

IMPACT REPORT 2021

ENTERPRISES THAT CHANGE LIVES

VENTURE PHILANTHROPY PROGRAM TO
SUPPORT SMALL ENTERPRISES THAT PROMOTE
WOMEN'S ECONOMIC LEADERSHIP



OXFAM
Intermón



Yeleen, Burkina Faso ©Pablo Tosco / Oxfam Intermon

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The data presented in this report cover the period April 2020 - March 2021, which corresponds to our accounting year. It also incorporates data on the evolution of the program from the beginning of 2015 to March 2021.

You can view the online version of this report with the details of all companies supported since the start of the program here:

web.oxfamintermon.org/minisites/ecv

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EDITORIAL

It is a pleasure to share once again the annual progress of Oxfam Intermon's Enterprises that Change Lives (ECV) program. In this second year of the pandemic, COVID-19 has made it difficult, but not impeded, to develop the program in the countries where it is carried out.

During 2021 we managed to incorporate two new enterprises. In Bolivia, we started collaboration with Valleverde, a company dedicated to the sale of packaged vegetables from small producers. In Burkina Faso, we support BioBag, a company that produces paper bags to replace plastic bags in shops and thus contribute to the fight against environmental pollution. With them, 25 companies have already supported since the start of the program in 2015, improving the lives of more than 24,000 people in the last six years.

More than 60% are performing positively and 50% have improved or maintained their sales since the beginning of the pandemic, showing significant resilience and sustainability in a challenging context. One example of this is Plateforme Lait, in Burkina Faso. It is a cooperative dedicated to selling yogurt and fresh milk from local cows that has begun to grant micro-credits to milk producers. Thanks to these micro-credits you can purchase materials for the care of livestock. However, there are also companies that have been affected by the pandemic. One of the most impacted has been Experna, in Senegal, who has not been able to cope with the repayment of credit supported by the program. This is the first time since the start of LCA that the use of the program guarantee is necessary to deal with a default. We continue to work with these companies to provide the best solution.

Behind each company there are people, and in this year we have reached directly almost 5,000 small producers and producers who are getting better prices, greater security of income and

more market power thanks to the momentum of the program. The figures show that 75% of women enjoy better job and leadership opportunities. Companies have also created 536 jobs, mostly in rural areas. That is why Oxfam Intermon supports enterprises in places where no investors come.

Next year presents itself with major challenges, such as preparing for the exit of five companies from the program whose plan has been finalized. We will also work with Oxfam Great Britain to develop a new joint Impact Investment program that will enable us to reach more companies. As always, and with greater emphasis, we want to thank all the people and organizations that make ECV possible and contribute to building a more equitable and sustainable world. To the volunteers of the ESADE Together Program who have continued to give their support to businesses and all donors, whom we have not seen presentially, but with whom we have also maintained the relationship, even though it has had to be remote.

Thank you all.



Josep Ferrer
ECV program coordinator



ENTERPRISES THAT CHANGE LIVES

We support small businesses that promote women's economic leadership in moving toward a more equal future.

Through the Enterprises That Change Lives program **we support small rural enterprises so that more families can get out of poverty.**

We invest in existing businesses that, in addition to being sustainable and having growth potential, also seek to generate a high impact on society. We facilitate job creation, stable incomes and opportunities for women in highly vulnerable contexts.

In countries such as Burkina Faso, Senegal and Bolivia, where agriculture is the main economic engine, women farmers are in a very unequal situation. Their work is not recognized in society and they have many difficulties accessing leadership positions. They are only owners of 2 per cent of the land and receive less than 10% of the credit available to small businesses.

6i Dn[Mb 'ci Zg dc'l Z` cdl i] Vi id\ZcZgM Z'g Vax] Vc\Z! 'hd' that all people have the same opportunities, it is necessary to address the causes of the problem. That is why we are fighting inequalities to end poverty and injustice. And we do this together with all the people who are part of our network of change, such as the donors involved in the selection and monitoring of these enterprises that will generate wealth and jobs in the communities.

At times of global uncertainty such as those currently living in the face of COVID-19, Zci ZgghZh have demonstrated their resilience, applying innovative solutions to survive or turn this crisis situation into opportunity. : ci ZgghZh with impact are an example of reconstruction and need support more than ever.

WHAT KIND OF ENTERPRISES DO WE DRIVE?

We identify small businesses with the greatest potential for social impact that do not have access to any financial support or technical assistance. They are enterprises:

- **sustainable** with potential to improve people's lives
- supporting the economic empowerment of **women**
- with **a proven business model** and with traction in their sales
- with **growth potential** in their market and short-term financial viability
- with strong **leadership** and a team focused on the social impact of the company
- that show environmental sustainability and participate in the fight against **climate change**

We invest where others do not invest and where there is greater social impact.

Plateforme Lait, Burkina Faso © Seogo Dèni





Café Rio, Burkina Faso ©Pablo Tosco / Oxfam Intermón

ENTREPRENEURSHIP AS DRIVER OF CHANGE

ECV encourages the creation and development of small and medium-sized enterprises that transform the history of the most vulnerable people, including many women, from generating stable jobs and incomes. To do this, we look for business opportunities with social impact potential and we support entrepreneurial groups to develop sustainable initiatives by providing funding, advice and promoting social projects so that they can thrive.



ACCESS TO FINANCE

We support companies, through bank guarantees, so that they have **access to credits** that contribute to their growth. These guarantees, to which they would not have access without our collaboration, are a vote of confidence that allows entrepreneurial groups to get the financing they need. With this financial boost they can expand their infrastructure, invest in high-quality and more efficient techniques or increase their working capital to finance their expansion.



TECHNICAL ASSISTANCE

We help companies 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 do this with local consultants and the accompaniment of international advisers.



SOCIAL IMPACT

We provide entrepreneurial groups with the **economic assistance** and **advice** they need to ensure the growth of their social projects, aimed at improving the economic and social situation of women and small producers. In some cases, this support may be accompanied by finance for key investments for growth, which they would not otherwise be able to afford.



