

## DETAILED PROJECT

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## To improve the lives of humble people in rural, urban and suburban areas of Argentina

### A unique project against poverty in Argentina

Poverty is one of the most urgent and profound challenges facing Argentina. To address it, isolated measures are not enough: a comprehensive, sustainable plan with direct participation from society is needed.

With this spirit, a **unique project with significant social impact was born**, developed over more than twenty years of studies, travels, and experiences throughout the country. Its objective is clear: **to improve the lives of low-income people in rural, urban, and suburban areas of Argentina** by combining innovative financing with practical solutions in education, employment, housing, and microcredit.

### A different model

Unlike other programs, this project is not dependent on the whims of the government or politics. Its funding comes from the residents themselves who have the capacity to save in each province. Each contribution, organized under a **social trust fund**, becomes a seed for transforming entire communities.

In this way, local efforts are combined with financial engineering validated by international organizations and proven experiences in other countries.

### International support and endorsements

The project has national and international support and references from world-renowned institutions.

These endorsements are not just seals of approval: they are a guarantee of seriousness and the international projection of the model.

### A plan designed on a national scale

Between 2003 and 2015, the **National Technological University (UTN)** developed pilot projects for each province. The diagnosis was clear: **1,701 towns with populations between 500 and 32,000** needed a tailored plan to reverse decades of neglect.

This project is the answer. A tool that combines a global vision with local action, and that seeks to generate prestige, trust, and tangible results for all participants.

## Who are we?

### Our Commitment

#### How the social trust works to combat poverty

A social transformation project needs more than good intentions: it requires a solid, transparent, and sustainable financing model. That's why the **social investment and management trust was designed**— a tool that combines financial security with community impact.

### Accessible and secure investment

Each resident with the capacity to save can participate with a monthly contribution of **US\$100 for 125 months**.

- In total, each “share” is equivalent to **US\$ 12,500**.
- Participants can purchase one or more shares, depending on their odds.

In this way, individual effort is multiplied into a collective investment capable of financing comprehensive projects in education, employment, social enterprises and decent housing.

### A pension fund for the future

The trust works similarly to a **pension fund**:

- During the first 125 months, the contributions are allocated to housing construction, microcredits, social enterprises and job training.

- From month 121 to 360, each investor begins to receive a **monthly return of US\$100 for each share**, reaching a total of **US\$24,000**.

In other words: for every US\$12,500 invested, you receive almost double in hard currency, with a **return of 7.4% per year**, higher than that of traditional bank deposits.

### Capital protection

The system guarantees **100% protection of the invested capital**:

1. First, through mortgages on the buildings under construction
2. Then, with the progressive replacement of each home with individual mortgages.  
Sold.

This ensures that investors' money is always backed by real assets.

### Double benefit: economic and social

What's interesting about this model is that it not only generates a secure financial return, but also **transforms entire communities**. Each contribution funds housing, employment, work in social enterprises, and opportunities that change the lives of low-income families in rural towns.

## 22 years of preparation: the path towards a comprehensive plan against poverty (2003-2025)

A serious project isn't improvised. The plan we're presenting today to combat poverty in rural Argentina is the result of **more than two decades of studies, travel, and accumulated experience**. Its history reflects both the perseverance of its promoters and the lessons learned in the face of political and economic obstacles.

### From the university to the territory

Between 2003 and 2015, the **Think Tank of the National Technological University (UTN)** developed pilot projects on poverty for each province in the country. The objective was clear: to work alongside municipalities in rural and urban areas with **populations between 500 and 32,000**. In total, **1,701 localities** with urgent needs in employment, education and housing were identified .

### International experiences

The project did not emerge in a vacuum. Its initial formulation took place in Madrid before 2003 and received approval from the **National Ministry of Education (Fontar)** that same year .

year. Over **time**, endorsements were added from international organizations and entities such as the **Italian Banking Association (ABI)**, **Swiss Banks**, the **Jewish Community of Rome**, and United Nations agencies.

These international references confirmed that the model was solid and replicable.

**All supporting documentation is available.**

#### political obstacles

During the years 2003–2025, the country's political situation prevented the project from being implemented. The lack of public policies integrating the private sector into social assistance programs put its implementation on hold.

Even so, the team continued to refine the design, convinced that sooner or later conditions would change.

