



2019  
■ AT A GLANCE

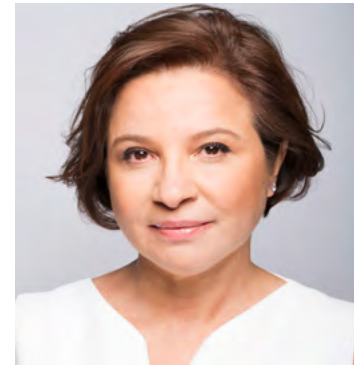


pro mujer



## A NOTE FROM OUR CEO

**S**o much has changed for Latin America's women since 1990 when our founders Carmen Velasco and Lynne Patterson began offering financial support and educational trainings to underserved women in Bolivia. Since then, we have seen critical improvements for women in Latin America. In education, women aged 25–34 are now, on average, more educated than their male counterparts<sup>1</sup>. Women are entering the labor market at a rate 11 percent greater than in other regions in the world. Poverty levels have decreased overall and average life expectancy has increased.



Despite these positive trends, Latin America's women continue to face staunch barriers to their progress. In a region where thirty percent of the population still lacks access to health care, women experience four times greater mortality rates from cervical cancer than in North America<sup>2</sup>. An epidemic of gender-based violence threatens the physical and mental wellbeing of women at alarming rates. Latin America holds the second highest rate in the world for femicide, the killing of women because of their gender<sup>3</sup>.

It is our priority at Pro Mujer to create a Latin America that allows women not just to survive, but to thrive. In this effort, the UN Sustainable Development Goals (SDGs) offer a valuable roadmap for our organization to work together and in tandem with other key stakeholders to maximize our impact. This year, our alliances yielded exciting evidence to the power of collaboration. We not only increased our reach by delivering our services to new segments like youth in Guatemala, but we also greatly expanded the ways in which Pro Mujer invests in women through an exciting new gender smart strategy that ensures Pro Mujer and partners incorporate gender strategies in their business models.

We have reached a significant milestone for women in Latin America and feminism worldwide. As 2020 approaches, we are poised to celebrate Pro Mujer's 30th anniversary. Next year also marks five years since the adoption of the SDGs and 25 years since the Beijing Declaration and Platform for Action, historically the most progressive global roadmap for women's advancement. This is, without a doubt, a critical moment to learn from our past, unite, and renew our commitment to gender equality. Our goal is ambitious, but it is also promising if we do our part as organizations and individuals. I invite you to read our 2019 report and learn about the work Pro Mujer is doing to advance women's empowerment. Join our movement. The time to act is now!

  
Maria Cavalcanti  
President & CEO Pro Mujer

1. IMF, 2017 2. PAHO 3. ECLAC



# PRO MUJER AND THE UN SUSTAINABLE DEVELOPMENT GOALS

## PRO MUJER DIRECTLY ADDRESSES 8 OF THE 17 UN SUSTAINABLE DEVELOPMENT GOALS (SDGS).

In 2015, the United Nations launched the 2030 Agenda for Sustainable Development comprised of 17 global goals known as the Sustainable Development Goals (SDGs), which cover everything from ending poverty to providing clean water and supporting just and peaceful societies. Pro Mujer has proudly incorporated and aligned with the SDGs to ensure our impact contributes to global development targets.



Our “one-stop” platform for women’s empowerment focuses on providing women with the transformative tools and resources they need in order to break the cycle of poverty.



Through the integration of digital tools and improved data management, we are enhancing the delivery of our health services to reach more women and save more lives.



Tackling the link between education and economic opportunity, Pro Mujer helps women acquire hard and soft skills to grow their businesses or gain employment.



Achieving gender equality and empowering women and girls is the heart of Pro Mujer’s mission, vision, guiding principles and institutional mandate.



Pro Mujer is prioritizing entrepreneurship, digital literacy, workforce development and connectivity to help prepare women in Latin America for the workplace of the future.



Our gender-smart strategy drives Pro Mujer’s efforts to reduce the gender gap at an organizational level, and ensures partner organizations commit to addressing structural gender inequalities.



Through the Ilu Women Empowerment Fund, Pro Mujer is investing in a diversified portfolio of high impact businesses that promote women in leadership and governance, products and services that meet the needs of women and girls, gender sensitive value chains and workplace equity.



Pro Mujer’s solid network of multi-stakeholder partnerships both strengthens and complements our services, enabling us to quickly expand, gain scale and reach more women.



## A LOOK AT 2019

Through the years, Pro Mujer has remained steadfast in our mission to empower underserved women to reach their full potential by providing opportunities to build businesses, learn, and lead healthier lives. Today, we look towards the Latin America of the future, determined to build our capabilities to effectively tackle the diverse and ever-evolving challenges faced by women.

