ENTERPRISES THAT CHANGE LIVES

ANNUAL REPORT 2017

ECV SUPPORTS SMALL RURAL ENTERPRISES SO THAT MORE FAMILIES CAN BUILD A FUTURE OUT OF POVERTY

Sonia López, president of the company ACUAPEZ in Bolivia

“NOW WE CAN EARN A RELIABLE LIVING FOR OUR FAMILIES THANKS TO FISH FARMING”
ABOUT ENTREPREISNES THAT CHANGE LIVES

All of us at Oxfam Intermón, workers, volunteers, donors, advisors, local partners1 etc., are working to build a future out of poverty. Close to 800 million people around the world live in rural areas and rely on farming to make a living. Most of them are excluded from the formal economy, without access to capital and reliable markets. What they need most is a steady income.

In order to bring real change we also know that gender inequalities must be reduced. Women, who make up almost half of the world’s farmers in developing countries, are still subject to patriarchal norms and left without decision-making power at the family level. They only own 2% of the land and receive less than 10% of available small business credits. We believe that with better access to training, finance and markets, these inequalities can be reduced.

Entreprises that Change Lives (ECV) seeks to promote the development of small and medium enterprises run by the communities themselves, so rural families have access to a stable income.

It is a pioneering program in the world of cooperation in which donors are part of the change, getting involved in the selection and monitoring of companies that will generate wealth and jobs in the communities. This is a new approach because it combines elements of the developmental world with those of the business world. In fact, we could say that it is somewhere between the traditional cooperation and the so-called “impact investment.”

In short, we in ENTERPRISES THAT CHANGE LIVES, invest where others do not invest and where there is a greater social impact.

ECV promotes sustainable livelihoods and empowers women in some of the most vulnerable communities.

BUILDING A FUTURE WITHOUT POVERTY

WHO ARE WE TARGETING?
We support rural businesses working in poor vulnerable communities who are in an early stage of development

ENSURING FINANCE IS AVAILABLE
We offer direct financial support – a mix of grants, loans or bank guarantees appropriate to the size and stage of development of the enterprise. We also connect the businesses to further financial partners and prepare them to access to credits.

ADvising ENTREPRENEURS
We offer tailored business support through our local teams and network of partners – technical advice, mentoring or trainings in all business aspects, from improving productivity, marketing or financial management, to organizational issues.

PROMOTING CHANGE
We use our experience to promote a broader change. We advocate for authorities, financial institutions and other key stakeholders to change policies to benefit rural farmers and reduce income and gender inequalities.

1. The local organizations we work with, that are aware of the realities of the area since they work in and belong to them.
DRIVING CHANGE

Since the beginning of the ECV programme in 2015 we have supported 11 rural enterprises in Bolivia, Paraguay and Burkina Faso that serve more than 2,000 people. We are showing that with the right support, these enterprises can be viable and allow decent livelihoods to smallholder farmers.

In Oxfam Intermón we have taken up the challenge of identifying risky businesses with the potential to generate sustainable income for smallholder farmers. Our mission is to promote a fairer distribution of wealth and foster women’s economic leadership.

Today, after two years of direct support, changes are already visible in our portfolio: we have success stories of enterprises that are starting with processing and commercialization activities, enterprises that have significantly increase their production capacity and sales, enterprises that begin to report profits and women in leadership positions. These are some of the milestones that indicate that we are on track in building a future without poverty.

A key success factor for our strategy is the technical assistance we provide to entrepreneurs, which is highly valued by them. We serve the needs of each business in their context. For example, we give training sessions to streamline key administrative tasks such as computerization of receipts and payments, and we collaborate with local people and producers to define the most valuable business models for them. We respond to these technical needs through the local officials of the ECV programme in the countries. In addition, we have the support of specialized consultants, thanks to the strategic partnership with ESADE Business School.

We would like to thank you for your continuous support and we count on it to meet the challenges ahead. We want to broaden the impact of our programme by expanding into Senegal. In the coming year we will review more than 20 business plans in order to approve 6 or 7 new enterprises. In addition, we have improved our management by including a technical expert in entrepreneurship and social impact in the ECV team in Barcelona, Anaïs Mangin, and selecting a country manager who will identify and monitor businesses in Senegal. Meanwhile in Burkina Faso and Bolivia we continue to benefit from the valuable collaboration of our country managers Mathieu Kabore and Javier Jungwirth respectively.

