# 5 Philanthropy for Capacity Building

## *The Case of Tienda Cerca – Financial and Digital Inclusion for SMEs*

Catalina Garcia, Tom Achoki, William Ernest, and Fermin Vivanco

### INTRODUCTION

Small and medium-sized enterprises (SMEs) are the backbone of Latin America and the Caribbean's (LAC) socioeconomic fabric, generating more than 60 percent of the region's employment while serving as critical enablers of local supply chains, community resilience, and economic inclusion. They play a crucial role in fostering entrepreneurship, reducing poverty, and driving local economic activity (see the numbers of micro, small, and medium-sized enterprises in Brazil, Mexico, and Colombia in Table 5.1), particularly in underserved and low-income areas. However, these businesses face persistent structural barriers, including limited access to financing, technological deficits, and an increasingly competitive retail landscape.

The COVID-19 pandemic exacerbated existing challenges, pushing many SMEs – especially microenterprises and traditional "mom-and-pop" stores – into crisis. Mobility restrictions, disruptions in supply chains, and a lack of digital infrastructure disproportionately affected businesses that rely on in-person interactions. While large retailers adapted by accelerating digital transformation and leveraging economies of scale, SMEs struggled to remain viable. Many owners, already operating on razor-thin margins, were forced

The opinions expressed in this chapter are the responsibility of the authors and not of the institutions they represent.



Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

Table 5.1 *Number of micro, small, and medium-sized enterprises*

| Country | #MSMEs (mn) | % of GDP | Source |
|---|---|---|---|
| Brazil | 14.8 | 30 | Serviço Brasileiro de Apoio às Micro e Pequenas Empresas)[1] |
| Mexico | 4.7 | 50 | INEGI (2020) / DENUE[2] |
| Colombia | 1.7 | 42 | MINCIT (2024) |

to take on high-interest microloans just to maintain inventory and meet daily expenses.

Beyond their economic role, SMEs serve as vital social institutions. In LAC, small neighborhood stores are more than mere commercial enterprises; they function as essential hubs that provide access to basic goods, credit, and even informal financial services to the most vulnerable. Their resilience and adaptability are key indicators of broader economic stability, as thriving SMEs correlate with stronger community ties, reduced crime rates, and increased civic engagement.

However, to unlock their full potential as engines of inclusive growth, SMEs require more than just financial capital – they need capacity-building investments in digital literacy, financial management, and operational efficiency. Traditional financing mechanisms have often fallen short, leaving a critical gap that philanthropy, as part of a catalytic finance approach, is uniquely positioned to address.[3] When leveraged strategically, philanthropy possesses a high-risk appetite and the flexibility to provide not just

[1] SEBRAE. (n.d.). Retrieved from www.oitcinterfor.org/instituci%C3%B3n-miembro/servicio-brasile%C3%B1o-apoyo-micro-peque%C3%B1as-empresas-sebrae#:~:text=En%20Brasil%2C%20existen%2014%2C8,de%20los%20negocios%20del%20pa%C3%ADs .

[2] INEGI. (2025). Retrieved from https://en.www.inegi.org.mx/app/descarga/?ti=6

[3] Gaggiotti, G. et al. (2023). Catalysing Impact - Catalytic Capital in Europe Whitepaper. EVPA. Retrieved from www.impacteurope.net/sites/www.evpa.ngo/files/publications/EVPA-Catalysing-Impact-2023.pdf.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

funding but also the technical assistance and ecosystem building required for sustainable impact.

The Tienda Cerca initiative, established by AB InBev – the world's leading brewer – and its foundation, exemplifies the integration of commercial and social investment to drive collaborative interventions. By leveraging technology, financial tools, and capacity building, Tienda Cerca has strengthened the resilience and productivity of SMEs in LAC.

The initiative empowers small-scale retailers by optimizing supply chain operations and enhancing operational efficiency. It also fosters community development by providing digital business capabilities, market insights, and institutional resilience. Rooted in the 4Ps model – private–public–philanthropy partnerships – Tienda Cerca showcases how knowledge transfer, technical assistance, and ecosystem development can fuel economic transformation.

