



# FUNDACIÓN EN VÍA ANNUAL REPORT

2017



**EN VÍA 2017**

|                                   |           |
|-----------------------------------|-----------|
| <b>MESSAGE FROM THE DIRECTORS</b> | <b>4</b>  |
| <b>WHO WE ARE</b>                 | <b>6</b>  |
| <b>WHERE WE WORK</b>              | <b>7</b>  |
| <b>WHAT WE DO</b>                 | <b>8</b>  |
| <b>WHY WE DO IT</b>               | <b>10</b> |
| <b>OUR BORROWERS' PROFILE</b>     | <b>11</b> |
| <b>OUR PERFORMANCE</b>            | <b>12</b> |
| MICROFINANCE                      |           |
| BUSINESS EDUCATION                |           |
| RESPONSIBLE TOURISM               |           |
| ENGLISH PROGRAM                   |           |
| VOLUNTEERS                        |           |
| <b>FINANCIALS</b>                 | <b>19</b> |
| INCOME                            |           |
| EXPENSES                          |           |
| <b>THANK YOU</b>                  | <b>22</b> |



# CONTENTS

# MESSAGE FROM THE DIRECTORS

Fundación En Vía is pleased to share with you the work that we have done in 2017.

This is the first year that we are presenting our results in an annual report. We think that it is important as part of the commitment we have made to all the people who believe in our project and want to help change the lives of the women we work with in the Tlacolula Valley.

En Vía is an organization whose strength is found in the people who make it up. It is through the contributions of its dedicated community that En Vía's work is made possible. En Vía's greatest strength is its dedicated community of staff, volunteers, donors, and female business partners, without whom its work would not be possible.

A significant development of 2017 was that the women from Tlacoahuaya graduated from our programs.

This year, we will continue working to reach more women in order to grow our programs. We wish also to grow our community of volunteers, friends, partnerships and donors; together we will work towards achieving greater results to share with you.

Sincerely,

**CARLOS  
HERNÁNDEZ  
TOPETE**

EXECUTIVE DIRECTOR

The 2017 annual report shows the result of 9 years of Fundación En Vía's work.

It is the sum of the great efforts of many people working as one team! We thank all of you sincerely.

In the first section, we present an overview of who we are, what we do and how we do it, as well as a profile of the entrepreneurial women with whom we work.

The second part details the results of our programs for 2017: Education, Microfinance and Responsible Tourism, as well as our community initiatives and volunteer efforts.

Finally, we outline the organization's finances

for the year.

We want this document to be uncomplicated to read, taking you on a brief but insightful trip through the organization.

On behalf of the En Vía team, it is a real pleasure to present this annual report.

Enjoy the trip!

**VIVIANA  
RUIZ  
BOJSEAUNEAU**

MANAGING DIRECTOR

# WHO WE ARE

Fundación En Vía is a non-profit organization located in Oaxaca, Mexico.

Unofficially launched in 2008, the organization was officially registered by the name *Emprende, Intercambia y Aprende A. C* in 2010.

It was born out of a desire to promote the growth of women in the Tlacolula Valley through social entrepreneurship. It strives to develop productive businesses that will give a better life to them and their families, to promote a new approach to tourism in Oaxaca, in which visitors learn directly from the women, the culture, and the life of the communities, generating a space for the exchange of experiences and knowledge.

En Vía works to fulfill its mission through three main programs: Business Education, Microfinance and Responsible Tourism. In addition to these three fundamental programs,

En Vía volunteers have offered free English courses to community members since 2010 through our English Education Program.



# WHERE WE WORK

We work specifically in the Tlacolula Valley.



# WHAT WE DO

Fundación En Vía works to promote women's empowerment, the well-being of their families, and the strengthening of their communities by providing participatory programs that encourage the growth of income-generating businesses and personal development. We do this through the unique combination of educational programs, interest-free microloans and responsible tourism.



## MICROFINANCE

We provide micro-loans as a tool to women in communities with little or no access to financial services. As a main requirement to receive the loan, women should be organized in groups of three for trust, accountability and solidarity.