Thank you very much,

Josep Ferrer,
ECV programme coordinator
Of the 11 million inhabitants 40% live in rural areas and 38% below the poverty line. Women play an important role in the agricultural sector.

Of the 7 million inhabitants 40% live in rural areas and 22% below the poverty line. A large percentage of the population live from farming.

Of 17 million inhabitants 80% live in rural areas and 51% below the poverty line. It is a country that depends heavily on the agricultural sector. Women are very much involved in agricultural production.

For Sonia Lopez, president of ACUAPÉZ in Bolivia, and her colleagues, the new fish farming enterprise offers her and her family a sustainable livelihood: "We always had problems with rice, and ran into a lot of debt. The fish raising ponds, on the other hand, are like a bank for us. When we need to, we take out fishes and sell them."
SOCIAL IMPACT

11,694 people supported

2,170 farmers and their families
88% women

39 Jobs sustained
54% women

BUSINESS PERFORMANCE

Total revenues: 347,328 €

Wages paid: 34,039 €

Payments to producers: 278,605 €

HOW WOMEN FARMERS ARE DISRUPTING BURKINA FASO’S RICE SECTOR

In Burkina Faso, the parboiled rice market has taken off strongly in recent years. This rice processing method, which is lead by women, improves the nutritional quality of the product and adds value for sales in this country.

Today more than 12,000 Burkinabé women work in rice vaporization. Through this activity, women have not only acquired a sustainable income to support their families and more decision-making power in the family, but have also increased their voice in a male dominated sector.

Intermón Oxfam has been promoting the development of the rice value chain and strengthening women’s capacities for 18 years. The ECV programme is now supporting these women with the creation of their own enterprise, GIP / RIZ, specialized in the commercialization of rice. Thanks to this support, women are able to produce superior rice and compete in the cities with imported rice.

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EVOLUTION OF THE PROGRAMME

RESULTS

- 11 Businesses supported
- 273,928 € Seed capital investment and social projects
- 116,343 € Planned investment in bank guarantees

Results of the programme from its inception in 2015 to 30.9.2017

BUDGET

After 3 years of work, the total budget of the ECV programme is € 648,659. In 2017 the budget was € 222,568 and financing was approved for 5 new companies: Yeleen, which began operations in 2017 and another 4 projects currently taking their first steps: PLATEFORME LAIT - Burkina Faso, APRMAN - Bolivia, SALSAS CONCEPCIÓN – Paraguay and YERBA MATE – Paraguay.

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<tbody>
<tr>
<td>NEW ENTERPRISES</td>
<td>3 (+1)*</td>
<td>3</td>
<td>5</td>
<td>11</td>
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<td>ENTERPRISE FUND: ECV DIRECT FUNDING TO BUSINESSES</td>
<td></td>
<td></td>
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<tr>
<td>Seed capital (Enterprise and social project)</td>
<td>127,962 €</td>
<td>99,563 €</td>
<td>46,403 €</td>
<td>273,927 €</td>
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<td>Loans to companies (planned)</td>
<td>0 €</td>
<td>24,215 €</td>
<td>92,128 €</td>
<td>116,343 €</td>
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<td>ECV PROGRAMME MANAGEMENT</td>
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<td>Technical assistance</td>
<td>39,364 €</td>
<td>72,404 €</td>
<td>51,923 €</td>
<td>163,691 €</td>
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<td>Learning and evaluation</td>
<td>1,981 €</td>
<td>0</td>
<td>1,981 €</td>
<td>3,962 €</td>
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<td>Coordination</td>
<td>31,303 €</td>
<td>29,301 €</td>
<td>30,133 €</td>
<td>90,736 €</td>
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<td>TOTAL CARRIED OUT</td>
<td>200,610 €</td>
<td>225,481 €</td>
<td>222,568 €</td>
<td>648,659 €</td>
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Seed capital: capital invested directly in companies in the form of grants. Mainly for new investments in equipment, technical assistance and social projects.

Loans to companies: ECV develops partnerships with local financial institutions and offers guarantees to help businesses access credits.

Technical assistance: support on technical or business issues provide by specialized local or international consultants.

Learning and Evaluation: evaluation of the performance and impact of the programme.

