



# Corporate impact in Latin America

The Case of Coppel

Latimpacto

## The initiative

Coppel Emprende is a program for Mexican microentrepreneurs that offers free, easily accessible training through a digital platform with interactive lessons and expert-led webinars. Its impact strategy seeks to reduce early business mortality by promoting formalization, growth, and job creation through a progression that goes from identifying as an entrepreneur to achieving long-term business survival.

The program is linked to Grupo Coppel's business by strengthening its potential customer base and is expanded through strategic alliances with academic institutions, civil-society organizations, and government entities, complementing training with a system of rewards, a networking community, and in-kind seed capital delivered in collaboration with public agencies.



### **Corporate:**

Coppel Group

### **Economic sector:**

Retail and financial services.

### **Company Description:**

Coppel is a Mexican conglomerate with three main business lines: Tiendas Coppel, an omni-channel network of more than 1,700 branches offering consumer products with accessible financing; BanCoppel, which provides financial and banking services; and Afore Coppel, a retirement-savings system.

### **Name of the program:**

Coppel Emprende.

### **Countries of implementation:**

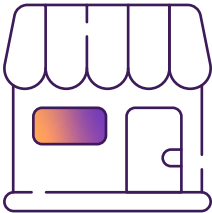
Mexico.

### **Target population:**

Small and micro entrepreneurs.

# Impact Strategy Context

## The Challenge



In Mexico, small businesses account for more than 95% of all firms, yet many face serious barriers to consolidation and growth, which translates into a very high failure rate—often within the first two years of operation.

This early-stage vulnerability, known as the “Valley of Death,” is closely linked to limited training in business management, ranging from gaps in basic finance and pricing to difficulties in accessing credit and formalizing operations, which together hinder growth and keep many microenterprises trapped in a cycle of fragility.

## The Solution



Coppel Emprende seeks to reduce these failure rates by providing small businesses with essential tools and knowledge for long-term sustainability and higher income generation.

The program guides microentrepreneurs along a transformation path, helping them move from informality and lack of information to a clearer understanding of their market, finances, costs, and sales channels, with the aim of achieving not only formalization but also job creation, thereby contributing directly to the social mobility of their families.

# Governance Strategy

## The role of the corporate

Grupo Coppel's role in the program is grounded in its target market: the base of the socioeconomic pyramid, which also represents a significant share of its customer base.

The Group actively embeds Coppel Emprende into its different business areas, including financial services and retail sales.

In addition, it promotes the program internally through an Advisory Committee that provides strategic backing and ensures its visibility and relevance within the organization. The endorsement of the Coppel brand is critical, as it gives the program strong credibility and appeal for entrepreneurs considering participation.

## El rol de la fundación empresarial

Fundación Coppel is responsible for the design, implementation, and day-to-day management of Coppel Emprende.

It allocates financial resources for the program's development and operation, including seed-capital schemes delivered in partnership with state governments, and leads the identification, formation, and coordination of strategic alliances with civil-society organizations, academic institutions, and public entities that are essential to the program's reach and effectiveness.

## El rol de los aliados externos

Academic institutions and civil-society organizations contribute their time and expertise to deliver webinars and co-create specialized training content.

State governments are key partners for reaching microentrepreneurs at the local level and for jointly implementing instruments such as seed capital, while collaboration with other third-sector organizations makes it possible to build larger seed-capital pools, carry out joint impact evaluations, and develop complementary projects.

## The Value of Partnerships

Partnerships are a central, strategic component of Coppel Emprende because the Coppel Foundation operates essentially through collaboration with other actors. These partnerships allow the Coppel Emprende program to:



**Broaden its reach:** Expand its coverage both geographically and thematically.



**Integrate expertise:** Incorporate specialized knowledge and skills from multiple entities.



**Ensure universal access to training:** Ensure that training reaches its target audience effectively and at no cost.



This partnership strategy is therefore essential to achieving Coppel Emprende's objectives, since it makes it possible to expand the scope of its impact and optimize available resources through inter-institutional collaboration, rather than acting in isolation.

For additional elements to help maximize impact, see the report Corporate Impact in Latin America.

## The Impact Strategy

The program supports the scaling of microenterprises through a gradual progression that begins by helping people with informal businesses recognize themselves as entrepreneurs and understand the fundamentals of how their business operates. It first provides training on operational, commercial, and financial management so that participants can strengthen core capabilities before moving on to more advanced support.

For microentrepreneurs who complete the basic training cycle, Coppel Emprende offers in-kind seed capital, delivered after a diagnostic process that identifies the specific tools or equipment each business requires to grow. Transversally, the program promotes community building and networking so that entrepreneurs can exchange experiences and collaborate with one another, reinforcing learning and strengthening their business ecosystems.

