

IMPACT REPORT 2020 ENTERPRISES THAT CHANGE LIVES

VENTURE PHILANTHROPY PROGRAMME
FOR WOMEN'S ECONOMIC EMPOWERMENT



OXFAM
Intermón

EDITORIAL

The economic empowerment of women, the creation of decent employment and the generation of wealth within communities are the foundations of Enterprises that Change Lives.

Enterprises that Change Lives has been supporting small and medium-sized enterprises in vulnerable contexts in Bolivia, Paraguay, Senegal and Burkina Faso for 5 years.

This past year we have begun to support six new enterprises and have completed our collaboration with another two that we have been supporting for more than four years. In the latter case we have carried out an external evaluation to measure the impact it has had on people's lives and to find out how to improve our support in the future. This leaves us with a total of 15 enterprises active out of a portfolio of 23 supported enterprises.

In total, we have assisted more than 4,200 producer families representing more than 22,000 people directly. The enterprises have supported 351 jobs, mostly for women (66%). Behind these figures are stories of entrepreneurial women who have worked hard, and thanks to this boost, have strengthened their self-esteem and are leading change for their futures and that of their families. I remember, for example, the testimony of Beatriz Manzano, the manager of a company in Bolivia, who during one of my visits told me firmly: "now I am the one who makes the decisions. Enterprises that Change Lives has helped me make this change in my life".

The appearance of COVID-19 has shaken up the world we live in. At the time of writing this report, the effects of the pandemic are still very present in Europe and Latin America (Bolivia and Paraguay), while in West Africa (Burkina and Senegal), although there are cases, there has not so far been the explosion that some had foreseen.

Despite the fact that most of the period covered in this report was before the spread of the pandemic, we feel it is important to include its impacts on enterprises, as well as the measures we have taken to mitigate and adapt to this new reality.

In the pre-COVID period, enterprise performance was generally positive. However, to date, the pandemic has severely affected 3 of the 15 active enterprises. The problems involved in harvesting and the fall in orders have had a negative impact, though enterprises in the agri-food sector have been less affected. In any case, we are monitoring very carefully the impact of the pandemic on enterprises and the people who make a living from them.

As to access to credit, one of the main distinguishing features of the programme, we are proud to have facilitated the granting of loans to six new enterprises for a total of 175,000 euros. Despite COVID-19, credit repayments have been made normally except in two cases, Experna in Senegal and Apromam in Bolivia, which were delayed with no charge for refunding in agreement with the Bank, Oxfam and the company.

During this fiscal year, at international level, we in Oxfam have reviewed our presence in Paraguay, closing the office in March 2020. There is one enterprise active, Yerba Mate Oñoiru, with excellent results, and which we are continuing to support until the end of next fiscal year through a team of external consultants in that country.

Finally, I would like to thank all the people and institutions who have made Enterprises that Change Lives (ECV) possible through their voluntary collaboration. This was the first summer in which no ESADE volunteer (Sud and Together Program) has been able to offer their experience to the enterprises in the programme in person. But we have found alternatives. We are still in the middle of the pandemic and are seeing the devastating impact this crisis has on the economies and livelihoods of the most vulnerable people. We believe that a more just and caring world is possible thanks to enterprises that can make a positive impact and offer alternatives for building communities and economies better in the post-crisis context.



Josep Ferrer
ECV Programme Coordinator





Burkina Faso, Yeleen © Pablo Tosco Oxfam Intermón

ENTERPRISES THAT CHANGE LIVES

We are building a future without poverty by promoting impact-driven small enterprises and women's economic empowerment

Close to 3,000 million people live in rural areas, most of them depending on small-scale agriculture without access to viable markets. **What they need most is a stable income, especially in times of global uncertainty like those we are currently experiencing in the face of COVID-19.**

All of us in Oxfam Intermón, workers, volunteers, donors, counsellors, local partners, etc. are working to **build a future without poverty.**

We also know that the key to generating real change is **to reduce socioeconomic and gender inequalities and empower women.** Half of the farming population are women who are still subjected to traditional patriarchal norms. Currently they only own 2 per cent of the land and receive less than 10% of the credit available to small businesses.

Improving their access to training, financing and markets will reduce these inequalities.

Enterprises that Change Lives promotes the creation and development of small and medium-sized enterprises that have an impact, generating jobs, stable incomes and opportunities for women.

It is a **programme in which the donors are part of the change**, as they are involved in the selection and monitoring of enterprises that will generate wealth and jobs in the communities. The approach is novel because it combines elements of the world of development with those of the business world. In fact, we could say that it is an intermediate point between traditional cooperation and so-called "impact investing".

In Enterprises that Change Lives, we invest where others do not invest and where there is greater social impact

WHAT KIND OF ENTERPRISES DO WE SUPPORT?

We identify small enterprises with high potential for social impact that do not have access to any financial support or technical assistance, but whose contribution is key in building a future without poverty. They are enterprises:

- **sustainable** with the potential to improve people's lives
- that promote the **economic empowerment of women**
- with **a proven business model** and sales tracking
- with **market growth potential** and financial viability in the short term
- with strong **leadership team**, focused on the social impact of the enterprise
- that do not harm the environment or participate in the fight against **climate change**



Burkina Faso, Yeleen © Pablo Tosco Oxfam Interión

INNOVATIVE SOLUTIONS FOR ENTREPRENEURS

We are looking for promising business opportunities with high impact potential. We support entrepreneurs in developing and building sustainable enterprises, providing them with the solutions they need to thrive in their contexts. We offer an innovative package that meets their main needs: financing opportunities, business support and social advice and grants.



ACCESS TO FINANCE

Through bank guarantees we help enterprises gain **access to loans** to finance their growth. These guarantees are a vote of confidence that allows entrepreneurs to access credits they would not have access to without our help. With this financial boost they can expand their infrastructure, invest in more efficient techniques or increase their working capital.



BUSINESS SUPPORT

We help enterprises improve the professional skills of their teams and leaders through **training** in management, accounting and marketing, as well as specific **legal advice** or **mentoring**. We equip these groups with the tools they need and cannot obtain otherwise. We provide this support through local consultants and the collaboration of international mentors.



SOCIAL GRANTS

We provide enterprises with the **financial help** and technical advice they need to ensure the growth of their social projects. These projects must focus on improving the economic and social situation of women and small producers or contribute to the fight against climate change.

DRIVING CHANGE

From the ECV program, we are driving broader and more sustainable change. In the countries where we work there is no ecosystem that supports the growth of small businesses. Our mission is to make this change possible by influencing key stakeholders, such as financial institutions and private sector actors.

- We work with local financial institutions to develop financial products that meet the needs of small businesses.
- We enhance the capabilities of business development services to enterprises.
- We value the potential of women's businesses with impact and female entrepreneurship for sustainable and inclusive economic development.

THE COVID-19 CRISIS

In recent months, we have monitored the enterprises in our portfolio carefully. In addition to uncertainty and anxiety, they all face similar business challenges:

disrupted supply, limited or zero market access, and financial constraints.