To receive the first loan the three women must complete an eight-session course. The first loan is 1500 pesos per person and is paid back over 10 or 15 weeks. That is, each woman in the group receives her own loan to invest in her business. They might have very different businesses, or they might be investing the loan into similar projects, or in the case of some families, even

have the same business. No matter what they make up of the group. Each woman in the group receives her own loan of 1500 pesos to invest in her business and each is primarily responsible for paying back her own loan.

Once everyone in the group has paid back the loan in full they can choose if they want to take another loan. The second loan is 2500 pesos, and the loans continue to grow in size by 1,000 pesos until the highest level which is currently \$7,500 pesos.

Our payback rate is 99.6%



## BUSINESS EDUCATION

We train women in business management, marketing, customer service, and savings among other topics in an effort to teach them skills that they can use to strengthen their businesses. These training courses are offered in three levels:

**Basic Course:** This introductory course is focused on women learning fundamental concepts of how to organize their business, manage their loans, establish prices, make profits and avoid losses. This is a series of 8 classes that make up the first step for women who want to join En Vía programs.

**Monthly courses:** Borrowers are also required to attend monthly business courses. The monthly courses are one hour long and we give them in the communities. These courses are designed to help women continue to grow their businesses. The course themes include: product quality, promotions and marketing, pricing: how to revise pricing and make more profit, among others.

**Extra Courses:** These extra courses are optional for our borrowers and are aimed to continue to support them both in growing their business and enriching their lives. The themes for these courses depend on what skills volunteers have to offer and of course what the women in our program are interested in learning. For example: computer classes and handbag designs.



## RESPONSIBLE TOURISM

Our tours provide participants with the opportunity to meet borrowers in their communities, learning about their experiences, their businesses and their lives while witnessing the power of microfinance.

Not only do the tours provide a unique and intimate cultural experience, but they are the driving force behind our microloans fund. For our borrowers, giving a tour presentation is an opportunity to step back from

their daily routine and talk about their achievements and dreams in front of an interested and respectful audience. Our tours are a way of bringing people together that in normal circumstances, would never have known each other.

A major way in which we practice responsible tourism is through using the tour fees to fund our loan and education programs. It really is this combination of tourism with microfinance that allows us to give out loans interest free.

78% of En Vía's revenues come from Responsible Tourism.



## ENGLISH PROGRAM

Our English Program offers free English classes in both Teotitlán del Valle and San Jerónimo Tlacoahuaya. This is a service we offer to all community members: women, children and men.

We teach two afternoons a week in each community, working with students aged 5 - 57 years old. We are able to offer this free program through the work of volunteer English teachers all year round.

This is the program with the most volunteers. Every month we have 13 English teachers in average!

# WHY WE DO IT

We believe strongly in the natural skills of the women and their desire to improve their well-being and their families, one way to do this is to invest in their businesses to grow them; unfortunately, many women lack access to financial services like affordable credit, savings and insurance to get the resources.

Microloans are often readily available in Mexico, but the interest rates are some of the highest rates in the world.

Mexico's average microloan interest rate is 76%.

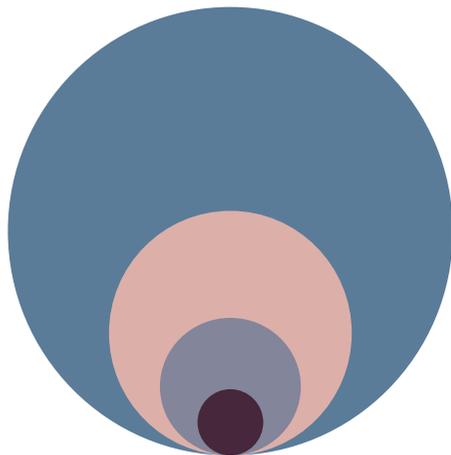
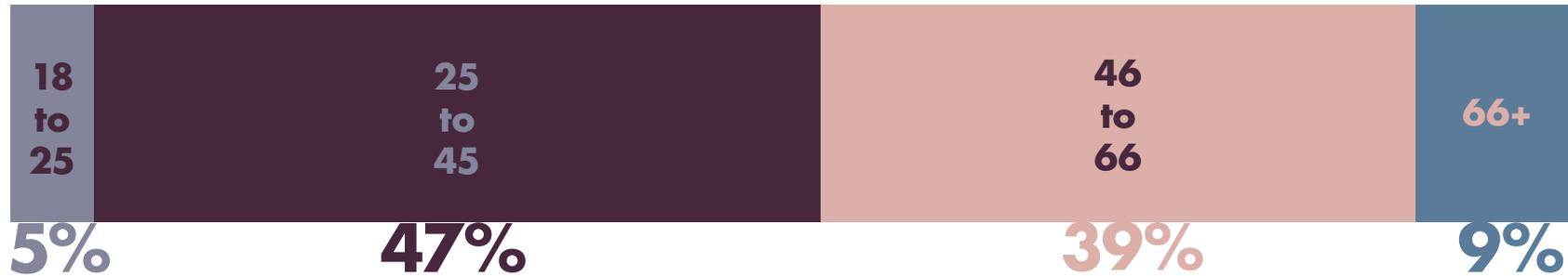
We believe that affordable credit can be used as a tool and that microloans must be accessible and beneficial. With the interest-free microloans that we provide, women are able to start or grow an income-generating business. By achieving this, women are able to improve their own well being and their family's.