WE PROMOTE CHANGES

We drive broader and more sustainable change. The context of the countries where we work does not favor the growth of small enterprises. Our aim is to make it possible by influencing financial institutions and the private sector. We are convinced that any business initiative, if well advised and with minimal support and investment, can generate great opportunities for people to enjoy a decent life, especially the women who demonstrate. day by day and in the most difficult situations, your capacity for entrepreneurship and innovation.

HOW WE WORK

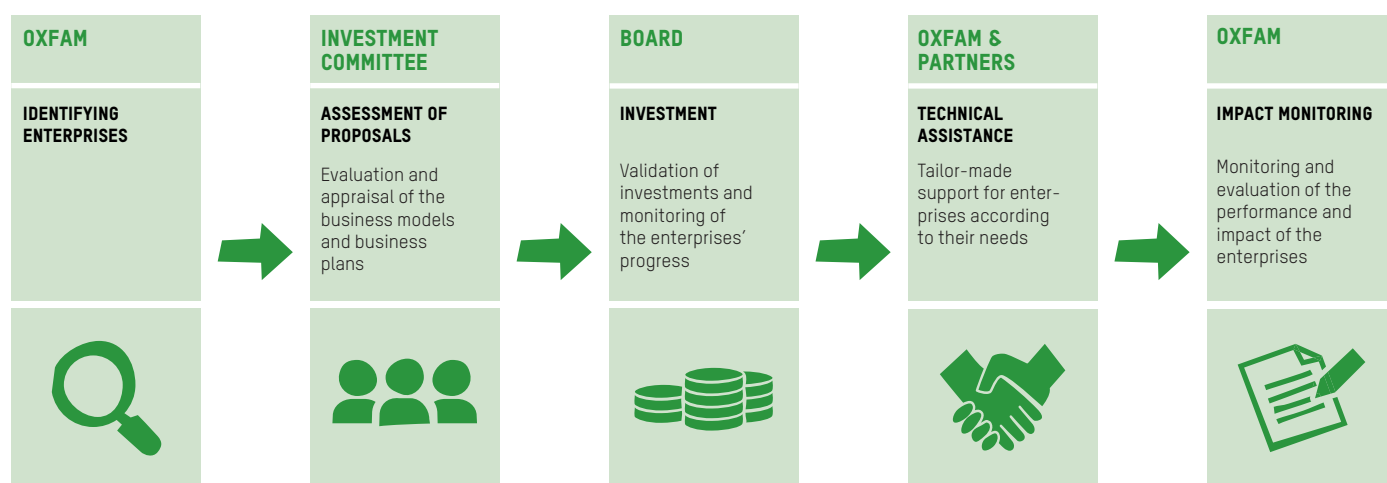
The success of the program lies in working in partnership with key actors that bring differential value to the sustainability and impact of the program and companies.

Our local technical team looks for the companies to accompany, prioritizing their social impact and supporting the development of their business plan. A team of professionals evaluates on the investment committee and values proposals for selecting business groups based on specific criteria, ranging from business performance, market potential, and social impact, to leadership, governance, and sustainability issues. Makes recommendations for the investment process, and investment approval proposals.

In addition, a board composed of business-oriented donors provides financial guidance and supervision, shaping the long-term program strategy.

In addition, each supported company is accompanied by international strategic partners, such as the ESADE business school, and local as local business and financial organizations.

Finally, the Oxfam Intermon team measures the impact and monitors each of the companies.



PANEL OF INTERNATIONAL EXPERTS

Luisa Alemany, Academic Director, Institute of Innovation and Entrepreneurship, London Business School
Emily Kunze, Founder, Diverse Learning Foundation
Fabian Linares, Senior Advisor, Enterprise Development Program (EDP) Oxfam GB
Adriana Oller, Founder, Resilience Partners

The investment committee consists of international experts in the areas of finance, entrepreneurship and social assistance. This year Rafa Vidal has abandoned his position on the committee for personal reasons. Rafa has been on the committee since the program began 6 years ago and has been a tremendous support with his experience, critical and constructive vision. Recently, Adriana Oller has joined, which has a very important background in the world of financing small and medium-sized enterprises.

OUR ALLIANCES

International technical assistance

ESADESUD

ESADE Alumni | SOCIAL

CUATRECASAS

Local technical assistance

FUNDES
LATINOAMÉRICA

JEKO
CONSULTORES

LA MAISON DE L'ENTREPRISE
DU BURKINA FASO

Financial institutions

FUNDACIÓN
PROFIN

CAH
Impulsando tu Desarrollo

Orabank
un partenaire à votre écoute

CORIS BANK
INTERNATIONAL
La Banque Autrement

ENTERPRISES SUPPORTED

15 IN PORTFOLIO | A total of 25 ENTERPRISES SUPPORTED since 2015*

2.7 M €

since 2015

LATIN-AMERICA

BOLIVIA
PARAGUAY

BOLIVIA



TOMALA MIEL

Honey production



APROMAM

Sustainable cultivation of peanuts



MIEL GUARANÍ

Honey marketer



EL HUERTO

Sustainable cultivation of seeds



VALLEVERDE

NEW

Processed vegetables



ACUAPEZ

Feed for fish farming
→ Exit in 2020



MADRE TIERRA

Superfoods from Amazonia
→ Exit in 2020



CACAO APARAB

Organic cocoa
→ Exit in 2020

PARAGUAY



YERBA MATE OÑIRU

Organic Mate production



SAN PEDRO II

Horticulture and dairy
→ Exit in 2020



VIA FERREA

Agricultural services
→ Exit in 2018



SALSAS CONCEPCIÓN

Organic food
→ Exit in 2018

BURKINA FASO



PLATEFORME LAIT

Dairy products



SABABOUGNOUMA

Marketing of Yuka and Attiéke



GIP/RIZ

Rice trading company
→ Exit in 2018



APPA

Shea and Honey Soap



CAFE RIO

Dairy products



RIZ BANZON

Rice production
→ Exit in 2020



AMOKFAT

Cereal products



BIOBAG

NEW

Sustainable packaging



SITALA

Marketing of Fonio



YELEEN

Shea butter
→ Exit in 2019

SENEGAL



BAAXU MAAM COMPAGNIE

Natural juices



EXPERNA

Baobab derivatives

MAURITANIA



CENTRE LA SIRENE

Fish farming
→ Exit in 2016

WEST AFRICA

Senegal
BURKINA FASO
MAURITANIA

* Since 2015, 10 enterprises have left the program. They are companies that have successfully achieved change goals and other companies that we have stopped supporting because we do not meet the proposed business plan.