Enterprises have not been able to source raw materials normally due to mobility restrictions. This has caused a decrease in production and sales. The few who were able to purchase raw materials had difficulties reaching their customers and national or international markets, and have had to adapt to this new reality.

Enterprises **have demonstrated their resilience**. It is surprising to see how determined the business leaders have been in this context. Most enterprises are adapting their strategy to make sure they do not lose effectiveness

and impact. Some have developed new products or services, transforming this crisis into an opportunity.

Impact-driven businesses are needed more than ever during the COVID-19 pandemic. They are a great example of reconstruction. Some enterprises like Experna in Senegal have redirected their business to the local market and diversify their product portfolio because of difficulties in the broader context. Others, like APPA in Burkina Faso, have focused on making cloth masks to supply to the local population. In Bolivia, APROMAM, despite having to stop production, made donations of peanuts to the most vulnerable families in its community.



"We have lost 75% of our market"

Azara Toé, Director CAFÉ RIO, Burkina Faso

During the first months of the pandemic, the enterprise was unable to sell its products because cities were inaccessible. The 50 producer families that supplied the enterprise's fresh milk were unable to sell it and lost this income.

OUR SUPPORT

Since the beginning of the crisis, we have stepped up our support in a number of ways:

- By adapting our support to the immediate needs of enterprises. To do this, we have made adjustments in the approved budget.
- Financing contingency operations to respond to the COVID-19 situation.
- Providing additional advice and maintaining close contact with teams in the field.
- Negotiating with financial institutions to provide flexible financing options that allow enterprises to access new loans or defer payments.
- Looking for new enterprises that could provide solutions to this crisis such as food delivery.

Bolivia, Toma la Miel © Toma la Miel



ENTERPRISES SUPPORTED

23 ENTERPRISES SUPPORTED since 2015 | 15 ACTIVE ENTERPRISES in the portfolio

FUNDRAISED
€2.3 M
since 2015

LATIN-AMERICA

Bolivia
Paraguay

BOLIVIA



TOMA LA MIEL

Honey production



MIEL GUARANÍ

Honey marketer



CACAO APARAB

Organic cocoa



APROMAM

Organic peanuts



EL HUERTO

Sustainable cultivation of seeds



ACUAPEZ

Feed for fish farming
→ Exit in 2020



MADRE TIERRA

Superfoods of Amazonia
→ Exit in 2020

PARAGUAY



YERBA MATE OÑOIRU

Organic Yerba Mate



VIA FERREA

Agricultural services
→ Exit in 2018



SAN PEDRO II

Horticulture and dairy
→ Exit in 2020



SALSAS CONCEPCIÓN

Organic food products
→ Exit in 2018

BURKINA FASO



PLATEFORME LAIT

Dairy products



SITALA

Production of fonio



GIP/RIZ*

Commercialisation of rice
→ Exit in 2018



RIZ BANZON

Rice production



SABABOUGNOUMA

Yuka and attiéké



APPA

Shea soap and honey



CAFE RIO

Dairy products



AMOKFAT

Cereal products



YELEEN

Cosmetics from Shea Butter
→ Exit in 2019

SENEGAL



BAAXU MAAM COMPAGNIE

Natural juices



EXPERNA

Products derived from Baobab

MAURITANIA



CENTRO LA SIRENE

Fish farming
→ Exit in 2016

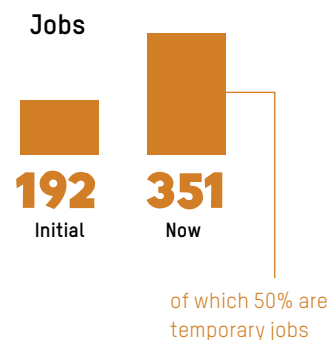
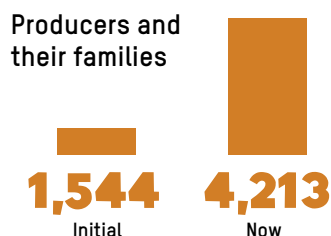
WEST AFRICA

Senegal
Burkina Faso
Mauritania

OUR IMPACT

These figures show the impact of our support through Enterprises that Change Lives over five years.

SOCIAL IMPACT



ECONOMIC IMPACT



WOMEN EMPOWERMENT



75%
Proportion of **women**
employees and producers
in the enterprises



54%
Proportion of women in
leadership positions in
the enterprises

*Aggregated and accumulated data of the enterprises from the beginning of the program until March 30, 2020.

OUR CONTRIBUTION TO THE SDGs

WE BUILD A FUTURE WITHOUT POVERTY

We support enterprises that offer better income to small producers and women. These businesses make more stable payments, above market price, to producer families, while providing economic opportunities for women.

WE CONTRIBUTE TO SUSTAINABLE AGRICULTURE

We support the development of more sustainable agricultural value chains. We offer services and training to producer families to increase their productivity and improve the quality of their production. With better incomes, they can cope with the threats of famine, and contribute to the local food supply.



ACCOUNTABILITY

The contribution of all the people who collaborate financially with Enterprises that Change Lives amounts to **2.3 million euros**. ECV is financed solely from the private funds of individuals, enterprises or foundations. Many of the ECV donors have business experience and understand the difficulties that entrepreneurs encounter in these vulnerable contexts, and above all, value the impact this aid has on producer families and women.

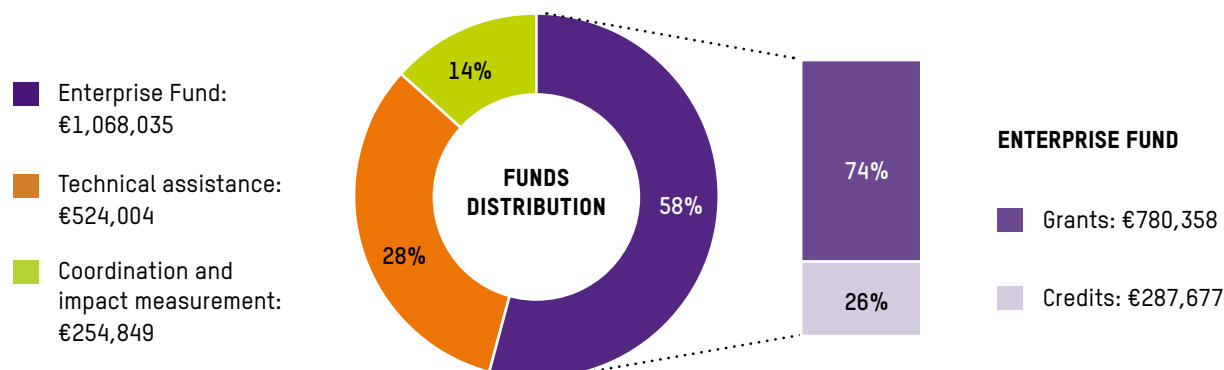
After 5 years of operations, we support **23 enterprises** whose business plans have been approved by the investment committee of the programme. The funds are committed for a period of 2 to 4 years depending on the investments. The program is progressively providing funds to enterprises based on the fulfilment of pre-established milestones.