It is possible thanks to this specific model combining microfinance, business education and responsible tourism.

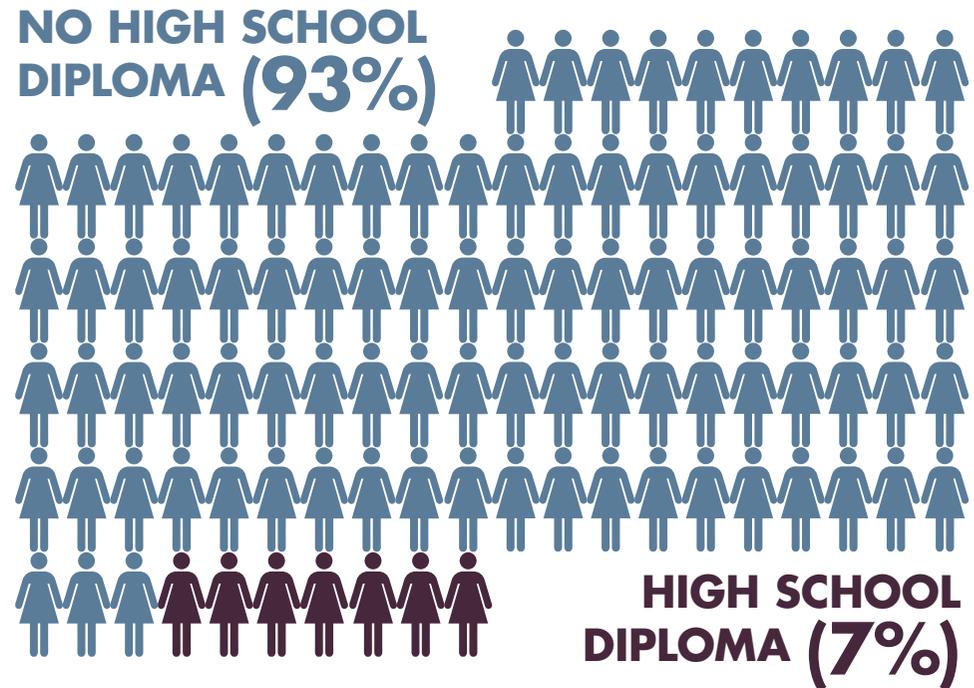


# OUR BORROWERS' PROFILE

## AGE

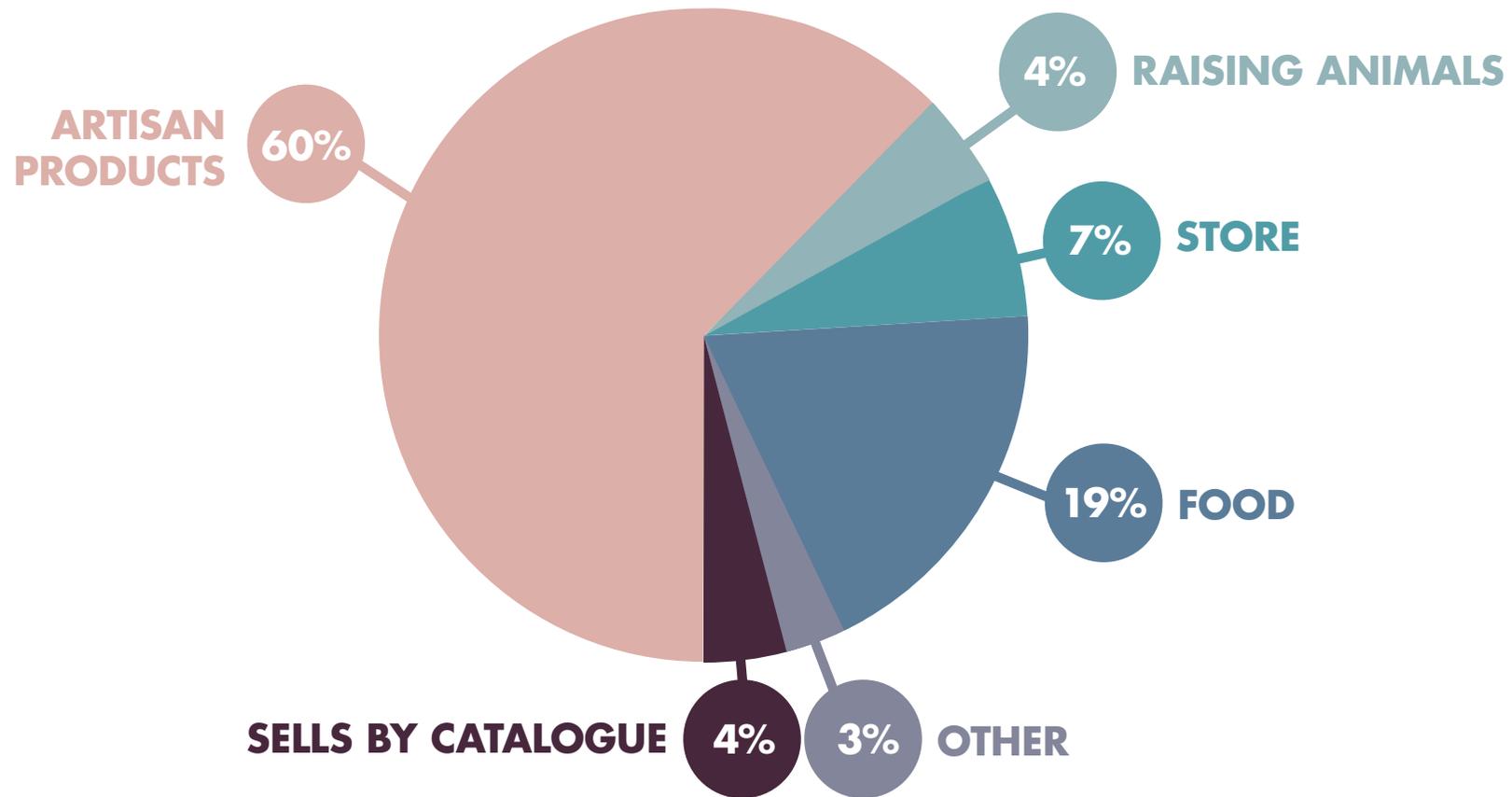


**MARRIED**  
**SINGLE**  
**WIDOW**  
**OTHER**



# OUR BORROWERS' PROFILE

## BUSINESS PROFILES



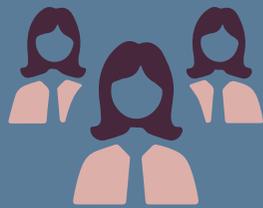
# OUR PERFORMANCE

## MICROFINANCE

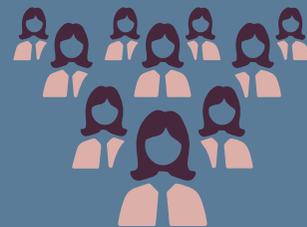
**556**  
loans  
given



**\$2,318,000** MXN  
given in loans



**252**  
women  
have  
received  
a loan



**+ 1000**  
indirect  
beneficiaries

# OUR PERFORMANCE

## BUSINESS EDUCATION

19

Courses  
given this  
year

9 basic courses    10 training courses

360  
hours of  
teaching



# OUR PERFORMANCE

## RESPONSIBLE TOURISM

140



Tours in the year

104 Regular Tours

28 Private Tours

8 Day of the Dead Tours



2

Project  
Tours



**Tour Fee: 850 pesos**

Price breakdown:



**LUNCH**

(paid directly to the En Vía woman)

65 pesos



**TOUR** (van, driver, gas)

120 pesos



**FUNDING FOR MICROFINANCE  
AND EDUCATION PROGRAM**

665 pesos

# OUR PERFORMANCE

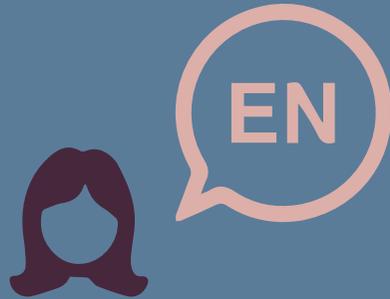
## RESPONSIBLE TOURISM

We've received Responsible  
Tourists from 30+ countries!

**140**  
tours  
this  
year!

# OUR PERFORMANCE

## ENGLISH PROGRAM



**88 English Teachers**  
including coordinators

### Teotitlán

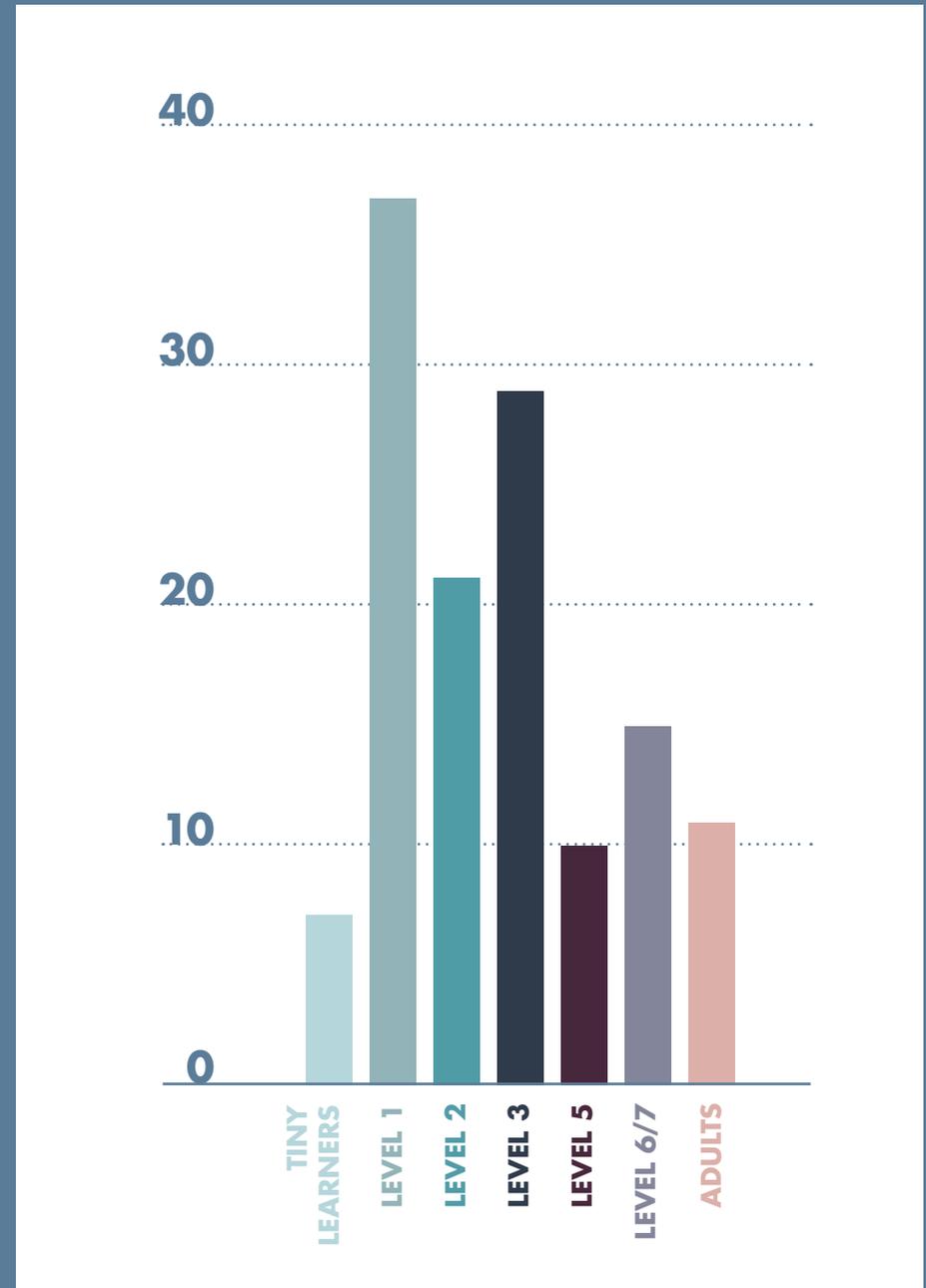
**35** students  
in average  
attended to  
the classes

