

# ANNUAL REPORT 2023

## Educational Micro-Lending Program



Midday Rotary Club  
SMA





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# OUR MISSION

Founded in 2004, Apoyo a Gente Emprendedora A.C. is a nonprofit organization committed to helping Mexicans bootstrap themselves out of poverty, and become financially independent for life.

The Educational Micro-Lending Project helps people either start their own businesses, or strengthen existing ones.

Apoyo works primarily in low-income neighborhoods in San Miguel de Allende, and in rural communities in the state of Guanajuato.



Midday Rotary Club  
SMA



In 2022, we started a partnership the Midday Rotary Club in San Miguel de Allende.

This partnership is intended to expand the scope and reach more poor potential entrepreneurs in rural and urban areas.

We have been able to do it by increasing the funds available for lending.





**TRAINING, LENDING,  
INSPIRING.**

# ROTARY-APOYO MICROLENDING PROGRAM



Rotary-Apoyo EMLP's vision is a world where all those living in poverty have the opportunity to build better lives for themselves and their families.

We believe that the best way to achieve our vision is to provide small loans, training and ongoing business support to potential entrepreneurs living in poverty, thereby giving them the opportunity to kickstart their own income generating activities.



APOYO-ROTARY Project is focused on creating generational changes, we are not only helping individuals but helping entire families who in turn will form financially healthy communities and therefore, with better living conditions for the entrepreneurs but also for entire communities.



# HIGHLIGHTS 2023

It is our pleasure to introduce the 2023 Annual Report for The Educational Micro Lending Program.



We are immensely proud of our team who persevered with adaptability, passion, determination and innovation.

The Rotary-Apoyo EMLP provides financial services and business support to entrepreneurs in 7 Rural Villages and 8 Low income neighborhoods.



Over 126 local entrepreneurs were able to access pro-poor financial services and training in 2023.

This is more individual beneficiaries than any previous year and an outstanding achievement.

Furthermore, in 2023, 43 new entrepreneurs have joined our programme receiving free-interest loans to start their own small businesses and begin their journey out of poverty.

