

Compromiso Internacional de la Filantropía frente al Cambio Climático

Líder en contribución al desarrollo en América Latina

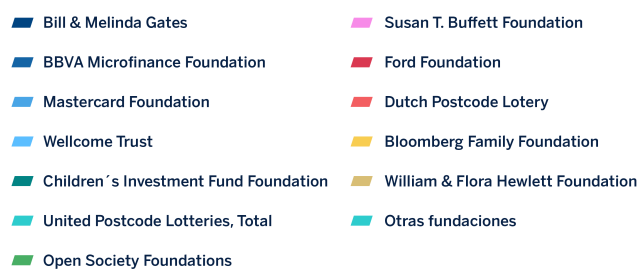
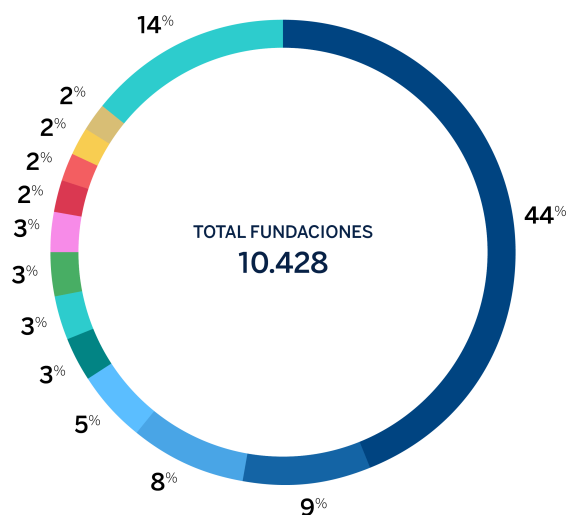
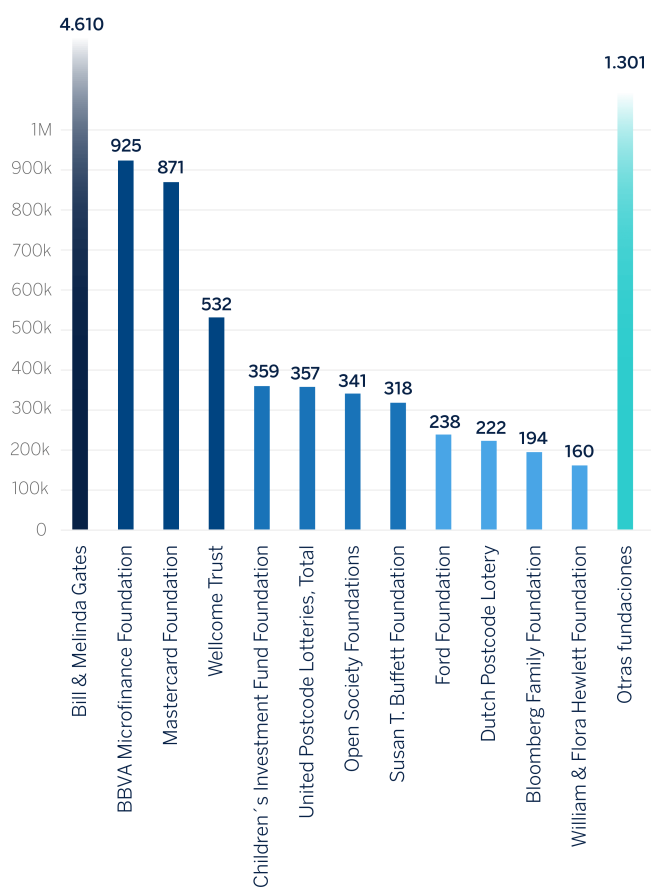
Según los datos de [Filantropía Privada para el Desarrollo](#) publicados por la [Organización para la Cooperación y el Desarrollo Económicos](#) (OCDE), en los que se detalla la contribución de las 40 mayores fundaciones del mundo, la Fundación Microfinanzas BBVA (FMBBVA) es de nuevo [la primera en contribución al desarrollo en América Latina, y la segunda del mundo](#), solo detrás de la Fundación Bill y Melinda Gates.

La contribución de la Fundación Microfinanzas BBVA asciende a un total de 924 millones de dólares en países receptores de ayuda oficial al desarrollo (AOD): 563 millones en Perú, 260 en Colombia, 94 en República Dominicana y 8 en Panamá. No se incluyen en estas estadísticas los 130 millones desembolsados en Chile, ya que desde 2018 no es receptor de AOD según criterio del Comité de Ayuda al Desarrollo (CAD).

