



# Annual Report 2021



AMEXTRA

Mexican Association of Rural and Urban Transformation, A.C.



# WHERE DO WE WORK?



-  **Guerrero**
-  **State of Mexico**
-  **Mexico City**
-  **Tabasco**
-  **Chiapas**

## Team

### **Amextra A.C.**

Lorena López de la Cruz  
**Operations**

Ofelia Cinto Tehuitzil  
**Administration**

Stephanie Marie Ahlgrain  
**Fundraising and  
Strategic Alliances**

Lidia Patricia  
Olivares Hernández  
**Communication and Marketing**

Melisa Villagrán Espinosa  
**Human Resources and Training**

Marco Antonio  
Guerrero Villatoro  
**Legal Counsel**

### **Regional coordinators**

Ever de Jesús Vázquez Argüello  
**Los Altos, Chiapas**

Antonio Gómez Vásquez  
**Ocosingo, Chiapas**

David Hernández Tenorio  
**Palenque, Chiapas**

Karla Mariana Zago Mir  
**Lomas de San Isidro,  
State of Mexico**

Gaudencio Cruz López  
**Tultitlán, State of Mexico**

María Isabel Pichardo Mendoza  
**Highlands, Guerrero**

Álvaro Tovar Hernández  
**Macuspana, Tabasco**

Marcela Salas Cassani  
**General Director**

Eugenio  
Araiza Bahena  
**Executive Director  
of Amextra Finance**

Carlos A. Díaz Azcona  
**Executive Director of Professional  
Services in Transformation**

“ ”

***I thank my  
God upon every  
remembrance of you  
Filipenses 1:3***



## Letter of CEO

I thank God and the wonderful staff of the corporate Amextra for the achievements that we can celebrate and share this report, despite all the difficulties that the last two years of pandemic have created. In this dark and uncertain moment that humanity has gone through, the commitment and faithfulness of our team to the vision we promote of holistic transformation has been a light and a blessing for marginalized families with whom we work.

During 2021 we directly served 15,953 people from 103 communities in five states, with 129 employees. Of the total number of participants, 11,561 people are customers and/or savers with Amextra Finances, and had access to loans, savings, investments, and financial education services; 349 participated in trainings, immersion trips, or the sale of handicraft products, promoted by Amextra Consultants, Amextra Seeds and Amextra Artisanal, the three entities that make up the Directorate of Professional Services in Transformation.

In addition, 4,043 people were involved in one or more of the health and nutrition,

education, income generation, environmental care, or emergency aid programs promoted by Amextra A.C. This year, despite the hopeful arrival of Covid-19 vaccines, we perceived several severe waves of infection, but we created alliances that allowed us to continue with the delivery of food, hygiene kits, hand washing stations and masks to highly vulnerable families.

I reiterate my appreciation for the extraordinary work of each member of the Amextra family, for putting their love and gifts at the service of those who have less; I thank the Creator for our allies and donors, for without them our work would not be possible. Thanks, above all, to the thousands of families who open the doors of their homes and their hearts to us, to grow together in the process of transformation: their example of strength and persistence fills us with faith and hope to face the challenges that we know we will have.

*Marcela Salas Cassani*  
General Director



**191**  
beneficiaries

**7**  
communities served

**12**  
local promoters



## Health and Nutrition

**166 beneficiaries**

- **72 people** in awareness campaigns and sensibilization workshops of health and nutrition.
- **28 girls and boys** regained a degree of nutrition!
- **38 families** in workshops on the importance and benefits of breastfeeding.
- **44 water quality tests** and **95 people** received deworming.



## Environment

**65 beneficiaries**

- **40 families** improved their homes with the use of ecological stoves, dry toilets and biofilters.
- **5 sustainable projects:** Apiculture, ethnoveterinary poultry breeding, mushrooms, greenhouses, and coffee.
- **1 alliance** to teach the Training of Trainers in Beekeeping (FFA) course with El Colegio de La Frontera Sur (ECOSUR).

## Income generation

**20 beneficiaries**



- **\$25,594 pesos of family income** from the sale of handicrafts and organic food.
- **8 workshops on embroidery**, weaving textures and drawing techniques.



Thank you, Amextra, for always being with us. You have opened our eyes that we as women can also work and achieve what we have dreamt of. This workshop about recognizing our challenges and achievements helped us to see what we are doing wrong and what we can improve; so that next year we can overcome these challenges and have them become opportunities to learn. I am grateful to you and to God for your work.

**Pascuala Méndez. Xulumo, Aldama.**





## Education

**130 beneficiaries**

- **13 promoters trained** to guide problem resolution and/or need evaluation activities in their communities and 11 promoters participated in the event "Dialogue for the strengthening of community leadership".



## Emergency Aid

**45 beneficiaries**

- **10 basic provision packages** were delivered in partnership with Cemefi and 5 more with the Fundación del Dr. Simi; these benefited **40 different families**.
- **33 handwashing stations** donated by Agua Pura para el Pueblo.



## Alliances

- **3 meetings with strategic partners:** W.K. Kellogg Foundation and Fundación del Dr. Simi.
- **3 medical consultation events** in partnership with the Fundación del Dr. Simi.
- **1 immersion trip** "Textile Passion" with Amextra Seeds.



**342**  
beneficiaries

**9**  
communities served

**21**  
local promoters



## Health and Nutrition

**187 beneficiaries**

- **122 families** included food from their backyard production into their diet and **47 improved their hygiene and personal care habits.**
- **172 people were informed** about the prevention of common diseases and 6 families used their medicinal garden.
- **40 girls and children** participated in 2 anthropometric follow-ups.



## Education

**219 beneficiaries on a regular basis**

- **74 children** received tutoring and 33 participated in 2 sessions of our Formation of Values for Nonviolence model.
- **317 people** in recreational activities, 95 in Bible school and 85 in literacy.

## Income Generation

**133 beneficiaries**



- **122 families** increased their income by 30% with projects.
- **120 people** trained in investment, finance, and product innovation.
- **27 entrepreneurs** received seed capital and 16 businesses generated income.