This chapter explores the initiative's origins, its regional scaling strategy, and key considerations for stakeholders aiming to replicate similar capacity-building efforts to drive systemic change.

## SMES AS COMMUNITY LEADERS: BUILDING CAPACITY THROUGH 4PS

SMEs in Latin America are more than economic entities – they are vital to the social fabric of their communities. These local businesses, known as mom-and-pop grocery shops – also referred to as tiendas or bodegas, embody cultural heritage, fostering a sense of identity and pride among residents. By generating employment, supporting local suppliers, and engaging in community initiatives, SMEs enhance social cohesion and neighborhood well-being. With support from 4Ps, they can expand their impact as agents of change, advancing social development goals and promoting responsible business practices.

The advent of 4Ps, where philanthropic capital is integrated into traditional public–private partnerships (PPPs), has the potential to not only drive SME economic development but also strengthen the social fabric in Latin America by combining investment with capacity

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

building, improved services, and job creation. Historically, countries such as Chile – recognized as a leader in this field – have leveraged PPPs to facilitate the construction and modernization of roads, airports, and ports, stimulating local economies and generating employment, ultimately serving as a benchmark for other nations in the region (Espelt 2015). By incorporating philanthropic capital, 4Ps can further enhance this model, amplifying its ability to help deliver system change.

By leveraging philanthropic capital to strengthen SMEs institutionally, these small businesses can take on leadership roles within their communities, creating a multiplier effect. As they grow and succeed, they inspire other entrepreneurs, gradually fostering a more resilient, inclusive, and dynamic local economy. Through the acquisition of new skills and capacities, this added value fuels a cycle of growth that reinforces community ties, cultivates innovation, and enhances overall quality of life.

## PHILANTHROPY AS A DRIVER OF TECHNICAL ASSISTANCE AND CAPACITY BUILDING

Philanthropy is uniquely positioned to fund technical assistance (TA), a critical driver of capacity building and systemic change, particularly in underserved communities. Organisation for Economic Co-operation and Development (OECD) research has highlighted the importance of unrestricted philanthropic investment for capacity building and its unique role therein.[4] Unlike government agencies, which are often constrained by bureaucratic processes, and private investors, who prioritize financial returns, philanthropic organizations possess the flexibility, risk tolerance, and long-term vision necessary to bridge this critical gap.

[4] OECD. (2024, March 4). No Strings Attached? Making Sense of Flexible Financing in Philanthropy. Retrieved from www.oecd.org/en/publications/no-strings-attached-making-sense-of-flexible-financing-in-philanthropy_0264b47f-en.html.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

TA is often underfunded because it does not generate immediate financial returns. Governments face limitations in reallocating resources toward TA, while commercial capital typically views it as a non-revenue-generating expense. Philanthropy, however, can take a more strategic, long-term approach, investing in high-risk, high-impact interventions that build resilience, enhance efficiency, and promote sustainable economic development. By directing resources toward ecosystem building – such as digital inclusion, business mentorship, and policy advocacy – philanthropy can help create enabling environments where SMEs can grow, compete, and drive broader economic transformation.

## DIGITAL INCLUSION: THE BIRTH AND SCALE-UP OF TIENDA CERCA

The COVID-19 pandemic created an unprecedented crisis for small retailers across LAC. As lockdowns and mobility restrictions took effect, millions of micro and small businesses – many informal, cash dependent, and reliant on in-person transactions – faced a collapse in demand. Among the hardest hit were neighborhood stores, or tiendas, which serve as critical community hubs providing access to essential goods. With foot traffic severely reduced, these businesses risked closure, threatening not only their owners' livelihoods but also the stability of local supply chains.

Faced with unprecedented challenges, many neighborhood shops were forced to close, unable to survive on their own. AB InBev, which typically works closely with its value chain – comprising millions of retailers and thousands of farmers – quickly recognized the need to support these businesses. As a result, it set about designing a program to strengthen and sustain the communities in which it operates.