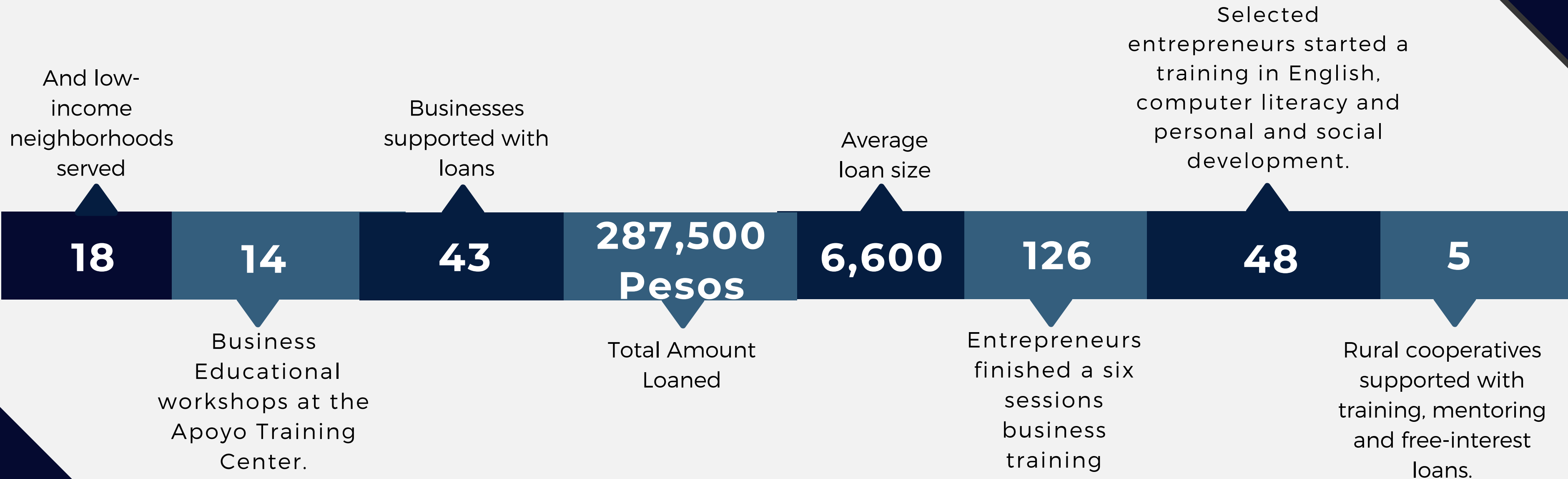


As a result, their children have increased access to food, healthcare and education, taking the total lives impacted to 720 .

We would not have been able to achieve this without the support from our donors, investors, partner organisations, Board members and the wider Apoyo-Rotary community

**We are improving the lives of hundreds of local entrepreneurs**

# OUR IMPACT





During 2023, The Rotary-Apoyo program touched the lives of more than 300 entrepreneurs and their families all over the municipality of San Miguel de Allende.

In 2023, 126 adults participated in the Entrepreneur Business Workshops at the APOYO'S Training Center.

At the end of the workshops these entrepreneurs are able to administer their businesses, make well informed decisions, serve customers with quality, have a better presentation and increase sales. When they finished the workshops, they were given a recognition that certifies they have taken the training.

The Rotary-Apoyo EMLP Program seeks to empower poor entrepreneurs by increasing access to business credit, by making no-interest loans and, most importantly, by providing technical and leadership training. APOYO's support to new business owners enables them to realize their dreams, become the catalysts for positive economic and social change in their communities, and allow them to support their families.



# OUR STORIES

This is Matilde

After attending the educational program on entrepreneurship, Matilde received an interest-free loan to buy a wheelbarrow to dedicate herself to selling corn in her rural community.

Matilde has a son who is deaf, Miguelito, who attends a special school in San Miguel.

Miguelito is the motor that drives Matilde. The profits from her business are used to purchase his medications, which are a bit expensive.

Matilde continues every day, investing time and passion in her small business, at the same time Matilde is part of a rural cooperative where they do embroidery work.

With a better income for their families, these women are part of an economic movement that will change our country from the base of the socio-economic pyramid.