**170** hours  
taught

### Tlacoahuaya

**33** students  
in average  
attended to  
the classes

**166** hours  
taught



# OUR PERFORMANCE

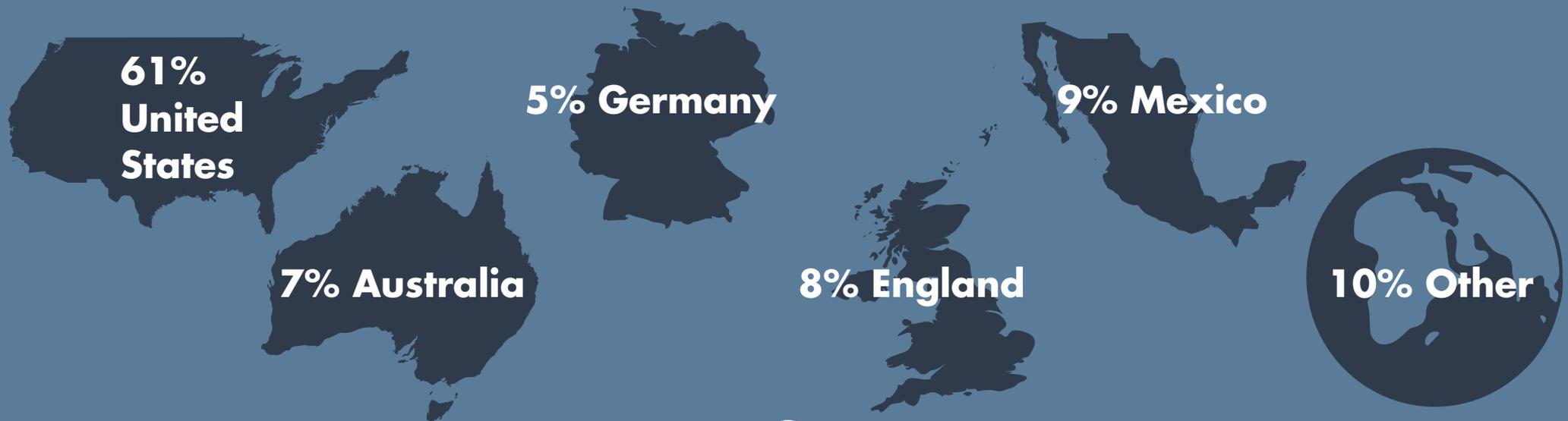
## VOLUNTEERS

A significant portion of our team is made up of dedicated volunteers donating their time as Tour Guides, English Teachers, Photographers, Business Teachers, Impact Assessment Volunteers, Communications interns, and English Program Coordinators. An integral part of our team, we want to thank all those who have volunteered with us, helping us

achieve our goals of women's and community empowerment.

In addition to individual volunteers, this past year we worked with university groups from Bard College, University of Pennsylvania, UC Berkeley, UT Dallas, Pacific Lutheran University and Virginia Commonwealth University and Universidad La Salle Oaxaca.