Coordination: strategic guidance, supervision and monitoring of all activities and support for country teams.

* An exit strategy for the enterprise La Siene Mauritania was approved at the end of 2016
PORTFOLIO UPDATES

- **TOMA LA MIEL – Bolivia**
The company has managed to triple its production capacity, and will now devote its efforts to improving its marketing strategy.

- **SAN PEDRO II – Paraguay**
Cooperative activity is developing positively. Strong consolidation of the internal organization stands out particularly.

- **ACUÁPEZ – Bolivia**
The machine for processing feed has been in operation since September 2017. Some challenges encountered during the rainy season and in getting sales to breakeven point.

- **YELEEN – Burkina Faso**
This is a new women group supported by the programme. After six months of support, it shows increased sales and a new efficient supply strategy.

- **GIP / RIZ – Burkina Faso**
It has experienced remarkable growth in the beginning. The current challenge is to improve the financial management of the enterprise.

- **MIEL GUARANÍ – Bolivia**
The business model and strategy have been reviewed. At the moment they are taking the first steps in implementation.

- **VÍA FÉRREA – Paraguay**
Weaknesses in the internal organization limit the performance of this cooperative. Part of the activities have been suspended.

Good development  
On the way  
Facing significant challenges

PLATOFERME LAIT – Burkina Faso
The platform is in the growth phase. ECV support will focus on improving operations management and marketing activities.

APROMAN – Bolivia
ECV is supporting the company’s expansion strategy in new markets and the implementation of a new social project promoting women entrepreneurship accross APROMAN’s value chain.

YERBA MATE – Paraguay
The project consists of two entrepreneur groups for which we are backing improvement in the business model and internal organisation.

SALSAS CONCEPCIÓN – Paraguay
ECV is supporting this company managed by women in order to strengthen their entrepreneurial skills.

NEW INVESTMENTS


More than 60 businesses identified in 3 countries  
30 applications reviewed by the investment committee  
11 enterprises approved

Our research to identify the enterprises with the best social impact potential is led by our country managers with the support of our local partners. Each enterprise goes through a rigorous review and selection process.
Enterprise
ACUAPEZ was created by a group of women entrepreneurs who saw a great market opportunity in manufacturing quality feed for fish farming in the Yacapani region. The company, created mainly with funds from the ECV programme aims at ensuring the supply and quality of feed made from sorghum, corn and other grains. The food is sold directly to local farmers.

Development
The company started producing the feed in August 2017 and invoiced sales of €19,616 in August and September. During the first phase of the programme, and thanks to joint investments, it has acquired the extrusion machine that produces food and started the production chain. After various adjustments, the enterprise adopted a participatory management model to involve the community more in the company. ACUAPEZ has trained workers and put in place a strong management team.

Impact
ACUAPEZ is geared towards gender equality and contributes to fair income generation and resilience to climate change. It offers new job opportunities for women in the fish farming sector while promoting women’s economic participation and leadership. Since its inception, the company has hired 4 people full time in the processing plant.

The extrusion machine that ensures quality food for fish is already operational

Entrepreneurs Sonia Lopez and Ana Aguilera explain it in this video
www.youtube.com/watch?v=di61Cbua9Fk

Crispin, the ACUAPEZ engineer, operating the new machine to manufacture feed
**MIEL GUARANI**

**IMPLEMENTATION RATE 65%**

**Enterprise**
The ECV programme invested in a small company called Ma & Ma that markets quality honey under the brand name “Miel Guarani.” The company, led by a woman called Magali Camacho, who is an expert in varietal honeys, buys honey from Guarani producer groups and provides technical assistance for the production of varieties of quality honey. The products are sold through a network of distribution points and selected supermarkets in the city of La Paz. The aim of the enterprise is to develop a common model for brand marketing that farming families can themselves use for sales.

**Development**
During the first phase, the support of the ECV programme focused on strengthening the capacities of two producer groups in order to help these families diversify their income. We started working directly with Ma & Ma in early 2017 to facilitate local beekeeper groups’ access to the market. Through ECV we offer logistical support, by contributing to the purchase of a vehicle, and business advice to help the company develop a solid marketing strategy. The company has faced some challenges in 2017 with regard to supplies and sales (€ 33,870 in sales in 2016 and € 20,317 in 2017).