OUR IMPACT

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

SOCIAL IMPACT



24,319

people receiving support

Producers and their families



1,563

Initial



4,476

Now

Jobs



204

Initial



536

Now

of which 60% are temporary jobs

ECONOMIC IMPACT



3,393,660€

businesses' income



€449,130

in wages paid



€1,542,706

paid to producers

ENVIRONMENTAL IMPACT



Companies contribute to the conservation of natural resources and to more responsible consumption.



APROMAM and ONOIRU together have **143 producers** with certified organic production.



BIOBAG has saved the quantity of **708,000 plastic bags**, which equals **3.5 tons of waste**.

* Aggregated and accumulated data of the companies from the beginning of the program until March 31, 2021.

EMPOWERMENT OF WOMEN



73%

Proportion of women and producers in the businesses



57%

Proportion of women in leadership positions in the enterprises

WOMEN WHO IMPROVE THEIR LIVES

Investing in the economic empowerment of women is essential for them to get out of poverty. That is why we support them in their struggle to access jobs and fair wages that allow them, thanks to their work, to improve their lives, that of their families and to influence that of their communities. We also accompany them, promoting their leadership, so that they participate in decision-making processes and take collective action, convinced of their strength to generate real change.

FROM ENTERPRISES CHANGING COMPANIES, WE ACT:

- Promoting **women's leadership** in decision-making.
- **Decent work**: Favoring equal opportunities to access jobs with fair conditions.
- **Access to credit**: Developing financial products with other entities that respond to their needs.
- More **inclusion in agricultural chains**: facilitating financing and access to inputs and markets and improving their technical capacities.

OUR IMPACT ON PEOPLE:

- Increase and stability of income and family budget.
- Greater involvement in decisions and better control over revenue.
- Improve your confidence and self-esteem.
- Capacity building.
- Access to new economic opportunities.
- Perception of their economic and social role in society.

Burkina Faso, Plateau Lait © Seogo Deni



Thanks to the support I was able to relaunch my productive activity, I was able to buy dairy cows, and even start building my house thanks to the benefits!"

Kadidjatou Diallo, milk producer and supplier of the company Plateforme Lait, Burkina Faso

OUR CONTRIBUTION TO THE SDGS

WE FIGHT POVERTY

We support companies 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.



WE REDUCE INEQUALITIES

From the Sahel to the Amazon, we work in the poorest regions of the world and especially with vulnerable groups. All the companies who receive support generate opportunities and decent jobs and increase the potential of their communities. They also contribute to reducing gender inequalities, promoting female leadership in a deeply rooted traditionally male environment.

WE PROMOTE DECENT WORK AND ECONOMIC GROWTH

ECV companies create new jobs in vulnerable and rural communities with few job opportunities. They promote quality jobs and decent wages. We help companies to professionalize their work through technical assistance and training in management, accounting and marketing. These entrepreneurial groups also contribute to development, generating new businesses in vulnerable communities.

DEVELOPING BUSINESS CAPABILITIES

The process of selecting companies for the ECV program faces **the challenge of finding companies with a certain maturity in the business model and a measurable social impact** in a context in which most companies operate **in the informal economy**. These companies need support in diverse areas such as finance and accounting, human resources management, operations and business strategy to access the financial market and undertake the growth cycle.

ECV supports **companies that are in more early stages of their development through technical assistance**. They are companies that do not meet all the characteristics required by the CVD program, but show a high potential for economic growth and social impact. It is a **pre-investment support** of 6 to 12 months, which we do with the will that **these companies gain experience and knowledge in the market and can enter the program later**.

The advice we provide from Oxfam Intermon and our network of experts at the national level **helps companies to professionalize**, define areas of improvement and acquire new skills in specific aspects and market access. In addition, it strengthens **its governance, leadership and management in financial performance**. We work with these companies in analyzing social challenges and **defining their social impact strategy**.

The objective of our pre-investment support is to develop capacities in Zci ZgaghZh with high economic growth potential and social impact so that they can enter the program later.

SOME OF THE ENTERPRISES THAT CURRENTLY BENEFIT FROM OUR PRE-INVESTMENT TECHNICAL ASSISTANCE



NERWAYA

PRODUCT Tomato sauce
MARKET: National and International
COUNTRY: BURKINA FASO

Nerwaya is a 22-woman cooperative that produces and markets tomato sauce to a network of restaurants, hotels and shops in Ouagadougou. Our technical assistance includes close support in financial and administrative management, access to new markets, and training in leadership and business issues.



MARIE DIAHLO LABORATOIRES

PRODUCT Natural cosmetics
MARKET: National and International
COUNTRY: Senegal

Marie Diahlo Laboratoires is a company that produces and markets natural cosmetic products for the national and international markets. It buys raw materials and provides technical assistance to a network of more than 75 natural plant producers. Our technical assistance includes close support in the internal restructuring of the company and the strengthening of leadership capabilities.



OUMOU MOUNTANGA TALL

PRODUCT Women's Training Center
MARKET: National
COUNTRY: Senegal

Oumou Mountanga Tall is a women-led company that markets local agricultural products from more than 2,800 producers. It has the ambition to create a training center and incubator for agro-processing professions. The objective is to develop capacities for women to undertake. Our support focuses on the development of an innovative social business model, and the professionalization of internal governance and management.

ACCOUNTABILITY

The contribution of all the people who collaborate financially with Enterprises that Change Lives amounts to **2.7 million euros**. ECV is financed solely from the private funds of individuals, companies or voluntary foundations. Many of the ECV donors have business experience and understand the difficulties that entrepreneurial groups encounter in these vulnerable contexts, and above all, value the impact this aid has on producer families.