La OCDE publica estos datos siguiendo las mismas definiciones y estándares que con los de [los países miembros del CAD](#), permitiendo que sean comparables. La contribución en AOD total de estos países fue de 162.200 millones de dólares.

Filantropía privada para el desarrollo, por fundación

Desembolsos brutos, millones USD, 2020



La FMBBVA se une a la Edison Alliance para acelerar la inclusión digital de personas de bajos recursos

La Fundación Microfinanzas BBVA (FMBBVA) llevará a cabo este compromiso a través de sus entidades microfinancieras con un desembolso de **7.000 millones de euros en créditos productivos** y con otros programas de desarrollo que tendrán un efecto directo en **4,5 millones de emprendedores**; calculando la repercusión que podrá tener en sus familias, se prevé que lleguen a ser 14 millones las personas impactadas hasta 2025.

“El efecto combinado de la digitalización y la educación ofrece infinitas oportunidades a los más vulnerables e impacta positivamente en sus vidas. Promover un crecimiento inclusivo y sostenible es una prioridad estratégica clave para BBVA”, ha afirmado Carlos Torres Vila, presidente de BBVA, durante su intervención en la reunión de Champions de la Edison Alliance (WEF 2022).

[Edison es una de las alianzas que promueve el Foro Económico Mundial](#); está basada en acelerar el acceso de todas las personas a la digitalización, con foco en inclusión financiera, educación y salud. Reúne a los principales líderes del sector público y privado para reducir la brecha digital que afecta al 37% de la población mundial, 2.900 millones de personas según datos de la [Unión Internacional de Telecomunicaciones](#) (ITU), el organismo especializado de la Organización de las Naciones Unidas. Estas cifras ponen de manifiesto la necesidad de medidas que ayuden a reducir esta brecha.

[Más información](#)

15 aniversario de la Fundación Microfinanzas BBVA

La Fundación Microfinanzas BBVA cumple 15 años y S.M. la Reina preside los actos conmemorativos, como hizo en [en el 10º aniversario](#), respaldando así la labor de la FMBBVA y de sus entidades microfinancieras en cinco países de América Latina (Colombia, Perú, República Dominicana, Chile y Panamá).

Además, la FMBBVA ha vuelto a ser reconocida por la Organización para la Cooperación y el Desarrollo Económicos (OCDE), por tercer año consecutivo, como la primera fundación en contribución al desarrollo en América Latina, y la segunda del mundo.

Desde su creación por BBVA en mayo de 2007, la Fundación Microfinanzas BBVA ha apoyado a

millones de emprendedores con pequeños negocios y ha desembolsado un total de 17.000 millones de dólares.

Otro de los ejes centrales de la actividad de la FMBBVA ha sido [la lucha por la igualdad de género](#), ya que las mujeres son el 57% de los 2,8 millones de emprendedores a los que atiende en la actualidad.

Para el director general de la FMBBVA, Javier M. Flores, lo más importante de estos 15 años de actividad “es haber ayudado a millones de personas a tener una mejor calidad de vida”.

[Saber más](#)

Who are the poor? Why and how they feel poor

Ancient Rome at the time of Julius Caesar was the first metropolis with over a million inhabitants. It was a multicultural city where rich, poor and slaves lived together; with overcrowded neighborhoods on the margins, multiple occupancy housing ... the first major benchmark for a concentration of urban poverty that we know about.

Today, 2000 years later, 14% of Rome's inhabitants are at risk of poverty, demonstrating that this is a complex concept that is still relevant now despite all the progress we have made. The concept of poverty is not a modern creation, and its meaning has changed over time, with poverty in the ancient world very different to that of today.

However, what has not changed is that poverty in general terms is a sign that something is not right, it is the “sickness” of societies and an unacceptable form of deprivation, brought on by many factors and dimensions. It is a layered social and economic phenomenon with many facets and causes, that entails shortcomings in terms of both individual and group wellbeing.

Around 11% of the world's population currently lives on less than USD 2.15 a day at purchasing power parity (ppp), a threshold based on an average of the poorest countries' national poverty lines. This works out at 847 million extremely poor people. If we use a threshold of USD 5.5 at purchasing power parity, based on the poverty lines of middle- and high-income countries, around 3.3 billion people, accounting for 43% of the world's population are in a situation of poverty.