Given the severity of the crisis, it became clear that any systemic intervention would require broad and deep collaboration to ensure an effective and sustainable solution. This is where the concept of catalytic capital emerged. As AB InBev looked beyond the

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

immediate crisis to focus on long-term institutional capacity – an often-overlooked factor in achieving the UN's Sustainable Development Goals – it recognized the need to engage a wider network of stakeholders. To foster customer growth and sustainability while prioritizing long-term impact over short-term gains, broader participation and strategic partnerships became essential.

Recognizing this gap and the potential of a collaborative approach, AB InBev engaged its philanthropic arm, the AB InBev Foundation, which focuses on driving social impact by fostering sustainable solutions, particularly in areas related to responsible drinking, road safety, and entrepreneurship development and is well positioned to align corporate objectives with addressing key externalities in the value chain. The Foundation served as a bridge between AB InBev's corporate vision and the broader socioeconomic challenges faced by SMEs.

Leveraging its expertise in community engagement and partnerships, the Foundation identified critical externalities the program could address, including economic inequality, lack of digital access, and financial exclusion. By collaborating with governments and nongovernmental organizations, it was uniquely positioned to scale impact, promoting economic resilience in vulnerable communities by helping small retailers remain operational during the crisis.

Additionally, its partnerships with public and private institutions provided deeper insights into SMEs' vulnerabilities, such as their reliance on in-person transactions and limited access to formal credit. These insights allowed the Foundation to align its initiatives with AB InBev's goal of developing localized solutions and create shared prosperity.

To further strengthen the approach, the Foundation partnered with the Inter-American Development Bank (IDB) Lab to develop a more systemic solution. This collaboration enabled a more ambitious intervention aimed at institutional capacity building while also extending support to grassroots households and the smallest-scale enterprises.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

By May 2020, just months after the onset of COVID-19 and starting in Colombia, AB InBev launched Tienda Cerca – an online platform designed to help small retailers sustain their operations by establishing a digital presence. Providing an immediate and practical solution, Tienda Cerca enabled shop owners to continue serving their customers by facilitating online orders for essential goods such as food and beverages. A key feature of the program was its commitment to go beyond financial assistance by integrating capacity-building initiatives to support small retailers' long-term sustainability through digital integration via tailored digital tools, thereby helping them adapt to an evolving market landscape.

As mobility restrictions eased and customers returned to physical stores, the demand for digital tools remained strong. Businesses that had adopted online transactions, digital inventory management, and electronic payments found themselves better positioned for long-term success. In parallel, AB InBev expanded its business-to-business digital platform, called BEES, offering advanced tools for online ordering and payment processing. As Tienda Cerca grew, small retailers were digitized across several Latin American countries, and customers were able to place orders directly with local grocers via WhatsApp. This innovation led to the creation of Colombia's largest hyper-local e-commerce network: within just 60 days, the platform had attracted more than 10 million visits, with 70 percent of registered corner shops reporting increased sales.

As the positive impact of Tienda Cerca became evident, a new ambition emerged: how to scale up to more markets and reach more SMEs. How could stronger partnerships be built to ensure a long-term, sustainable intervention that extended beyond crisis management?

The solution was twofold: first, ensuring strong multi-sector engagement by fostering collaboration among nonprofits, government agencies, and private-sector actors; and second, leveraging AB InBev's deep expertise in commercial project management. By reinforcing the principles of the 4Ps approach while also drawing on specialized technical expertise, the partnership remained resilient despite

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

inherent challenges. AB InBev's project management expertise played a pivotal role, facilitating a synergistic approach that valued each partner's contributions while aligning efforts toward a common goal.

By 2024, Tienda Cerca had expanded to connect more than 425,000 businesses across eight countries, up from 334,000 in 2021. Its store locator map had generated 14 million visits, and 70 percent of registered businesses reported increased sales. Through multi-sectoral partnerships, the initiative has evolved into a self-sustaining ecosystem benefiting more than one million families. Today, Tienda Cerca operates at no cost to retailers or consumers in Colombia, Ecuador, Mexico, El Salvador, the Dominican Republic, Panama, and Honduras. Beyond supporting small businesses during challenging times, the platform has played a crucial role in strengthening communities and ensuring the availability of essential products, further solidifying its long-term impact.