After 6 years of work, we support **25 companies** whose business plans have been approved by the investment committee of the programme. They are funds committed for a period of 2 to 4 years depending on the investments. The program is progressively providing funds to companies based on the fulfilment of pre-established milestones.

Income € 2.3 M

2,7 M€

Total 2020-2021

362,123 €

Expenses

2,3 M€

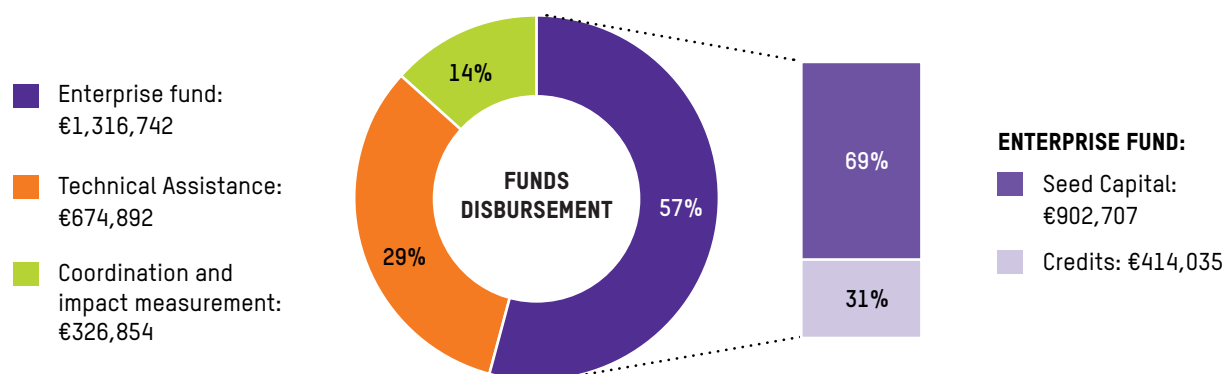
Total 2020-2021

450,829 €

BUDGET UP TO MARCH 2021

The total budget spent on the ECV program up to 31 March 2020 is €2,318,488, of which €450,829 related to the financial year 2020-2021.

86% of the budget is for business support costs: enterprise fund (seed capital 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 assessment, evaluation of the impact of the programme, and what was learnt.

Seed capital: Capital in the form of 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.

EVOLUTION OF CREDITS

We support access to the local financial market for companies that would not have access without our support. The endorsement of the CVD program allows local banks to lend to companies with the best market rates. Since 2015, we have facilitated access to credit to 17 companies in our portfolio, for a total amount of €414,035. As of March 2021, 16 of the 17 companies are up to date on credit payments and 24% of the principal has already been recovered. They are funds that are reinvested for new projects and scale our impact.

Number of signed credits	17
Total amount of signed credits	€414,035
% of repayments of appropriations	24%
Companies with delinquent credits	1
Average interest rate	between 5%-8%

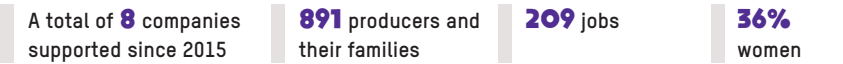
*Data until March 2021

BOLIVIA



Of the 11 million inhabitants **40 per cent live in rural areas and 38% below the poverty line**. rural areas work mainly in agriculture, daily supplying markets and providing food security. We have been supporting entrepreneurial groups in the most disadvantaged areas since 2015. The regions of El 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 8 companies in Bolivia, one of them recently incorporated (Valleverde). In this report we showcase the businesses currently in the portfolio.



TOMA LA MIEL

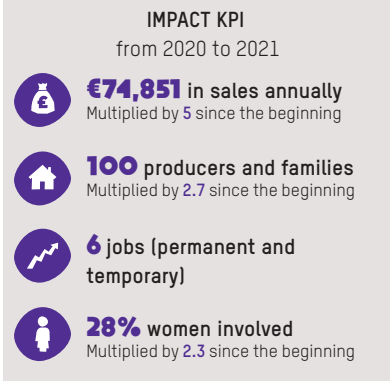
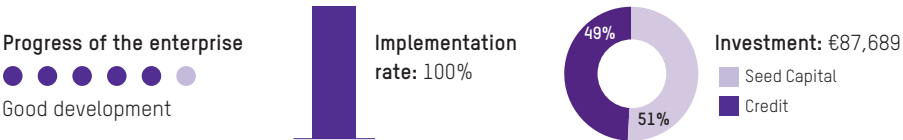
YEAR OF IMPLEMENTATION 5/5



AN INVESTMENT IN BEEKEEPING THAT IMPROVES RURAL PROSPERITY INCLUDING WOMEN

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 resources and technical assistance to bee-keepers, 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



Bolivia, Tomala Miel © José Velasco





Bolivia, Apromam © Pablo Alonso / Oxfam



APROMAM

YEAR OF IMPLEMENTATION 4/4



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

APROMAM is a business in the Mizque region, south-east of Cochabamba, where the peanut industry is an important source of income for the survival 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 located 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.

PRODUCT: ORGANIC PEANUTS

MARKET: National and International

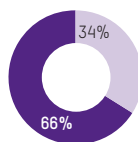
REGION: Mizque

Progress of the enterprise:



Good development

Implementation rate: 82%



Investment:

Seed Capital
Credit

IMPACT KPI

from 2020 to 2021



€108,216 in sales annually
+8% since the beginning of the project



91 producers and families
Multiplied by 3 since the beginning



23 jobs (permanent and



26% women involved
Multiplied by 3.8 since the beginning



MIEL GUARANÍ

YEAR OF IMPLEMENTATION 5/5



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 business offers different types of monofloral honey from indigenous Guarani bee-keepers in the Charagua region, of whom almost half are women. The company offers better economic opportunities to these small producers, providing them with access to a secure market and a better purchase price. This entrepreneur helps to spread the bee-keeping tradition of the region and to improve the living conditions of indigenous people.