Income	
€2,3 M	€375,500
Totals	2019-2020
Expenditure	
€1,8 M	€646,920
Totals	2019-2020

BUDGET UP TO MARCH 2020

The total budget spent on the ECV program up to 31 March 2020 is €1,846,889, of which €646,920 related to the financial year 2019-2020.

86% of the budget is for business support costs: enterprise fund (grants and credits) and technical assistance. The remaining 14% is for coordination and impact measurement.



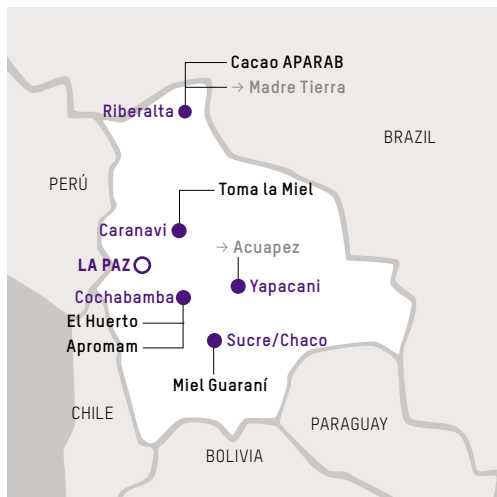
Technical assistance: the majority of contracts are with local or international consultants.

Impact Measurement: this involves strategic orientation, supervision, monitoring of all activities, performance evaluation of the impact of the programme, and the learnings.

Grants: capital invested directly in enterprises, in the form of business and social grants. Primarily for new investments in equipment, technical assistance and social projects.

Loans to enterprises: ECV develops partnerships with local financial institutions and offers loan guarantees to help businesses gain access to credit.

BOLIVIA



Of the 11 million inhabitants **40% live in rural areas and 38% below the poverty line**. About 1.7 million women in rural areas work mainly in agriculture, daily supplying markets and providing food security. We have been supporting entrepreneurs in the most disadvantaged areas since 2015. The regions of the Chaco in the south and Amazonia in the north are characterized by great biodiversity and a wealth of natural resources, but they are isolated and abandoned which has led to inequality and poverty.

We support **7 enterprises** in Bolivia, of which 2 have exited the program this year. After 5 years of support, Acuapez has successfully achieved its business plan objectives and we have just completed an impact evaluation. Madre Tierra has left the program as it was unable to comply with the proposed business plan. In this report we showcase the enterprises currently active in the portfolio.



TOMA LA MIEL

YEAR OF IMPLEMENTATION 4/4



AN INVESTMENT IN BEEKEEPING THAT IMPROVES RURAL AND WOMEN PROSPERITY

Toma la Miel is a recent start-up in the Caranavi region which markets honey. It has an inclusive business model that enables small producers to learn about the world of bee-keeping, a novel activity in the area that can offer additional income in a traditionally coffee-producing area. The enterprise provides inputs and technical assistance to beekeepers, so that they can start up their activities, and receives part of the honey as payment. This system has increased the number of families interested in bee-keeping, and they generate income on a regular basis. In addition, the enterprise has a clear strategy for the economic empowerment of women. Women work in both administration and management, and also in the supply of high quality honey.

PRODUCT: Honey and by-products

MARKET: National

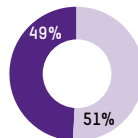
REGION: Caranavi

Progress of the enterprise:



Good development

Implementation rate: 100%



Investment: €87,689

Grant
Credit

IMPACT KPI

FROM 2019 TO 2020



€51,608 in sales
multiplied by **3,75** since the beginning



114 producers and families
multiplied by **3** since the beginning



7 jobs
multiplied by **3,5** since the beginning



18% women involved
multiplied by **2** since the beginning





Bolivia, Apromam © Pablo Alonso / Oxfam



APROMAM

YEAR OF IMPLEMENTATION 4/4



ORGANIC PEANUT: IMPROVING THE LIVELIHOODS OF SMALLHOLDER FARMERS AND EMPOWERING WOMEN

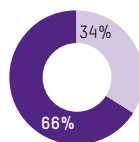
APROMAM is an enterprise in the Mizque region, south-east of Cochabamba, where the peanut industry is an important source of income for the resilience of its small communities. The enterprise, set up by the Association of Mizque Peanut Producers (APROMAM), produces and markets the organic peanuts of more than 190 small local farmers, offering them better prices, as well as resources and technical assistance. Thanks to its strong environmental commitment, their products are sold to public schools in Bolivia, in line with the School Food Law, and exported to an organic company based in Germany. The enterprise contributes to the empowerment of women through training in income-generating activities such as quality peanut seed production, a problem relevant to producers in the area.

Progress of the enterprise:



Good development

Implementation rate: 82%



Investment: €192,100

Grant
Credit

PRODUCT: Organic peanut
MARKET: National and International
REGION: Mizque

IMPACT KPI

FROM 2019 TO 2020



€197,015 in sales
+2% since the beginning



190 producers and families
establishes since the beginning



39 jobs
multiplied by 4,5 since the beginning



21% women involved
+50% since the beginning



MIEL GUARANI

YEAR OF IMPLEMENTATION 4/4



HIGH QUALITY HONEY AND OPPORTUNITIES FOR INDIGENOUS BEE-KEEPERS

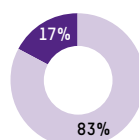
Miel Guarani is a micro enterprise, managed by Magali Camacho. It markets the high quality honey of the Bolivian Chaco under the brand name "Secretos de mi Tierra", destined for the high level urban market (supermarkets and organic shops). The enterprise offers different types of monofloral honey from indigenous Guarani bee-keepers in the Charagua region, of whom almost half are women. It offers better economic opportunities to these small producers, providing them with access to a secure market and a better purchase price. The enterprise helps to spread the bee-keeping tradition of the region and to improve the living conditions of indigenous people.

Progress of the enterprise:



Under way

Implementation rate: 100%



Investment: €59,628

Grant
Credit

PRODUCT: Honey and by-products
MARKET: National
REGION: Charagua

IMPACT KPI

FROM 2019 TO 2020



€20,599 in sales
multiplied by 2,5 since the beginning



80 producers and families



5 jobs
multiplied by 5 since the beginning



48% women involved



Bolivia, El Huerto © Pablo Alonso / Oxfam



EL HUERTO

YEAR OF IMPLEMENTATION 1/4



GENERATING AN IMPACT ON THE COMMUNITY THROUGH THE PRODUCTION OF SEEDS AND SEEDLINGS

Maria Rosa Chuquimia is breaking gender stereotypes. This ambitious farmer together with her husband founded "El Huerto" in 2014 in order to respond to an unfulfilled demand for seeds and vegetable seedlings for cultivation in the Andean zone of Bolivia. The business provides its small client producers with better quality resources than those on the market (imported and smuggled in), along with an innovative technical assistance package that includes training, technical advice, plant clinics and demonstration gardens. The business has a powerful impact on its community. It encourages job creation especially for women. It improves farmers' knowledge of good production practices that are more environmentally friendly. The result is farmers who are better trained to produce healthier products and benefit from a better quality of life.