#### The Grameen Experience

In 2009, a key step was taken: the creation of **Grameen Habitat Argentina**, inspired by the work of Prof. Dr. **Muhammad Yunus** in Bangladesh, **winner of the Nobel Peace Prize** in 2006. This approach made it possible to incorporate the concept of **social enterprises into the model**, where economic and social benefits go hand in hand.

#### Key Learnings

After 22 years, the biggest lesson learned is that a project of this magnitude must be:

- **Comprehensive:** addressing poverty, employment, education and housing simultaneously.
- **Sustainable:** not depending on public funds, but on private savings.
- **Local:** to be developed in each town with the direct participation of its inhabitants.
- **Transparent:** Use legal and financial tools that ensure trust of all participants.

## Global Solution

#### Education, employment and housing: a comprehensive plan for inland towns

Poverty cannot be tackled with isolated solutions. It requires a comprehensive approach that encompasses all dimensions of people's lives: **education, work, housing, and development opportunities.**

That is the heart of this project: a **comprehensive plan** designed to transform the towns in the interior of Argentina, where the historical neglect of public policies is most keenly felt.

### Education in primary jobs

The first step is **to train young people in basic trades and jobs**, those that offer quick employment opportunities in each locality. Carpentry, electricity, plumbing, construction, and applied technologies are some of the areas where young people can find work and a future close to home.

Practical education not only provides a job: it restores dignity and a sense of belonging.

### Microloans for the most humble

The model incorporates **microfinance** expertise inspired by Professor Dr. Muhammad Yunus and the Grameen Bank. Small, accessible, and reliable loans enable families to start productive activities or meet urgent needs.

Microcredit is a tool that multiplies opportunities and breaks the cycle of dependence and exclusion.

### Social enterprises with mixed capital

One of the most innovative pillars of the plan is the creation of **social enterprises** in each locality.

- These are companies where capital is divided between investors and workers.
- The benefits are not concentrated, but are reinvested in the community.

This model generates stable employment and strengthens the local economy, while ensuring a return for investors.

### Decent housing for all

The housing deficit in Argentina exceeds **3.5 million homes**. Therefore, building decent housing is a fundamental part of the project.

Each participating municipality will be able to implement housing programs adapted to its scale, with financing guaranteed by the social trust.

A decent home is not just a roof over your head: it's the starting point for a better life.

### A comprehensive approach

The true strength of the project is its holistic vision:

- **Education** for the future,
- **Employment** for the present,
- **Housing** for stability,

- **Microcredits for financial inclusion.**

All of this is articulated in a single plan, designed to repopulate the inland villages and offer new opportunities to those who today live in precarious conditions.

## Ethical capitalism: the inspiration behind the project

Poverty cannot be solved solely through social programs. A new way of understanding economics is needed, one that combines efficiency, profitability, and social justice.

That vision is what we call **ethical capitalism**, and it forms the conceptual basis of this project.

### What is ethical capitalism?

Ethical capitalism does not reject private investment or market logic. On the contrary, it recognizes their importance, but adds an essential element: **social responsibility**.

The aim is for capital not only to generate individual profits, but also to serve to solve collective problems such as unemployment, lack of housing and exclusion.

### Intellectual references

This approach draws on thinkers and economists who shaped the debate of the 20th century and XXI:

- **Max Weber**, with his vision on ethics and the spirit of capitalism.
- **John Kenneth Galbraith**, critic of the excesses of the deregulated market and advocate of a fairer economy.
- **John Forbes Nash**, Nobel Prize winner in Economics in 1994, with his contributions on cooperative games and multiple balances.
- **Richard Lipsey and Kelvin Lancaster**, with their "Second Best Theorem", which proposes alternative solutions in imperfect contexts.
- **Muhammad Yunus**, Nobel Peace Prize laureate in 2006, founder of the Grameen Bank and pioneer in the microcredit and social enterprise model.

They all contribute fundamental pieces to building an economy that is productive, but also **inclusive and supportive**.



## Ethical capitalism vs. greedy capitalism

The project distances itself from so-called **greedy liberal capitalism**, based on maximizing profits at any cost. That model has proven to generate profound inequalities and social exclusion.

Instead, ethical capitalism proposes:

- Reasonable and shared profits.
- Inclusion of workers as partners in social enterprises.
- Reinvestment of part of the surplus in the community.
- Long-term projects that prioritize sustainability over speculation immediate.

### Inspiration from Yunus and Grameen

Muhammad Yunus's experience in Bangladesh demonstrated that it is possible to lift millions of people out of poverty with market mechanisms designed with ethics and social purpose.