## SME DIGITAL AND FINANCIAL INCLUSION: THE CASE OF AMIGO DIGITAL

By successfully scaling Tienda Cerca, a network of partners catalyzed further collaboration and impact. Working alongside IDB Lab, AB InBev, and various local and regional stakeholders, the initiative evolved beyond immediate digital capacity building to reinforce institutional resilience in the SME sector. This collective effort ultimately led to evolve the name of Tienda Cerca to Amigo Digital, and to continue enhancing SME resilience.

As the OECD notes, strengthening SMEs is key to post-pandemic economic recovery in LAC (Cerda et al. 2023). With Tienda Cerca having successfully piloted and scaled a multi-country digital intervention, it provided an opportunity to expand pan-regional TA. Amigo Digital was thus established – an additional initiative that connects strategic expertise with the resources and knowledge of local tech providers and start-ups, comprising both digital and financial inclusion.

Spanning Colombia, Mexico, Peru, Ecuador, Panama, the Dominican Republic, Honduras, and El Salvador, Amigo Digital

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

adapts to the specific needs of each market, ensuring SMEs remain competitive in an evolving digital ecosystem. It operates on three core pillars:

- **Digital Commerce:** SMEs gain access to tools for inventory management, online ordering, and payment processing through a digital platform.
- **Skill Development:** Digital training programs equip SMEs with tailored business and technology skills.
- **Digital Credit:** The "Order Now, Pay Later" feature provides SMEs with flexible financing options, enabling better inventory management and credit history building.

The rapid scaling of Amigo Digital across seven countries was made possible by leveraging AB InBev's existing infrastructure and strategic partnerships with local tech providers. This approach allowed for customized solutions tailored to each region while ensuring broad relevance and effectiveness. By aligning philanthropic and corporate resources, the initiative not only bridged financing gaps but also enhanced technical skills, significantly increasing its overall impact and sustainability.

***Addressing the "Missing Middle".*** Small and medium-sized enterprises in Latin America face significant financing challenges due to insufficient collateral, lack of credit history, and high transaction costs – a phenomenon known as the "missing middle" (Maloney et al. 2024). Studies indicate that only 40 percent of these enterprises have access to regulated credit, limiting their potential for growth (Cerda et al. 2023).

To bridge this gap, Amigo Digital developed the "Order Now, Pay Later" model, enabling businesses to acquire products from hundreds of brands and supplier partners, with payment terms of up to 30 days based on their credit history.

For many of the 283,000 stores that have benefited, this represents their first experience with formal financing (IDB Lab Projects, June 2024). By incorporating multidimensional data analysis and alternative risk assessment criteria, the platform granted credit access

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

to more than 30,000 store owners in its first year, including 10,000 individuals accessing formal credit for the first time.

The impact of this model is clear: in 2023, more than 56,800 store owners in Mexico accessed financing through the platform, with 33,000 being first-time credit recipients. This initiative not only fuels SME growth but also advances financial inclusion, helping underserved businesses establish formal credit relationships and ensuring long-term sustainability.

***Scaling Challenges and Adaptive Strategies.*** Expanding Amigo Digital posed several challenges, given the limited digital capacity of many SMEs and their unfamiliarity with digital tools. Overcoming these barriers required extensive training and support, along with infrastructure improvements to address internet access limitations in remote areas. The program also had to be flexible enough to accommodate diverse business goals, stakeholder timelines, and operational realities. Many entrepreneurs had preexisting strategies that did not fully align with Amigo Digital's framework, making integration complex and requiring trust-building efforts to demonstrate mutual benefits.

By adopting a collaborative, multi-sector approach, these challenges were overcome through synergistic resource allocation – expertise, financial capital, and time – ensuring that each actor contributed value. The initiative was further de-risked by leveraging catalytic capital from the AB InBev Foundation and IDB Lab, aligning public and private actors around shared objectives.

