



IMPACT REPORT

Viwala links capital growth with impact across Latin America in an effort to support SMEs, close the financial gap and challenge the status-quo.

To achieve this, it reshapes finance to scale companies and drive sustainable, inclusive growth. As a debt vehicle, Viwala offers innovative, impact-linked loans that empower small and medium-sized enterprises to integrate environmental and social value into their operations.

This 2024 Impact Report reflects the outcomes of Viwala's impact strategy, structured around three core pillars: **Social Impact, Environmental Impact, and Diversity & Inclusion.**

Throughout this report, we aim to demonstrate how Viwala's portfolio is driving meaningful change, and how impact investing can be a powerful force for positive transformation. By sharing these results, we hope to inspire more investors to align capital with purpose, and to encourage entrepreneurs to see impact as an engine for long-term business



## IMPACT STRATEGY IS BUILT AROUND THREE CORE PILLARS:

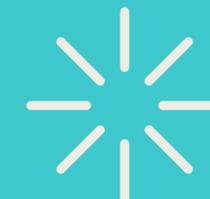
DIVERSITY  
AND INCLUSION



SOCIAL IMPACT



ENVIROMENTAL IMPACT



## CATALYZING GROWTH WITH PURPOSE

Committed to fostering a more inclusive and sustainable economy, Viwala has provided vital financing solutions to small and medium-sized enterprises (SMEs), many of which generate high social and environmental impact. This report provides a comprehensive overview of our financing activities to date, highlighting our ongoing commitment to driving inclusion and economic development.

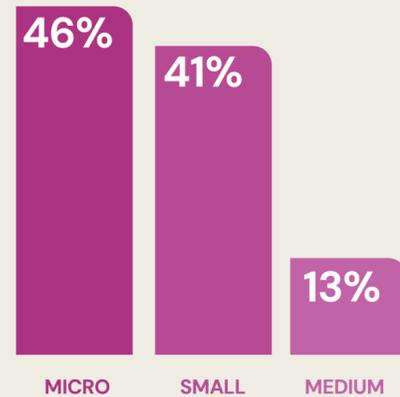
NUMBER OF ENTERPRISES SUPPORTED

102

PERCENTAGE OF FIRST-TIME BORROWERS

63%

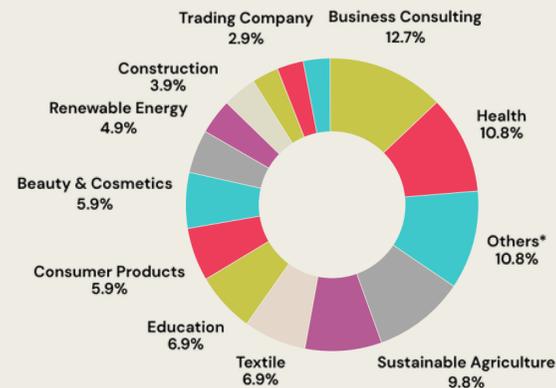
COMPANY SIZE (BY NUMBER OF EMPLOYEES)



## GEOGRAPHIC COVERAGE

Viwala maintains active financing in 16 states across Mexico. States with the highest concentration of loans include Mexico City, the State of Mexico, Nuevo León, Jalisco, and Querétaro.

## INDUSTRIES



# 117 LOANS DISBURSED

ACROSS 16 MEXICAN STATES



VIWALA

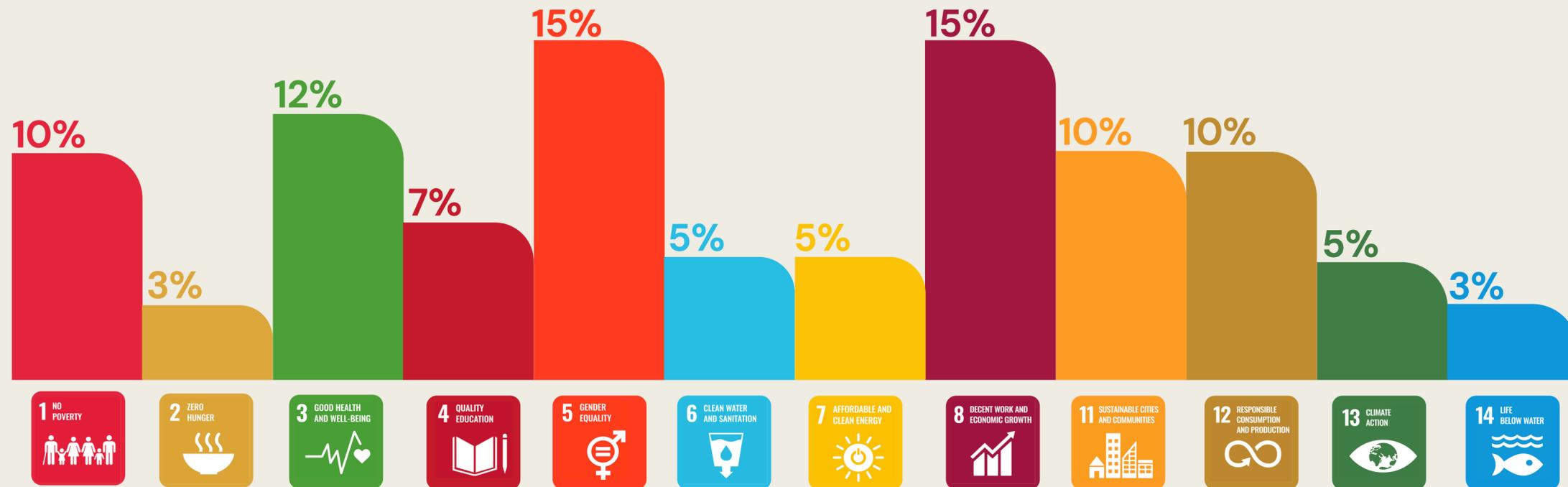
## HISTORICAL CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