This project seeks to replicate that spirit in Argentina, adapted to the particularities of its inland towns.

## SWOT analysis: strengths, challenges and threats of the anti-poverty project

Every serious project should be evaluated not only by its intentions, but also by its actual implementation conditions. For this purpose, the SWOT tool is used: **Strengths, Weaknesses, Opportunities, and Threats.**

This is the analysis of our comprehensive plan to combat poverty in the rural towns of Argentina.

### Strengths

1. **Independence from public funds:** the project does not depend on budgets state-run, which avoids political obstacles and ensures continuity.
2. **Social enterprises: combine investors and workers as shareholders, aligning economic and social interests.**

3. **Vocational training:** trains young people in practical jobs, giving them tools for progress.
  4. **Productive inclusion of women:** allows humble women to participate from their homes in productive activities.
  5. **Savings culture:** encourages accessible monthly contributions (US\$100), which become a retirement supplement in old age.
  6. **Local control of investment:** the investors are part of the same town and oversee how the money is used.
  7. **Solid guarantees:** collective mortgages first, and individual ones later, back all invested capital.
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## Opportunities

1. **Repopulate the inland villages:** offer real alternatives to the precarious suburbs of large cities.
2. **Restoring community dignity:** enabling low-income families to live with work, housing and stability.
3. **Replicable model:** if it works in one municipality, it can be quickly scaled to hundreds of locations.
4. **International trends:** the project aligns with the social economy and the Ethical finance, which is growing worldwide.

## Weaknesses

1. **Slow initial pace:** at first, progress depends on adding investors at each locality.
2. **Need for coordination:** requires municipalities, investors and trustees work in a coordinated manner.
3. **Communication challenges:** explaining an innovative financial model can generate doubts among the first stakeholders.

## Threats

1. **Default on contributions:** the main risk is that some investors will not meet the monthly quotas.
2. **Unstable economic context:** Argentina's financial volatility may generate uncertainty, even though the trust provides legal backing and guarantees.
3. **Political resistance:** some sectors may view with distrust a model that it is financed outside of state control.

## Conclusion

The SWOT analysis shows that the project has **very solid strengths** and **unique opportunities**, compared to weaknesses and threats that can be managed with good communication and organization.

The result is a **robust, innovative and realistic model**, capable of transforming the lives of thousands of families in the interior of the country.

## Processing time.

### A 30-year master plan to transform Argentina from its people.

Poverty cannot be overcome in a day or within a single term of government. It requires **long-term projects**, capable of being sustained beyond political or economic circumstances. That is why our anti-poverty plan was designed with a **30-year vision**, structured in clear and realistic stages.

## Three stages for change

The project progresses in three complementary phases:

### 1. Formulation

Once completed, it includes the conceptual design, pilot studies and validation of the financial and social model.

### 2. Structuring

It is developed in conjunction with each participating municipality. It involves adapting the plan to the specific needs of each locality, defining budgets, assigning roles, and form investment trusts.

### 3. Development

This is the operational phase: building homes, implementing microcredits, providing vocational training, and creating social enterprises in each community.

#### The 10-year master plan

The first large-scale phase will have a **10-year horizon**. During that time, the following is planned:

- Implement pilot projects in hundreds of inland towns.
- Consolidate financing through local trusts.
- To train young people in trades and generate employment in social enterprises.
- To build decent housing that addresses the housing deficit in each region.

#### The vision 30 years

The long-term goal is **to repopulate and revitalize the towns in the interior** of Argentina.

By 2055, the project will have enabled thousands of families to live with stability, employment and housing, drastically reducing structural poverty.

It will also be a **replicable and exportable model**, capable of inspiring other countries with similar realities.

#### A commitment to future generations

Those of us who championed this plan know that we may not see its full benefits. But the important thing is to lay the groundwork for a **concrete and sustainable tool** that future generations can continue and expand upon.

It's not about just thinking about the present, but about **imagining a possible future and working to build it from now on**.

## Participation Offer.

### How to join the project: the participation offer

The success of this anti-poverty project depends on the **active participation of investors and municipalities**. Therefore, a clear and accessible proposal was designed that allows each stakeholder to get involved in a safe and beneficial way.

### For investors

Each resident with the capacity to save can participate by contributing **US\$100 per month for 125 months**.