I'm thankful, because Amextra has been part of my growth and development within my entrepreneurship. I produce textiles on a loom, as I like, and I offer them to my clients and in other spaces. Making the textiles is not easy, as it is done very carefully. I thank God for all the opportunities I am given to continue with my project.

**María Vázquez, Tenango.**





## Environment

181 beneficiaries

- **12 workshops on gardening**, soil conservation, water culture, organic fertilizers, and responsible consumption to reduce pollution.
- **1,000 seedlings produced and 425 reforested** in 8 communities by 60 families.



## Emergency Aid

345 beneficiaries

- **86 families** with a hygiene kit and 10 with pantries thanks to Cemefi.
- **125 handwashing stations** with soap and 147 masks delivered.

## Community Narrative Practice (CNP)



- **25 stories illustrated for 5 books and 1 book on sexual and reproductive** health for an educational program, that seeks to reduce gender violence in Tzeltal communities.





**197**  
beneficiaries

**60**  
communities served

**12**  
local promoters



## Environment and Income Generation

93 beneficiaries

- **34 producers and 39 beekeepers** from 6 communities consolidated their technical and administrative abilities and strengthened their collective identity.
- **28 people** produced 6 types of organic fertilizers and 18 produced foods in collective workspaces including up to 28 species in their family diet.
- **3 collective chicken** coops produced 352 fryers, generating revenues of \$54,120 pesos for the 18 people involved.
- **3 Rainwater Harvesting Systems (SCALL)** implemented.
- **31% of the sustainability level of the Pej'pem Agroecological Center achieved**, which is equal to \$271,083.17 pesos.
- **13 beekeepers benefited** from the collection of 1,638.7 kg of honey and generated \$81,607 pesos of income.



## Education

124 beneficiaries

- **Training in poultry projects**, stoves, dry toilets, orchards, mineral broths, composts, Rainwater Harvesting Systems (SCALL), mushroom fungus, food processing and the Milpa Interspersed with Fruit Trees system (MIAF).
- **6 sessions of the Diploma** in the Training of Trainers in Beekeeping (FFA) and replication in 4 groups of producers.
- **2 food processing** trainings and 1 biochar processing training.



At the Pej'pem Agroecological Center in Amextra, I help in beekeeping activities to obtain more knowledge and put it into practice with the beehives on my land. I have learned from the beekeeping technician about bees and hives, how to detect varroa, the use of lime in breeding, royal cells, the type of pollen and flowering, propolis and royal jelly. Now, I no longer have losses among my hives and I have a stable harvest; this year I harvested about 90 liters of honey.

**Aristeo López, Ejido Berea.**

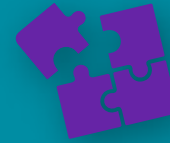




## Emergency Aid

**38 beneficiaries**

- **10 families** received basic provision packages worth approximately \$2,000 pesos each, in collaboration with Cemefi and 35 people received face masks from Amextra.



## Alliances

- **3 strategic alliances** with the HNGR Program of Wheaton College, Universidad Intercultural de Chiapas in San Cristóbal de las Casas, and the Universidad Autónoma de Chiapas of in Catazajá.
- **3 exchange activities** with IXIM A.C., Fundación ADO and Casa de la Mujer.
- **1 exchange** activity with the region of Los Altos de Amextra and **1 collaboration** with Amextra Artisanal for the collection of honey.





**975**  
beneficiaries

**2**  
communities served

**3**  
local promoters



## Education

**192 beneficiaries**

- **122 children and adolescents** in tutoring sessions, 21 in literacy development and 23 in a computer course.
- **72 children** used the toy library and 30 attended the film club sessions.
- **51 children received** gifts for Three Kings Day, donated by Cisco!
- **3 sessions** of the Formation of Values for Nonviolence model.
- **4 women** from the community were trained as education tutors!



## Health and Nutrition

**173 people served**

- **68 people** received emotional accompaniment.
- **37 people** in workshops on sexuality and violence prevention.
- **28 children** learned about the importance of hygiene.
- **24 women** learned healthy recipes to benefit their families.
- **16 people** received a full year follow-up by a nutritionist.

## Emergency Aid

**722 beneficiaries**



- **706 people** benefited with basic food and cleaning kits, and 273 received face masks donated by Agua Pura para el Pueblo.



I felt disoriented, alone, everything irritated me, isolated me. Starting to take psychological therapy created a complete change, my self-confidence returned, I used to have many fears. Amextra has very good workshops, the staff is very friendly and very well prepared. They have changed everything for us, I have received only good things here, they supported us with the masks, the basic provision packages, and everything is free.

*Evelia Rodríguez, State of Mexico.*





## Environment

**19 people beneficiaries**

- **7 families** were trained in urban family backyard gardens.
- **6 families** now have water filters.



*Thank you very much*

Areli Beristain, Cristian San Rafael, and  
Teresa Tinoco for doing their social  
service with Amextra!



## Income Generation

**2 families benefited**

- **2 women** made and sold preservative and dye free products, obtaining a group income of \$ 1,000 pesos per month.
- **The Xanat Tlapatli collective** gave 6 workshops to 10 people from the community and 40 people from Amextra Seeds, achieving an income of \$11,384 pesos.



**909**  
beneficiaries

**6**  
communities served

**6**  
local promoters



## Health and Nutrition

379 beneficiaries

- **6 families** grew, harvested, and included vegetables in their daily diet.
- **194 patients** received dental health services.
- **2 talks to 12 people** on vegetable production and 2 talks on hygiene in food preparation.
- **5 workshops** on vegetable gardens and the monitoring of 6 of these gardens.
- **101 brochures** containing easy and economical recipes were delivered.



## Environment

25 beneficiaries

- **12 follow-up visits to 3 families** in the community that have eco-techniques, and 7 eco-techniques in operation at the community center: 5 dry toilets, 1 rainwater filter and 1 fat separator.
- **4 talks** on the importance of rainwater harvesting with or without a filter to **14 people**.



My son already understands his lessons and learning is easier for him. His progress is evident. When something is difficult for him, he asks for permission to attend classes at the Amextra community center because there they will provide help. I appreciate your support because stress at home decreased and now he turns in his lessons on time (...) We live in an area where our authorities do not care about education, but thanks to you, we can improve that area for our children.