Viwala's strategic approach to financing high-impact SMEs has consistently contributed to the UN 2030 Agenda, fostering sustainable and inclusive development across our portfolio since our inception.

VIWALA'S PORTFOLIO COMPANIES ARE ACTIVELY CONTRIBUTING TO 12 OF THE 17 UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGs).



## SHARE OF COMPANIES CONTRIBUTING TO THE SDGs



**+ 2K**  
EMPLOYEES  
WORKING ACROSS  
THE PORTFOLIO  
COMPANIES.



**VIWALA**

## DIVERSITY, EQUITY AND INCLUSION IN 2024

Diversity, Equity, and Inclusion (DEI) is one of the three pillars of Viwala's impact strategy. Through tailored financing, Viwala supports women founders and CEOs, transgender entrepreneurs, and members of the LGBTQIA+ community, helping them grow businesses that reflect the values of equity and inclusion.

**75%**  
COMPANIES WITH WOMEN  
IN SENIOR MANAGEMENT\*

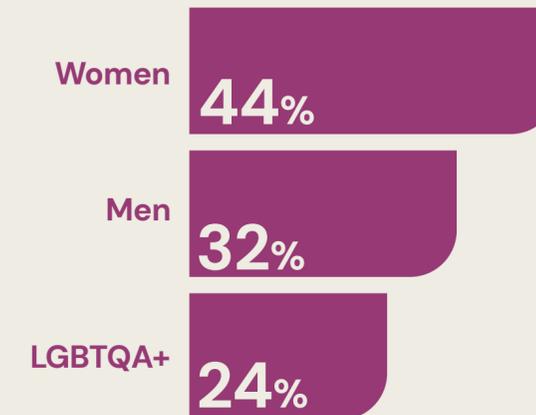
**77%**  
COMPANIES WITH WOMEN  
PARTNERS\*

**61%**  
ENTERPRISES WITH  
FORMAL DEI POLICIES\*

**13**  
SMES LED BY THE  
TRANSGENDER COMMUNITY

**+1.2K**  
EMPLOYEES TRAINED IN DEI

## FOUNDERS' GENDER REPRESENTATION



Through impact-linked financing, Viwala promotes inclusive practices in SMEs by supporting DEI training for leadership, HR, and staff, and encouraging the adoption of updated policies that foster safer, more equitable workplaces.

\*Out of 49 SMEs surveyed

A hand reaches from the top left towards a calm lake. The lake reflects the surrounding forest and mountains. The sky is overcast with soft light. The image is framed with a red border on the left and bottom, and a teal and purple border on the right.

VIWALA

954M LITERS  
OF WATER SAVED THROUGH  
VIWALA'S PORTFOLIO

## ENVIRONMENTAL IMPACT

Viwala supports environmental innovation by financing SMEs that integrate sustainability into their core operations. The portfolio includes companies tackling pollution, promoting resource efficiency, and regenerating ecosystems. This strategic focus drives measurable progress toward climate and water-related SDGs across Mexico.

## MOST IMPACTED SDGS



**954 million L of water saved** through product innovation and production efficiency, equivalent to the annual consumption of **11 K households.**



**20.4 million T of CO<sub>2</sub>** emissions avoided through renewable energy adoption and production efficiency, comparable to the yearly emissions of more than **4.4 M vehicles.**



**8.4 million Kg of plastic recycled** through the creation of new products and packaging, equivalent to the weight of **420 M bottles recycled.**