- That contribution makes up a **total share of US\$12,500**.
- Each investor can acquire one or more shares, according to their means.
- In return, from month 121 to month 360, you will receive a **monthly income of US\$100 for each share**, reaching a total of **US\$24,000**, with a **return of 7.4% per year in dollars**.

Furthermore, all capital is protected with **mortgage guarantees** on the homes built and the productive units generated.

### For the municipalities

Municipalities that decide to join the project gain access to:

1. **Tailor-made planning:** a pilot project adapted to specific needs of the town.
2. **Secured financing:** without needing to resort to public funds, since it is It draws on local private savings.
3. **Direct social impact:** decent housing, jobs in social enterprises and training programs for young people.
4. **Transparency:** the trust is managed by a bank or trust company regulated by the CNV, guaranteeing the correct use of funds.

### Capital protection strategy

The system is designed to provide confidence to those who participate:

The contributions are first allocated to each specific process

- They are then secured with mortgages on the assets generated.
- The professionally managed trust acts as a guarantor of the compliance with all obligations.

## A double opportunity

Participating in this project means:

- **Invest safely and profitably**, obtaining a retirement supplement or a future income.
- **To be part of a profound social change**, improving the lives of the most vulnerable families humble people from every town.

## Legal Framework

### The legal framework of the project: how the trust agreement works

A project of this magnitude requires a solid legal foundation. To guarantee transparency and security for all participants, a tool recognized in Argentine law is used: the **ordinary administration trust. investment.**

This instrument is key to ensuring that the funds contributed are used correctly and that each investor has their rights protected.

## What is a trust?

It is a contract in which the neighbor-investors (called **Trustors**) give their money to a **Trustee** (a bank or trust company regulated by the National Securities Commission).

This money constitutes a separate asset that can only be used for the project's objective: **to finance housing, microloans, job training, and social enterprises.**

## The parties to the contract

1. **Developer:** organizes and coordinates the project in each municipality.
2. **Trustee:** manages the funds professionally and transparently.

3. **Trustors/Beneficiaries:** These are the investors, who contribute monthly and then receive their economic benefits.

#### How are contributions protected ? •

Monthly contributions are used strictly to meet obligations contractual obligations assumed.

- Each home built is backed by **mortgages**, which serve as collateral of the invested capital.
- The Trustee must provide quarterly reports to investors and to developer.

### Obligations of the Trustee

The Trustee agrees to:

- Manage the trust funds in accordance with the contract.
- Pay taxes, expenses and fees in a clear and documented manner.
- Report periodically on the progress of the works and the financial situation.
- Never mix trust assets with your own funds.

#### Duration and Termination:

The trust has a fixed duration (a maximum of 30 years). Upon termination:

- The remaining assets are liquidated.
- Profits are distributed among investors according to their stake.

### Why this figure?

The trust offers unique advantages:

- **Legal certainty:** it is regulated by the Civil and Commercial Code of the Nation.
- **Transparency:** the money is kept out of the reach of the State and the actors politicians.
- **Trust:** every investor knows that their contributions have a clear and protected purpose.

## SIPCCyf System

## Conclusion

### An invitation to transform Argentina from within its people

Poverty in Argentina is not an inevitable fate. It is the result of decades of neglect, lack of opportunities, and policies that never reached the rural communities.

But it is also an opportunity: to demonstrate that with creativity, commitment and a serious financing model, **reality can be changed.**

### A different proposal

This project doesn't depend on subsidies or the whims of politics. It's financed through the shared efforts of residents who are investing in their own future and that of their community.

Every contribution, no matter how small it may seem, becomes:

- **Education** for young people.
- **Work** for families.
- **Decent housing for those who currently live in precarious conditions.**
- **Social enterprises that generate shared wealth.**

### A possible future

In 10 years, hundreds of villages will be able to show concrete results: new comprehensive developments, stable employment, young people with trades, entrepreneurial women and families with dignity.

In 30 years, the country will have managed to repopulate the interior and structurally reduce poverty.

It's not a promise: it's a **plan with technical foundations, international backing, and legal guarantees.**



## Your place in this change

This project is open to anyone who wants to be a protagonist of a transformation historical:

- **Investors** seeking security and profitability, but also social impact.
- **Municipalities** that want to provide real answers to their residents.
- **Citizens** who dream of a fairer and more balanced country.

## The time is now.

Poverty doesn't wait. Every day that passes, thousands of families continue to live without opportunities.

That's why we invite you to **join this project today** . Together we can demonstrate that Argentina has the capacity to **reinvent itself, starting with its people**.