NAME	TYPE OF BUSINESS	AMOUNT LOANED
1-ELEUTERIATAPIA GARCIA	Sewing	\$ 5,000,00
2-MARIA IRMA HERNANDEZ JACINTO	Grocery store	\$ 5,000,00
3-ROSALINDA GRANADOS RAMIREZ	Handicrafts	\$ 5,000,00
4-JOSE JUAN GARCIA CHAVEZ	Pizzeria	\$ 6,000,00
5-RIGOBERTO LOPEZ GODINEZ	Carpentry	\$ 4,500,00
6-ALBA DIANA SANCHEZ RODRIGUEZ	Food sale	\$ 7,000,00
7-SANDRA SOLIS OLALDE	Clothing	\$ 5,000,00
8-MA. DEL ROSARIO MARTINEZ CORREA	Party decorations	\$ 7,000,00
9-MARIA CRUZ LORENA TOVIAS NAVARRO	Beauty salon	\$ 5,000,00
10-MARIA CECILIA BECERRA AYALA	Handicrafts	\$ 7,000,00
11-ISAAC RUBEN GARCIA SOSA	Hand-made jewelry	\$ 6,000,00
12-LEONOR ESTHER HERNANDEZ CHAVARRIA	Mexican food	\$ 8,000,00
13-VERONICA VEGA RAMIREZ	Stationery	\$ 7,000,00
14-JULIA GRANADOS AVILES	Pizzeria	\$ 7,000,00
15-GUILLERMO JESUS GOMEZ MALAGON	Mexican food	\$ 7,000,00
16-ANTONIO DE JESUS CHAVARRIA LOPEZ	Bakery	\$ 8,000,00
17-LUZ MARIA SANCHEZ RAMIREZ	Catalog sales	\$ 8,000,00
18-MA DE JESUS GARCIA DEANDA	Catalog sales	\$ 6,000,00
19-HECTOR MORALES VALDEZ	Carpentry	\$ 7,000,00
20-MARIA GEORGINA VILLEGAS HERNANDEZ	Gifts Shop	\$ 8,000,00
21-DOMITILA RAMIREZ BARCENAS	Clothing for Sale	\$ 4,000,00
22-SANDRA SOLIS OLALDE	Clothing	\$ 8,000,00
23-LORETO VALDEZ ESPINOZA	Catalog sales	\$ 7,000,00
24- LUCIA LOPEZ RODRIGUEZ	Alternative Medicine	\$ 6,000,00
25-CLAUDIA PEREZ LOPEZ	Grocery Store	\$ 8,000,00
26-VALERIA SARAHÍ MEJIA OCHOA	Cake Shop	\$ 8,000,00
27-ENRIQUE Riestra Rivera	Handicrafts	\$ 5,000,00
28-JOSE JUAN BAUTISTA MORALES	Clothing for Sale	\$ 8,000,00
29-MA. DEL ROSARIO MARTINEZ CORREA	Party decorations	\$ 8,000,00
30-VERONICA VEGA RAMIREZ	School supplies	\$ 8,000,00
31-MARIA CECILIA BECERRA AYALA	Handicrafts	\$ 8,000,00
32-YOLANDA HERNANDEZ TREJO	Grocery Store	\$ 4,000,00
33- VICTOR ALONSO HERNANDEZ FERRER	Gardener	\$ 8,000,00
34-CLAUDIA BIBIANA HERNANDEZ VILLEGAS	Food	\$ 8,000,00
35-MARIA MATILDE HERNANDEZ YAÑEZ	Corn field products	\$ 2,000,00
36-MARIA ADRIANA RODRIGUEZ MOTA	School supplies	\$ 8,000,00
37-AL RABI ARREDONDO NOVA	Photographer	\$ 6,000,00
38-THANIA IVEHT ROSALES BRAVO	Food sale	\$ 8,000,00
39-JOSE RAMIREZ CAPORAL	Beauty Salon	\$ 8,000,00
40-MARIA CRUZ LORENA TOVIAS NAVARRO	Beauty Salon	\$ 8,000,00
41-MARIA EULALIA RAMIREZ PEREZ	Food sale	\$ 5,000,00
42-MA. DE LOS ANGELES GITIEREZ GONZALEZ	Catalog sales	\$ 8,000,00
43-ALICIA RAMIREZ LOPEZ	Alternative Medicine	\$ 5,000,00