Our agenda is ambitious, yet promising if we, as organizations and individuals, do our part to contribute to its success. With the support of our strategic allies, 2019 has been a catalytic year as we work towards the SDGs. We developed and released a gender smart framework that has begun to inform how we and our partners invest in businesses that drive gender equity. We have continued to build the digital infrastructures and promote the mindsets needed to prepare our organization and our beneficiaries for the fast-moving digital economy. And we have expanded our reach to more communities in Argentina, Bolivia and Guatemala. This year, Apolitical also named Pro Mujer President & CEO Maria Cavalcanti among their Gender Equality Top 100: Most Influential People in Global Policy.

In this report, we invite you to learn about our journey in 2019, and to join us in our continued endeavors to empower Latin America's women:

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## OUR 2019 IMPACT INCLUDES

\*AS OF SEPTEMBER 30TH, 2019

### FINANCIAL SERVICES

**215,000**  
FINANCIAL SERVICES CLIENTS  
**\$222 MILLION**  
IN LOANS DISBURSED

### HEALTH

**400,000**  
HEALTH INTERVENTIONS  
**40,000**  
CANCER SCREENINGS

### EDUCATION

**219,000**  
DIGITAL LITERACY TRAINEES  
**121,000**  
FINANCIAL/BUSINESS EDUCATION  
RECIPIENTS

*#Latinas Deliver* CAMPAIGN

**124,000**  
SATELLITE EVENT PARTICIPANTS

**100+**  
PARTNER ORGANIZATIONS

**32,000**  
DIGITAL ENGAGEMENTS



# 1 BUILDING STRATEGIC, IMPACT-DRIVEN ALLIANCES AND CORPORATE PARTNERSHIPS



Over the years, our partners, donors, and extended network of allies have become an integral part of our DNA, strategically enabling Pro Mujer to scale its services to more than 2 million women. Today, we are focused on securing the right partnerships to both strengthen and complement our services so Pro Mujer can provide essential services to exponentially more women.



*#LatinasDeliver*

▶ LAUNCHES AT WOMEN DELIVER CONFERENCE 2019

As sponsors of the Women Deliver Conference 2019 in Vancouver, Canada, Pro Mujer assembled a broad coalition of organizations, impact investors, social enterprises, activists and thought leaders to secure commitments that address the needs of women and girls in Latin America. As part of the #LatinasDeliver campaign, Pro Mujer hosted the Latin America Pavilion, highlighting the impactful work of more than 70 women-focused organizations in the region. Beyond Vancouver, #LatinasDeliver convened more than 120,000 individuals across five countries in Satellite Events to promote women's empowerment in Latin America. Online, our social platforms focused on engaging youth and lifting the voices of inspiring Latinas.







Pro Mujer makes key resources and knowledge available to our expanding network of 250,000 female micro-entrepreneurs to help their businesses succeed. In the last three years, our operations in Mexico have transformed into an exciting testing ground for innovations in entrepreneurship led by Pro Mujer. From our study with the Failure Institute on the challenges faced by low-income female entrepreneurs to our collaboration with FUNDES and CREA to train women in hard and soft business skills, Pro Mujer is gleaning valuable insight into the needs of female-led businesses.

This year, we expanded upon our work in Mexico to launch the VIVE program, “Join, Be Inspired and Sell,” a collaboration with The Trust for the Americas, a non-profit organization affiliated with the Organization of American States (OAS). VIVE leverages the educational expertise of 19 organizations to provide 2,400 female entrepreneurs with skills in financial education, sales and customer service. In line with Pro Mujer’s holistic approach to empowerment, the program integrates messaging on healthy living and awareness of gender-based violence.

Low-income women entrepreneurs often depend exclusively on local neighborhood networks as a source for inventory and customers. Introducing digital networks to their business models can, in turn, increase and safeguard their customer base should local networks face disruption. In partnership with Facebook, Pro Mujer began offering workshops to train Pro Mujer entrepreneurs in marketing and social media. Beneficiaries learned how to create business profiles and how to market their products digitally. In 2019, the pilot initiative trained over 100 women in Mexico.

## ▶ UNLEASHING THE POTENTIAL OF WOMEN ENTREPRENEURS



Pro Mujer continues to invest in the health of our beneficiaries and their families by offering access to low-cost and high-quality health services, such as lab tests, cancer screenings, and dental care. Through strategic partnerships, we are increasing our involvement in ongoing care, strengthening our referral network and expanding our current services.

