



Fuente: Adobe stock

The development bank closest to the communities; **Nafin offers its training in Mexico's native languages**

Training is of basic importance for preparing credit recipients and allocating the credit more effectively and efficiently, thereby serving more market segments without any access to formal financing.

For Nacional Financiera, as a development bank, the professionalization of entrepreneurs and MSMEs is important, because it contributes in a cross-cutting way to the aims that affect national economic development, while contributing to the following:

- Formality of business ventures
- Continued existence and growth of enterprises
- Formality of employment
- Larger revenues
- Better financial management
- Awareness of payment
- Financial decision-making
- Increase in employment
- Productivity
- Acquisition of best social and environmental practices
- Institutionalization
- Innovation
- Sustainability

Existence of the above qualities makes it possible to have trained enterprises be credit recipients with a suitable payment profile; to reduce the portfolio of non payers in order to make the most of federal government efforts to

more effectively and efficiently allocate the credit and, with it, serve more market segments not receiving commercial banking services.

The training model, by enhancing their probable access to credit and better use of the resources, has a direct impact on the profiles of physical persons engaged in entrepreneurial activities and on MSMEs.

During the current 2018-2024 administration, Nacional Financiera redesigned its training model and incorporated services that have enabled it to serve as an example for Mexico's entrepreneurs and enterprises, by including a training and technical assistance program for speakers of the indigenous languages, a program that, having been taught in the original languages, has produced greater empathy, trust and understanding.

WHY IS NAFIN GIVING TRAINING AND ADVISORY ASSISTANCE TO INDIGENOUS COMMUNITIES?

Nafin's organization law reads as follows:

Nafin. Establish financing programs to support economic activities that would further the creation of employments in indigenous enterprises or organizations; that would allow for the incorporation of technologies that would help them increase their productive capacity, as well as ensure their equitable access to the supply and marketing systems...

The aim of the program «Business management and inclusion for speakers of the original languages» is to improve their skill in personal business management and finance in order to create more prosperity for their families and communities, while safeguarding their cultural wealth and customs.

Before being given financing, these communities should know how to administer their resources, how to assign a fair price to their product and to have a minimum knowledge of financial subjects, in order to establish successful businesses that would grow organically and ensure that, when acceding to financial support, this assistance would be a solution and not a problem.

The aim of the program «Business management and inclusion for speakers of the original languages» is to improve their skill in personal business management and finance in order to create more prosperity for their families and communities, while safeguarding their cultural wealth and customs.

Fuente: oaxaca.quadratin.com.mx



Table N.º 1
IN WHAT SUBJECTS ARE THEY GIVEN TRAINING?

Subjects per day 4 h	What do they learn?
Steps to starting up my business (business venture)	<ul style="list-style-type: none"> ○ Ideas about business, how to choose something different. ○ How to embody my passion and originality in my new business. ○ Steps for starting up my business with a different value proposal. ○ Creating a history for my business venture.
My business serves my community (customer service)	<ul style="list-style-type: none"> ○ Strengthening of assertive and clear communication with customers. ○ Protocol for service to dissatisfied customers. ○ Fulfilment of promises. ○ How to serve the customer's needs when what he/she wants is not available.
Sell more and profit more	<ul style="list-style-type: none"> ○ The business image sells! ○ Adapting the product to increase the average per person purchase. ○ Design of profitable sales and discounts. ○ Taking seasonal advantage to sell more. ○ Electronic means of payment, how can they help me to sell more? ○ First steps toward selling on digital channels.
Financial control of the business is useful and simple (cash flow)	<ul style="list-style-type: none"> ○ A simple and rapid way of knowing your daily sales. ○ Two simple sums: income and expenditures. ○ Registry in cash flow format. ○ How can monetary needs be identified in the short term? ○ Preparing my cash flow for the next month.
Advertising and sales through social networks	<ul style="list-style-type: none"> ○ Introduction to digital marketing / Facebook/Twitter / Instagram

Mexico has 7.2 million speakers of the original languages. The southern region of the country is home to 58% of them and its component federative states are: Chiapas (19%), Oaxaca (17%), Veracruz (9%), Yucatán (7%), Quintana Roo (3%), Campeche (1%) and Tabasco (1%)¹.

CHALLENGES:

- Over 100,000 inhabitants speak 15 languages; Náhuatl heads the list with over 1.4 million speakers, followed by Maya with 759,000, then the Mixteca and Zapoteca languages with over 400,000 speakers each.
- Another 15 languages are spoken by between 99,000 and 15,000 persons.
- Even so, languages with a very small number of speakers were listed, which, because they are not being handed down, are in serious danger of disappearing, eight of them with less than 100 speakers.

IN WHAT LANGUAGES IS NAFIN OFFERING ITS TRAINING?

Training has been given in 5 different languages: Maya, Tzotzil, Mixteca, Chontal and Otomí.

Results: In 2023, 27 communities were visited in the states of Campeche, Yucatán, Chiapas, Quintana Roo, Oaxaca,

Hidalgo and Tabasco, where 138 courses were taught. Over that period, a total of 873 users were trained in 2,010 periods of attendance.

At April of 2024, 6 communities had been visited in the states of Yucatán and Quintana Roo, where 27 courses were taught. At today's date, over 145 users have been trained in 350 periods of attendance.

Market segment: male and female craftsmen and producers from indigenous communities.

1 Data in accordance with the Inegi: [https://www.inegi.org.mx/temas/lengua/Perfil sociodemográfico de la población que habla lengua indígena \(inegi.org.mx\)](https://www.inegi.org.mx/temas/lengua/Perfil_sociodemografico_de_la_poblacion_que_habla_lengua_indigena)

Roberto Revilla Ostos

Nafin Director of Entrepreneurial Development and Technical Assistance



[Return to the Table of Contents](#) 