**Sandra Viguera**, mother of José, tutoring student.





## Education

484 beneficiaries

- **171 children and adolescents** in school improved their psychoeducational development and strengthened their socio-emotional growth.
- **96 children and adolescents** received educational support via classes at home, online, or at the community center.
- **100 adults** became aware of socio-emotional aspects children and adolescents face and psycho-pedagogical support they could provide.
- **183 sessions for 53 people** about psycho-pedagogical and socio-emotional accompaniment.
- **15 sessions** of the workshop on the Formation of Values for Nonviolence model to **138 children and adolescents**.
- **58 mothers, fathers and guardians** participated in 6 sessions of a workshop to learn strategies about parenting and affective relationships with children.



**259**  
beneficiaries

**7**  
communities served

**5**  
local promoters



## Income Generation

**33 beneficiaries**

- **7 women** improved the quality of their products, and 6 families increased their monthly income by \$200 pesos.
- **20 trainings and 15 workshops** in artisanal production, financial empowerment, sales and customer service, and elaboration of ecological feminine hygiene pads.
- **\$51,386 pesos** from the annual sale of handicrafts.
- **Alliance** with El Tikosó and Instituto Nacional de los Pueblos Indígenas (INPI).



## Health and Nutrition

**162 beneficiaries**

- **8 families** improved their eating habits, and 10 infants improved their nutritional level by one degree.
- Measurements were taken of **86 infants** in 3 anthropometric and hemoglobin tests, and **14 adults** received capillary glucose intake tests.
- **42 workshops** regarding healthy food options and **13 local workshops** on how to process ingredients.

## Emergency Aid

**10 families benefited**



- **10 basic food kits** with cleaning supplies delivered in partnership with Cemefi.



I really like to attend the workshops and learn with the Amextra promoters, because my brothers can also participate, and the promoters give us homework and all the materials we need or use. At my school they don't provide this, they only leave us homework and that's it. Here we have a lot of fun.

*Esmeralda Ortiz. Metlatónoc.*





## Environment

**69 beneficiaries**

- **13 families** produced sustainable foods for their family diet.
- **New eco-techniques installed:** 1 Milpa Interspersed with Fruit Trees (MIAF) system, 3 chicken coops, 1 kitchen garden and 3 worm composting bins.
- **32 follow-up visits** to 8 production systems and 1 community greenhouse.
- **13 trainings** on agroecological techniques, and 1 on native plants.



## Education

**214 beneficiaries**

- **90 children** in 45 literacy and tutoring sessions.
- **103 children, adolescents, and adults** in recreational, sports, and artistic activities.
- **21 children** in 4 sessions of the Formation of Values for Nonviolence model.
- **17 handwashing stations with soap, and 150 face masks** given in alliance with Agua Pura para el Pueblo.



**1,170**  
beneficiaries

**4**  
communities served

**4**  
local promoters



## Emergency Aid

**423 families benefited**

- **423 families** covered basic food and hygiene needs with the delivery of basic food and hygiene kits.
- **20% of the families of Barrial, 15% of Allende, 10% of José Colomo, and 10% of Ramón Grande** participated in interviews, a community survey, and 2 sessions to deliver results, to identify which families needed more support.
- **67 people (adults, children, and adolescents)** in workshops on post-traumatic stress management, and 40% applied at least one strategy they learned.



## Income Generation

**36 businesses and families benefited**

- **36 families** trained in finance and business, and now have a source of income through the reactivation of their business.
- **36 businesses** affected by the floods were reactivated: 16 groceries, 9 rotisserie take-outs, 6 fish farms, 1 pozole restaurant, 1 bakery, and 3 pig breeding farms.



I thank God for blessing me with the support that Amextra gives us. So, I'm going to help a lot of people with my business (fish farming), since the flood affected me so much, but thank God, they helped us. Many blessings to the people who brought us the products (food and hygiene kits delivered by Amextra) to the door of my home. Thank you very much for all the support you give to this community, Allende.

**Graciela Guzmán, Allende 1st section.**





## Education

**87 beneficiaries**

- **87 people** participated in 3 sessions on risk and disaster management and developed a community plan to minimize the impact of natural phenomena for their home and family.
- **1 online Community Diagnosis workshop** with Amextra Consultants.



## Health and Nutrition

**94 beneficiaries**

- **94 people** participated in the post-traumatic stress psychology workshop.





*34 biblical reflection sessions.*



40 participants in 7 sessions about Holistic Transformation given to Amextra Corporate, facilitated by José Alcántara and Eugenio Araiza, with the themes:

1. The journey of Holistic Transformation
2. The biblical worldview of Transformation
3. Transformation: An Alternative Vision
4. What is Holistic Transformation?  
Basic principles
5. The Core of Holistic Transformation
6. Incarnation, integration, and reconciliation
7. The community as an organic body

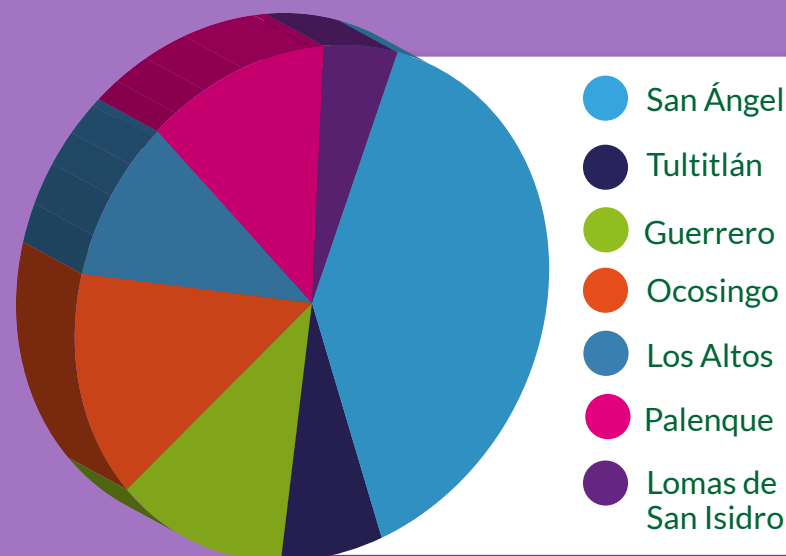
# Holistic transformation





# Human Talent and Training

In Amextra A.C. and Professional Services in Transformation, we finished the year with **52 collaborators: 30 women and 22 men.**



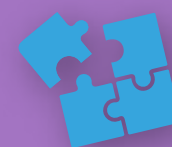
**100% of the operational team** has returned to fieldwork after the Covid-19 pandemic.