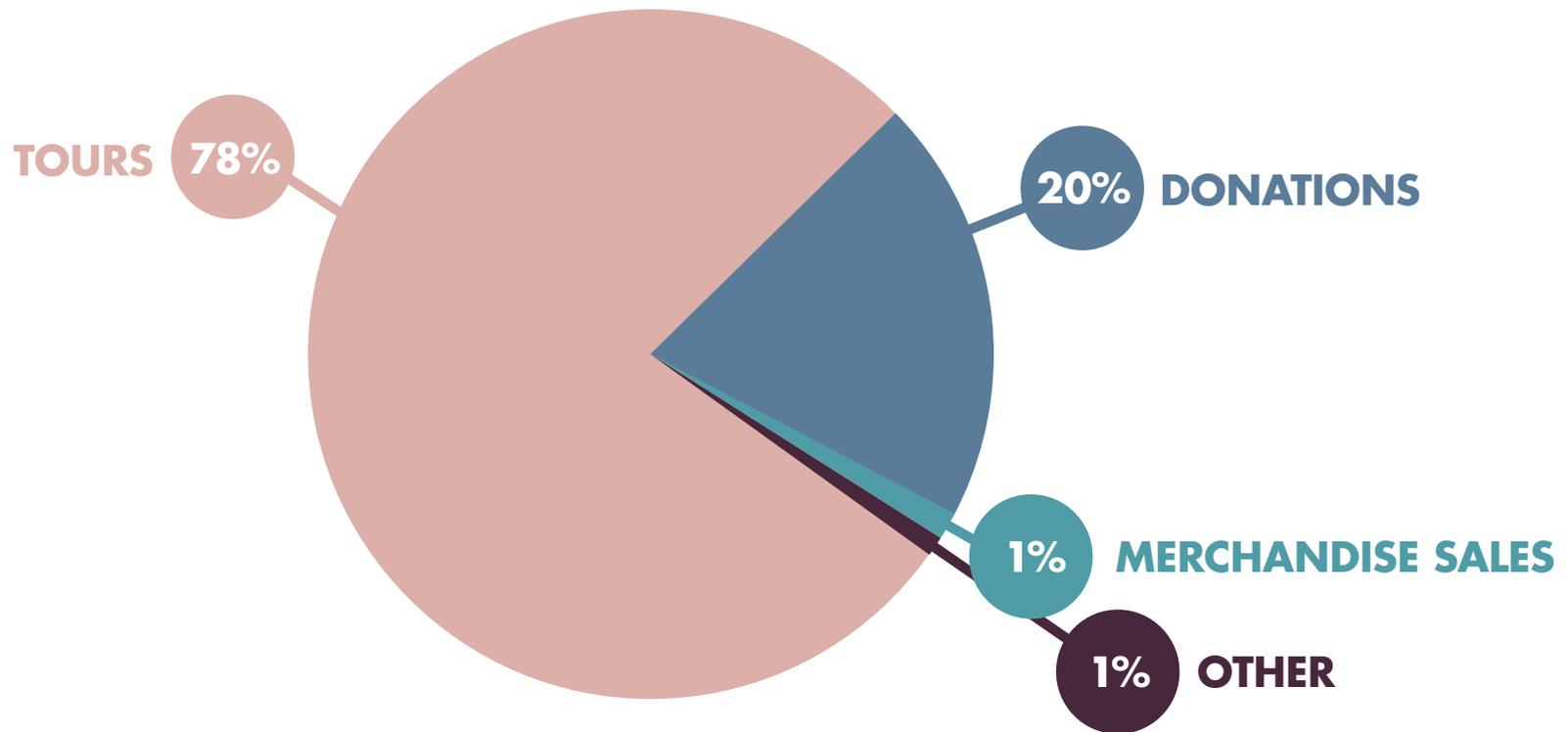
### Where our volunteers come from?