**Impact**
Chaco Guarani is one of the poorest areas of Bolivia. The project was created to diversify sources of income for indigenous Guarani families by marketing local honey. With the support of ECV, 75 members of the producer associations working with Ma & Ma, 32% of whom are women, were able to sell honey. In addition to this, four full-time jobs have been created (2 in Ma & Ma and 2 with associated producer groups).

**TOMA LA MIEL SRL**

**IMPLEMENTATION RATE 25%**

**Enterprise**
Toma La Miel is run by a couple with extensive experience in the production and marketing of honey, in the Yungas area of Bolivia. The company is supplied with honey by small local producers, who are offered the best prices and a specialized technical assistance service. Honey and sub-products are distributed through a network of local sales points and to institutional clients (such as schools).

**Development**
During the first phase, the ECV programme focused its support on the reorganization of the company, with a change of its legal structure and by strengthening its administrative processes. The company also developed a new marketing strategy and now targets wholesalers. Thanks to the ECV programme, the company has increased its productive capacity and sales. Honey purchases during the year 16/17 were 3,299 kg, three times more than the 1,007 kg of previous years. In addition, a fund was created to support beekeepers’ production.

**Impact**
The project was intended to diversify the sources of income for those indigenous families who generally depend on the competitive coffee market. Since we started supporting them, the number of beekeepers working with the company has grown from 37 to 95. In 2017, sales revenues have reached € 14,515. In addition, four jobs were created in the company. Today it employs 6 people, with 2 women in the management team.
**APROMAN SRL**

**Enterprise**
APROMAN SRL, created by the Peanut Producers Association of Maní de Mizque (APROMAN), produces and sells organic peanut and other processed products for the international and domestic markets. The company is supplied with peanuts through more than 500 small local farmers who can sell at fair prices and benefit from technical assistance to improve the quality of their products. Products are sold to leading organic food producers in Germany and the growing national market of School Breakfasts in Bolivia.

**Development**
To date, the enterprise has obtained significant achievements, reaching a turnover of around € 250,000 in 2016. Despite the important growth achieved, the company faces a number of operational and financial challenges. In addition to support on organizational and management issues, the focus of ECV investment will be on the social project, which aims at strengthening the

The goal is to train women groups to become part of APROMAN’s value chain

entrepreneurial capacities of women groups involved in APROMAN’s value chain.

**Impact**
The company aims to contribute to gender balance in rural areas, at the same time as working on creating better working conditions and opportunities for women working in APROMAN, and their families. With the support of the ECV programme, women entrepreneurs will receive specialized training and a fund for the development of income generating activities in markets where APROMAN is established.

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**VIA FÉRREA**

**Enterprise**
Via Férrea is a cooperative run by young people, offering a full range of integrated services to small farmers such as veterinary services, food processing, agricultural and veterinary supplies and agricultural carpentry. This agricultural Enterprise formed by rural families is located in one of the most important poultry regions of Paraguay. The commercialization of the services and products is carried out via direct distribution.

**Development**
During the first phase, ECV support has focused on improving the internal organization of the cooperative and developing a viable business. However, challenges at the internal organizational level and in leadership limit the growth of the project. For this reason, activities have been put on hold while the cooperative reviews its internal organization.

5 jobs have been created and 11 new cooperative members added

**Impact**
Via Férrea offers new job opportunities for young people in vulnerable communities while reinforcing the participation and leadership of women in agriculture, and encouraging women entrepreneurship. As a result of support from the ECV programme, 5 jobs were created and the number of cooperative members has grown from 41 to 52, of whom 45% are women.
COOPERATIVE
SAN PEDRO II

Product: Horticulture and dairy products
Market: Asuncion and local market
Investment: 82,574 € (67% Enterprise fund, 33% credit)

IMPLEMENTATION RATE: 70%

Enterprise
San Pedro II is a cooperative of smallholder farmers that produce and market horticultural products and dairy products. The enterprise has developed an integrated production cycle and a joint commercialization model, offering stable income opportunities for its members. Products are sold at various points of sales, with the main selling point located in the market of Asuncion.

Development
During the first phase, the efforts of the ECV programme focused on improving internal organization and marketing strategy. The association improved its administrative processes and operational management. By investing in a truck, the company no longer has to pay abusive transportation costs charged by intermediaries and has been able to increase the number of outlets, allowing producers to sell at better and more stable prices. At the same time, a new marketing strategy has been developed, with more emphasis on the local market. Sales have increased and exceeded € 110,000 in 2017.