**Implementation of the Holistic Wellness program** for the staff, consisting of accompaniment for mental, spiritual, and physical well-being.



**12 virtual newsletters,** 33 orientation sessions, and 8 trainings for the team.



**We achieved 8 new partnerships with universities** to allow their students to perform social service credits or internships: 22 students participated.



**\$12,230,665 pesos raised from**  
12 foundations, 4 churches, 3 companies  
and more than 90 individual donors.



**We got 39** recurring  
monthly donors!



**3 permanently**  
**active projects** in  
GlobalGiving.

**3 mass funding campaigns:**

"Our Voices are Stopping Violence!",  
"Feel to Heal" and "Christmas ABC".



**5,900 hours**  
**of service** from  
more than 140  
volunteers.



**4 companies with employee**  
**volunteer experiences:**  
Marsh McLennan Group,  
Fitch Ratings, Cazel Industries and Cisco.



**We participated in the**  
**"Caminata de Oración"**  
organized by Múdate



**We collaborated with Tech+Me**  
and obtained a donation in kind  
(Legos) from the Fundación Robotix.

# Fundraising and Strategic Alliances



# Communication and Marketing



**21 visits to communities and community centers of Amextra, A.C.** to update the photograph and video stock.



**15 social media campaigns** and 5 marketing analyses.



**355 points** in the *GlobalGiving Photo Contest 2021!*

**Our impact!**



**121,188 visits to the Amextra website** from 134 countries.



**34,086 visits to the Amextra blog** and 106 subscribers.



**90,371 clicks** on our ads in Google Ads.



**286,725 people reached** on Facebook.



**79,371 people reached** on Instagram.



**76,592 impressions** on Twitter.



**43 publications** in national and international media.



**You can't prevent  
the wind, but you  
can build windmills.  
Dutch proverb.**



## Professional Services in Transformation

Two years after the beginning of the pandemic, the recovery process after the initial impact of Covid-19 in Mexico has not been easy. For example, although in 2021 the Mexican economy showed a growth of 5% compared to the end of 2020, this has not been the same for all economic sectors. So, while primary and secondary activities grew an average of 3.15% overall, tertiary activities barely achieved 0.3%. This carries challenges for those of us who are part of this sector, which, although it carries the largest weight within the national economy (66.1% of GDP), has experienced two consecutive quarterly losses in the second half of 2021.

Within this panorama, in 2021, Professional Services in Transformation evaluated its operational, administrative, and financial structure in order to analyze how to be competitive in a changing market, with high levels of uncertainty and in the midst of a national economy that, even before the pandemic, presented some warning signs. This internal evaluation also gathered the opinions, experiences, and visions of key people. Thus, I want to thank the Board of Amextra, the directors of Amextra A.C. and Amextra Finance, as well as the collaborators and former collaborators who participated in this process. The results will be the basis for a reorganization that will allow us to achieve sustainability.

We are also happy to share the achievements of 2021 in this report. In AMEXTRA Consultants, we continue to carry out work focused on the internal training of Amextra AC, both in person and virtually. On the other hand, AMEXTRA Artisanal focused its efforts on sales channels linked to third parties and venturing into electronic commerce via the **Canasta Rosa** platform. Also, the special edition honey was launched, which was the first purchase made from the beekeeper collective at Santa Cruz, Aldama, Chiapas. The product was well received by customers, which encourages us to continue exploring the line of differentiated products for the market. In AMEXTRA Seeds the first edition of the trip "**Textile Passion**" was held. The destination was Los Altos, Chiapas, where visitors learned about the production processes, the commercial situation, and the challenges that traditional textiles face today through a rich dialogue with artisans and other actors in the artisanal textile sector, spurring reflections that bet on change of the consumption habits among the participants and the promotion of fair trade.

These have certainly been difficult times. We trust in God that we can soon generate a greater social impact, thus contributing to the fulfillment of our reason for being, as part of Amextra.

Carlos A. Díaz Azcona,  
Executive Director of Professional Services in Transformation

<sup>1</sup>Mexico How are we doing? February 2022.

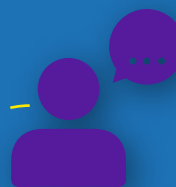
<sup>2</sup>The Units of Professional Services in Transformation belong to this sector.







**Training in the Participatory Community Diagnosis process** for the Tabasco regional team and facilitation of 2 community workshops with the support of Psic. Maya Nayeli Vera Wilimek: Managing my emotions (children), Overcoming adversity and restarting my business (adults with small businesses).



**Technical advice** for the regions of Amextra, A.C., in preparation for the 2022 planning, with online and face-to-face sessions in Mexico City and Chiapas.



**6 projects and joint activities with Amextra, A.C.**



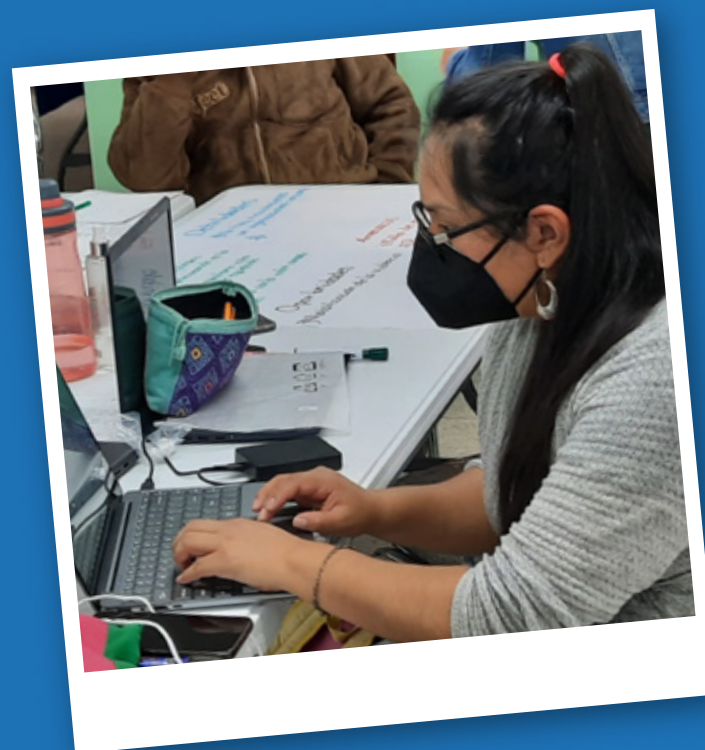
**Delivery of the Impact Assessment** for the Los Altos Region, Chiapas, 2018-2020.