This is generally the most widely used marker and it employs an income threshold known as the poverty line, which assesses whether someone has reached a level that enables them to consume a pre-established minimum basket of goods and services.

This approach is known as **monetary poverty**. The second line (USD 5.5\$ at ppp) is a global measure of poverty, while the first indicates extreme poverty. Another step in this direction is to apply this measurement to the reality of the baskets of each country and establish national poverty lines, breaking them down by geographical regions as well, to determine the differences between rural and urban areas.

However, the measuring process is much more complex. Every year, millions of people throughout the world fall into and escape from poverty, so it is not a static condition but a dynamic one, going

beyond lack of money. Monetary poverty only shows part of the phenomenon and assumes that households with the same incomes have similar standards of living; although income is a good indicator of living standards, it does not reflect all the possible scenarios.

Poverty is not homogeneous. Someone who is poor may suffer multiple disadvantages at the same time. They may have had little formal education, have a precarious job, poor health, no clean water or electricity. This can happen to many people who are classified as non-poor, so focusing on just one factor, such as income, is not enough to capture the true reality of poverty.

That is why it is necessary to assess the multidimensional nature of poverty, which enables us to build up a more complete picture, not only identifying who is poor, but also the full nature of their shortfalls, not just whether they can afford to buy a particular basket of goods. It helps to identify the multiple deprivations facing households simultaneously, in dimensions such as education, healthcare, work, housing and their environment, among others.

It enables us to directly measure the living conditions of households that go beyond lack of income, and looks at many facets of human development, bearing in mind the privations in different dimensions that affect what people can be and do with their lives. These perspectives take as their conceptual theoretical basis the capability approach first developed by the economist Amartya Sen.

The most innovative proposals have been driven, among others, by the [United Nations Development Program](#) (UNDP) and the [Oxford Poverty and Human Development Initiative](#) (OPHI), targeting two key issues: on the one hand, to recognize poverty as a form of social shortfall, instead of seeing it as a physiological deprivation, and on the other, to understand it as a multidimensional phenomenon insofar as it is not only a question of income, and that to measure it one needs to take other variables into account.

The way to explore this measurement is to construct a series of indicators for each of the dimensions being assessed. Indicators are selected for each dimension, determining that a household and therefore its members are considered poor if they are deprived along at least 33% of all the indicators being assessed, and in extreme poverty if they suffer shortfalls along at least half of these indicators.

This approach means that both the incidence of poverty, i.e. the proportion of people in a population who are multidimensionally poor, can be measured, as can the intensity of that poverty, by looking at the average number of shortfalls that each poor household and the people in it are experiencing at the same time.

These definitions allow us to determine **absolute poverty**, the situation in which not all an individual's basic needs are met, enabling us to set a standardized criterion, given that someone who is poor on this definition is classified in the same way throughout the world. They also let us determine **relative poverty**, where someone is considered poor when they find themselves at a clear economic and social disadvantage compared to the remaining people in their environment. This final concept is closely connected to the notion of inequality.

There is another, more complex, dimension, the subjective view that individuals or households have about their economic position, which can be included in the analysis: the assessment that people make of their own situation. Who better than they themselves to know their needs and how they perceive them, that is, why and to what extent they feel poor. This additional analysis serves to characterize the phenomenon and contributes to designing efficient, appropriate policies to combat poverty.

Finetuning how poverty is measured is essential to draw up public policy that proposes to fight it. Understanding its nature and intensity helps to provide and better target not just the design of these policies and programs, but also the inclusive initiatives that private-sector actors implement in their

activities within society. That is why their target population must be identified accurately, household by household and individual by individual, as well as the multiple dimensions of their deprivations, so as to generate the greatest impact possible in mitigating them.

Poverty is a **multidimensional phenomenon**, that needs to be tackled on many fronts to counteract its impacts, both among people who are suffering it now, and to prevent it being transferred to future generations. That is why all approaches to measuring complement one another, allowing us to understand more comprehensively this age-old situation suffered by many within our societies.

Elizabeth Ventura Egoavil is a Board Director and the Vice Chair of Financiera Confianza

Elizabeth Matilde Ventura Egoavil is a Board Director and the Vice Chair of Financiera Confianza, BBVA Microfinance Foundation (BBVAMF)'s institution in Peru.