PRODUCT: Honey and by-products

MARKET: National

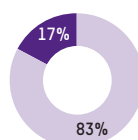
REGION: Charagua

Progress of the enterprise:



Under way

Implementation rate: 100%



Investment: €59,628

Seed Capital
Credit

IMPACT KPI

from 2020 to 2021 *



€28,364 in sales annually
Multiplied by 3.4 since the beginning



43 producers and families
initial data not available



6 jobs (permanent and



67% women involved
initial data not available

*initial situation data not available



Bolivia, El Huerto © Grazia Sarabia



EL HUERTO

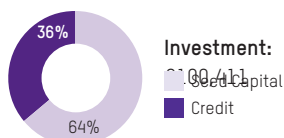
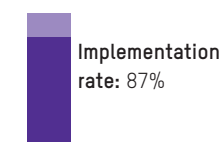
YEAR OF IMPLEMENTATION 3/4



GENERATING 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 better quality, healthier products and promoting a better quality of life for local farmers.

Progress of the
● ● ● ● ● ● ● ●
Good development



PRODUCT: Seeds and vegetables
MARKET: National
REGION: Cochabamba

IMPACT KPI
from 2020 to 2021

- €62,221 in sales annually
Multiplied by 2 since the beginning
- 200 producers and families
Multiplied by 4 since the beginning
- 143 jobs (permanent and temporary)
- 55% women involved
Multiplied by 3.8 since the beginning



VALLEVERDE

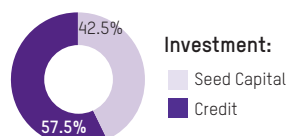
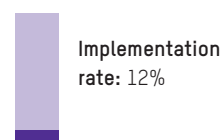
YEAR OF IMPLEMENTATION 1/4



PROMOTING GENDER EQUALITY AND INCOME GENERATION FOR PEASANT FAMILIES

Valleverde is a company located in La Paz that markets fresh and processed vegetables produced in greenhouses by peasant families. The highlands of the Pacenis an area with high poverty rates and where family farming is an important source of income for the subsistence of small communities. The company offers technical assistance, access to micro-credits and better prices to more than 70 small local farmers, 60% of whom are women. With the support of Oxfam Intermon, an equality plan will be developed that will allow women to become more involved in the management of the company, to have better working conditions and to foster their leadership.

Progress of the
● ● ● ● ● ● ● ●
Initial Steps



PRODUCT: Vegetables
MARKET: National
REGION: La Paz plateau

IMPACT KPI
(initial situation)

- €159,758 in sales annually
- 72 producers and families
- 11 jobs (permanent and temporary)
- 58% women involved

Nancy Mamani, administrator
of Tómalá Miel in Bolivia

“I am very grateful
because I have had
a chance
that not many women
have.”

Nancy Mamani is a young woman full of illusions and dreams. Although her family has always been linked to coffee, Tomala Miel crossed her path and did not hesitate to start a career in it. With studies in Business Administration, courage and a keen desire to learn, he has increasingly become involved in beekeeping until he becomes the manager of a fast-growing business.



Nancy Mamani © José Velasco

What did you do before you worked at Tomala?

I worked as a nanny while I thought what to do. I studied a technical secretariat and, at the end, I had a work internship at a notary. He earned the minimum wage. There I learned what it costs to gain a weight. Then, while I was finishing my Business Administration career, I worked as a receptionist in a hotel, but I had to give up for questions of time and study.

And the great opportunity came with honey.

Yes, my godfather's son was one of Tomala's technicians. He told my father that they were looking for a computer-savvy person and encouraged me to introduce myself to the interview. Don Ruben and Dona Beatriz, the owners, offered me the post.

And from a family dedicated to coffee, you end up working in the honey sector.

They are things of destiny, I never thought to enter, nor that honey was so important. And yes, my parents are still associated with a cooperative that exports coffee. My family has grown up with coffee.

Do you like what you do?

Yes, it is very interesting. When I started working I thought: It's honey, I'm going to sell and already, but over the days I realized it wasn't that easy. Customers came and asked me their questions, so I've come to know a lot about the industry. In addition, the product is a

Some 45 women collaborate with the company as producers or suppliers and we are all very happy

delicious delicacy, apart from being very beneficial to health.

What is your role in the company?

I started with a trial period and now I am the administrator. I deal with sales and participation in fairs.

And you lead a team of women. What is the experience like?

He worked with some 45 women who collaborate with the company as producers or suppliers. We are all happy because the owners are always willing to support us, either morally or economically.

The company is succeeding.

The company has grown quite a bit. At first we had an office, bottles of honey and I, who was in charge of sales and on Wednesdays went out to the square to sell. Now the business is bigger and we are working with more people. We have two outlets that are open every day, with more staff. And, with COVID-19, the business has become more known in the department of La Paz.

So hasn't the pandemic affected you?

In the communities not much, but in the village there have been enough people who have died, or become ill... Last year it was not good for anyone. For us, it was beneficial because there was plenty of honey consumed. I got the permission to sell despite the restrictions, and received several requests from La Paz, so we increased sales.

What has this work meant to you?

I am very happy, very grateful to Tomala and Oxfam Intermon because they have given me a chance that not many women can have. Who wouldn't like to grow not only as a woman, but also professionally? In addition, here they understand and support me. If I have a problem or my child gets sick, I can compensate for the hours or go to work with my child if I need it. This is something you can't do in many places.

And the support of Oxfam Intermon?

I value it very much, not just me, but all of Tomala's team, because they have always been willing to support us and, each time they come, they do it with something new. This encourages us to continue to grow.

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. This support has encouraged groupings to achieve better results, but above all, it is providing innovative ideas concerning access to markets for all the small farmer organizations with which we have worked.

We currently support a company in Paraguay. In addition, we have supported 3 other entrepreneurial groups (Via Férrea - dairy, San Pedro 2 - horticulture, Salsas Concepción - natural sauces).