***Leveraging Existing Networks.*** A key factor in Amigo Digital's success was AB InBev's ability to scale solutions rapidly through its digital platforms, business infrastructure, and partnerships with local tech providers. Preexisting networks established through AB InBev and IDB Lab facilitated efficient implementation across multiple countries. Notably, AB InBev's local business teams played a pivotal role in adapting the program to align with regional market needs, consumer behavior, and cultural nuances. While the core framework of training events remained consistent across Ecuador, Peru, and

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

Mexico, these teams customized event formats and content to resonate with local communities, ensuring both engagement and effectiveness.

## BRIDGING THE GAP: FINANCIAL INCLUSION THROUGH DIGITAL AND BUSINESS TRAINING

While traditional development efforts often prioritize financial support and market access, equipping SMEs with essential digital and business skills is just as critical for long-term resilience and competitiveness. Without these foundational capabilities, many small businesses struggle to leverage financing, adopt new technologies, or scale their operations effectively.

To address this gap, collaboration with key ecosystem actors was fundamental. Amigo Digital partnered with Closelly, a microlearning and gamification platform developed by Closelly Edutech SpA in Santiago, Chile. Unlike conventional training programs, Closelly leverages artificial intelligence to deliver adaptive, interactive, and highly engaging learning experiences tailored to the needs of SMEs. By incorporating gamification elements, the platform increases knowledge retention and encourages active participation, which is particularly beneficial for entrepreneurs who may have limited formal education or time for traditional training.

By June 2024, this partnership had empowered more than 8,000 store owners with digital skills and more than 10,000 with enhanced business competencies, fundamentally transforming their operational approaches. Participants reported improvements in inventory management, pricing strategies, digital marketing, and customer engagement, demonstrating that digital literacy directly translates into better business performance.

To ensure regional relevance, educational content was developed in collaboration with TEC de Monterrey and the United Nations Institute for Training and Research (UNITAR). This approach ensured that training modules addressed the specific challenges SMEs face in Latin America, including limited access to formal financial

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

services, inefficient supply chain management, and difficulties in navigating digital marketplaces. The inclusion of internationally recognized institutions also enhanced the credibility of the program, making it more attractive for SME owners who may be hesitant to adopt new business methodologies.

Critically, the training program emphasized digital and financial literacy, both identified by the OECD and IDB as essential for SME survival and growth. Modules cover essential areas such as finance, leadership, digitization, and operations, helping participants learn everything from basic accounting and inventory management to leadership techniques and self-empowerment. Additionally, the training included content on promoting responsible selling behaviors among customers and prohibiting sales to those under the legal drinking age. By December 2023, more than 31,000 courses had been completed, with evaluations indicating a 23 percent average increase in business competencies among participants. This comprehensive approach not only enhances SME competitiveness but also fosters an entrepreneurial and resilient mindset.

Catalytic capital, provided by the AB InBev Foundation and IDB Lab, played a crucial role in integrating Closelly into Amigo Digital. This initial funding allowed the platform to be customized to SME needs, mitigating risks and ensuring effective delivery of digital and business training. Amigo Digital's collaborative approach brought together academic institutions, international organizations, and local tech providers around the shared goal of empowering SMEs with digital and business skills.

Operational challenges were inevitable. One of the primary hurdles was the divergent nature of stakeholder priorities: each partner had different objectives and operating models, requiring extensive negotiation and compromise to align interests. Additionally, customizing training content for multiple countries was a complex process, demanding collaboration across diverse cultural, regulatory, and economic landscapes to ensure local relevance and applicability.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

Coordination presented challenges, requiring the management of timelines, resources, and contributions across multiple regions while ensuring consistency and impact. However, this is where the 4Ps model proved invaluable. By leveraging the scale and operational expertise of a large organization alongside the localized knowledge and agility of regional partners, Amigo Digital achieved transformational impact.

Closelly's technological infrastructure, training tools, and financing mechanisms played a crucial role in this process, enabling a seamless approach to digital skill building and financial empowerment. Moreover, unlike traditional financial interventions, which often rely on local banks and financial institutions, this initiative bypassed conventional barriers by adopting a digital-first approach. This not only streamlined SME access to financial tools but also demonstrated the potential of fintech-driven solutions in overcoming systemic challenges that have historically hindered SME development in LAC.