She was the founder and executive Chair of Edpyme Confianza and [Financiera Confianza](#) S.A. between 1999 and 2012. She was the founding director of the NGO [SEPAR](#) (Educational Services, Promotion & Rural Support [Servicios Educativos, Promoción y Apoyo Rural]). She has been Chair of Huancayo Chamber of Commerce (2002-2003) and Chair of the Board of Trustees of FPCP in Peru. She is a consultant to international microfinance and rural development funds and organizations. She gives national and international conferences on rural credit, microfinance for women and renewable energy initiatives. She has a degree in Business Administration from Peru's Central National University, with a Master in Global Business Management from Pacífico University, and another in International Business, majoring in Business with Latin America and Europe, from Spain's Pompeu Fabra University. She is a *Coaching by Values* coach, and has specialist studies in gender, microfinance, and social planning for development.

We are talking to Elizabeth Ventura about her experiences with women in poverty and vulnerability, about the role of microfinance in helping them to overcome these difficulties and get ahead, and about taking financing inclusion to all, men and women, in Peru.

1) You are a self-made woman; you became a leader against a backdrop of poverty and at a time when everything was more difficult for women; nevertheless, nothing could stop you from becoming the role model you are today. What were your beginnings like?

It started with my participation in a project for an orphanage in the city of Jauja in the late Seventies, as a team member of what was then [SEPAR](#) (Servicios Educativos, Promoción y Apoyo Rural). The deprivations suffered by the boys and girls affected me and I decided to help in giving excluded and vulnerable populations better opportunities. Then, for over a decade, my experience in researching and managing projects to lift up rural women, from a productive and leadership perspective, in Junín and Huancavelica strengthened my resolve to find alternative solutions to women's issues. At that time, in 1990, the Interamerican Development Bank had published a tender for microcredit projects for rural women. That financing enabled us to create the microcredit program for rural women which started in 1992 in SEPAR, and then in 1997 we set up Edpyme Confianza.

2) How did you set up Financiera Confianza?

As I was saying, in October 1997 we set up Edpyme Confianza and by June 1998 we had begun operating as a regulated entity, granting loans to microentrepreneurs in the region, informed by the valuable experience we had gained on the microcredits project for rural women in SEPAR. In September 2009 we managed the conversion over to Financiera Confianza, adding new transactions and financial services, particularly savings, thus extending our proposal to a wider market, including more rural and women entrepreneurs.

3) What was the start of your relationship with BBVA Microfinance Foundation Group?

After the global financial crisis in 2008, the microfinance sector began to consolidate in Peru, which set the scene for Financiera Confianza's reinforcement on a larger scale, with the same purpose of financial inclusion in rural environments and for women. After SEPAR had gone through several assessment sessions with strategic partners such as [ResponsAbility](#), [Oikocredit](#), [Incofin](#) and others, our institutional proposal became clear, based on projecting more widely the purpose that both parties shared, which meant we could move ahead by formalizing agreements with BBVA Microfinance Foundation, retaining the social approach of financial inclusion and the value proposition of the Confianza brand. This is today a reality, not only in Peru, but also in other countries in Latin America.

4) What did you see in microfinance: a tool to help people escape poverty? A sure-fire method of promoting development? A fair way of encouraging equal opportunities?

Microfinance started as an opportunity for broad tranches of the population who were excluded from the financial system to access financing for their productive activities. Subsequently, it became a way of involving an emerging sector, made up of rural and urban entrepreneurs, who were hard-working, responsible, and resilient. Looking back on years working in microfinance on a daily basis, we can confirm that it generates self-employment, sustainability and family development, all of which are efficient tools in the battle against poverty and also in the empowerment and leadership of vulnerable populations, especially women.

5) What can you share with us about female leadership, of women like yourself, the first President of the Huancayo Chamber of Commerce, marking a first in Peru, and the leadership of the entrepreneurs you have known during your

working life?

Female leadership has grown in tandem with greater access to education, participation in the workforce and the development by women of enterprises in specific periods of time and contexts. However, these processes and their particular connotations face social, cultural and economic obstacles, inequalities and the absence of opportunities for women.

Until the Eighties, women's participation in public spaces was minimal, perhaps the leadership of the occasional political party. During the Eighties and the Nineties women's organizations sprang up (glass-of-milk committees, soup kitchens and others). By 2000 their leadership had spread across several social tiers.

