

THE PUBLIC



SEBASTIAN SALAZAR

CEO OF PRONTOPAGA

TECHNOLOGY

NANOTECHNOLOGY TO OPTIMIZE THE FIGHT AGAINST WATER SCARCITY

TENDENCIES

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EDITORIAL

The tourism industry contributes significantly to the economies of many countries, and is projected to contribute 10.5% to global GDP by 2025. In light of World Tourism Day, celebrated every September 27, we explore how the sector is recovering after its downfall during the pandemic, and the challenges it still has to overcome.

For this edition, we are joined on the cover by Sebastián Salazar, CEO of ProntoPaga, who reveals the new panorama of financial services in the region, due to the rise of new forms of payment, such as digital wallets, and the incursion of fintech.

When it comes to business trends, open innovation is currently positioned as the key to achieving business success and development. By not limiting itself solely to internal resources and instead collaborating with external actors, we see how this model allows organizations to take advantage of a broader spectrum of ideas, knowledge and technologies.

In response to the water crisis, IonAg+ has emerged, a low-cost, low-maintenance water purification system that seeks to help vulnerable communities have greater access to drinking water. It is a nanotechnology that is revolutionizing the fight against the scarcity of this vital liquid.

From the recovery of tourism to the emergence of new financial technologies that are transforming the region, innovation remains the driving force behind economic and social progress. Collaboration and creativity will be key to meeting the challenges of the future.

Estefani R.
GENERAL EDITOR



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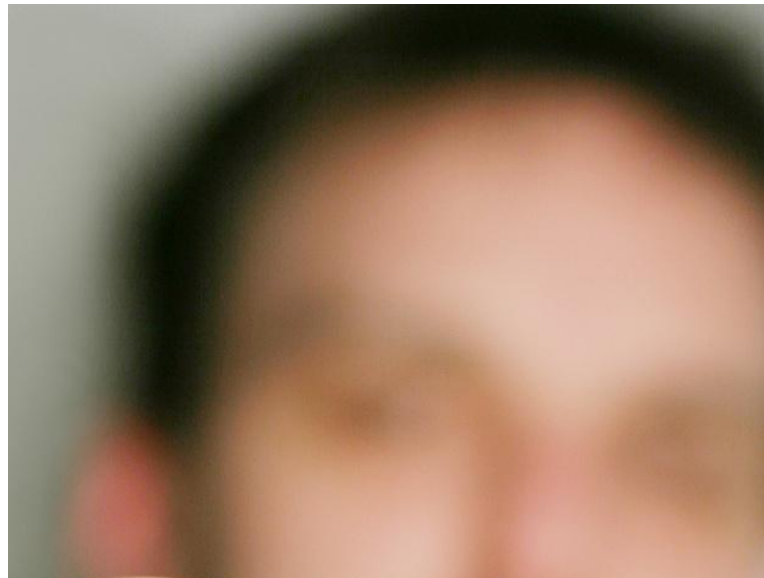


71% OF COMPANIES PLAN TO INCREASE THEIR INVESTMENT IN OPEN INNOVATION

Overcoming resistance to change will allow organizations to remain competitive and sustainable in a constantly evolving world.

Written by: Estefani Rodriguez

Unlike traditional innovation, which depends exclusively on the internal resources of the enterprise, open innovation involves collaboration with external actors, such as universities, startups, suppliers, customers and even competitors. This model allows organizations to take advantage of a broader spectrum of ideas, knowledge and technologies.





A recent report from strategic partner Capgemini reveals that 71% of companies plan to increase their investment in open innovation over the next two years. Furthermore, 8 out of 10 businesses consider this strategy crucial to achieving their sustainability goals. This reinforces the idea that collaboration and openness to new ideas are not only desirable, but essential for long-term success.

One of its main benefits is access to a wide range of knowledge and experience that is not available internally. By collaborating with experts, companies can explore new areas of research and development, facilitating the creation of more innovative products and services tailored to market needs.

In addition, open innovation allows for sharing the risks and costs associated with developing new technologies. By joining forces with other organizations, research and development expenses can be spread, which is particularly beneficial for small and medium-sized companies that may not have the resources to undertake large-scale projects on their own.

Another relevant aspect is the acceleration of time to market. By taking advantage of existing knowledge and technology in the external environment, companies can reduce the time needed to develop and launch new products, a crucial point in a market where speed and agility are determining factors for success.

However, the transition to this model is not without its challenges. According to Victor Moctezuma, founder of iLab and an expert in innovation, one of the main barriers is resistance to change and fear of

taking risks. **“We are naturally programmed to have an aversion to the outside world, we prefer certainty and customs,”** he says.

This fear can lead to rejecting ideas that, although novel and promising, do not fit with the pre-existing structures of the organization.

