main comments from participants are:

- To include a section that refers to the cash accounting approach. This would be the first step, before moving towards a simplified accounting basis.
- To add more information on taxes.
- Module 2 should address concepts of reporting entity and economic substance of the phenomena to reinforce Module 1.
- The examples should be focused on how SMEs need to present their financial information when applying for financing.
- Include more examples about companies in the services sector.
- To include more details and extended explanations on the production costs, as it is vital for the sustainability of the SMEs.

For module 4, participants stressed the next issues:

- Macroeconomic variables should also be added.
- More elaboration on the mechanisms to access finance for SMEs.
- Consider a section on the cash method for natural persons who are entrepreneurs, informal entrepreneurs, microentrepreneurs and small entrepreneurs.
- Include more information on requirements on financial statements and documentation for access to finance.
- Complement with the types of accounting Apps or software systems that can be managed in the SMEs sector.
- There is a need for more emphasis on internal controls, which will be minimal but essential.
- The Strengths, weaknesses, opportunities and threats (SWOT) analysis should be included, so that entrepreneurs can visualize business opportunities in the local and international market.

General comments include:

- Trainers are the ones finally responsible to use the materials and methodology for the entrepreneurs.
- It might be useful to define the concept of the reporting entity, which prepares the financial statements.
- Add a chapter on positive and negative externalities and positive or negative effects on the environment.
- There are too many technical concepts and terms that may result confusing to micro and small business owners.
- I recommend adding the tax issues because of the importance of keeping good accounting to avoid a contingency.

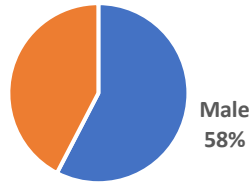
4. Feedback results

At the end of the workshop a feedback questionnaire was given to the participants to assess the materials and the workshop. Upon completion of the workshop, 118 completed surveys were collected. The results are the following:

1) Gender-composition

Male	68
Female	50

Female
42%



2) Country

Argentina	5
Colombia	20
Costa Rica	3
Ecuador	4
El Salvador	18
Guatemala	1
Mexico	60
Uruguay	7

3) *Would you like to be involved in future training workshops on this matter for entrepreneurs/MSMEs?*

Yes	115
Maybe	3
No	0

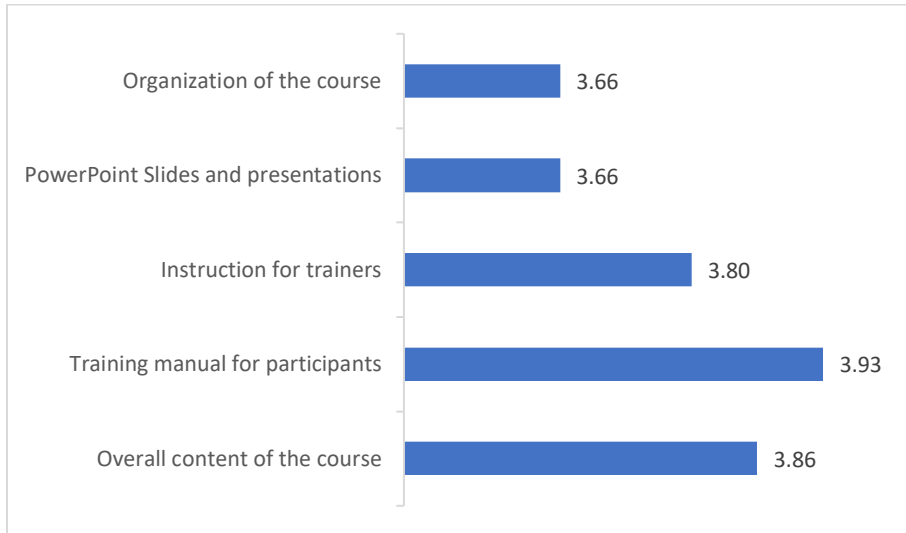
*Question 4&5 below were answered based on spectrum: Excellent=4, Good=3, Average=2, Poor=1; the results shown below are the average score of the answers.