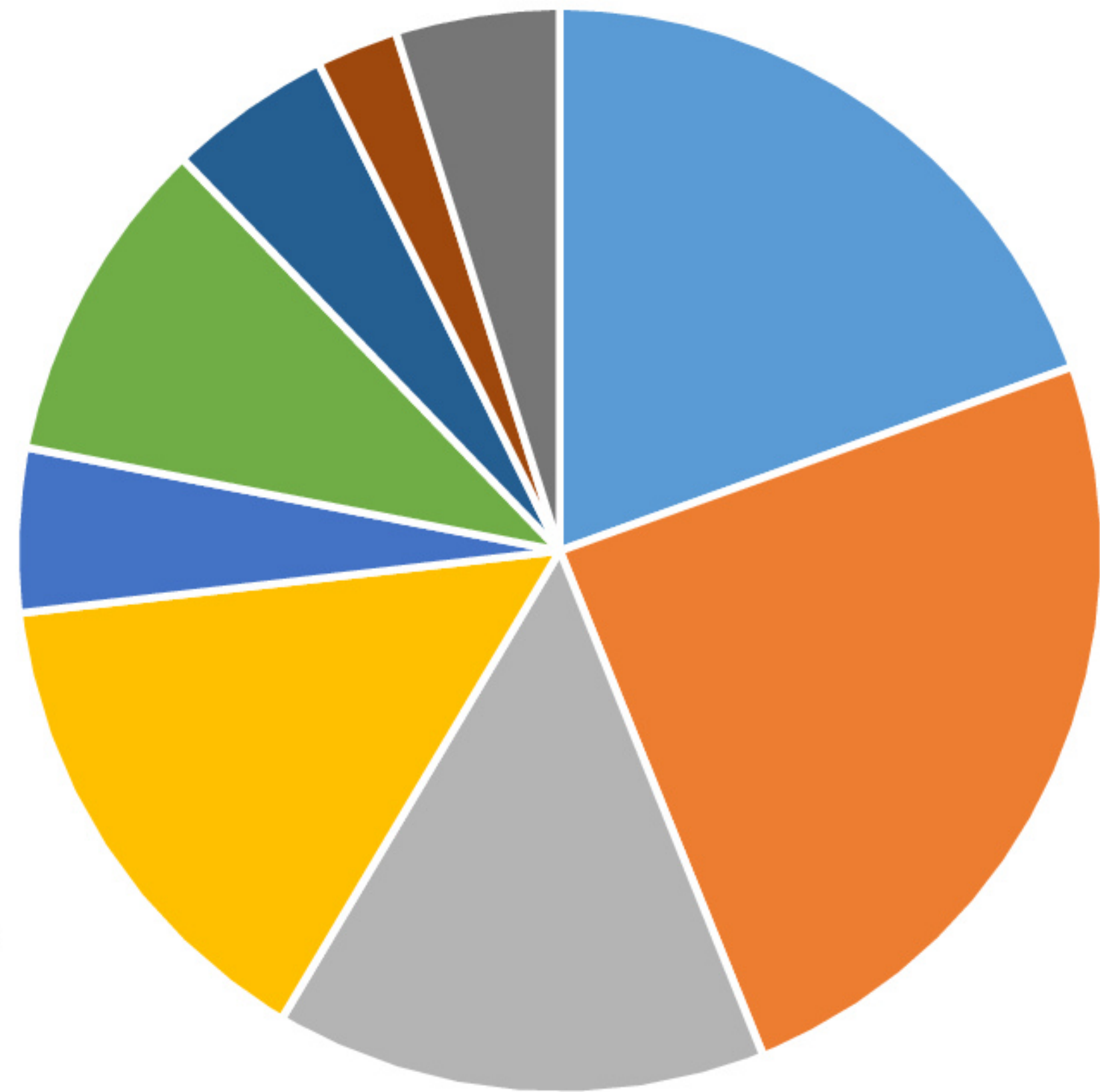
# THE PEOPLE WE SERVE

**We have put 287,500 pesos in the hands of hardworking entrepreneurs!**



Loreto Valdes, Entrepreneur, loan recipient.

- Food
- Services
- Clothing
- Groceries
- School supplies
- Handicrafts
- Bakery
- Gifts
- Sewing Workshop



**TYPES OF  
BUSINESSES  
SUPPORTED  
WITH LOANS.**

# FINANCIAL INFORMATION (IN PESOS)

Income from Rotary  
Credits granted  
Total amount loaned

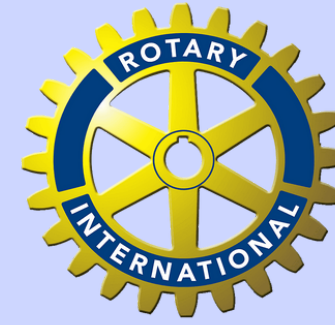
**\$ 139 832,72**  
**\$ 43**  
**\$ 287.500,00**

Loan Repayments  
Loses  
Credits receivable  
Balance for new loans Dec. 2023

**\$ 171,600,00**  
**\$ 24 000.00**  
**\$ 92 400.00**  
**\$ 19,168.64**



 **APOYO**  
Apoyo a Gente Emprendedora A.C.



**Midday Rotary Club  
San Miguel de Allende**

***WE REALIZED THAT WE HAVE TO DO  
MORE, AND WITH YOUR HELP, WE CAN.***



Vicente Araiza # 90

Colonia La Lejona



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