As regards some of the great women entrepreneurs we have dealt with, I can say that today there are women with positions of responsibility (since the Nineties and the Noughties[H1]) in several municipal savings & loans and Edpymes, together with women in academic life who supported my gender studies at the [PUCP](#) (Catholic Pontifical University of Peru).

In my own experience too, having high levels of responsibility and expectations of oneself and of the team for the task at hand has nearly always yielded results, which I believe has moderated our perceptions of gender prejudices and bias.

6) What would you say is the main driver for these women who, despite the difficulties, press on ahead with their businesses, and their families, very often on their own?

The women are committed to their work and take on a lot of responsibility, but also employ creative thinking; they are always thinking about the family and how to secure an education for their children. At the end of the nineties, we came to the conclusion, based on the results of research we had done, that women were more reliable payers than men, their behavior and credit culture were more orderly: they allocate resources appropriately, administer and look after their assets very responsibly. This pattern has now been confirmed over a period of years. A key reason is the socialization of women from when they are girls, requiring them in many cases to look after their siblings, help at home and take on greater responsibilities.

7) How has the pandemic affected the microfinance sector, and in general, the situation of the most vulnerable in Latin America?

Microfinance in Peru is a solid industry that is recognized worldwide for its leadership. However, the pandemic put many sectors on hold, affecting some more than others. Many enterprises have been decapitalized, some reinvented themselves or changed their activity, and the impacts were felt most in urban environments, which triggered a migration away from the coast into the interior. Rural areas meanwhile had recourse to their own strategies to get through this unprecedented crisis.

On top of the system's own operating restrictions – approvals, disbursements, collecting receivables, etc. – liquidity was low because of the rescheduling of payments, portfolio impairment, and the rise in provisioning. Deposit withdrawals and complications with financing sources that had become more restrictive also had an impact.

The pandemic also accelerated digitalization in the sector. Microfinance institutions and their clients were suddenly obliged to make their services and communications compatible with digital formats in

contexts where connectivity is limited. Multi-cover insurance firms established their premiums, while the regulator adapted their policies to make them more flexible[H2] .

8) What are the main challenges at the moment to continued progress towards the region's social and economic inclusion?

An important challenge is reactivating microentrepreneurs' enterprises and the value chain in local economies, which were affected by the health and economic crisis, and to release working capital through microfinance institutions, that specialize in this sector, adapting their business models, products and services to secure digitalized channels that are user-friendly for their clients.

Along the same lines, the post-pandemic crisis means that the social inclusion and State program strategy has to be reformulated, so that the most vulnerable populations can play a full part in the country's development, generating employment and sources of income for their families.

The pandemic, as well as affecting families' health and economies, also meant a setback of almost ten years in the battle against poverty, so it is important that programs focus on the populations that most need it and the ones that reach them in an effective and timely manner, independently of the tendency of populist governments to rely on providing hand-outs that endanger the microfinance institutions' business in the region.

You set up SEPAR, an NGO dedicated to *sustainable development*. How has this concept changed in recent years?

The concept is associated with the 1992 Rio Summit, the Brundtland Commission report and the risks of global warming. In practical terms, sustainable development sees an economy as viable when natural resources are preserved, and vulnerable populations included without putting future generations at risk. Something that SEPAR has incorporated into its microfinance program and its rural development projects ever since it was set up. It is true that the concept as it has evolved tackles other topics such as the gendered approach, intercultural issues, the circular economy, etc. It commits states, corporations and civil society to increasing levels of social responsibility.

9) Finally, BBVA Microfinance Foundation (together with SOPHIA Oxford) has applied the Multidimensional Poverty Index (MPI) methodology for the first time to its clients. What do you think of this concept of *Multidimensional Poverty*, and why has it taken on such importance in the last few years?

This methodology has taken on greater importance because it enables us to give visibility to the population living in poverty, not only monetary, but also poverty measured from different perspectives. It also makes it easier to locate where they live and to track how poverty changes over time. The MPI also allows us to analyze the dimensions of access to healthcare, education, housing, employment, public services, among other indicators, resulting in a more comprehensive study. By virtue of this, intervention strategies can be designed and implemented to combat poverty.

Bearing in mind my arguments above, I applaud the fact that BBVA Microfinance Foundation is applying this methodology with its clients. Thanks to this tool we can measure the progress made and difficulties encountered in the social mission of microfinance.