4) *The overall of the course*

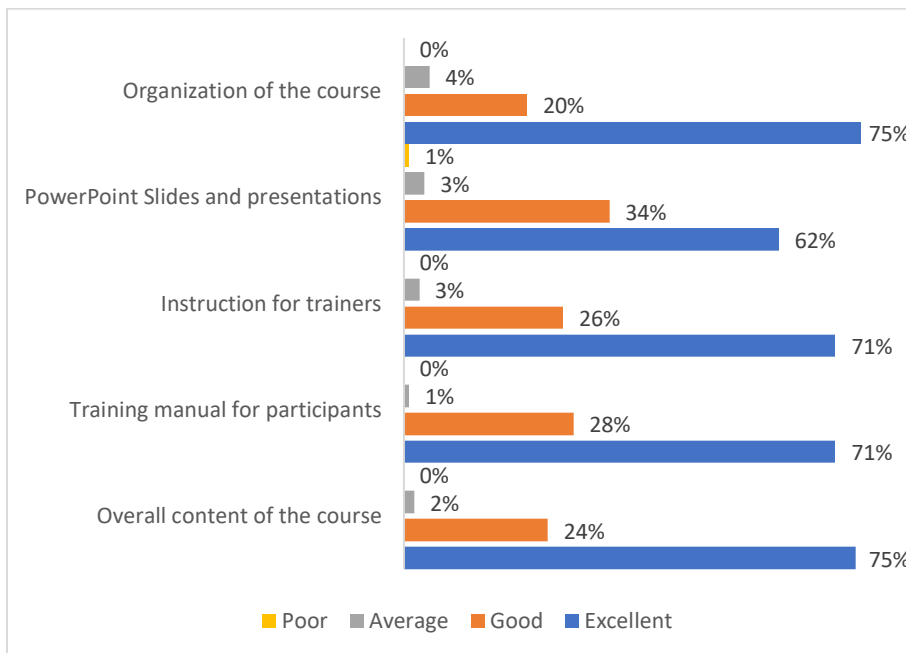
Number of people:

	Excellent	Good	Average	Poor
Overall content of the course	88	28	2	0
Training manual for participants	84	33	1	0
Instruction for trainers	84	31	3	0
PowerPoint Slides and presentations	73	40	4	1
Organization of the course	89	24	5	0

Average scores (out of 4):



Percentages

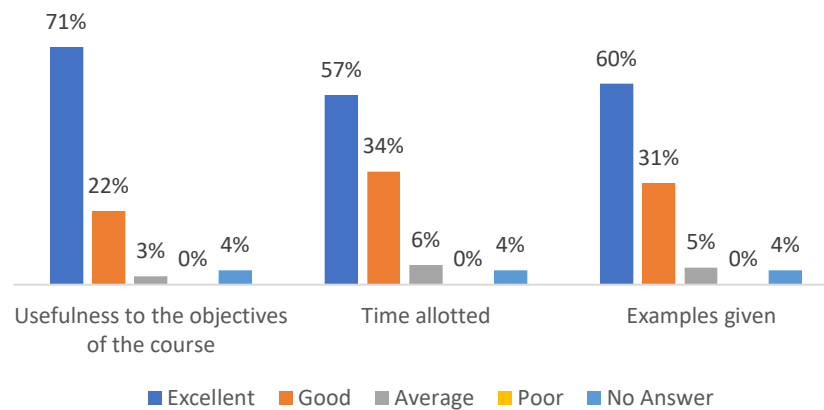


5) Modules

Number of people:

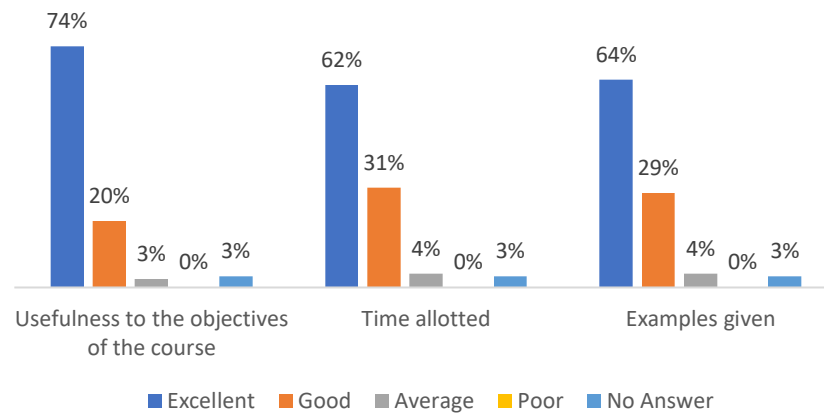
Module 1: An introduction to accounting	Excellent	Good	Average	Poor	No Answer
Usefulness to the objectives of the course	84	26	3	0	5
Time allotted	67	40	7	0	5
Examples given	71	36	6	0	5

Module 1: An introduction to accounting



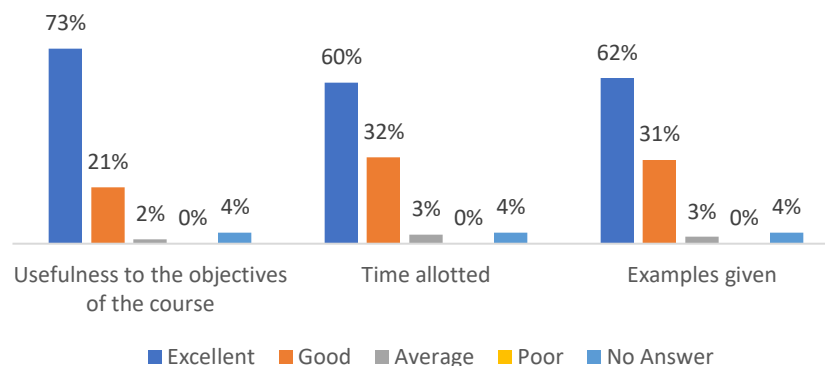
Module 2: The accounting cycle	Excellent	Good	Average	Poor	No Answer
Usefulness to the objectives of the course	87	24	3	0	4
Time allotted	73	36	5	0	4
Examples given	75	34	5	0	4

Module 2: The accounting cycle



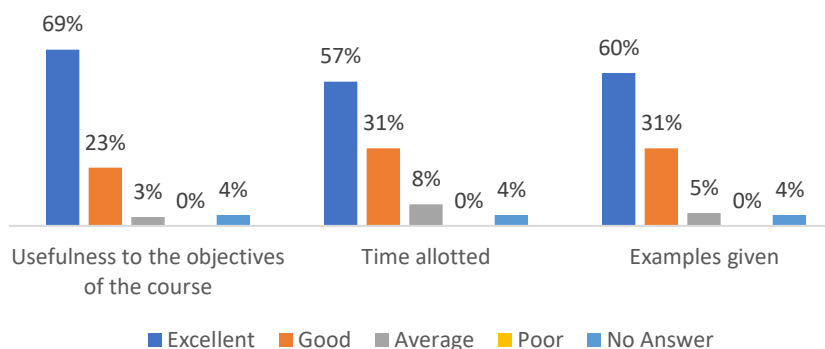
Module 3: The components of financial statements	Excellent	Good	Average	Poor	No Answer
Usefulness to the objectives of the course	86	25	2	0	5
Time allotted	71	38	4	0	5
Examples given	73	37	3	0	5