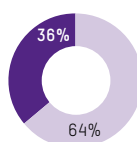
Progress of the enterprise:



Good development



Implementation rate: 47%



Investment: €100,411

Grant
Credit

PRODUCT: Seeds and vegetables

MARKET: National

REGION: Cochabamba

IMPACT KPI

de 2018 a 2019



€67,920 in sales

multiplied by 2 between year 1 and 2



277 producers and families

multiplied by 4,5 since the beginning



65 jobs

multiplied by 10 since the beginning



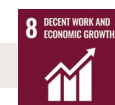
38% women involved

multiplied by 3,5 since the beginning



CACAO APARAB

PROJECT ON HOLD



ECONOMIC ALTERNATIVES THAT RESPECT THE ENVIRONMENT: ORGANIC WILD COCOA

APARAB is an association of producers created to promote organic Amazonian farming and present an economic alternative to crops such as soybeans and cattle that cause deforestation in the Amazon. Amazonian Cocoa is a native high quality crop for which there is high demand in the market. With the support of ECV, the enterprise aims at creating a commercialisation structure specialized in organic cocoa and capable of overcoming current organizational and management limitations. Cocoa paste, its main product, has great potential in the international market due to its quality, so successful operation of the enterprise can have a significant impact on producers' incomes.

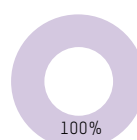
Progress of the enterprise:



Actividades paradas



Implementation rate: 100%



Investment: €9,475

Grant
Credit

PRODUCT: Organic cocoa

MARKET: National

REGION: Amazonia

IMPACT KPI

(Initial situation in 2017)



€38,433 in sales



34 producers and families



12 jobs



20% women involved

An example of women leadership in the fish farming sector in Bolivia

KEY RESULTS OF THE IMPACT EVALUATION



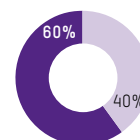
5 YEARS OF SUPPORT



Acuapez was established in 2015 as a result of the **initiative of 20 women fish farmers**, who have set up a profitable business **producing quality fish feed** with the support of Oxfam. It is a project **led and managed by women**, which **contributes to local economic development**, offering good quality feed at a better price to more than 70 small local fish farmers in the Yapacani region. Its activity represents **an alternative to traditional agriculture**, contributing to improvements to the resilience of families to climate change, in **a region particularly vulnerable to extreme weather events**.

ECV support was crucial for the creation and launch of the enterprise, both in terms of economic resources and, above all, in terms of technical assistance. Acuapez **has purchased the strategic assets** for its feed production activity (e.g. the extruder), and **has access to bank credit**, in order to finance equipment and overheads. In addition, it has benefited from various **business advisory** activities at the administrative, financial, marketing, and internal governance levels. The following is a summary of the results of the impact evaluation carried out in January 2020 and based on the Impact Management Project (IMP) methodology with the aim of measuring the impact of Oxfam's support.

PRODUCT: Feed for fish
MARKET: National
REGION: Yapacari



Investment: €62,879

■ Grant
■ Credit

IMPACT KPI 2019



€364,854 in annual sales

Exceeded the **€340,000** target in the business plan



72 fish farmers and their families

+ 40 new customers compared to 30 initial partners



4 jobs created

Full-time jobs, they have received training



50% women involved

as partners and customers of the company. 100% of women in leadership positions

A SUSTAINABLE ENTERPRISE

- **Competitive** and **well positioned** in the local market, with a good quality product at a good price.
- With a portfolio of more than **70 customers**, more than half of whom are not members of the association.
- With positive **growth** in **sales**, exceeding the targets expected in the business plan
- With a team that has gained **management skills** as a result of ECV support.

WOMEN LEADERS

- Led by a **woman entrepreneur**, driven by women. 75% of its Board of Directors are women.
- **High levels of female participation**. 62% of attendees at the annual general meeting are women.
- The women now claim that they **have greater self-esteem** as a result of their participation in the business.

A GENERATOR OF OPPORTUNITY

- The 72 fish farmer customers now have **access to a good quality feed**, at a good price and without having to travel elsewhere. It allows them to reduce time spent fish rearing, use less feed, and be sure of the quality of the fish feed.
- It is a **well-known and recognized** enterprise in the region.
- It has generated new **business opportunities** around fish farming, such as restaurants or feed sales people.

LESSONS LEARNT

The impact evaluation shows that ECV's contribution has been essential to enable **the establishment and sustainability** of the company. While Acuapez has had significant growth, we have learned **the importance of technical and economic support**, necessary to start an initiative of this kind from scratch. The evaluation also shows **the importance of planning technical assistance** before the project starts.



"Now, I make the decisions together with my husband. Previously, I was a docile housewife. Now I can buy things I like."

Ana, partner of Acuapez

Maria Rosa Chuquimia,
entrepreneur at El Huerto in Bolivia

“I would like to employ more women so that they can be more independent”

Maria Rosa Chuquimia is the manager of the enterprise El Huerto in Cochabamba. She is the mother of two sons and one daughter against a background in which being a female manager is not at all common. With her university studies in agronomy, a great deal of dedication and commitment, and the support of her whole family their economic and social situation have improved thanks to having the courage to run a business.



© Grazia Sarabia

What was your job before you started El Huerto?

I used to be in dairy production, but it was a loss-maker. We started producing and selling seeds in bulk ten years ago. We decided to take our production to the department of Oruro. We had not gone that far before. I decided to sell the seeds there along with my son. It was very hard to enter the market because Peruvian seed was available there. It is very important to build up the trust of the carrot growers in Oruro. At first they told me it was aniseed, but little by little we started with small quantities selling at 5 pesos, 10 pesos... That's how we started selling the seeds. After selling it in bulk for two years we started selling it in bags.

When did the business start to grow?

We started with the seedlings later -three years ago. We grew them for ourselves and started to grow a bit more and a wider variety. At first I was frightened by the idea of producing so much. We are technicians, we are knowledgeable, but it was external support that encouraged us to do so. We now produce a lot.

Was it tough getting the business to thrive?

It is difficult to run the business, because the seed crops are seasonal. I need the support of my family in order to get the job done. Growing the seedlings takes us quite a lot of our time. Besides, at the start, we needed capital, quite a

Two women work permanently in our business and another twenty-six women are casual workers for us, many more than men. They all feel proud to work and bring an income into their homes.

lot of capital. At first it was tough, but little by little our family's economic and social situation has changed. We now employ quite a few people.

It's a family business run by you.