Amigo Digital was strengthened by a robust multilevel governance framework, ensuring alignment with its overarching vision while allowing for localized adaptations. Strategic leadership from AB InBev and IDB Lab provided high-level oversight, ensuring that program objectives remained focused and impactful, while operational teams executed projects at the regional level, tailoring implementation to local market dynamics. Regular stakeholder meetings facilitated continuous alignment, reinforcing a shared understanding of program goals, challenges, and opportunities.

As the initiative expanded, new stakeholders joined, aligning their efforts with Amigo Digital's objectives. Initial hesitations – stemming from differing priorities, timelines, or operational goals – were addressed through transparent communication and demonstrating mutual benefits. Key to this process was showcasing how Amigo Digital's tools and platforms could simultaneously drive business development and enhance community well-being, reinforcing its dual

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

impact. By maintaining open communication channels and adapting strategies to regional needs, Amigo Digital successfully united diverse partners under a shared vision, ensuring scalability, long-term sustainability, and continued innovation in SME empowerment.

## CRITICAL SUCCESS FACTORS: ADAPTABILITY THROUGH 4PS

The success of Amigo Digital is rooted in its collaborative approach, which integrates the reach of large institutions with the localized expertise of regional actors around a common public good. By leveraging public–private partnerships – recognized by the OECD and IDB as essential drivers of inclusive economic growth in Latin America (Cerda et al. 2023) – and supplementing them with philanthropic capital to adopt the 4Ps model, the initiative has built a robust support ecosystem for SMEs, driving both innovation and long-term impact.

Beyond digital and operational support, these partnerships are critical to SME growth, particularly in expanding access to formal financial systems – a key enabler of sustainable development. Collaborations with local banks and financial institutions have improved SME credit access, promoted financial literacy, and contributed to the gradual formalization of informal businesses.

***Scalability through Market-Centric Design.*** The scalability of Tienda Cerca and Amigo Digital has been driven by deep alignment with real local market needs. Extensive research into informal retail dynamics, digital literacy levels, and consumer habits informed the design of solutions that are both practical and scalable. Regulatory alignment was also crucial, ensuring compliance with local laws and facilitating effective partnerships with governments where needed.

A flexible business model enabled seamless rollouts, while the "No-Cost Participation" approach eliminated financial barriers, making the platform more accessible to small retailers. The user-friendly app was intentionally designed with minimal onboarding requirements, recognizing that many store owners had limited digital

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

familiarity. A community-driven approach leveraged existing distributor networks, making onboarding efficient and trust based. Consumer trust and awareness were further strengthened through brand credibility and localized outreach campaigns, driving widespread adoption.

***Continuous Adaptation and User-Centric Innovation.*** A defining characteristic of Amigo Digital's success has been its commitment to continuous iteration and feedback. The platform embraced an agile approach, allowing for real-time adjustments based on insights from retailers and consumers. Key success factors included:

- **Scalability and Localization**: Adapting logistics, payment options, and digital tools to match country-specific conditions.
- **User-Centric Design**: Ensuring solutions were simple, intuitive, and provided clear value to retailers.
- **Agility and Responsiveness**: Rapid adjustments based on market feedback to continuously refine offerings.
- **Collaborative Innovation**: Co-creating solutions with retailers, consumers, and partners to ensure long-term impact and sustained adoption.

By prioritizing adaptability, inclusivity, and stakeholder collaboration, Amigo Digital has not only strengthened SME resilience but also contributed to regional economic stability, positioning the 4Ps model as a scalable blueprint for sustainable development.

## SCALING SUCCESS: A BLUEPRINT FOR LASTING IMPACT

The 4Ps model of catalytic finance is inherently complex, reflecting the challenges of systemic intervention. The involvement of diverse strategic actors – including decision-makers, tech providers, and local SMEs – often leads to varying objectives and timelines, requiring careful alignment to ensure effective collaboration. Successfully coordinating across multiple countries and sectors demands hands-on management, balancing the need for operational consistency with regional flexibility. Additionally, building trust is a critical factor,

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

particularly among new partners and in regions where SMEs have had limited prior engagement with corporate initiatives.