# FINANCIALS

## INCOME

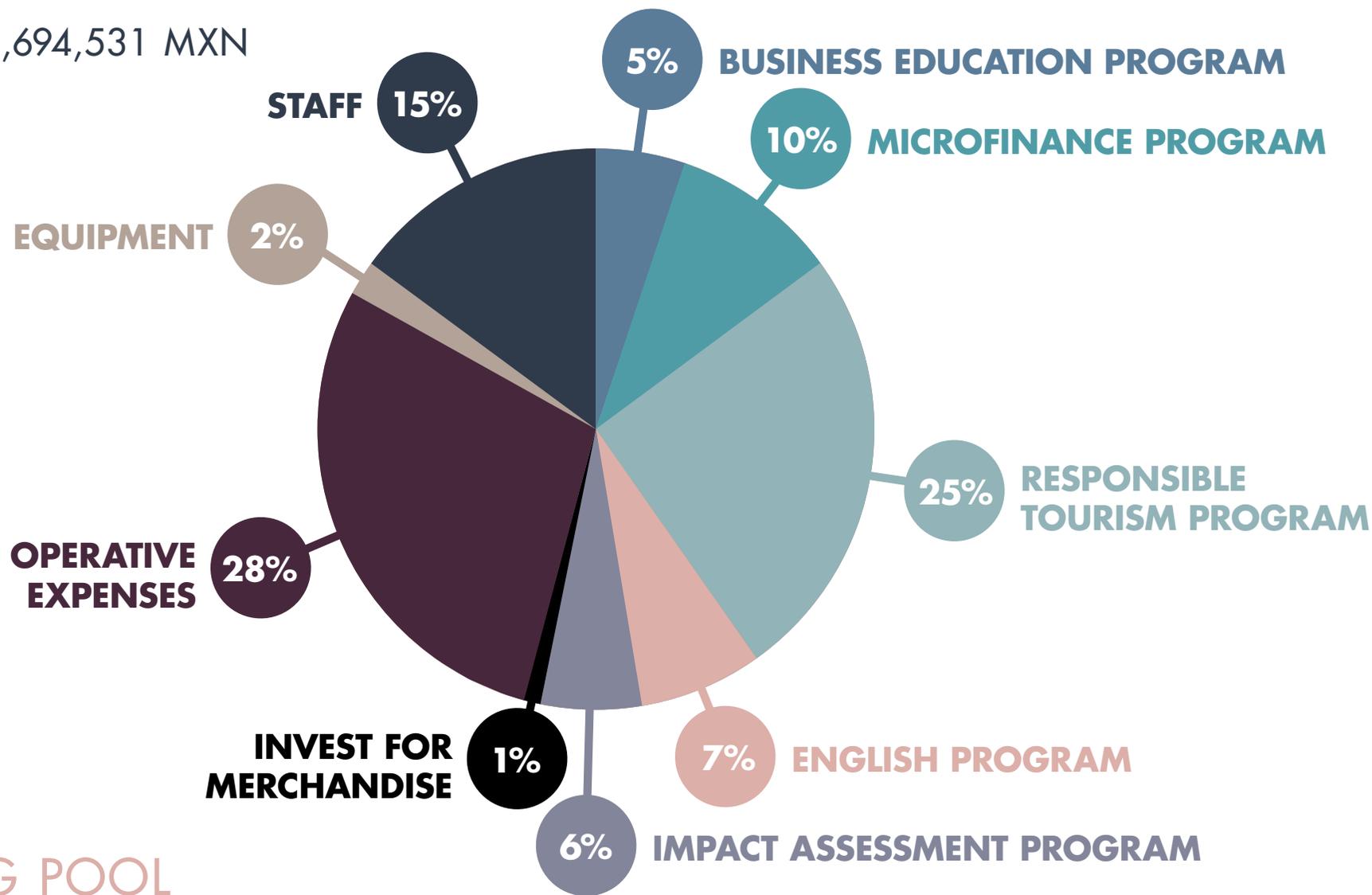
TOTAL: \$1,826,691 MXN



# FINANCIALS

## EXPENSES

TOTAL: \$1,694,531 MXN



LENDING POOL  
\$575,000 MXN

Fundación En Vía  
is grateful to *all those  
who were part of the  
En Vía team in 2017*

Mica Miro

Yanet Bazán

Juliet Terramin

Mariana Wheelock

Sarah Hoehenner

Eda Tajuddin

Alex Birchmore

Rocío López

Leila El Mikdam-Lasslop

Norman Jimenez

Kendall Hitch

Viviana Ruiz

Carlos Topete



# THANK YOU!



[www.envia.org](http://www.envia.org)

*annual report designed by Emory Liu*