A total of 4 companies supported since 2015

277 producers
and families

29 jobs

35%
women



YERBA MATE OÑOIRU

YEAR OF IMPLEMENTATION 3/3



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 (from which Paraguay tea is made) for the domestic and international market. 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 short period of support, which we regarded as pre-ECV, the Oñoiru Association has moved to a second aid phase in which a new business model is being implemented. This facilitates an exponential increase in the quantity of yerba mate processed and promotes the inclusion of women in the value chain, in a business that is traditionally male dominated.

PRODUCT: Organic Yerba Mate

MARKET: National and International

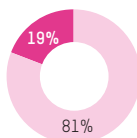
REGION: Itapúa

Progress of the enterprise



Good development

Implementation
rate: 100%



Investment: €53,992

Seed Capital

 Credit

IMPACT KPI

from 2020 to 2021



€79,741 in sales annually

Multiplied by 7.6 since the beginning



39 producers and families

Multiplied by 3.5 since the beginning

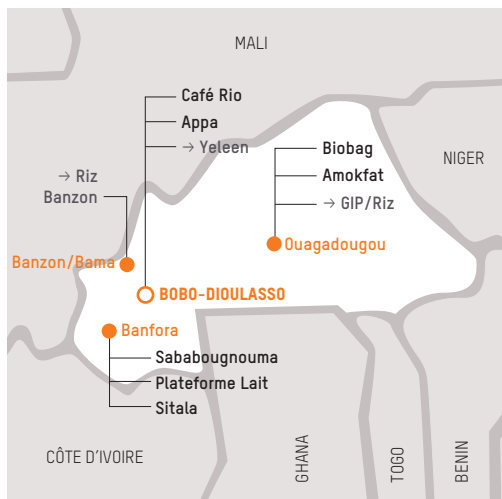


5 jobs (permanent and temporary)



16% women involved
against a baseline of **4%**

BURKINA FASO



With a population of around 19 million, Burkina Faso is among the poorest countries in the world, to which must be added a state of insecurity that exacerbates the problem of poverty. **69% 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.

Against a background of complex insecurity, we currently support 8 businesses, one of them newly incorporated (BioBag). This year, the company Riz Banzon has left the program as it was unable to comply with the proposed business plan. In addition, we have ended our support for two other companies in previous years: GIP Riz (rice) and YELEEN (karite).

A total of **10** companies supported since 2015

3,121 producers and families

212 jobs

76% women



PLATEFORME LAIT

YEAR OF IMPLEMENTATION 3/3



IMPROVED INCOME FOR SMALL PRODUCERS THROUGH DAIRY PRODUCTION

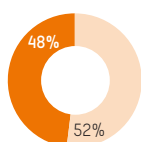
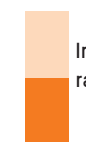
Plateau Lait is a cooperative of milk processors in the Cascades region, bringing together three dairy farms (Labanko, Aicha Lait, Kossam Comoé) which specialise in marketing dairy products, pasteurized milk, and yogurts for the local market. After a first phase of successful support from ECV, the three dairy businesses joined up to create a more ambitious enterprise, with an innovative business model, based around a common brand name, 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 based on European milk powder.

Progress of the enterprise:



Good development

Implementation rate: 50%



Investment:

Seed Capital
Credit

PRODUCT: Dairy
MARKET: National
REGION: Banfora

IMPACT KPI
from 2020 to 2021

- €189,049** in sales annually
Multiplied by 2 since the beginning
- 268** producers and families
Multiplied by 2 since the beginning
- 46** jobs (permanent and temporary)
- 63%** women involved
Multiplied by 3.3 since the beginning



APPA

1 YEAR OF SUPPORT, 2ND PHASE PREPARATION



YOUNG PEOPLE COMMITTED TO THE MARKETING OF LOCAL AND SUSTAINABLE PRODUCTS

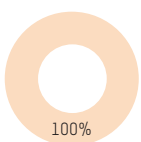
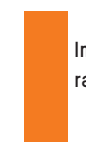
The Association for Small African Projects (ASAP), located in the city of Bobo-Dioulasso, in the west of the country, wishes to expand its impact as an agent of social and economic development. To this end they wish to professionalize their activities in the processing and sale of cosmetics and natural food and hygiene products. Its products include mainly soaps and creams made from shea butter, honey, spices such as sumbala, which are sold in supermarkets and small shops, and fabric sanitary towels intended for NGO clients. The company, led by a team of young people, sources its raw materials from local rural communities, providing fair and secure income for the provider families, and has a strong environmental commitment. The CVD support will enable the professionalisation of the partnership toward the consolidation of a social enterprise and the increase of purchases from small producers in vulnerable areas of the region.

Progress of the enterprise:



Good development

Implementation rate: 100%



Investment: €10,000

Seed Capital
Credit

PRODUCT: Shea and Honey Soap
MARKET: National
REGION: Bobo-Dioulasso

IMPACT KPI
from 2020 to 2021

- €31,730** in sales annually
Multiplied by 4 since the beginning
- 290** producers and families
Multiplied by 1.6 since the beginning
- 17** jobs (permanent and temporary)
- 95%** women involved
Multiplied by 1.7 since the beginning



AMOKFAT

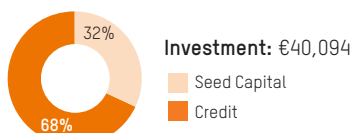
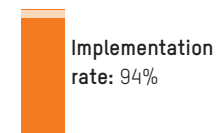
YEAR OF IMPLEMENTATION 3/3



EMPLOYMENT FOR WOMEN AND PROMOTION OF HEALTHY PRODUCTS

Amokfat is a company directed by Nacro Bintou, a born entrepreneur, dedicated to the processing and marketing of healthy cereal-based products in the capital and other cities in the country. In Burkina Faso, it is very unusual to see women running a successful business like this one. Nacro Binsou is determined to change this inequality and to do so employs women and promotes their empowerment. Amokfat offers stable work and income to 14 women, and promotes their leadership by providing them with training and access to positions of greater responsibility in the company. This drive allows women workers not only to maintain the education of their sons and daughters, but also to access credits with which to develop complementary economic activities for their families. The enterprise aims to work directly with small-scale producers, limiting costs and keeping better control of the quality of the raw material.