Yes, we are a family of five, my husband and I have two sons and one daughter, and with my mother that makes six. My husband and I run the business. I think my little daughter will continue the family business, she likes insects and plants.

As a woman entrepreneur you are an example to many other women in the community. Is women's empowerment important to you?

Two women work permanently in our business and another 26 women are casual workers for us, many more than men. They all feel proud to work and bring an income into their homes. It should also be emphasized that the situation of the producing families who work with us has improved, they are satisfied because they go away with healthy plants.

The pandemic has not made things easy for you...

Because of COVID-19 I have had to lay off the people who work with us. Now I only have one person employed. We have to take care of ourselves, there are several sick people, we mustn't take it lightly. Since the pandemic started, all businesses have cut down production. Ours has dropped to 50%. But little by little the situation will improve.

How do you foresee the near future of the business?

Over the next five years I'd like El Huerto to continue being productive and more profitable, increasing production by 20% and employing more women so that they have an income for themselves and their families, and giving them training so that they can be more independent.

Thank you for telling us your story.

Thank you Oxfam Intermon for all the support and advice.

PARAGUAY



Of the 7 million inhabitants nearly half live in rural areas and **22% below the poverty line**. Paraguay comes within the average income economic range, but it suffers from worrying levels of inequality, both between urban and rural areas, and between large farming businesses and small producers.

In Paraguay we have supported small rural producers in the very early stages of their efforts. The support received has enabled the producer groups to achieve better results, but above all, has introduced some novel concepts relating to market access in all the organizations with which we have worked.

We currently support one enterprise in Paraguay which we showcase in this report. In addition, **we have supported 3 other community enterprises** (Via Férrea - dairy, San Pedro 2 - horticulture, Salsas Concepción - natural sauces). We have just made an impact evaluation to the first enterprise we supported: San Pedro 2.



YERBA MATE OÑOIRU

YEAR OF IMPLEMENTATION 2/4



INVESTING IN THE ENVIRONMENT: ORGANIC YERBA MATE AS AN ALTERNATIVE TO TRANSGENIC SOYBEAN

Oñoiru is a start-up business in the Itapúa region, which grows and markets organic yerba mate for the domestic and international markets. Run by a group of young entrepreneurs, Oñoiru was set up in the hope of finding an alternative to large genetically modified soy bean crops that are not environmentally-friendly and affect the health of the community. Having successfully completed with an initial support phase (pre-ECV), the Oñoiru Association has moved to a second investment phase in which a new business model is being implemented. The objective is to facilitate an exponential increase in the quantity of yerba mate processed and promote the inclusion of women in the value chain, in a business that is traditionally male dominated.

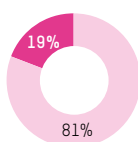
PRODUCT: Organic yerba mate
MARKET: National and international
REGION: Itapúa

Progress of the enterprise:



Good development

Implementation rate: 81%



Investment: €53,992

Grant
Credit

IMPACT KPI FROM 2019 TO 2020



€11,239 in sales
+7% since the beginning



24 producers and families
multiplied by 2 since the beginning



2 jobs
stables since the beginning



12% women involved
from 0 to 3 since the beginning

Paraguay, Yerba Mate Oñoiru © Oxfam



San Pedro II: Strengthening economic opportunities for farming families in Paraguay

KEY RESULTS OF THE IMPACT EVALUATION



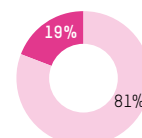
5 YEARS OF SUPPORT



San Pedro II is an association of smallholder farmers, with **a lot of experience in the production and marketing of horticultural and dairy products**. The development of an integrated production cycle, a cooperative marketing model, and a growth strategy based on the diversification of dairy products with higher value added, has enabled the Association to **grow and achieve greater income stability**. Producers have seen **their socio-economic situation improve** and are able to **make decisions with greater confidence**.

Through ECV support, San Pedro II was able to **access credit to finance the purchase of 2 trucks** for distributing its products. **Technical assistance** included close support on **commercial, administrative and logistics management**, and **training in production, business and social issues (gender equality workshop)**. The following is a summary of the results of the impact evaluation carried out in January 2020 and based on the Impact Management Project (IMP) methodology with the aim of measuring the impact of Oxfam's support.

PRODUCT: Horticulture and dairy products
MARKET: National
REGION: Vaqueria



Investment: €75,067

Grant
Credit

AN ASSOCIATION WITH STABLE GROWTH

- That has been able to **buy key assets (2 trucks)** because of access to credit.
- That **has increased its annual sales by 13%**. The initial target of tripling sales was not met.
- That **has incorporated more stable product categories** such as **dairy products** which are less exposed to climate and market risks. Initially, these products accounted for 30% of sales. **Now they represent 58%.**
- That has improved its **administrative and financial management**.

WOMEN LEADERSHIP

- With advances in **economic leadership**, due to the development of cheese production, a female activity.
- With **greater participation on the Board of Directors**: two of its members are now women (as against 1 at the start). The target of 3 women was not achieved.
- With **greater self-esteem and self-confidence** as a result of Oxfam's workshop on gender equality.
- With a team having **new skills** such as finance, marketing and sales, and in agricultural production.

IMPROVED INCOME FOR PRODUCERS

- **Diversification in the cheese production** has improved the **stability of producers' incomes**.
- Most of the members interviewed are certain that they are **economically better off**.
- **Producers' incomes have improved**, ranging from €200 to €450 per month (minimum wage in Paraguay: 285 Euros).
- As a result of purchasing the truck, San Pedro II has developed a **transport service that benefits between 10 and 15 producing families**.

LESSONS LEARNT

The impact evaluation shows that ECV's contribution has been essential to enable **the sustainability of the association**. However, it also shows some **limitations and lessons learned**. The level of informality of the company is high, there is a **lack of business vision and leadership** that the program has not managed to change in these years. This has limited the expected growth of the partnership toward a more entrepreneurial model. In addition, **member participation in the association remains a challenge**, and women's empowerment actions in a rural setting have been more complex than expected.

IMPACT KPI 2019



€154,287 in annual sales

Increase of **13%** compared to 2015, without achieving the target



94 producers and their families

stable from the start, without getting more active participation from partners



2 employees

50% full-time, 50% women



45% women involved

stable since the beginning



"When Oxfam arrived, I was the only woman in the Association. Previously the committee ignored me but latterly we women began to assert ourselves. We are better managers and know more than the men."

Julia Leguizamón, head of the San Pedro II Association

BURKINA FASO



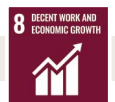
With a population of around 19 million people, Burkina Faso is among the poorest countries in the world, and on top of that has a level of insecurity that exacerbates the problem of poverty. **92% of the population live in rural areas, where the poverty rate is 40%.** While women represent 52% of the population and are responsible for 60% of agricultural production, inequalities between men and women are marked in all areas of life: social, economic and political.

In a context of complex insecurity, we currently support **7 enterprises**, one of them recently incorporated (Café Rio). In addition, we have supported 2 other enterprises: GIP Riz (rice) and YELEEN (karité). In this report we present the enterprises currently active in the portfolio.