***Navigating Challenges in Multi-Stakeholder Collaboration.*** Collaborating with local start-ups introduced unique challenges. While these enterprises drive innovation and stimulate regional economies, their capacity to support large-scale projects can sometimes be constrained. Issues such as technical support limitations, scalability challenges, and backup resource constraints required additional coordination and contingency planning to ensure seamless implementation. However, despite these challenges, the 4Ps model fosters a high level of leadership, technical, and management expertise, drawing on the strengths of multiple stakeholders to create a robust, adaptable framework tailored to each country's unique context.

***Leveraging a Shared-Value Approach for Mutual Benefits.*** A shared-value approach was central to ensuring localized solutions and creating shared prosperity with local communities. This was primarily achieved by leveraging AB InBev's extensive infrastructure and the expertise of its local business teams to adapt the program's core framework to regional realities. By embedding the initiative within existing distribution networks and supply chains, Amigo Digital maximized impact and efficiency, ensuring that interventions were locally relevant and easily scalable.

***Catalytic Capital: Laying the Foundation for Success.*** Catalytic capital played a pivotal role in enabling the initiative's long-term success. Funding from the AB InBev Foundation and IDB Lab provided additional support to the development of Amigo Digital attracting different partners. This created a ripple effect, aligning public and private actors around common goals and reinforcing the sustainability of the intervention.

## KEY LESSONS FOR FUTURE SUCCESS

The impact of Tienda Cerca and Amigo Digital extends beyond metrics – it has demonstrated the power of collaboration as a catalyst

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

for lasting change. Beyond its measurable outcomes, the initiative has provided valuable insights for scaling technical assistance and capacity building across multiple geographies and highlighting the pivotal role of philanthropy in driving systemic transformation. Key factors for the success of such collaboration are outlined below.

- **Adaptability: Designing Contextually Relevant Solutions**: A deep understanding of local market conditions is essential for successful interventions. Thorough market research on informal retail dynamics, digital literacy levels, and consumer behaviors enables solutions to be contextually relevant and impactful. Aligning with local regulations and establishing government partnerships where necessary facilitates smoother implementation and ensures compliance with regional policies. Flexibility in business models also plays a critical role. Removing cost barriers through no-cost participation models, simplifying technology adoption, and leveraging existing community networks foster trust and accessibility. Localized outreach campaigns reinforce engagement, while continuous feedback loops with retailers allow for real-time adjustments, ensuring solutions remain effective and user-centric.
- **Ensuring Long-Term Sustainability**: Sustainability extends beyond short-term interventions – it requires self-sustaining ecosystems. Defining long-term success metrics with partners like IDB Lab ensures that the initiative's impact continues beyond its initial phase. For example, training content developed by UNITAR was designed with long-term relevance, allowing SMEs to access knowledge independently as they grow. Developing platforms and tools that function independently of ongoing external support is key. Integrating digital platforms within existing supply chains and operational infrastructures ensures continued SME empowerment while reducing dependence on donor-funded resources.
- **The Catalytic Role of Philanthropy**: Philanthropic capital plays a crucial role in de-risking early-stage investments, enabling the development of infrastructure and technology platforms essential for initiatives like Tienda Cerca and Amigo Digital. Early-stage funding helps cover setup costs, retailer training, and market testing, making the initiative more attractive to private- and public-sector investors. This blended model harnesses the strengths of multiple sectors, enabling scalable and sustainable solutions.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

## LOOKING AHEAD: A REPLICABLE MODEL FOR SYSTEM CHANGE

The success of Tienda Cerca and Amigo Digital highlights the power of adaptable strategies, sustainable planning, catalytic philanthropic investment, and strong multi-sector partnerships in driving meaningful and lasting change. These principles make it a highly replicable model that can be adapted to diverse contexts, empowering small entrepreneurs and fostering equitable economic growth (OECD/CAF/SELA 2024).

The potential for global replication is vast. With commitment from stakeholders, initiatives like this can transform entire communities, equipping small businesses with the tools needed to thrive. As the OECD underscores, SME resilience is foundational to post-pandemic recovery, and the AB InBev initiative serves as a blueprint for combining digital inclusion with community engagement to drive sustainable growth (OECD/CAF/SELA 2024).