Module 3: The components of financial statements

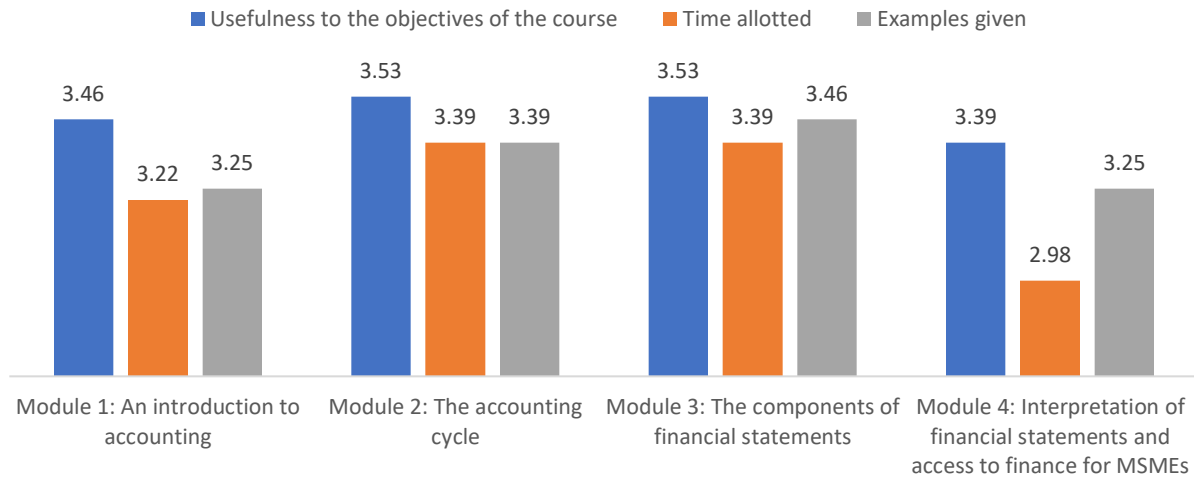


Module 4: Interpretation of financial statements and access to finance for MSMEs	Excellent	Good	Average	Poor	No Answer
Usefulness to the objectives of the course	82	27	4	0	5
Time allotted	67	36	10	0	5
Examples given	71	36	6	0	5

Module 4: Interpretation of financial statements and access to finance for MSMEs



Average scores (out of 4):



6) Specific comments on the course and the materials?

Alberto Arístides Berríos Echeverría, Bachelor of Public Accounting from AUDICON, El Salvador	It would be good to develop a software or App to facilitate accounting records for those micro-entrepreneurs who are not accounting technicians
Angie Carolina Díaz Ramírez, Public Accountant from Universidad De Ibague, Colombia	It will be good to think about how to promote more inclusive experience and a more interactive methodology in the training session.
Armando Ponce Bejarano, Independent Public Accountant, Colombia	It is very important to focus on helping micro-entrepreneurs to carry out their businesses, including the technical part, the accounting policies, etc., that are important to ensure the objective of the manual is met.
Bárbara Regina Moreno, Public Accountant from Asociación Mexicana de Contadores Públicos Y Consultores En Negocios, A.C., Mexico	I like the simplicity of the explanation for entrepreneurs because they regularly despair when one explains in a technical manner. With simple examples they will have a better understanding of the value added of accounting. I would add a basic example on how to make a budget and its importance to take care of how they spend their economic resources and how to generate savings for unforeseen events within their businesses and personal activities, because it is very common with them to use business resources for personal or family affairs.
Carlos Castro Umaña, MBA - CPA from Universidad De Costa Rica - Arista Global Group, Costa Rica	Consider including a cost analysis and the break-even point, since it is significant in the sustainability of microenterprises.