PLATEFORME LAIT

YEAR OF IMPLEMENTATION 2/4



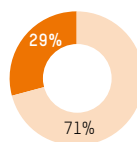
IMPROVED INCOME FOR SMALL PRODUCERS THROUGH DAIRY PRODUCTION

Plateforme Lait is a cooperative of milk processors in the Cascades region, bringing together three small dairy processing plants (Labanko, Aicha Lait, Kossam Comoé) which specialise in marketing, pasteurized milk and yogurts for the local market. After a first phase of successful support from ECV, the three dairy businesses joined up to create a more ambitious cooperative, with an innovative business model, based around a common brand, which facilitates lower production costs, and penetration of institutional markets such as schools, hospitals, state institutions. Plateforme Lait supplies more than 200 milk producers, offering better income to their families, and creating jobs for more than 30 processors, half of whom are women. In addition, this community business participates actively in promoting a local milk industry and the consumption of local milk in a market threatened by imports of milk made from milk powder from Europe.

Progress of the enterprise:



Implementation rate: 31%



Investment: €106,880

Grant
Credit

PRODUCT: Dairy
MARKET: National
REGION: Banfora

IMPACT KPI
FROM 2019 TO 2020



€241,526 in sales
multiplied by 2,5 since the beginning



235 producers and families
+80% since the beginning



38 jobs
+20% since the beginning

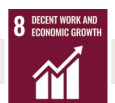


45% women involved
+75% since the beginning



RIZ BANZON

YEAR OF IMPLEMENTATION 1/4



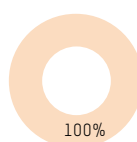
INNOVATIVE SCALABLE BUSINESS MODELS FOR WOMEN RICE PROCESSERS

Banzon is a group consisting of and led by women engaged in the vaporization and sale of rice. It consists of more than 400 members. The vaporization of rice is an activity carried out by more than 12,000 women in Burkina Faso. The support received is part of a process of social innovation offering the following benefits: it enables greater amounts of rice to be processed and marketed, and increases the number of employed women. It also improves working conditions and the quality of the finished product. The objective is to achieve scalability with this new model if it is successful. The rest of the centres in the country are waiting to see the results of this change in business model.

Progress of the enterprise:



Implementation rate: 82%



Investment: €54,392

Grant
Credit

PRODUCT: Rice
MARKET: National
REGION: Hauts-Bassins

IMPACT KPI
FROM 2019 TO 2020



€113,845 in sales
+70% since the beginning



447 producers and families
stables since the beginning



4 jobs
+75% since the beginning



100% women involved
stables since the beginning



APPA

YEAR OF IMPLEMENTATION 1/1, PREPARATION 2ND PHASE



YOUNG PEOPLE COMMITTED TO THE MARKETING OF LOCAL, SUSTAINABLE PRODUCTS

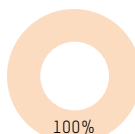
The Association for Small African Projects (ASAP), located in the city of Bobo-Dioulasso in the west of the country, wishes to expand its impact as an agent of social and economic development. To this end they have professionalised their activities in the processing and sale of cosmetics, sanitary products and natural food. Their products mainly include soaps and creams made from shea butter, honey, spices such as soumbala, which are sold in supermarkets and small shops, and cloth compresses sold to NGOs. The association, led by a team of young people and committed to the protection of the environment, supplies its raw materials from the local rural communities, offering them a fair and secure income. The ECV support enables the professionalisation of the association towards the consolidation of a social enterprise, and the increase of purchases from small vulnerable producers.

Progress of the enterprise:



Good development

Implementation rate: 100%



Investment: €10,000

Grant
Credit

PRODUCT: Soap made of shea and honey
MARKET: National
REGION: Bobo-Dioulasso

IMPACT KPI

FROM 2019 TO 2020



€33,146 in sales

multiplied by 4 since the beginning



290 producers and families

+65% since the beginning



18 jobs

+80% since the beginning



95% women involved

+60% since the beginning



AMOKFAT

YEAR OF IMPLEMENTATION 1/4



EMPLOYMENT FOR WOMEN AND PROMOTION OF HEALTHY FOOD PRODUCTS

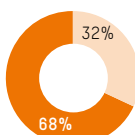
Amokfat is an enterprise managed by Nacro Bintou, an innate entrepreneur, who is dedicated to the production of healthy food products based on cereals. In Burkina Faso, it is not at all common to see women running a successful business like this. Nacro Binsou is determined to change this inequality, and to do this, she employs women and promotes their empowerment. Amokfat offers 14 women a stable job and income, and promotes their leadership by accompanying them with training and access to positions of greater responsibility in the company. This boost allows women workers not only to maintain their children's education, but also to access credit with which to perform complementary economic activities for their families. The enterprise aims to work directly with small producers, avoiding costs and better controlling the quality of its raw material.

Progress of the enterprise:



Good development

Implementation rate: 94%



Investment: €40,094

Grant
Credit

PRODUCT: Cereals
MARKET: National
REGION: Ouagadougou

IMPACT KPI

FROM 2019 TO 2020



€128,254 in sales

+10% since the beginning



12 producers and families

+20% since the beginning



19 jobs

+12% since the beginning



58% women involved

+12% since the beginning

Burkina Faso, Amokfat© Oxfam Intermón



Nacro Bintou, AMOKFAT
business woman in Burkina Faso

“Women who work with me will have a better future”

Nacro Bintou is the founder and leader of the company Amokfat in Ouagadougou. She was born in the city of BoboDioulasso where she began to process cereals to sell them in the capital. With a lot of dedication and effort, Nacro has been running a successful business for 15 years, and today, she employs 20 people, 85% of whom are women. She is an example of entrepreneurship for her community and the women who work with her.



How did you start Amokfat?

The company was established in 2002. We were recognised as a company in 2009. We process local cereals such as millet, sorghum, fonio and corn. We also do spices. Before Amokfat, I worked as a waitress in a clinic. My motivation for starting up was that I wanted to live in Ouagadougou, the country's capital. I am from the city of Bobo-Dioulasso. We, the people of Bobo, are used to cooking fonio at home. This is where the idea of bringing this processed product to market came from. People liked it, although at the beginning there were flaws and things to improve, but we have been fixing them and so far, I have reached where I am today.

Has your life been changing with this professional activity?

Of course, my financial and social situation has changed. It has changed for the better. I can live with that, and so can my children. Thanks to my

My financial and social situation has changed. It has changed for the better. I can live with that, and so can my children. Thanks to my work, my children go to school. Some are in university

work, my children go to school. Some are in university. I am very proud of my work. Right now I am training one of my daughters. I hope she will replace me in time.

How do you reconcile your role as a mother with entrepreneurship?