**Training and evaluation** for the emergency project in Tabasco, Mexico, and fieldwork in 2 communities of Macuspana.



**Accompaniment in the physical, psychological, and spiritual well-being** of promoters of transformation with 8 sessions of psychological accompaniment, 33 spiritual and 6 of framing sessions, benefitting 42 collaborators within the organization.





**1 gathering to exchange experiences** regarding new masculinities in communities between Pozo de Vida and Amextra, A.C.

**Participation in the Diploma "Promoviendo los DDHH de NNA, Creamos la Paz"** in conjunction with the Mora Institute and the General Directorate of Religious Affairs of the SEGOB. The following projects were presented: "Strategies for the Inclusion and Representativeness of Children in the Promotion of their Human Rights in Marginalized Communities of the State of Mexico" and the "Model of the Formation of Values for Nonviolence" by Amextra, A.C. NGOs that focus on children and diverse faith communities participated.

### Workshop: "The world of bees"



- **2 sessions with 35 participants** through the "BeeCisco" Workshop with CISCO Mexico, led by the Amextra, A.C. beekeeping technician, Antonio Trujillo.
- **1 session with 20 participants** for Marsh McLennan led by the beekeeping technician from the Los Altos, Chiapas region, Julio César Díaz.







### Notable popularity of Amextra honey:

- **450 kilos of honey** were purchased from from beekeepers in Palenque, Chiapas and 100 kilos of honey with pieces of honeycomb from beekeepers in Santa Cruz, Aldama, Chiapas.
- **Special edition honey** was delivered to the branches of Amextra Finance.
- **Launch of special edition honey** with honeycomb on social networks, consignment outlets (like 100% Natural, Chapata Vive, and Ocelote), and sales to independent distributors. The first batch sold out by the end of the year!



### Amextra, A.C.

Sale and delivery of 560 products, 280 antibacterial gels and 280 hospital grade sanitizers, and 110 hygienic kits.

### New businesses that acquired our products in 2021:

Wellbox, The Daughters of Lilith, Adriana Vivas (DI5), Embassy of Serbia, Lourdes Saavedra, Buttery and Gyaros Estiatorio. Thank you very much!



The workshop I participated in given by ProEmpleo 'Emprende en línea' helped me to learn basic aspects needed to develop and implement a project, because I didn't know about topics such as financial, legal, and corporate social responsibility. In addition, I was able to design an idea as an entrepreneur, giving it structure. This will help me to better develop my work, since the sales work is part of my position. I feel grateful for having participated and now the challenge is to put into practice the tools I learned, and the spirit of constant learning.

**Natividad Morales, Administrative Assistant of Amextra in Palenque**



### We achieved 6 partnerships:

- **Commercialization of textile products project** with the Department of Design of the Universidad Iberoamericana in CDMX.
- **Advice on digital communication** with the AtoB Agency.
- **Textile project with the artisans of Amextra, A.C.** in the regions of Guerrero and Chiapas with Martigue.
- **Round table "Realities behind the loom.** Challenges faced by textile artisans during the pandemic" with the Center for Sustainable Development Studies (CIDES), NGOimpacto and Amextra, A.C. in Los Altos, Chiapas.

- **Placement of our products** in Promologic S.A. de C.V.
- **Training of Amextra, A.C.** collaborators and an artisan from the Xanat Tlapatli collective through the "Emprende en Línea" Workshop held by Fundación ProEmpleo.

**We now have an e-commerce platform hosted by Canasta Rosa!**







**Short immersive experiences,** continuing the commercial alliance with the Hostal Boutique Casa Pepe.



- **39 participants** in 5 virtual and face-to-face workshops: "Basic Principles of Mexican Herbalism".
- **25 participants** in 3 virtual workshops: "My First Urban Garden".



**2 immersion visits** to the Community Center of Amextra, A.C. in Tultitlán

Christine Alton, daughter of one of the founders of Partners in Hope, Ivan Gusak, and members of the Linda Vista Foundation board of directors.



**Interview** in "Espacio Abierto" of Radio Ciudadana 660 AM!



I really liked the trip coordination; it has been very warm and they have received us with a lot of kindness. The activities have been very well organized but above all, they have led us to open our minds and hearts to understand that within our "differences" we have much in common with our Chiapas brothers and sisters. I experienced a lot of learning and a renewed enthusiasm to be a promoter of our cultural diversity and, in particular, of our culture and of the work that these families in Chiapas do.

**Fabiola Soto, research professor at the UAM Xochimilco.**



• **2 community visits and workshops:**

- ◆ *San Andrés Larráinzar. Artisanal methods of dyeing wool threads with natural pigments.*
- ◆ *Tabilucum, Aldama. Process of spinning wool thread and how to weave textiles on a backstrap loom.*

• **4 sightseeing tours:** Textile Center of the Mayan World, K'inál Antsetik A.C., Santo Domingo Market and Casa Textil boutique.

• **2 conferences:** Dr. Domingo Gómez López, Director of CIDES and Alberto López Gómez, first Tzotzil designer to participate at Fashion Week in New York.



**8 participants** in the immersion trip "Textile Passion" (November 22 to 27)

- **1 tsotsil class** by the education promoter in Los Altos de Amextra, A.C., Abraham Gómez.



Participating in the Textile Passion trip was a gratifying experience, to meet working women artisans; men and women spreading and strengthening the activity, people proud of their identity, culture and tradition.