Cipriano Fernández Maya, Public Accountant from A&A Asesores Internacionales, S.C., Mexico	It would be important to be able to innovate using new tools such as Socrative, Padlet, Kaboot, etc. And include them as part of the course tools.
Daniel Olaya, Public Accountant from Universidad Santiago De Cali, Colombia	I consider it is important to define the size of an SME by jurisdiction
Deymi Rebeca Alas De Caballero, Independent Public Accountant, El Salvador	I believe that the informal sector represents a high percentage of the SMEs, the budget could be deepened more so that they broaden their commercial experience and can understand the financial statements.
Diana Ibarra Guerra, Independent Public Accountant, Mexico	The workshop achieves the objective to instill the bases to small businessmen and entrepreneurs to the world of accounting.
Edwin Saúl Guzmán Hernandez, Independent Public Accountant, El Salvador	For most Latin American countries, the IFRS are applicable; the only thing that changes is the tax part of each country.
Federico Antonacci, Independent Public Accountant, Uruguay	I consider these types of courses are very useful, especially in the current situation. It is very important to highlight the impact of the accounting professionals in economics. These tools bring professionals from Latin America closer together.
Gabriel Denis, MBA, Independent Public Accountant & Consultant, Uruguay	I found the course very good in terms of its content; but too long to be fully implemented. Entrepreneurs usually focus their time and / or interest in the business delegating these issues to the administrative - accounting staff. I think it will be good to use fundamental concepts and not so specific examples
Ivette Lorena Barboza Cascante, Public Accountant from Universidad de Costa Rica, Costa Rica	My recommendation is to promote the importance of financial information to avoid fiscal contingencies and broaden the focus of financial support to request financing for business projects
Jey Howard Escorcía Guzmán, Public Accountant from Universidad De La Costa CUC, Colombia	It is important to attach the chapter on accounting policies, because in this type of entities the combination of personal and business assets is evident and does not allow to make decisions based on economic reality. On the other hand, there are many technology-based ventures that grow exponentially, and it is important that from the beginning they have an accounting basis or structure based on SMEs robust policies
Jorge Enrique Cifuentes Bolaños, Public Accountant from SENA - Financial Services Center, Colombia	Module 4 should be more developed. It is vital for entrepreneurs to understand how the result of financial information can allow them to move and grow in the market

<p>Jose Antonio Mejía Hernandez, Public Accountant from Jose Antonio Mejia Hernandez Consulting, Auditing, El Salvador</p>	<p>It will be good to reinforce the materials in terms of production costs</p>
<p>Juan Carlos Palacio Velásquez, Public Accountant and Economist from Interactuar, Colombia</p>	<p>I think it is excellent material in terms of accounting, but it can be complemented with additional topics such as determining the break-even point. This would help to better understand the situation, when accessing financing</p>
<p>Laura Cristina Núñez Rodríguez, Public Accountant from CCEAU, Uruguay</p>	<p>It allowed me to see how to put all our accounting knowledge into everyday language and be able to explain and introduce basic concepts for micro entrepreneurs who started their companies due to the pandemic and do not have clear concepts on how to analyze and organize their business.</p>
<p>Luz Dary Álvarez Torres, Public Accountant and Business Administrator from Corporación Interactuar, Colombia</p>	<p>It would be interesting to include tools that have been identified as valuable in the transmission of this knowledge. I do not know how pertinent the use of the ledger is for entrepreneurs at this level, it is usually confusing even for university students. Maybe it can be taught directly in the practice without the need for the ledger</p>
<p>Maribel Hidalgo, Public Accountant and Independent Auditor-CPA, Ecuador</p>	<p>It is an introductory course for entrepreneurs and micro-business owners to maintain a better control of their activities with the basic knowledge for decision-making. Thank you for sharing this workshop that will serve as a guideline to train in a more conscious way the micro-entrepreneur who currently has had a growth within this pandemic year</p>
<p>Nelis Yanet Ortiz Calderón, Public Accountant from Electricaires Y Servicios, Colombia</p>	<p>I think that the break-even point should be emphasized. On many occasions, people believe that by having their business at home they do not spend energy, nor do they take up much space or time for the development of that activity. They should assign a price to each thing and from there establish a break-even point so that they can pay with their direct participation and what they call profits</p>
<p>Romina Gaynor, Public Accountant and Graduate in International Relations from Empretec, Argentina</p>	<p>I consider it a tool that can be understood by entrepreneurs. The biggest challenge lies in not getting too technical and sensitizing the participants so that they become passionate about collecting their own data and managing it to better run their businesses. Maybe it will be good to include an introduction that motivates them</p>
<p>Sandra Milena Escobar Lenis, Public Accountant and Economist from Corporación Interactuar, Colombia</p>	<p>I would like the materials to be more illustrative and didactic, to incorporate games, role plays among others to the material. Adults learn more by playing and with visual aids and more illustrations</p>