Since 2009, Johnson & Johnson has generously supported the delivery of Pro Mujer's health services to thousands of low-income women annually. Building on our decade-long partnership, we joined forces in 2019 in the #SiempreJuntas (“#AlwaysTogether”) campaign. The six-month initiative in Argentina focused on de-stigmatizing menstruation in marginalized communities, reaching 16,000 women and girls with menstrual hygiene education and access to free sanitary products.

## ► DE-STIGMATIZING MENSTRUATION



### 2019 HEALTH IMPACT INCLUDES:

Cancer screenings .....	<b>40,000</b>
Diabetes testing.....	<b>33,000</b>
Disease management & counseling.....	<b>54,000</b>
Dental services.....	<b>15,000</b>

**TOTAL HEALTH  
INTERVENTIONS PROVIDED  
400,000**

\*AS OF SEPTEMBER 30TH, 2019





## 2 INVESTING IN WOMEN: CREATING A FEMINIST ECONOMY



**This year, we expanded our strategic focus to invest not only in the capital needs of individual women, but in businesses that promote gender equality.**

**With a 30-year track record investing in women, Pro Mujer has a responsibility to lead in the advancement of investment strategies that will drive greater equality for Latin America's women. Through events such as the Gender Smart Investing Luncheon hosted by Pro Mujer and Microsoft at the Women Deliver Conference, we are convening leading experts to drive ideas and share methodologies that intentionally and measurably address gender disparities.**

In 2019, Pro Mujer partnered with Deetken Impact to launch the Ilu Women's Empowerment Fund to invest in a diversified portfolio of high-impact businesses in Latin America and the Caribbean that incorporate gender strategies in their business models. The Ilu Fund's investment strategy places strong emphasis on women's economic empowerment and entrepreneurship. The target fund size is USD \$35MM, of which USD \$21MM has been committed and the first USD \$11MM has been deployed.

Additionally, our newly developed investment approach and scoring tool will help guide Ilu's investment process, and will also be made available to encourage investors and enterprises alike to 1.) actively support women's leadership, 2.) address products and services that meet the needs of women and girls, 3.) ensure gender-sensitive value chains and 4.) promote workplace equity.

To catalyze the Ilu Women's Empowerment Fund, we are grateful to the Overseas Private Investment Corporation (OPIC), for committing USD \$10 million of senior debt financing to the fund. OPIC's investment will advance its 2X Women's Initiative, which has catalyzed more than USD \$1 billion in capital to empower women in developing countries around the world.

**ILU WOMEN'S  
EMPOWERMENT FUND:  
THE FIRST GENDER SMART  
FUND FOR LATIN AMERICA**





## PROMOTING FEMINIST AGENDAS THROUGH SME INVESTING

Pro Mujer is investing growth capital in small and medium enterprises (SMEs) with a social and gender focus through a partnership with New Ventures Group, a leading accelerator for and investor in social and environmental enterprises. Through the recently launched venture VIWALA, we are developing innovative financing mechanisms for early stage enterprises, and developing a gender smart strategy to support enterprises that promote women's leadership and whose products or services impact positively the lives of women and girls. Supporting partners include USAID, Timke, Compromiso Social Citibanamex, and ANDE. Milestones to date include the development and implementation of the gender strategy, and the identification, selection and investment in an initial three companies led by women.





# 3 ACCELERATING TOWARD THE FUTURE: DIGITAL TRANSFORMATION & PRO MUJER

**Technology remains core to our organizational mandate to become a one-stop platform for women's empowerment. We continue to invest in developing the technology infrastructure necessary to streamline processes, capture data and expand our services. In 2019, we saw exciting advancements in this area.**

For many of our beneficiaries who live in unsafe or remote areas, making cash transactions carries great risk to their physical and financial well-being. In Nicaragua, we partnered with Banpro and launched Digital Wallet ("Billetera Móvil"), a Peer-to-Peer payment service that allows our beneficiaries to receive and make payments without worrying about carrying cash on hand or having a traditional bank account. The program will allow all 40,000 Pro Mujer financial services clients in Nicaragua to safely expedite their transactions and loan applications.

## DIGITAL WALLET





Pro Mujer is envisioning new ways to increase women's access to health services through a data-driven platform that encompasses digital services, brick and mortar locations, and a broad network of community health workers. Thanks to the generous support of Microsoft and the technological expertise of NetHope's Center for the Digital Nonprofit, Pro Mujer participated in the Dream, Design, Deliver (D3) workshop to ideate solutions and create a roadmap for building this platform.

## ► DREAM, DESIGN, DELIVER (D3)



Thanks to our partnership with ClickMedix, a global mobile connected health social enterprise, we are already beginning to implement a data-centered solution to register our health interventions and ensure more personalized follow-up care, with testing occurring in Mexico and Bolivia. Additionally, Pro Mujer launched a mobile health application for detecting diabetes risk among our patients, an exciting tool that will allow us to reach millions more women and offer timely interventions. These are only the first of a series of digital transformations Pro Mujer is developing to seamlessly integrate digital and in-person services, and ultimately strengthen our health delivery and patient health.