My husband has always helped me with my work. He was the one who helped me with the papers; he helped me pack my products so that I could go and sell; he took me to my customers; he was very involved in the development of Amokfat. My role as a mother didn't change much, just a little, because Amokfat takes up quite some time. It adds to me. In spite of this, I can look after my children.

You are an example of a woman entrepreneur who is rarely seen in Bobo-Dioulasso.

Today there are 17 women, not counting me, and three men. I am very proud of my company, proud of myself because this job requires a lot of effort. I want to be an example for these women who work with me and for my children.

Has the COVID-19 crisis affected you?

It didn't influence us much. It even allowed us to sell our products. The pandemic has not had much impact on my work, because what we produce is food, and people need food. What we do is for eating, people always need to eat. We have not noticed any impact with our cereal suppliers.

I am very proud of my enterprise, proud of myself because this job requires a lot of effort

What is the path of the company that you hope for?

In five years, Amokfat will be semi industrial. We will be spread throughout Burkina Faso. I know that there is market potential in the country. After that, we will sell our products to our brothers abroad.

How do you see the future of the women who work with you?

I see a better future for them. We will continue working to make this happen.

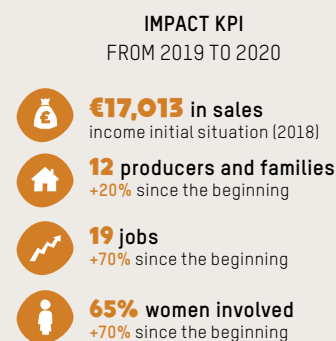
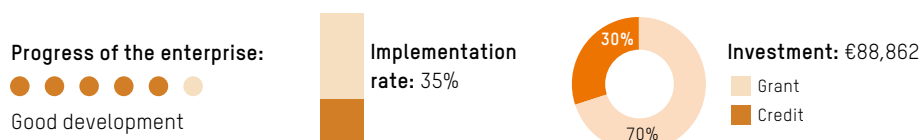


YEAR OF IMPLEMENTATION 1/4



PROMOTING WOMEN'S EMPOWERMENT IN THE CEREALS SECTOR

PRODUCT: Fonio and soubala
MARKET: National
REGION: Banfora

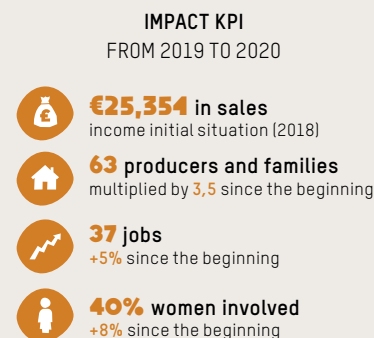
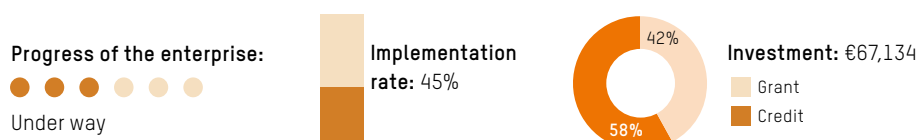


YEAR OF IMPLEMENTATION 1/4



CASSAVA PASTE MADE BY WOMEN

PRODUCT: Yuka and attieke
MARKET: National
REGION: Banfora

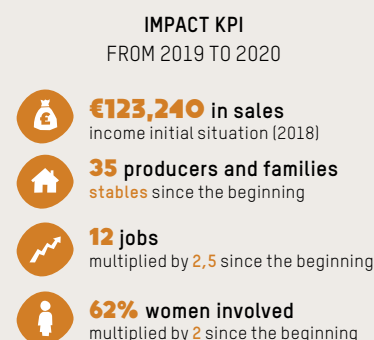
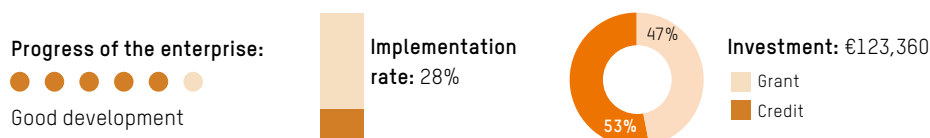


YEAR OF IMPLEMENTATION 1/4

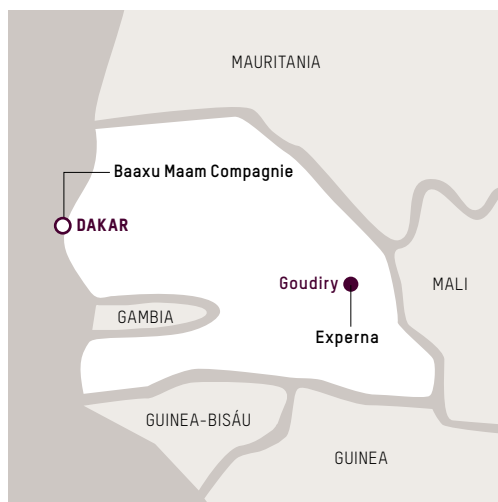


GENERATING IMPACT IN THE COMMUNITY THROUGH LOCAL MILK PRODUCTION

PRODUCT: Dairy
MARKET: National
REGION: Bobo-Dioulasso



SENEGAL



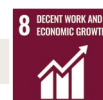
With a population of about 16 million people and despite its political stability, Senegal is a country of contrasts. On the one hand, the capital, Dakar, which concentrates ¼ of the population, is a modern city and a reference point for all of West Africa; and on the other, **the weight of agriculture in the economic system stands out**, with over 60% of its inhabitants still depending on subsistence family farming. The Senegalese government is **promoting the development of small and medium-sized enterprises**, demonstrating that they are a way to modernise the country, and has launched several programmes and support measures, which it still finds it hard to penetrate beyond the capital.

We support **2 enterprises** in Senegal, one of which has been approved this year (Baaxu Maam Compagnie - natural juices).



EXPERNA

YEAR OF IMPLEMENTATION 1/4



THE BAOBAB TREE: A CATALYST FOR LOCAL ECONOMIC DEVELOPMENT AND THE FIGHT AGAINST DEFORESTATION

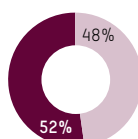
Opa Cossinkho, the leader of Experna, is transforming the region of Goudiry, one of the poorest in Senegal, through the baobab, a jungle tree that grows in the African savannah. The company transforms the fruit of the baobab tree into powder for human consumption, into oil for use in the pharmaceutical and cosmetic sectors and into animal feed. It sales these organic products in national and international markets. Experna's model is based on the supply of baobab fruit from independent producers and women's groups, as well as young people, and in the development of reforestation activities, to ensure the future of the enterprise and at the same time, protect biodiversity. In addition to the environmental impact, the company has a strong impact on its community. It offers an alternative for young people, who are forced to migrate to the cities clandestinely to find better job opportunities.