Tania Maria Cortés Merino, Public Accountant from ISCP, El Salvador	It will be important to add very simple but necessary accounting policies. Microentrepreneurs do not require to many accounting policies, only those focused on their business
Victoria Sanguinetti, Independent Public Accountant, Uruguay	The modules and materials seem to me to be very well designed and very useful, especially because due to a lack of basic knowledge the small business owner in general, finds it more difficult to obtain financing or even understand an accountant

7) *Other comments*

Adilia Elena Aguirre Burgos, Public Accountant - Trainer from ISCP, El Salvador	Very important for the development of learning, business and financing programs for entrepreneurs and Micro and SMEs in my country (El Salvador) with alliances between institutions
Ana del Socorro Velásquez Rodríguez, Public Accountant and master's in independent business administration and Management, El Salvador	Thanks to the entire team for developing this workshop and share it with all of us, so that we can improve in our profession. Thank you very much for this and may God continue to bless you to continue carrying out more specific workshops, such as the establishment of production costs, which in my country is one of the biggest problems that does not allow the micro-entrepreneurs to grow, since when calculating it they do not take many of the indirect costs of production into account.
Ana María Mejía Álvarez, Public Accountant from Universidad de Cartagena, Colombia	A section of apps available on the web could be incorporated to handle accounting for SMEs.
Diana Ibarra Guerra, Independent Public Accountant, Mexico	It will be up to each accountant to adapt the manual to small entrepreneurs in accordance with their areas or place of origin, since in each of them there are specific laws and rules to apply. Likewise, it is necessary to understand that accounting-financial information is a world that is complemented by tax information.
Edgardo Alfredo Peña Recinos, Public Accountant from the National Directorate of Medicines, El Salvador	Since it is an international guide, each country must make its own adaptations of the content to the local context.
Federico Antonacci, Independent Public Accountant, Uruguay	Please continue to bring professionals from Latin America closer together, consolidate a common language of economic and generate common values.
Graciela Aguilar Gutiérrez, Public Accountant from Universidad Autónoma del Estado de México, Mexico	We would like to follow up on this workshop, maybe with session to share experience or something equivalent. I appreciate the opportunity to include me in this workshop.

<p>José Rafael García Gómez, Public Accountant from GAAN Accounting Office, Mexico</p>	<p>I belong to the Rotary Club of Navojoa and we have a project to reactivate micro and small businesses. We had questions about how to achieve the desired impact and this manual is the element that we needed to be able to guarantee the achievement of the project.</p>
<p>Juan Carlos Palacio Velásquez, Public Accountant and Economist from Interactuar, Colombia</p>	<p>I think it is necessary to have a contextualization of the environment, the market and other key variables that influence the company as an introduction to accounting for the purposes pursued in this guide.</p>
<p>Luz Elena Moreno Urrego, Independent Public Accountant, Colombia</p>	<p>I think it is essential to give the trainers a very illustrative vision of which population the course is aimed at, so that we can deliver it successfully. I noticed from the comments that the participants' current vision is very macro.</p>
<p>Martha Marquez Beltran, Public Accountant from ASMEVILL, Colombia</p>	<p>Entrepreneurs or micro-entrepreneurs tend to confuse personal expenses with those that have to do directly with the development of their business or activity, for which I recommend that it would be pertinent to suggest that they assign themselves a salary that covers not only their basic needs but also the value of the installments of the credits that are not related to their activity and other expenses that are of a personal nature, with the objective that they can more easily measure the Real Expenses of the business and that the payments are made as it would be done with the employees, so that they can also keep track of their cash and personal expenses</p>
<p>Romina Gaynor, Public Accountant and Graduate in International Relations from Empretec, Argentina</p>	<p>Methodologically it is very similar to the Empretec workshops. Both trainings could be considered. Thank you</p>
<p>Sarkis Ichkhanian, Public Accountant and Independent Lawyer, Uruguay</p>	<p>It seems to me in general an excellent idea and execution. I adhere to the suggestions presented by some of the participants, in terms of generating other workshops focused on the administration and organizational aspect, as well as establishing a module that focuses on digital companies. Congratulations. Thanks.</p>
<p>Sebastian Scherman, Bachelor of Communication Sciences from Fundación Empretec, Argentina</p>	<p>I suggest that the section with recommendations for trainers be developed further, especially regarding a list of concrete resources for the virtual format as well as the management of online pedagogy. I understand that this request would exceed the objectives of this training. However, these resources would help establish a common baseline that UNCTAD would expect to exist at the time of the course. Is any monitoring or impact evaluation planned?</p>
<p>Silvia Delsabio, Public Accountant from Fundación Empretec, Argentina</p>	<p>It would be very useful to include examples -with their methodology- to use in interactive virtual training sessions</p>