## ► HEALTH APP





Pro Mujer believes that “digital transformation” transcends the operational needs of our organization. It includes facilitating knowledge and access for our beneficiaries to key technologies that have the potential to positively transform their lives. In this regard, Pro Mujer continues to invest in initiatives to close the digital gender gap in Latin America and empower women and girls to compete in an increasingly technology-driven economy.

Last year, Pro Mujer partnered with Vision Education to release the mobile game LearnMatch to promote digital skills and language learning. In 2019, the app demonstrated exciting gain in traction, acquiring over 200,000 active users, each building digital skills through an interactive soccer-themed game.

In Bolivia, Pro Mujer teamed up with Cisco Networking Academy and Women Speed Up to launch Mujeres Online (“Women Online”), a digital literacy program that will provide digital education scholarships to 112,000 of our beneficiaries and their children over the next three years. Nearly 1,000 participants have completed the online courses and 15,000 individuals in underserved communities have received scholarships.

## PROMOTING DIGITAL LITERACY





# 4 FORGING NEW FRONTIERS: EXPANDING PRO MUJER'S FOOTPRINT



**By leveraging the local expertise and networks of our partners, we continue to enter new markets. In 2019, Pro Mujer celebrated key milestones in expanding our services and entering new geographical areas.**

Pro Mujer launched the health social enterprise InnovaSalud, a joint venture with Solydes, a non-profit organization with a long-standing commitment to eradicating poverty. Today, Pro Mujer's health services in Bolivia have been successfully transferred to InnovaSalud as part of its innovative primary care and health insurance program. Through this initiative, Pro Mujer is expanding our health services to reach a greater number of underserved communities, aiming to reach one million beneficiaries in five years. InnovaSalud operates 42 medical offices and 11 pharmacies across Bolivia, and attends to 60,000 patients.

## ▶ INNOVASALUD

In Argentina, the acquisition of the financial institution FIE Gran Poder has expanded Pro Mujer's financial services into the Greater Buenos Aires area. The new entity Ilumina ("to illuminate") will provide thousands of new clients with much-needed access to individual loans.

## ▶ ILUMINA

Last year, Pro Mujer proudly announced entry into Guatemala, our sixth country of operation in the Latin America region. Since then, Pro Mujer has continued to work with local partners to reach women and youth: SERES is an organization working closely with youth to cultivate leadership and sustainable communities, and WAKAMI is a social system that connects rural communities in Guatemala to global markets. Two new Opportunity Centers in Tecpan and Patulul have benefitted 5,000 underserved youth with educational trainings in digital literacy, sexual and reproductive health, financial literacy and leadership development.

## ▶ EXPANDING INTO GUATEMALA





## RESILIENCE

Macroeconomic, political, social and environmental shocks have become a constant challenge for Latin America. The Pro Mujer Resilience Fund allows us to step up at the worst of times and deliver critical support to those most in need. Inquiries on how to contribute to the Fund should be directed to [donorservices@promujer.org](mailto:donorservices@promujer.org).



### **Juana Gerardo, Mexico**

*"During the earthquake (in 2017), my house was damaged. Pro Mujer provided financial support and this helped very much."*

*"Pro Mujer has never denied me credit. This was important to rebuild and to grow my business. I opened a stationary store 10 years ago at the age of 60. Even though I had very little at the beginning, I was able to fulfill my dream, and I did it because of Pro Mujer."*



### **Conny Torrez, Nicaragua**

*When Conny's husband passed away, she found herself alone raising their two children. Between domestic work in Managua and cooking in rural coffee farms, she struggled to make ends meet. Pro Mujer's financial and education services paved a new path for Conny to pursue as she launched her own clothing store.*

*"I am no longer a day laborer in the field, I am a business woman. I'm not afraid anymore, I'm free. I wanted to get started and Pro Mujer gave me the opportunity."*



### **Mariah Acosta, Argentina**

*In response to her family's economic hardship, Mariah turned to Pro Mujer to revive her mother's declining business. Pro Mujer's financial services breathed life back into the business and helped Mariah as she established her own bakery.*

*Mariah also found support in unexpected ways. Before joining Pro Mujer, she felt forgotten and unworthy. Only her family accepted her transgender identity.*

*"Pro Mujer, a women's organization, welcomed me, encouraged me to be confident, and supported the process of changing my legal identity to 'female.' Pro Mujer didn't just provide loans, it offered me an opportunity to progress."*





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Deliver*

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