**Leticia Soriano, promoter from the Commission of Protected Natural Areas.**



# A mextra Finance



2021 is a year that marks the beginning of the gradual and difficult recovery from the effects caused by the Covid-19 pandemic. It has jump started the reactivation of the family, community, and social lives of the people we serve; we contributed with economic elements, values and actions that added to the reconstruction of the social fabric through transformative values. Our contribution is very important, because the microfinance project is focused on the transformation and the well-being of the people and communities, starting from loans that are like seeds that are sown, to the resulting productive and creative results, using their personal gifts and capabilities. Consider that in Mexico family businesses contribute 85% of GDP.

The 11,500 participants are made up of groups, as a community that helps maintain a solidary, ethical, and fraternal social fabric. They do not pursue economic gain as the main goal, but as a means to family well-being. Their savings, which exceeded 65 million pesos, provide a very important support that sustains the achievement of their dreams.

During the year we granted loans with a total of \$127 million pesos; this involves almost a thousand monthly family projects (or 31 daily projects). To better understand what these projects mean, we have shared inside this report the stories of Juana Sánchez, María Díaz and Víctor Méndez, who represent thousands of women and men who are transforming their lives with the support of Amextra. We have accompanied these people for 30 years with the development of small household subsistence projects that have now become commercial and sustainable activities, empowering them to become fuller, freer, supportive, and creative people, protagonists within the life of their communities, diligently building a local and regional economy.

Thank God, this year we had positive results in profits, which are re-invested through more loans and social support for the communities; revenue exceeded 23% of our projection, which was the result of the effective, efficient and supportive efforts of our teams towards the organization; and expenses were reduced by 28%, thanks to a planned austere and creative spending budget. Late payments were reduced to a mere 3.6%. As a result of the pandemic, the annual number of deaths doubled and we supported 30 families who suffered the death of relatives, with insurance for \$343 thousand pesos.

We are enormously grateful for and appreciate our 77 collaborators, who work tirelessly and passionately day after day at Amextra Finance. We were concerned about possible burnout, but 90% of the staff have expressed satisfaction about working with us, largely because of the philosophy of transformation, leadership, and a culture of respect and assertive communication. We are thankful to God for this, for we have experienced very strong emotional situations among the people we serve.

Each week, team members have a time of biblical reflection that is related to their everyday situations: the context and affirming values of transformation that keeps us in control of the rudder within an alternative economy based on Christian values, without being swept away by the turbulence of the consumerist and market economy.

Lord, thank you that "you have changed our lament into dance".

Eugenio Araiza Bahena,  
Executive Director of Amextra Finance



**Microfinance transforms the lives of the people and the communities** by giving them – through loans – the seeds they sow to cultivate, using their gifts and abilities, productive undertakings, the nurture of the spirit of solidarity, their children's education and improvements in their homes among several other benefits.



**We serve 11,561 people in 2,717 groups,** reaffirming people's sense of collectivity and solidarity!



- We achieved savings of \$ 65,625,723 pesos providing a sustainable reserve that allows our customers to fulfill their dreams and cover emergencies!
- We generate jobs and better income for families! Through a total portfolio of \$54,183,253 pesos and a current portfolio without arrears of \$52,225,676 pesos, we move the local and regional economy by promoting productive activities and small businesses.
- We achieved a total placement of \$126,597,100 pesos, that is, over 10.5 million pesos per month!
- We achieved 37 daily opportunities for growth, education, housing and family businesses, thorough 9,737 annual loans!



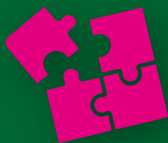


- We obtained \$3,608,590 pesos in returns that are used to re-invest in more loans and social support for communities. Meanwhile, we decreased late payments to 3.6% with an amount of \$1,957,576 pesos.

**We supported 30 families** who suffered the death of relatives-mostly due to Covid-19-with insurance totaling \$ 343,088.60 pesos.



In partnership with the Tecnológico Universitario del Valle de Chalco (TUVCH) and Jesuitas por la Paz (Jesuits for Peace), we began advising the incubation of 4 social impact business projects in Valle de Chalco.



*Thank you*  
to the 77 collaborators who  
made all this possible!

Despite the complex personal situations experienced by our team after the Covid-19 pandemic (such as illnesses, death of family members, and increased workload), we obtained 90% workplace satisfaction, a good work environment, and a culture of respect and assertive communication!



## We exceeded the percentages we set as goals in 2021!

Line item	Goal	Achievement	Achievement %	
Active groups	2,365	2,717	114.9%	+ 352 groups
Participants	10,803	11,561	107%	+ 758 participants
Group participants	7,306	7,819	107%	+ 513 group participants
Individual participants	3497	3,742	107%	+ 245 individual participants
Current account	\$ 23,477,948.07	\$ 30,106,511	128.2%	+ 6.7 million pesos
Fixed term	\$ 31,389,460.13	\$ 35,519,212	113.2%	+ 4.1 million pesos
Total savings	\$ 54,867,408.20	\$ 65,625,723	119.6%	+ 10.8 million pesos
Current portfolio	\$ 42,112,967.50	\$ 52,225,676	124%	+ 10.1 million pesos
Risk assesment	\$ 11,817,957.17	\$ 1,957,576	854%	Notable reduction of risk assesment!
Total portfolio	\$ 53,930,924.67	\$ 54,183,253	100.5%	+ 252 thousand pesos
% Late payment	21.91%	3.61%	87%	Notable decrease in late payments!

### Training and Holistic Transformation



- Orientation for 103 employees, basic curriculum training for 31 financial advisors and 17 collaborators with a positive attitude and growth mentality.
- 22 workshops on Money laundering and terrorist financing prevention; Reading and interpreting credit reports; He who speaks less, acts more; and the book: "The 4 Agreements".
- 23 biblical reflections (the Gospel of Luke, Holistic Transformation, Holy Week, and Advent), 13 devotionals that connect practice with reflection, and personal accompaniment to collaborators who required it.



Doña Juana has been a customer of Amextra Finance for 10 years. She began to save her profits from the sale of chickens and with this she set up a grocery store. Later, she applied for a loan to buy an egg incubator; which she learned to use thanks to an Amextra, A.C. workshop.