Impact
Thanks to ECV support, business prospects have improved, offering more stable income generation opportunities for smallholder farmers. The number of farmers involved in San Pedro II has increased from 42 to 143, 45% of whom are women. Three jobs have been created in the company and 27 farmers have been trained in management and administration.

They now have a truck to transport the crops of more than 140 farming families without depending on the abuses of intermediaries

Julia Legizamón and Simeon Morinigo tell us about it in this video
www.youtube.com/watch?v=r6V_dd2sJYM

© Pablo Tosco / Oxfam Intermón

Julia, SAN PEDRO II leader, organizing the loading of the cooperative’s new truck.
**YERBA MATÉ**

Product: Maté  
Market: Local market  
Investment (Pre-ECV): € 27,278 for two companies (100% enterprise fund)

**IMPLEMENTATION RATE 30%**

**Enterprise**
The southern region of Itapúa is under pressure from soy monoculture, which pollutes the land, destroying fields and biodiversity, and leading to displacement of peasant families. To cope with this situation, farmers have joined forces to provide an alternative livelihood for local communities through the sustainable production of yerba mate. The project brings together two producer groups (Tavai and Edelira) that produce and sell semi-artisanal organic yerba mate, and its intermediate product mboroviré. The products are distributed via a network of local merchants, partner offices, and local processors in the major cities of the region and Asunción.

**Development**
In this pre-ECV investment, support focuses on strengthening business capacities and internal organization of the two cooperatives, both at a very early stage of development. We will give training in administration, finance and production, paying particular attention to the sales strategy and the development of a sustainable production of yerba mate helps to combat dependence on the polluting soybean cultures customer base. Investment in production equipment and computer technology is also planned. The goal of both cooperatives is to reach sales volumes of around 23,000 or 24,000 kg of yerba mate.

**Impact**
YERBA MATÉ is promoting entrepreneurial initiatives and women leadership within the two associations, while offering new job opportunities for young people in the area. Thanks to ECV support, more than 80 families will improve their income and living conditions. At the same time the company is raising awareness about environmental and biodiversity protection.

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**SALSAS CONCEPCIÓN**

Product: Sauces, preserves and jams  
Market: local market in the department of Concepción  
Investment (Pre-ECV): € 13,750 (100% Enterprise fund)

**INITIAL STEPS**

**Company**
SALSAS CONCEPCIÓN is a women group engaged in the production of fresh foods, sauces and jams which are sold in local markets in the Department of Concepción. 14 farmers from the Regional Peasant Organization of Concepción (OCRC) have joined forces to create this company focused on healthy, homemade and predominantly organic food.

**Development**
In this pre-ECV investment, support focuses on strengthening the entrepreneurial skills of women. We have given tutorials and training in management, finance and production. We have invested in basic kitchen equipment to improve production capacity. With support from the ECV programme, women have increased their production and decided to create a revolving fund from their own contributions.

**Women have created a revolving fund from their own contributions**

**Impact**
SALSAS CONCEPCIÓN is promoting entrepreneurship and leadership among women farmers, while providing new job opportunities for young people in the area. Thanks to the backing of the ECV programme, 14 families will increase their income through the sale of products and another 40 families through the production of raw materials. At the same time, local values and opportunities arising from the production of healthy organic food are fostered.
Enterprise
In Burkina Faso, the population is increasingly dependent on imported rice and the demand is rising. In view of this market opportunity, the women led enterprise GIP RIZ based in Ouagadougou parboils and markets local rice through various retailers in Ouagadougou and to institutional clients. Besides parboiled rice, GIP / RIZ has begun marketing processed local white rice.

Development
The company was established in 2016 through an initial investment from ECV to facilitate market access to thousands of women involved in the parboiled rice production. Since its creation, the company has increased its sales, which rose from € 9,558 in 2016, to € 57,820 in 2017. On the marketing side, product quality has improved, and the team is better prepared to market the products. Likewise, the company has strengthened its internal organization, and is now relying on a team of 3 trained people. GIP RIZ has also received external co-investment from the German Foreign Ministry. Currently we are analyzing opportunities for a second phase of investment, that would allow GIP RIZ to scale up its activities and cover the most important cities in the country.