Ultimately, the story of Tienda Cerca and Amigo Digital is one of hope and transformation – a testament to what is possible when sectors work together to improve lives. The challenge now is to inspire more organizations and institutions to follow this collaborative model, expand its impact, and ensure a more equitable and prosperous future for all, and in so doing set a precedent for future initiatives aimed at inclusive economic transformation through capacity building.

## REFERENCES AND SUGGESTED READINGS

Cerda, M., Cervantes, D., Gertler, P., et al. (2023, January). Covid-19 Pandemic and SMEs' Performance in Latin America. Retrieved from https://publications.iadb.org/en/covid-19-pandemic-and-smes-performance-latin-america.

DENUE. Directorio Estadístico Nacional de Unidades Económicas del INEGI. Retrieved from www.inegi.org.mx/app/mapa/denue/default.aspx.

Espelt, R. (2015, April). Lecciones Aprendidas Y Mejores Prácticas En Proyectos De Asociación Público-Privada. Fondo Multilateral de Inversiones, Miembro del Grupo BID.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009

IDB Lab Projects. (2021). Digital Resilience and New Skills against Covid-19 via Tienda Cerca Ecosystem. Retrieved from www.iadb.org/en/project/RG-T3916.

IDB Lab Projects. (2024, June). Monitoring and Evaluation Plan (during Execution). Digital Resilience and New Skills against Covid-19 Via Tienda Cerca Ecosystem. Retrieved from https://www.iadb.org/document.cfm?id=EZIDB0000474-1578672158-45.

Instituto Nacional de Estadística y Geografía de México (INEGI). (2020). Retrieved from www.inegi.org.mx/contenidos/saladeprensa/aproposito/2020/MYPIMES20.pdf

López-Calva, L. F. (2021, April 21). Small businesses, big impacts: Supporting productive SMEs as an engine of recovery in LAC. Retrieved from www.undp.org/latin-america/blog/graph-for-thought/small-businesses-big-impacts-supporting-productive-smes-engine-recovery-lac.

Maloney, W., Zambrano, J. A., Vuletin, G., Beylis, G., and Garriga, P. *Taxing Wealth for Equity and Growth.* Latin America and the Caribbean Economic Review (October 2024). Washington, DC: World Bank, 2024. doi:10.1596/978-1-4648-2182-0. Retrieved from https://openknowledge.worldbank.org/server/api/core/bitstreams/2368d56a-08ff-4d2b-ac29-9a7b316fe2ab/content.

MINCIT, Ministerio de Comercio, Industria y Turismo. (2024). Informe de tejido empresarial. Oficina de Estudios Económicos. Retrieved from www.mincit.gov.co/estudios-economicos/estadisticas-e-informes/informes-de-tejido-empresarial.

OECD. (2024). Latin America Economic outlook 2024. Retrieved from www.oecd.org/en/publications/latin-american-economic-outlook-2024_c437947f-en.html?utm_source=chatgpt.com.

OECD/CAF/SELA. (2024). SME Policy Index: Latin America and the Caribbean 2024: Towards an Inclusive, Resilient, and Sustainable Recovery, SME Policy Index. Paris: OECD Publishing. Retrieved from https://doi.org/10.1787/ba028c1d-en.

SEBRAE. (n.d.). Servicio Brasileño de Apoyo a las Micro y Pequeñas Empresas. Retrieved from www.oitcinterfor.org/instituci%C3%B3n-miembro/servicio-brasile%C3%B1o-apoyo-micro-peque%C3%B1as-empresas-sebrae#:~:text=En%20Brasil%2C%20existen%2014%2C8,de%20los%20negocios%20del%20pa%C3%ADs.

TEC de Monterrey and the United Nations Institute for Training and Research (UNITAR). https://unitar.org/.

Downloaded from https://www.cambridge.org/core. UNIVERSIDAD AUTONOMA METROPOLITANA, on 17 Nov 2026 at 07:49:09, subject to the Cambridge Core terms of use, available at https://www.cambridge.org/core/terms. https://doi.org/10.1017/9781009606813.009