1

**Training and Capacity Building**

Asynchronous online training platform with up to 85 lessons organized into 12 thematic modules (e.g., sales, digitalization, personal and business finance). Live webinar sessions that enable direct interaction with guest experts. In a cross-cutting way, it seeks to build community, generate networking and peer-to-peer learning.

2

**Reward System**

In order to encourage entrepreneurs to complete training and reduce program dropout rates, there is a points-based model that can be accumulated for each completed training activity, and redeemed for different benefits.

3

**Seed Capital**

Seed capital support managed in collaboration with state governments and implemented by local civil-society organizations. Accessible to microentrepreneurs who have completed the basic training level and undergone a diagnostic to determine which tools or equipment they need.



Coppel thus provides different forms of support tailored to entrepreneurs' evolving needs, from the initial stage through business consolidation, in order to increase the scalability of the impact generated. For additional elements to help maximize impact, see the report *Corporate Impact in Latin America*.

# Impact Measurement

The impact evaluation for Coppel Emprende rests on three core elements:

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**Measuring the effect on business performance:** Although still relatively young, it continuously tracks how participants adopt the knowledge acquired, using outcome studies to document how training is being applied in everyday business operations and to capture the immediate results of learning in the business environment.

**Multiplier effect:** A second element is the ability to mobilize complementary resources from state and municipal governments, business associations and other private entities. This indicator helps quantify how far the original social investment is leveraged and signals the program's relevance and attractiveness to other actors.

**Impact of seed capital:** Currently, a project is being developed in five Mexican states that measures outcomes for trained microentrepreneurs who receive in-kind support versus those who only access training. The research seeks to understand the productivity and efficiency of these investments and their contribution to enterprise growth and sustainability.

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Together, these three elements provide a comprehensive framework for understanding and demonstrating Coppel Emprende's multidimensional impact.

## The Achieved Impact

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To date, the program has more than  
**21,000 registered users.**

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**915 microentrepreneurs  
have received seed capital**  
with an average amount of MXN 6660.

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**More than 15 public-private  
partnerships have been developed**  
to use the Coppel Emprende platform as  
a business-training tool.

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*" In Mexico, businesses are born informal and with very little financing. That is why step one is for them to feel like micro-entrepreneurs, make a budget, pay for their product, identify sales channels. Step two is for them to become a formal business and start creating jobs. And from there, they can survive the second year of operation and, with their profits, secure a better quality of life for themselves and their families.*

*That is why our goal is to reduce the percentage of companies that die in those early years by giving them a range of training content and networking opportunities to help them stay on track. In this way, it has evolved from being just a training program to becoming a comprehensive support strategy from the moment they decide to start a business until the company is up and running."*

**Vanessa Caldera**

National Manager of Coppel Foundation.

## Articulation With the Business

Coppel Emprende aligns with Grupo Coppel's slogan, "Coppel Mejora tu Vida" (Coppel improves your life), by seeking a positive impact on the communities where it operates, many of which are populated by microbusinesses that are customers or located near its stores.

The program is directly linked to the Group's core business because it targets the same mass-market segment at the base of the socioeconomic pyramid that Coppel serves with its products and financial services; historically, this segment has had limited access to credit, and many of Coppel's personal loans are used to finance small businesses, so Coppel Emprende offers these clients tools to improve their financial management and use of resources.

The program also aims to extend its benefits to Group employees, many of whom have family businesses or additional income-generating activities.

In return, Coppel Emprende generates reputational, social-responsibility, and product-design benefits for the Group, facilitates relationships with government actors, and strengthens Coppel's image as a driver of development for other businesses.



# Lessons Learned

## The importance of change management

One major challenge has been shifting from the Group's long-standing charitable-philanthropy model to a strategic impact program aligned with the business and managed by the corporate foundation.

This has required navigating the complexity of a large group like Coppel, improving internal communication, and investing in internal education to demonstrate the program's value and its connection with customers.

## Flexibility is key

Keeping beneficiaries engaged in free digital training has demanded agile, innovative strategies such as the reward system, interactive webinars, and building an active community.

Attention to lesson length, platform usability, and continuous content updates has been crucial to improving the program over time.

## The power of collective action

Collaboration with strong strategic allies—external (academic institutions, civil-society organizations, governments) and internal (the advisory committee and committed managers) — has been fundamental to the program's evolution and success.

The strength and recognition of the Coppel brand have also made it easier to forge these alliances and scale the initiative.

## Learn More

[www.fundacioncoppel.org](http://www.fundacioncoppel.org)

We are grateful for the contribution to the preparation of this case study from:  
**Vanessa Caldera** - National Manager of Coppel Foundation.