Certificación de Mipymes lideradas por mujeres

El pasado mes de mayo se publicó el Decreto 761 que reglamenta la ley 2125 de 2021, comentada en [Progreso 26](#), sobre el signo distintivo “Sello creo en ti” como marca de certificación para la formalización y el fortalecimiento de las micro, pequeñas y medianas empresas (MIPYMES) lideradas por mujeres en situación de vulnerabilidad.

El propósito es estructurar políticas públicas en materia de igualdad que fomenten el aumento del número de mujeres emprendedoras y empresarias. Unas políticas que mejoren la viabilidad, la competitividad y la internacionalización de sus proyectos empresariales, y que eliminen las barreras que dificultan a las mujeres que desean convertirse en empresarias.

Beneficiarias

Este signo deberá ser solicitado ante la Superintendencia de Industria y Comercio de Colombia, y la autorización de uso será otorgada por el Ministerio de Industria, Comercio y Turismo, a favor de las micro, pequeñas y medianas empresas creadas y lideradas por estas mujeres.

De acuerdo a lo dispuesto en la norma, podrán ser beneficiarias aquellas mujeres que: acrediten su situación de discapacidad, reconocidas como víctimas del conflicto armado, madres comunitarias, mujeres en proceso de reincorporación, mujeres rurales y campesinas, entre otras.

Microcréditos

Dentro de los aspectos más destacados de esta nueva normativa, es la posibilidad que el Ministerio de Comercio, Industria y Turismo de Colombia concrete y ejecute planes para la profundización de microcréditos como instrumentos de creación y formalización de las microempresas lideradas por mujeres, con la posibilidad de suscribir convenios con entidades financieras para la ejecución de tales programas.

Certificado para grandes contribuyentes

De igual forma, se crea un certificado como reconocimiento para grandes contribuyentes que tengan como compromiso de fortalecer la equidad de género y la participación de las mujeres emprendedoras en la economía del país. Podrán participar de este reconocimiento aquellas empresas que, entre otras, otras, financien a las MIPYMES lideradas por mujeres en condición de vulnerabilidad. Su entrega se llevará a cabo en la ceremonia del Premio Nacional y tendrá vigencia de un año. Es de resaltar que este certificado no causará beneficios tributarios a quien lo recibe.

Reactivación crediticia sostenible

A finales del mes de abril la Superintendencia Financiera de Colombia (SFC) expidió la Circular Externa 009 de 2022 con el fin de promover la reactivación crediticia de manera sostenible mediante el acceso al crédito de los deudores y diferentes sectores de la economía que tengan obligaciones castigadas.

La pandemia significó un importante retroceso en materia económica y de desarrollo a nivel mundial, aumentando con aspectos como la desigualdad, la economía informal y la pobreza extrema, entre otros. Por este motivo, la reactivación económica constituye, para el Gobierno Colombiano, una de sus mayores prioridades, debiendo darse de manera sostenible, y aunando los esfuerzos del sector privado y del público.

En tal sentido, la participación de las entidades financieras de cara a los consumidores es muy relevante, siendo destacable el compromiso de la banca de incorporar las nuevas instrucciones en materia de crédito que contribuyan a la reactivación económica sostenible.

Nuevas instrucciones

Entre las nuevas instrucciones impartidas, destacan:

Los establecimientos de crédito, de acuerdo con su apetito de riesgo, deberán establecer políticas para el otorgamiento y calificación de los nuevos créditos otorgados a deudores con obligaciones castigadas.

Según se establece, cuando se otorguen nuevos créditos a deudores con obligaciones castigadas, estos no serán considerados como deudores incumplidos, siendo una excepción a la regla de alineamiento.

La Circular modifica las reglas sobre calificación y recalificación de deudores, posibilitando a los establecimientos de crédito establecer variables de riesgo adicionales, como por ejemplo: preexistencia de créditos castigados, monto y antigüedad del castigo, o si el crédito fue recuperado o no.

Se deben implementar procedimientos especiales para la gestión y seguimiento de estos deudores, estando en cabeza de los establecimientos de crédito remitir a la Superintendencia Financiera de Colombia el análisis de su comportamiento, aspecto sujeto a reglamentación.

Se realiza un cambio en la clasificación de créditos de mejoramiento de vivienda por parte de los establecimientos de crédito, los cuales pasan de clasificarse como “consumo” a “vivienda”.