The incubator has allowed her to have a constant production of chickens at a lower price, her good financial management has allowed her to take advantage of new investment opportunities, for example, the wholesale purchase of poultry feed. Because of this, she decreases her costs, saves more and generates new sources of income for her, her family and her neighbors.

As a saver belonging to a solidarity group, Juana motivates her neighbors to save and to use their loans strategically and responsibly.

**Juana Sánchez de Punta Brava, Salto de Agua, Palenque**



## FINANCIAL RESULTS

LINE ITEM	AMOUNT REACHED	PROJECTED AMOUNT	DIFFERENCE	PERCENTAGE
<b>Total income</b>	\$35,319,924	28,651,776	6,668,148	<b>123%</b>
<b>Expenses</b>	\$31,711,334	43,767,671	-12,056,337	<b>72%</b>
<b>Net result</b>	\$3,608,590	-15,115,895	11,507,305	<b>176%</b>



***With planning, austerity, and efficiency we managed to reduce expenses!***

- We exceeded total revenue by 123% and expenses were 72% of those projected, thanks to the additional efforts and solidarity of the team.



***We achieved a major recovery in our finances!***

- The statement of our financial situation closed at \$88,447 million pesos in assets, an increase of 14% over the previous year.
- Increase in the current portfolio of 28% which is the main asset and income generator.
- The overdue portfolio decreased by 80% thanks to interventions regarding the scheduled penalties, and the follow-up and work of the operational team. Regarding liabilities, there was an increase in savings of \$4.7 million pesos and in social capital, and we have a 6% increase due to the enrolment of new customers.

### ***We updated our Information Technology!***

- Update of modules, management, and delivery of 11 regulators; as well as the executive module for the collection of commissions for account management and deposits for bank transfers.
- Renewal and review of proper functioning of computer equipment.
- Regarding credit bureau reports, the percentage of quality was increased from 99.20% to 100% of the weekly and monthly information.



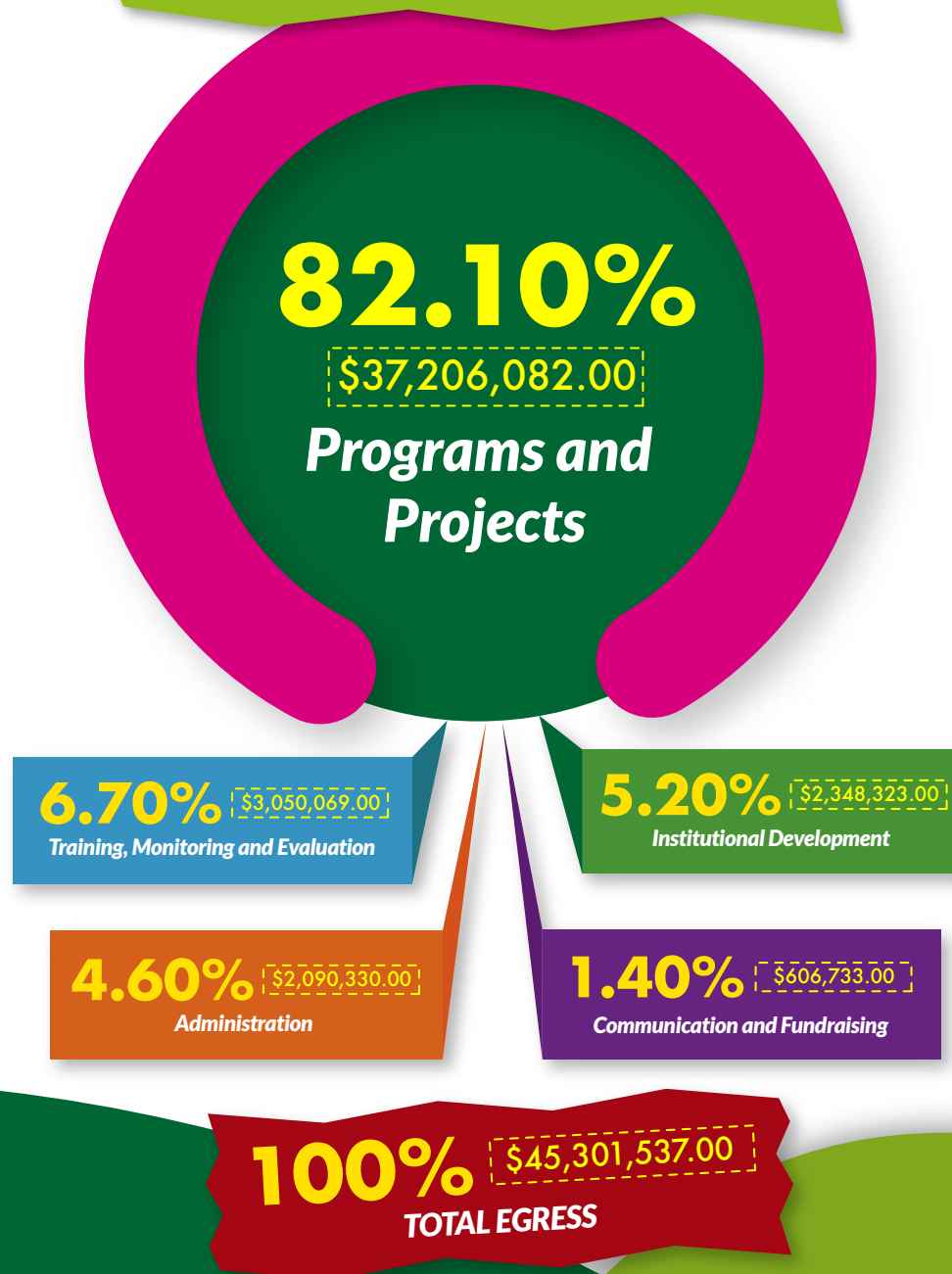
María and Víctor opened their account with Amextra Finance in 2018, before they had taken planting and animal husbandry workshops. Both, with a little fear, applied for their first loan for \$5,000 pesos to fill their grocery store. With the accompaniment of our financial advisor, Miguel José, they chose to use an "agro-loan" to activate their agricultural production in the two plots they use for planting, poultry and pigs.