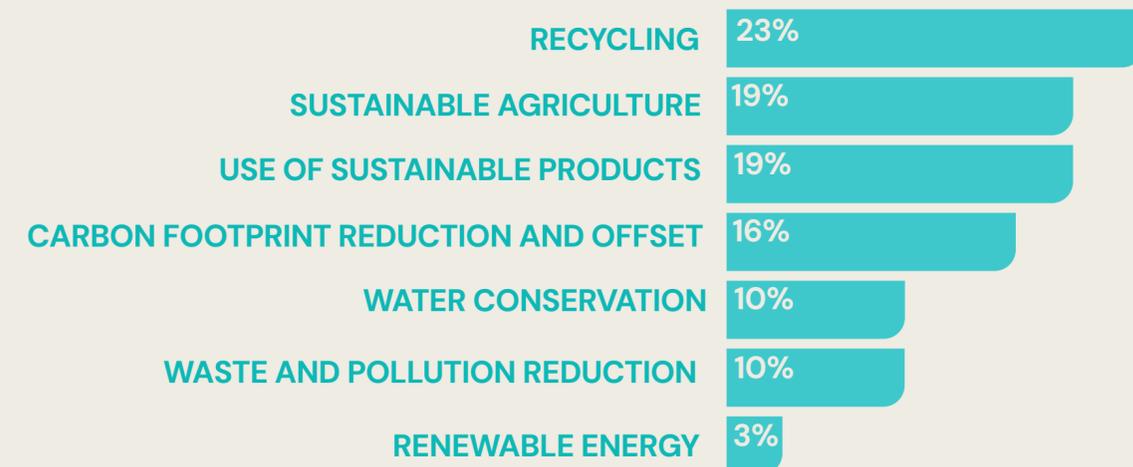
**3.6 million Kg of food saved** through distribution to people in need, which represents **180 trucks** of 10 tons each filled with food.



**1.4 million Kg of carton recycled** equivalent to **23,800 trees saved.**

## SHARE OF COMPANIES SUPPORTING ENVIRONMENTAL IMPACT INITIATIVES IN

# 2024/2025



A woman with dark hair, wearing a purple short-sleeved blouse, is focused on working on a large, vibrant textile. The textile features a complex pattern of colorful flowers in shades of pink, orange, yellow, and blue. She is holding the fabric with both hands, and the background shows a blurred outdoor market scene with other people and hanging goods. The image is framed by a red border on the left and top, and a purple border on the right and bottom.

# 110K WOMEN

SUPPORTED THROUGH  
ECONOMIC AND SOCIAL  
INCLUSION

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43K ARTISANS,  
SMALLSCALE PRODUCERS,  
AND COMMUNITIES  
IN POVERTY, RURAL,  
AND INDIGENOUS

VIWALA

## SOCIAL IMPACT

Viwala promotes social impact by financing SMEs that generate better conditions for access to employment, health, education, and basic services across underserved communities. Through this approach, Viwala advances equity, well-being, and inclusive economic participation in Mexico.

## MOST IMPACTED SDGS



## PEOPLE BENEFITED



**1.3 M**  
through job creation



**638K**  
access to food through food provision.



**150K**  
access to safe drinking water through free water filters.



**116K**  
access to energy through solar power.



**81K**  
access to healthcare through affordable diagnostics and prosthetics.

## SHARE OF COMPANIES SUPPORTING ENVIRONMENTAL IMPACT INITIATIVES IN

# 2024/2025



\*Older Adults, Artisans, Marginalized Urban Communities, People with Disabilities, Early Childhood

# SMEs DRIVING IMPACT WITH VIWALA



## CONSCIOUS FOOD, INCLUSIVE CULTURE

Benji is a Mexican company that produces 100% plant-based, meat-free products made from natural ingredients. Committed to offering delicious, sustainable, and animal-free alternatives, Benji promotes conscious consumption and environmental care. Its plant-based production process helps reduce water waste, saving approximately 15,000 liters per kilogram produced.

In 2024, Benji joined Viwala's Gender Equity Portfolio as part of the Impact Awards Program. Through this initiative, the company implemented actions and policies to strengthen equity within its organization.

One of the most meaningful results was a shift in internal communication: respect became a central value in how the team engaged with one another.

Benji's participation not only contributed to more inclusive practices but also reinforced its broader mission of creating a positive impact for people, animals, and the planet.



## SCALING WITH PURPOSE

Ensamble cafés mexicanos is a Mexican company that works hand in hand with smallholder coffee producers to promote sustainable, high-quality coffee rooted in local identity. Through a network of regional teams and community partners, Ensamble strengthens the coffee value chain by fostering fair trade, environmental regeneration, and producer empowerment.

Ensamble is a clear example of how a company can scale with purpose, generating impact through initiatives that improve producer livelihoods, protect ecosystems, and promote long-term sustainability in the coffee industry. Its story reflects the power of mission-driven business: one that grows by lifting others along the way.



## METHODOLOGICAL NOTE

This impact report is based on information provided directly by the companies that are or have been part of Viwala's loan portfolio. The data comes from three main sources:

1. Information shared by companies at the time of onboarding to the Viwala portfolio.
2. Responses to an impact survey aimed at assessing their environmental and social practices and outcomes.
3. Publicly available information published on the companies' official websites.

As of May 2025, a total of 102 companies have historically been part of Viwala's portfolio, of which 65 remain active. To date, 49 companies have responded to the impact survey. The social and environmental impact analysis presented here is based on the responses obtained through this survey, complemented by additional data from public sources.