Progress of the enterprise



PRODUCT: Cereals
MARKET: National
REGION: Ouagadougou

IMPACT KPI

from 2020 to 2021

- €130,188** in sales
+22% since the beginning of the
- 21 producers and families**
Multiplied by 2 since the beginning
- 26 jobs (permanent and temporary)**
- 52% women involved**
Multiplied by 1.8 since the beginning



SABABOUGNOUMA

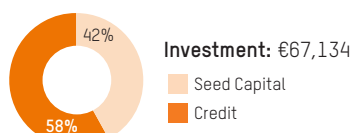
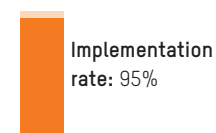
YEAR OF IMPLEMENTATION 2/4



CASSAVA PASTE MADE BY WOMEN

Sababougnouma is a group of women from the region of the Cascades, in south-western Uagadugú, set up with the aim of taking advantage of the growth potential of Attiéké, a typical regional dish made from cassava, with high nutritional value. The group produces cassava paste for the catering sector. The company led by Flamouso Bindo is an example of female leadership in its community and generates employment for more than 35 women. With this help we seek to boost business growth by taking advantage of its niche market status to stabilize employment and improve the incomes of working women

Progress of the enterprise



PRODUCT: Yuka and attiéke
MARKET: National
REGION: Banfora

IMPACT KPI

from 2020 to 2021

- €36,257** in sales annually
Multiplied by 1.4 since the beginning
- 72 producers and families**
Multiplied by 4 since the beginning
- 43 jobs (permanent and temporary)**
- 43% women involved**
Multiplied by 1.3 since the beginning

Sababougnouma, Burkina Faso © Seogo Deni



PROMOTE THE EMPOWERMENT OF WOMEN IN THE CEREALS SECTOR

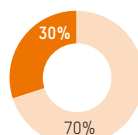
Sitala is a company specialized in the processing of cereals and other condiments with high levels of consumption in the country: fonio and sumbala. It has a female leader, Marcellin Sanon. It stands out in the market with its healthy products, and with its marketing of an innovative product, the "Soubala Cube", a typical condiment in West African cuisine made with nere seeds. The company wants to improve all levels of its value chain, providing fair and secure income for the supplying families, and improving working conditions for its employees through more stable activity and investments that eliminate tedious manual jobs. The company has a strong impact on its community: it generates female employment, encourages the development of their technical and leadership skills.

Progress of the enterprise



Major challenges

Implementation rate: 51%



Investment: €88,862

Seed Capital
Credit

PRODUCT: Fonio and Soubala

Market: National

REGION: Banfora

IMPACT KPI

from 2020 to 2021



€10,056 in sales annually

-40% since the beginning of the



84 producers and families

Multiplied by 8 since the beginning



19 jobs (permanent and temporary)



38% women involved

Multiplied by 3.5 since the beginning

GENERATING IMPACT ON THE COMMUNITY THROUGH LOCAL MILK

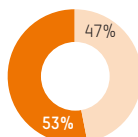
Café Rio is a company run by Azara Toé, an entrepreneur, who is engaged in the processing and marketing of dairy products in Bobo-Dioulasso and other cities in the country. In Burkina Faso there are thousands of families living from their cows, but most of the milk consumed is imported. By encouraging greater consumption and production of local milk, we are able to improve the quality of dairy products and the livelihoods of cattle-breeding families. Azara Toé is determined to change these imbalances, aiming to work directly with more than 60 producer families, promoting the local milk value chain. Milk producers and collectors receive technical and financial support to organize themselves as a cooperative. Café Rio also provides stable employment and income to 20 women, and promotes their leadership by providing them with training and access to positions of greater responsibility in the company.

Progress of the enterprise



Good development

Implementation rate: 100%



Investment: €57,168

Seed Capital
Credit

PRODUCT: Dairy

MARKET: National

REGION: Bobo-Dioulasso

IMPACT KPI

from 2020 to 2021



€104,253 in sales annually

-15% since the beginning of the project



57 producers and families

+12% since the beginning of the



37 jobs (permanent and temporary)



57% women involved

Multiplied by 3 since the beginning

AGAINST POLLUTION BY PLASTIC AND FOR THE PROMOTION OF DECENT EMPLOYMENT

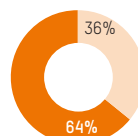
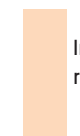
BIOBAG manufactures and markets biodegradable packaging and paper bags as an alternative to the use of plastic in Burkina Faso. Most sub-Saharan cities have first-hand experience of the contamination caused by plastic bags, which take four centuries to degrade, pollute watercourses and degrade land. In order to change this situation, Aïcha Traoré directs this start-up which, in addition to environmental protection, also seeks to generate employment for young people and women in disadvantaged communities. With the support of Oxfam Intermon, BioBag wants to continue growing and innovating sustainable products while contributing to the creation of decent jobs and the promotion of new economic opportunities.

Progress of the enterprise



Initial Steps

Implementation rate: 0%



Investment: €57,168

Seed Capital
Credit

PRODUCT: Sustainable packaging

MARKET: National

REGION: Ouagadougou

IMPACT KPI

(initial situation)



€80,900 in sales annually



15 jobs (permanent and temporary)



708,000 plastic bags less in one year



80% women involved

Aïssa Traore, founder and director of BioBag in Burkina Faso

“I am an entrepreneur who fights to forge a better future.”

Aïssa Traoré has run BioBag since 2015. Courageous, firm and committed, this woman, a mother of three children with two nieces in her charge, founded the company with family savings in a context marked by the lack of opportunities for women. The business, which produces biodegradable packaging, employs unemployed young people and displaced people, and is already looking at new challenges for the future.



Aïssa Traoré © Oxfam Intermon

What did you do before you started BioBag?

We lived on my husband's wages, although I also worked in a printing company and earned some money, but not much.