Volume of sales increased to 57,820 €
GIP / RIZ meets its supply needs through 1,664 women specialized in parboiled rice

Impact
The growth of this company, consisting of and mainly led by women processors and producers, is already having an impact: 1664 women could improve their income by supplying to the GIP Riz RIZ. Three jobs have been created, of which 2 are for women.
**IMPLEMENTATION RATE 65%**

**Enterprise**
In Burkina Faso, the shea industry, also known locally as “women’s gold” is extremely important. Though the export market is well supplied, there is an untapped opportunity in the domestic market. YELEEN women group buys shea nuts from women collectors and process them into shea butter, soaps and other cosmetics in a small processing area. The products are marketed directly through a network of outlets in Bobo Dioulasso and Ouagadougou and during local festivals.

**Development**
YELEEN is one of the newest pre-ECV investments in Burkina Faso. In less than a year, it has doubled its production capacity (from 15 to 33.2 tons of shea butter). Thanks to advice and training from the ECV programme it has improved its internal organization and planning. Through diversification of its supplier base and by building loyalty, the company can now ensure stocks of quality raw materials and keep women continuously active. Oxfam Intermón will support the marketing strategy over the coming months.

**Impact**
YELEEN is working with three groups of women collectors, improving the living standards of 142 families. Women have benefited from training in production and post-harvest and are now qualified to sell quality products. In addition two jobs were created within the company and two young women have been trained in administration and finance.

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**PLATEFORME LAIT**

**FIRST STEPS**

**Enterprise**
Burkina Faso still depends on imports of milk, and domestic production needs improvement, while demand is increasing. Deuwrani Mixed Group of Banfora Milk Producers and Processors (GMD) is part of the Milk innovation platform in the region of Cascades, South West of Burkina Faso. The enterprise promotes the collection and marketing of processed milk. Currently it works with 37 members, seven milk collection centers and 4 milk processing units. The products (pasteurized milk, yoghurts, creams) are sold directly and through a network of 37 distributors.

**Development**
ECV support aims at strengthening the capacity of the group in terms of internal organization, financial management, and increasing the production and commercialization in 3 of the milk processing units. Today, the company sells 600 liters of milk per day and had a turnover of €210,423 in 2016 (for the 3 milk processing units that will receive support from ECV). By the end of the first year of ECV support, the goal of the enterprise is to increase its production to 800 l/day and sales by 33%.

**Impact**
Three people are now running the enterprise and 23 people are employed in the three processing units, 65% of whom are women. Through the support of the ECV programme, the enterprise aims to strengthen its technical capacities and improve the income of the women producers, collectors and processors. With the growth of the enterprise, more jobs will be created in small dairy farms and milk collection centers.
Enterprises that change lives (ECV) consists of a team from Oxfam Intermón with extensive experience in supporting rural and social businesses, and a group of donors very much involved in the choice, selection and monitoring of the enterprises supported.

The Oxfam Intermón team consists of a general coordinator, an expert specialized in social enterprise, a team of four people specialized in donor relations, fundraising and accountability, three country managers (Bolivia-Paraguay, Burkina Faso and Senegal) and Oxfam staff on the ground.

**Experts:** The investment committee consisting of four external analysts who examine possible new investments, assess the risk and performance potential of each proposal and offer thoughtful recommendations to the council.

**Donors:** The Council is made up of private donors with business experience; it is the governing body that provides guidance and financial supervision, shaping the long-term strategy of the programme.

**Advisors:** Depending on their needs, each enterprise is assigned a business mentor. Oxfam works with both local experts and with business schools such as ESADE. In each country, Oxfam works with local partners who provide technical and business advice to enterprises and farmers, such as the financial institution PROFIN in Bolivia, the business incubator Lansol in Paraguay, the "Maison de l’Entreprise" in Burkina Faso.
ENTERPRISES THAT CHANGE LIVES
www.oxfamintermon.org/ECV

"I HAD MANY DREAMS THAT TODAY ARE COMING TRUE. HOW PLEASANT TO SEE SOMEBODY HAVING THE CONFIDENCE AND HOPE TO HELP US. THANK YOU"

Julia Legizamón, Vice President of San Pedro II, Paraguay

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