Their dream is to continue growing and using his loans again to double their production because: "agricultural production requires a lot of patience and faith, since the risk is always high". Now Mary is no longer afraid of loans because, "it is a seed that in good soil can bear great fruit."

***María Díaz y Víctor Méndez de Pactiún, Tumbalá***

INCOME RELATED TO THE CORPORATE MISSION		PESOS
NATIONAL DONATIONS		\$2,172,532.67
FOREIGN DONATIONS		\$10,357,382.69
DONATIONS IN KIND		\$26,287.85
OTHER		\$2,110,991.04
<b>SUBTOTAL INCOME</b>		<b>\$14,667,194.25</b>
INCOME NOT RELATED TO THE CORPORATE MISSION		PESOS
AMEXTRA CONSULTANTS		
AMEXTRA ARTISAN		\$72,132.85
AMEXTRA SEEDS		\$116,535.44
AMEXTRA FINANCE		\$35,319,967.00
<b>SUBTOTAL OTHER INCOME</b>		<b>\$35,508,635.29</b>
<b>TOTAL REVENUE</b>		<b>\$50,175,829.54</b>
EGRESOS		PESOS
PROGRAMAS Y PROYECTOS		\$9,969,474.00
MONITOREO Y EVALUACIÓN		\$1,018,376.00
AMEXTRA ARTISAN		\$365,321.00
AMEXTRA SEEDS		\$270,032.00
INSTITUTIONAL DEVELOPMENT		\$534,432.00
COMMUNICATION AND FUNDRAISING		\$431,986.00
ADMINISTRATION		\$790,106.00
AMEXTRA FINANCE		\$31,921,810.00
<b>TOTAL EXPENDITURES</b>		<b>\$45,301,537.00</b>

## HOW DO WE USE OUR RESOURCES?





# Individuals

Abraham Alberto Salas Collado Alejandra Castillo Allan Whiting  
Adriana Farjat Alejandra Flores Estrada Alicia Pérez  
Abel Bautista Villa Adriana Reyes Alanna Pleasants Alfredo Vázquez González  
Amber Rivette Ana Cristina Navarrete Beverly Osekowsky Celic Citlali Araiza Vera  
Carlos Augusto Tejeda Rodríguez Antonio Turrent Chris Hodgson

Claudia Karina  
Hernández Nava

Colleen Maki Corrie Johnson

Emrie Smith

Federico Manuel Rodríguez Paniagua  
Gerd Gilbert Griselda Guadalupe García Cervantes

José Antonio Vázquez

José Ramón Alcántara

Judith Peters

Kate Reuer Welton Ken Corneilson

Kimberly Rathjen Kristin Payne

Martha and  
Thompson

Mary Thompson

Natalia Girón Matthew

Norman  
Molina Norberto  
López Chárraga Brendle

Nevin Peters

Paul Whiting

Raul Antonio Gonzalez

Rosa Alverde

Timothy Bushcheck  
Corrie Jennifer  
Johnson Allen Tom Carter

Gerd Gilbert

THANK YOU VERY MUCH  
DEAR DONORS



Dan Moncayo

Daniel Alejandro Muñiz Tovar

Danielle Mendola

Erin Leyson

Francisco Palmerin

Ivette Galan Jennifer Allen Jennifer Quigley

José Luis Salas Córdova Medina

Judith Alton

Lorena Galindo Cassani Luis Alejandro Parra

Lynn and Carol  
Swanson

Marcela Salas Cassani

Mark Mathison  
Mark Peterson

María de la Concepción Verónica

Ofelia Cinto Tehuitzil

Patrick  
Hansel

Raymundo Cassani

Rosalba Cruz

Rosario Neri

Tim Ferguson

López

Susan Carter

Griselda Guadalupe García Cervantes

Celic Citlali Araiza Vera

# Churches Berlinprojekt

Evangelical Lutheran Church in America

Immanuel Lutheran Church University Lutheran Church of Hope

UK Online  
Giving Fund

UMB Bank St. Joseph MO

**THANK YOU VERY MUCH  
DEAR DONORS**

Agua  
Pura para  
el Pueblo

**Wheaton  
College**

**Thrivent**

PayPal Giving Fund

Linda Vista  
Foundation

Fundación Sertull A.C.

**Fundación  
Robotix**

Fidelity Charity Fundación ADO  
Fundación Robotix  
(Timothy Bushcheck)

Centro Mexicano  
para la Filantropía A.C.

**Amazon Smile**

Avon México Benevity

Agua Pura para el Pueblo



Vista Hermosa Foundation

The Hack Foundation

Seattle Foundation

**CISCO México**

SG Foundation

Marsh McLennan

**HIPGive**

GlobalGiving

**Fundación ADO**

Fundación del Dr. Simi

Fundación  
Sertull A.C. Charities Aid

Foundation America

**Cannon México**

Canadian Center For World Mission

Amigos de San

Cristóbal A.C.

**Instituciones**





Follow us on our social networks!



### Founders

Enrique Serrano Gálvez

† Gerald Nyenhuis Hendrichse

Eduardo Sanders Eckerman

Sergio Sánchez López

Manasés Chuc Moo

### Directors

Sergio Sánchez López (1984-1993)

René Gali Aymerich (1993-1995)

Omar J. Villagrán Arjona (1995-2002)

Eugenio Araiza Bahena (2002-2017)

Marcela Salas Cassani (2017- )

### Board

José Ramón Alcántara Mejía  
**President**

María de la Concepción Verónica Vera Jiménez  
**Secretary**

Antonio Turrent Fernández  
**Member at large**

Wendy Lirit Alcántara Russell  
**Member at large**

Ana Vaca Martínez  
**Member at large**

### Credits

Lidia Patricia Olivares Hernández  
**Edition**

Fernanda Castro Martínez  
**Translation**

Aldair Velázquez Morales  
**Design**

Calle La Otra Banda, N° 54, Casa C,  
Col. San Ángel, C.P. 01000, Alcaldía  
Álvaro Obregón, Ciudad de México

(55) 5550-4044

*Changing lives, transforming communities*