Where did the idea come from?

What drove me to start the business was looking for an alternative to plastic bags. When I was very young, my parents had to put an animal down because it had eaten them and it suffocated. So when my husband went to Europe and brought a paper bag back with him, I thought I could create a company. The idea came from there.

And how did it go?

When we started we had a funding problem. We did not have the necessary resources. It was very difficult. We participated in a call by the state for business projects and we were selected. They were supposed to give us money. The initial idea was to finance the import of packaging, but then, as I had experience of printing paper, I tried to train myself so that I could make the bags. The money still has not arrived... and I don't expect it to anymore.

However, the company is thriving.

Yes, my situation has changed a little. With its own funds the business has to stabilize before it can make profits, but I have income at the end of the month.

It is a family business. Will your children

follow in your footsteps?

The person that I could see replacing me is my youngest daughter. She is really interested in what I am doing. She says he wants to be a vet, but she also wants to run the business. So she could take over, but she will be free to decide what she wants.

What is the impact of BioBag on the community?

We hire women from public social action programs. We want to give them a second chance and train them so that they have an income. It is really important for us, even if they don't earn too much. We also want to combat plastic bags and environmental degradation.

You lead a company and work, above all, with women. Do you think you're an example for them?

Yes, I am proud... well, half proud because I have not yet achieved all my goals. I am now an entrepreneur who fights, in every way, to forge a better future. Although the company is not yet where I want it, I am satisfied and intend to go further. I want to do better.

The pandemic has hit many businesses...

Yes, we were forced to close for almost six months. It was not easy. With the resources we had, we paid something to the employees because I knew that, if it was difficult for me, it was also difficult for them. When I resumed work, I did it without a penny. Currently, I feel there is

“We hire women to give them a second chance and train them so that they have an income.”

improvement.

How do you see yourself in the future?

In 5 years I see myself manufacturing semi-automatically. I will hire other women and develop new projects. Everything is in my head and I plan to put it in motion. I want people in Burkina Faso to no longer to talk about plastic bags and BioBag to be replicated across sub-Saharan Africa.

You talked about new projects.

Yes, we are working on plastic recycling and we also want to make recycled toilet paper.

Would you like to add anything else?

I thank Oxfam Intermon because I see that there are people who think about us, who come to help us stabilize the business so that it can succeed. This is a surprise to me and I thank you for that.

SENEGAL



With a population of around 16 million and despite its political stability, Senegal is a country of contrasts, on the one hand, the center of Dakar, where a quarter of the population is concentrated. It is a modern city and a reference for all West Africa, and on the other hand, **the weight of agriculture in the economic system stands out**. More than 60% of its inhabitants still depend on subsistence family farming. The Senegalese Government understands that giving impetus to small and medium-sized enterprises is a way to modernize the area of the country and has implemented various programmes and supporting measures, which so far are only spreading beyond the capital with some difficulty. We are currently supporting two companies in Senegal.

A total of **2** companies supported since 2018

134 producers and families

84 jobs

77% women



EXPERNA

YEAR OF IMPLEMENTATION 3/4



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 baobab's fruit into powder for human consumption, oil for use in the pharmaceutical and cosmetic sectors and feed for animal consumption, and markets these organic products on the domestic and international markets. The Experna model is based on the supply of the Baobab fruit from independent producers and women's groups, as well as young people and the development of reforestation activities, to ensure the future of the company and at the same time the protection of biodiversity. In addition to the environmental impact, the company has a strong impact on its community. It offers an alternative to the young people of the region, forced to migrate to the cities, in a clandestine manner to find better working opportunities.

Progress of the enterprise

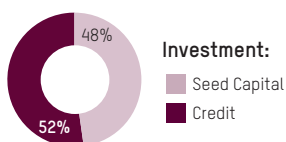


Major challenges

Implementation rate: 100%



Investment:

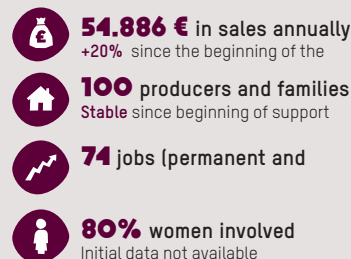


PRODUCT: Baobab products

MARKET: National and International

REGION: Tambacounda

IMPACT KPI from 2020 to 2021



BAAXU MAAM COMPAGNIE

YEAR OF IMPLEMENTATION 1/3



YOUNG PEOPLE LEADING A NATURAL FRUIT JUICE PRODUCTION START-UP

Baaxu Maam Compagnie (BMC) is a young microenterprise specializing in the transformation of local fruits into 100% natural juices and granules without colouring 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 Senegal's large supermarket chains and local shops. The company is partly supplied by rural women from Diourbel, whose main activity is agriculture and the marketing of forest fruits. BMC participates in the emancipation and empowerment of women by enabling them to integrate into the value chain of natural products, offering them market access and technical assistance. The company also has a strong commitment to the health of the population, offering healthy food products.

Progress of the enterprise

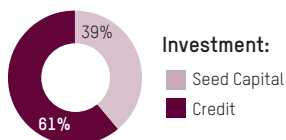


Good development

Implementation rate: 66%



Investment:

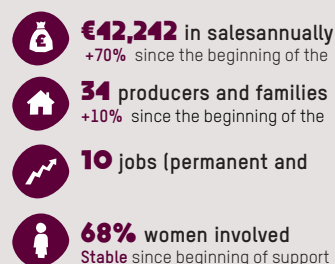


PRODUCT: Natural juices

MARKET: National

REGION: Dakar

IMPACT KPI from 2020 to 2021





Those of us who are part of Oxfam Intermon would like to thank you for the support you provide today. With you we can keep projects like Life Changing Companies active and help more people look to the future with hope. Together, we will continue to denounce and act against inequalities in order to create a society where we all have the same opportunities.

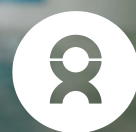
**THANK YOU FOR HELPING US CREATE
A MORE EQUAL FUTURE**



ENTERPRISES THAT CHANGE LIVES

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