Tania Maria Cortés Merino, Public
Accountant from ISCP, El
Salvador

Add how the material should be made known to each country

Appendix – List of Participants

#	Name and Last Name	Email	Country/Region	Organization	Job Title	Stay (Mins)
1	Adilia Elena Aguirre Burgos	adiliaelena@hotmail.com	El Salvador	Aaguirre Auditoría y Consultoría	Contador Público	267
2	Alba Rocío Gómez Ocampo	argomez@admon.uniajc.edu.co	Colombia	Institución Universitaria Antonio Jose Camacho	Contador Público	268
3	Alberto Arístides Berríos Echeverría	albertoberrios@gmail.com	El Salvador	AUDICON	Contador Público	282
4	Alberto Montes	aamontes120@gmail.com	México	Profesional Independiente	Contador Público	279
5	Alberto Mora Castañeda	alberto_tob@hotmail.com	Colombia	Escuela Superior Guerra	Contador Público	247
6	Alfonso Rogelio Benitez López	alfonso_rogelio@yahoo.com.mx	México	AJR Consultores en Administración	Contador Público	202
7	Alvaro Javier Romero López	contabilidadjavierromero@yahoo.com.mx	México	Docente Independiente	Contador Público	240
8	Ana Cecilia Regalado de Alvarado	cecylregalado28@hotmail.com	El Salvador	Archi, S.A. de C.V.	Contador Público	125
9	Ana del Socorro Velásquez Rodríguez	avelasquez@uca.edu.sv	El Salvador	Universidad Centroamericana José Simeón Cañas	Contador Público y MBA	279
10	Ana Lucía Arteta Ramos	aarteta4@cuc.edu.co	Colombia	Universidad de la Costa, CUC	Contador Público	273
11	Ana María Mejía Alvarez	anamejia131@gmail.com	Colombia	Universidad de Cartagena	Contador Público	258
12	Angie Carolina Díaz Ramírez	angie.diaz@unibague.edu.co	Colombia	Universidad de Ibagué	Contador Público	265
13	Antonio Fernando Trujillo Calero	antonio.trujillo@ccpp.org.ec	Ecuador	Colegio de Contadores Públicos de Pichincha y del Ecuador	C.P.A. / Doctor en Contabilidad y Auditoría / M.B.A.	273
14	Arlthe Soto Ballesteros	arthe@live.com.mx	México	Secretaría de Educación Pública	Contador Público	267
15	Armando Ponce Bejarano	armando.ponce.bejarano@gmail.com	Colombia	Independiente	Contador Público	290