Progress of the enterprise:



With significant challenges

Implementation rate: 68%



Investment: €123,871

Grant
Credit

PRODUCT: Products of the baobab
MARKET: National and international
REGION: Tambacounda

IMPACT KPI
FROM 2019 TO 2020



€45,487 in sales
income initial situation (2018)



110 producers and families
stables since the beginning



19 jobs
stable since the beginning



85% women involved
stable since the beginning



BAAXU MAAM COMPAGNIE

3-YEAR SUPPORT PLAN; INITIAL STEPS



NATURAL JUICE PRODUCTION START-UP LED BY YOUNG SENEGALESE

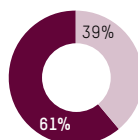
Baaxu Maam Compagnie (BMC) is a young micro-enterprise specialised in the processing of local fruit into 100% natural juices and granules with no colourings or preservatives. The company is led by Housseynatou Diallo, a dynamic, ambitious young woman who believes in the potential of her country and continent. The products are sold in large supermarket chains and local shops in Senegal. The company is supplied in part by the rural women of Diourbel, whose main activity is agriculture and the commercialisation of forest fruits. BMC participates in the emancipation and empowerment of women by enabling them to integrate into the enterprise value chain, by offering them market access and technical assistance. The enterprise also shows a strong commitment to the health of the population, by offering healthy food products.

Progress of the enterprise:



Good development

Implementation rate: 8%



Investment: €172,663

Grant
Credit

PRODUCT: Natural juices
MARKET: National
REGION: Dakar

IMPACT KPI
FROM 2019 TO 2020



€34,885 in sales



30 producers and families



6 jobs



72% women involved

DRIVING CHANGE

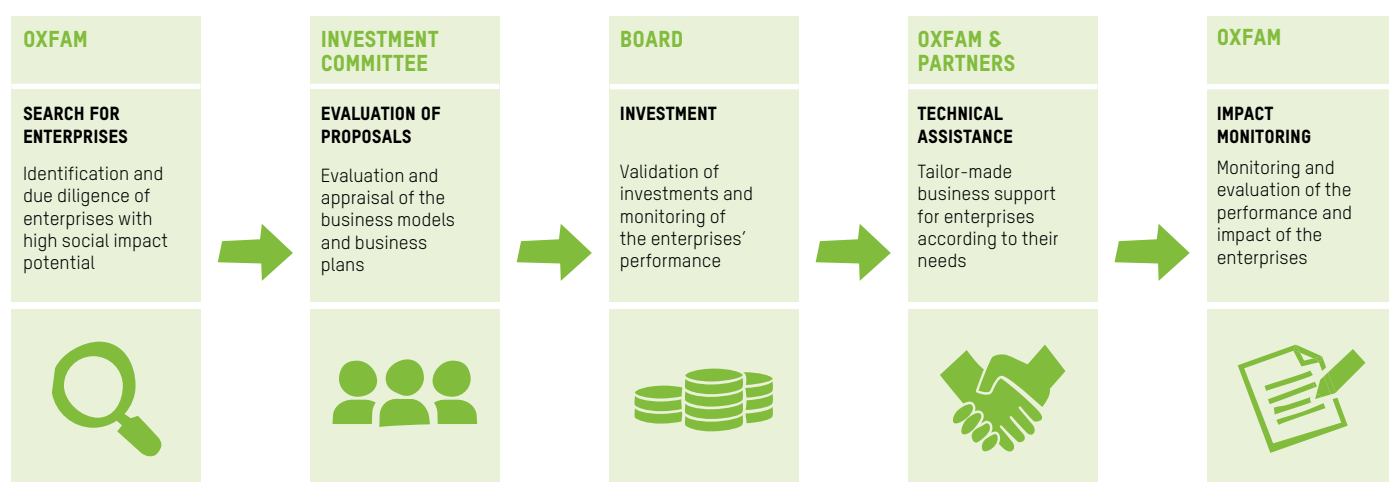
The success of the programme lies in working in partnership with key actors who bring differential value to the sustainability and impact of the programme and the enterprises.

Our local technical team looks for enterprises to invest in, by prioritising their social impact and supporting the development of their business plan. The investment committee assesses the proposals to select the enterprises that we will support.

In addition, a board comprising donors with business backgrounds provides guidance and financial oversight, shaping the long-term strategy of the programme.

In addition, each enterprise has the support from our international strategic allies, such as the ESADE business school, and local ones such as local business development providers and financial institutions.

Finally, the Oxfam Intermón team monitors the overall portfolio and impact of the enterprises.



PANEL OF INTERNATIONAL EXPERTS

Luisa Alemany, Academic Director, Institute of Innovation and Entrepreneurship, London Business School
David Gervilla, Director of Global Development, Nous Cims Foundation
Emily Kunze, Funder, Diverse Learning Foundation
Fabian Linares, EDP Program Manager, Oxfam GB
Rafael Vidal, Director, Seira Foundation

The investment committee is made up of international experts in the fields of cooperation, entrepreneurship and social impact. It analyses and assesses the business proposals put forward by the Oxfam team according to specific criteria, ranging from business performance, market potential and social impact, to leadership, governance and sustainability issues. It makes proposals for investment approval to the board and recommendations for the investment process.

OUR PARTNERS

International technical assistance

Local technical assistance

Financial institutions



Javier Raventós, entrepreneur at Pepe Jeans and donor of Enterprises that Change Lives

“I am happy to support groups of women entrepreneurs with my experience”

What is the impact of Enterprises that change lives?

The project as it is developing is fantastic. You are looking for a type of small agricultural enterprise in remote areas, with the idea of fighting poverty and inequality by creating economic value in these areas. It is investment in entrepreneurial projects; it is a social fund with which many more things can be done.

Why do you support this project?

I have been collaborating with Oxfam Intermón for years and in 2014, the team of Josep Ferrer and Mariona González explained this programme that already existed in Oxfam Great Britain to me. It coincided with a corporate operation I was running at Pepe Jeans. I thought it was a good idea to invest in this project

“It is investment in entrepreneurial projects. A project that was born, has grown and has evolved”

because it coincided with the philosophy of creating a more entrepreneurial vision in African countries.

As an entrepreneur, you bring a lot of value to the programme.

I was an entrepreneur, so the idea suited me very well and I liked it very much. That's why I got very involved both financially and by joining the board. I am delighted to be able to support entrepreneurs with my entrepreneurial experience.

It is a very fun project, which has not been airtight at all. It is a project that was born, has grown, has evolved and with a team from Oxfam Intermón that has done a great job.

Partnerships add to the impact of the programme, such as ESADE's technical assistance.

The collaboration with ESADE is fantastic because it is no longer just money and some local support, but also support for the management team of the enterprises, training for the entrepreneurs, and for the teams, advice on marketing strategy, financial management, and funding strategy. It is a project that continues to evolve, but it is working better and better.

THANK YOU

“THE CHANGE WE BRING TO THE LIVES OF WOMEN AND THEIR FAMILIES IS THANKS TO THE PEOPLE WHO WORK WITH US”

ENTERPRISES THAT CHANGE LIVES

www.oxfamintermon.org/ECV

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