Instrucciones relativas a la administración del riesgo LAFT

El pasado 27 de mayo la Superintendencia Financiera de Colombia (SFC) expidió la Circular Externa 011 de 2022 con el propósito de acoger integralmente las recomendaciones realizadas por el Grupo de Acción Financiera Internacional (GAFI) en materia de Lavado de Activos y Financiación del Terrorismo (LAFT).

La norma pretende fortalecer el ordenamiento jurídico colombiano conforme a los estándares internacionales en materia de LAFT y de esta manera, que el país obtenga una recalificación por parte

del Grupo de Acción Financiera de Latinoamérica (GAFILAT).

Instrucciones particulares

Entre las instrucciones particulares dadas a las entidades vigiladas por la SFC destacan:

Incluye el concepto de alta gerencia en los procedimientos de conocimiento de las personas expuestas políticamente (PEP).

Acoge la definición de beneficiario final prevista en el art. 631-5 del Estatuto Tributario de Colombia y la de estructuras sin personería jurídica prevista en el numeral 6. del art. 1 de la Resolución 000164 del 2021 expedida por la DIAN (patrimonios autónomos, fondos de capital privado y de inversión colectiva, entre otros).

Incorpora el concepto de vehículos de inversión como aquellas estructuras sin personería jurídica que son administradas por entidades vigiladas, tales como: patrimonios autónomos, fondos de inversión, fondos voluntarios de pensión, fondos de pensiones y cesantías, entre otros.

Excluye a los corredores de seguros del ámbito de aplicación de las instrucciones particulares en materia de Sistema de Administración del Riesgo de Lavado de Activos y de la Financiación del Terrorismo (SARLAFT).

Modifica las periodicidades de los informes del revisor fiscal y de la auditoría interna, los cuales se realizarán de manera anual.

Otras consideraciones

Finalmente, respecto del periodo de transición, las entidades vigiladas tendrán hasta el próximo 6 de enero de 2023 para ajustar su SARLAFT conforme a las instrucciones previstas en la Circular emitida por la Superintendencia Financiera de Colombia.

Empresas de beneficio e interés colectivo (BIC)

El pasado 31 de mayo se aprobó la Ley 303 que crea las empresas de beneficio e interés colectivo (BIC) siguiendo la tendencia de países como Perú o [Colombia](#) y que hemos analizado en otros números de Progreso.

Definición

Según establece la norma, las empresas BIC son aquellas sociedades mercantiles que tienen como principal objetivo la generación de un impacto positivo en la sociedad y en el ambiente mientras derivan sus ingresos de actividades comerciales.

Estas empresas responden a demandas o necesidades sociales no satisfechas mediante la creación de externalidades positivas, transparencia y responsabilidad.

Requisitos

Cualquier sociedad mercantil podrá adoptar la condición de empresa de beneficio e interés colectivo siempre y cuando cumpla los siguientes requisitos:

a) Pacto social:

Incluir la condición de BIC: si se trata de una sociedad existente, deberá modificar su pacto social para adoptar la condición de BIC y si se trata de una nueva sociedad, incluirá en su pacto social que es una empresa de interés.

Incluir como propósito, la generación de beneficio social y ambiental a través del desarrollo de por lo menos, dos de las categorías de impacto que establece la norma.

b) Razón social: añadir en su razón social la terminación BIC

Obligaciones

Entre las obligaciones de las empresas de beneficio e interés colectivo, destacan las siguientes:

Publicar anualmente un informe de gestión de rendición de cuentas sobre el impacto de las actividades desarrolladas

Operar, al menos, en dos de las categorías de impacto que establece la Ley, siendo una de ellas, en todo caso, la de ambiente.

Contar con una página web en la que se pueda conocer fácilmente sus directores, trabajadores y accionistas que posean más del 5% de las acciones y cuotas de participación.

Categorías de impacto

La norma establece las categorías de impacto a las que las empresas de beneficio e interés colectivo deberán dedicarse: impacto laboral, ambiente, educación y deporte, salud, pobreza y desigualdad o alimentación.

Otras consideraciones

La norma dispone que, en lo no previsto en la misma, las empresas de BIC se regirán por las normas aplicables a cada tipo de persona jurídica. Además, se prevé su reglamentación en un plazo máximo de tres meses tras su promulgación.