

Our purpose

At BBVA Microfinance Foundation we are focusing on three of the key challenges that many people in the communities where we operate have to deal with.

First, we are serious about reducing the poverty and vulnerability suffered by so many of the entrepreneurs who work to get ahead in life and bring up their families through the effort they put into their businesses. We understand vulnerability, as we have seen above, not only as scarce economic resources to cover basic needs, but we also bear in mind the dimensions of health, education and housing, as fundamental areas of their development and progress.

Second, in view of the important role played by women in the economy and in development, since we are aware of the additional adversi-

ties they have to face, we are serious about supporting them as they get on and about empowering them with our mentoring, ensuring gender equality in their communities.

Finally, we have taken on the firm commitment to improve our processes continually around climate change and the environment. It is now imperative that we adapt our ways of doing things to conserve natural resources, prevent global warming, decrease dependence on fossil fuels and protect water quality, among other priorities.

Our goals



Inclusion (economic, social and digital)

- Rural and peri-rural areas
- Empropaz, migrants, partnership with USAID, IFC (World Bank), Tent Partnership for Refugees
- UNHCR refugees in Panama
- Communities in remote areas



Women's empowerment

- Training & upskilling
- Self-assertiveness and empowerment
- Integration in networks
- Women-specific healthcare products
- Digital skills
- Issuance of Gendered Social Vouchers



Environment

- Green financing, sustainable farming techniques & agribusiness
- Drinking water & domestic sanitation
- Biodigesters & clean energies adapted to vulnerable enterprises
- Recycling

Multidimensional factors of poverty



Health

- Primary healthcare & health insurance cover



Education

- Financial education
- Business strengthening
- Empowerment & digital skills
- Training for their children



Housing

- Upgrades
- More sustainable materials
- Drinking water
- Sanitation