16	Asise Gonzalez Lavagnini	asiselavagnini@gmail.com	Uruguay	Colegio de Contadores de Montevideo	Contador Público	251
17	Bárbara Regina Moreno	breginamn@gmail.com	México	Asociación Mexicana de Contadores Públicos y Consultores de Negocios, A.C.	Contador Público	274
18	Carla Carro	carro.carla@gmail.com	Uruguay	C - Carro y Asociados	Contador Público	274
19	Carlos Castro Umaña	asesorianiif@gmail.com	Costa Rica	Universidad de Costa Rica / Grupo Arista Costa Rica	Contador Público	265
20	Carlos Jose Fonseca Alemán	carlos@afyfa.com	México	Instituto Mexicano de Contadores Públicos del Sur de Veracruz	Contador Público	134
21	Carlos Remberto Ortiz Clemente	cr.ortiz07@gmail.com	El Salvador	Instituto Salvadoreño de Contadores Públicos - ISCP El Salvador	Contador Público	266
22	Carlos Valentín Pineda Méndez	carlos.pineda@correo.usa.edu.co	Colombia	Universidad Sergio Arboleda	Contador Público	274
23	Cipriano Fernández Maya	c.fernandez@aainternational.com.mx	México	A&A Asesores Internacionales	Contador Público	274
24	Claudia Misell Hernández Chávez	mishell.hernandez@gmail.com	Guatemala	Colegio de Contadores Públicos y Auditores de Guatemala	Contador Público	267
25	Daniel Olaya	daniel_olaya@hotmail.com	Colombia	Universidad Santiago de Cali	Contador Público	272
26	Delia Esther Gómez Alvarez	dgomez@cajasmg.com; deliaesthercita@hotmail.com	México	Caja SMG SC de AP de RL de CV	Contador Público	240
27	Delia Pilar Bautista Martínez	pilybautista@hotmail.com	México	Consultoría Empresarial	Contador Público	248
28	Deymi Rebeca Alas de Caballero	deymialas7@gmail.com; deymi_alas@yahoo.es	El Salvador	Instituto Salvadoreño de Contadores Públicos - ISCP El Salvador	Contador Público	261

29	Diana Ibarra	dianaibgu@hotmail.com	México	Independiente	Contador Público	262
30	Diana Marisol Benavides Leiva	diana.benavides@uned.cr	Costa Rica	Universidad Estatal a Distancia - UNED -	Contador Público	133
31	Edgar Cortes Osorno	edgar_rw@hotmail.com	México	Independiente	Contador Público	197
32	Edgardo Alfredo Peña Recinos	edgardo.penar@gmail.com	El Salvador	Dirección Nacional de Medicamentos	Contador Público	270
33	Eduardo Alexei Estrella Morales	alexei_estrella@hotmail.com; alexei.estrella@arista.global	Ecuador	Arista Global / Colegio de Contadores Públicos del Ecuador	Doctor en Contabilidad	276
34	Eduardo Marín Hernández	lalo_marin09@hotmail.com	México	Prieto Ruiz de Velasco y Cía., S.C.	Contador Público	270
35	Edwin Granados	edwin1_granados@yahoo.com	El Salvador	Instituto Salvadoreño de Contadores Públicos - ISCP El Salvador	Contador Público	272
36	Edwin Saul Guzman Hernandez	saulguzman_sv@yahoo.com	El Salvador	Emprendefin, S.A	Contador Público	281
37	Fabian Andrés Barón Sierra	f.baronsierra@gmail.com	Colombia	B.A CONSULTORES	Contador Público	265
38	Federico Antonacci	flafed@outlook.com	Uruguay	Independiente	Contador Público	282
39	Fernando Antonio Fabian Avelar	ffabian_15@hotmail.com	El Salvador	Independiente	Auditor	248
40	Fernando Galvez Cardona	galvezcardona@gmail.com	Colombia	Consultor Independiente	Contador Público	280
41	Flavia Fernandez	flaviamay@gmail.com; flavia.fernandez@ccee.edu.uy	Uruguay	FCEA-UDELAR	Contadora Pública, MBA - Docente de Auditoria e Informes de Contador	258
42	Francisco Javier Perez Lovato	francisco.perez@ues.edu.sv	El Salvador	Instituto Salvadoreño de Contadores Públicos - ISCP El Salvador	Contador Público	275
43	Gabriel Denis	crgabrieldenis@gmail.com	Uruguay	Independiente	Contador Público	272

44	Germán López Virgen	lopezvirgen@hotmail.com	México	Universidad de Sonora y Colegio de Contadores Públicos de Sonora	Contador Público	270
45	Graciela Aguilar Gutiérrez	gaguilarg@uaemex.mx; gagutierrez1611@gmail.com	México	Universidad Autónoma del Estado de México	Contador Público	276
46	Henry Garavito Arias	hegar1113@hotmail.com	Colombia	Independiente	Contador Público	276
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Appendix – Photo of participants