To mitigate these challenges, Moctezuma suggests a careful strategy: auditing formulas that have been successful in the past to identify areas for improvement, and creating parallel systems where new practices can be experimented with without compromising the company's operational stability.



Victor Moctezuma, founder of iLab and innovation expert

Similarly, it is crucial to establish an organic transition system that facilitates the integration of open innovation within the organization. This involves creating a "guiding thread" that allows the degree of external influence on internal processes to be measured and managed, ensuring that the adoption of new ideas is progressive and not disruptive.

This approach encourages businesses to look outside their traditional boundaries for ideas and solutions, and while the path to open innovation is not easy, it is essential to stay ahead. The key is to find a balance between what has worked in the past and what is needed to succeed in the future.

**If I recycle, you recycle, they will
recycle**



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MEXICO LEADS THE GROWTH OF FINANCIAL APPLICATIONS IN LATIN AMERICA

Mobile finance apps are transforming the way consumers manage their money.

Written by: Estefani Rodriguez

The adoption of financial technologies has marked a significant milestone in the Latin American market, with Mexico at the forefront of this trend. According to Adjust's The Finance App Insights Report, the country has been a key driver of the growth of money apps in the region, with an install rate per thousand ad impressions (IPM) of 4.73, well above the global average of 2.05.

The study, which analyses data and trends from January 2022 to April 2024, also reveals that interest in fintech apps has not only grown in terms of installations, but there is also an increase in session duration. Globally, the average session time increased from 6.1 minutes in 2022 to 6.6 minutes in 2024.

2024. In Mexico, the average is 5 minutes per session, which underlines the growing commitment of Mexican users to these tools.

According to data from Statista for Rocket Lab, there are 91.9 million users in the fintech market in the country, and it shares that the top 3 apps for IOS are: Nubank, Cashi and BBVA, while for Android they are: Cashi, Banco del Bienestar and Nubank.

It is important to note that these types of applications have overcome various

challenges in recent years, showing a 45% increase in installations during 2023. For example, banking services saw significant growth with 82% more installations, while payments saw a 3% increase and 27% in sessions.

The global financial market is projected to reach a value of \$1.15 trillion by 2032. Particularly, the Asia-Pacific (APAC) region will contribute \$324 billion by 2026, indicating sustained and robust growth in the sector.

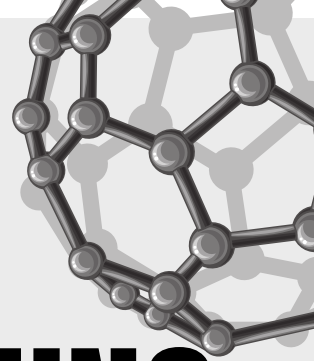
Another highlight of Adjust's report is the impressive 196% increase in cryptocurrency app installs globally over the past year, despite the average session time on these apps declining by 34% over the same period. Nevertheless, cryptocurrencies remain a focus of interest, with an average session time of 13 minutes in 2023.

“Financial apps are revolutionizing traditional financial services with their convenience and ease of use, but it is important to understand consumer needs and trends. The increase in app usage in Latin America demonstrates a demand for more comprehensive platforms,” comments Flávio Levi, Sales Director for Latin America at Adjust.

The numbers not only indicate an increase in the adoption of these tools, but also a deeper engagement by users. The future of digital finance looks promising, with growth projections reflecting a permanent shift towards the convenience and accessibility offered by fintech applications.



Flávio Levi, Adjust's Sales Director for Latin America



NANOTECHNO -LOGY OPTIMIZES THE FIGHT AGAINST WATER SCARCITY

Technology is revolutionizing access to water, offering effective and accessible solutions for vulnerable communities.

Written by: Esperanza Aguilera

T

he lack of drinking water is one of the most worrying crises of the 21st century. Millions of people around the world

do not have access to this vital resource, worsening health problems and inequality.

However, technology is now a key ally in this fight, offering innovative solutions to ensure the availability of clean and safe water.

According to data from the United Nations (UN), more than 2 billion people lack access to safely managed drinking water services,



and it is estimated that by 2050, half of the world's population could face severe water stress.

In this context, technology plays a crucial role in the search for sustainable solutions. From smart irrigation systems to low-cost desalination plants, innovations offer new tools to optimize water use, improve its quality and expand access to vulnerable populations.

One of these projects is the water disinfection system of IonAg+, a company that was born from Rema Solutions. It is a low-cost, low-maintenance water purification system that seeks to help rural and marginalized communities have greater access to drinking water.

IonAg+ technology uses silver ions to eliminate bacteria and viruses, offering an effective and economical alternative to traditional disinfection methods. Based on a scientific principle **known as oxidation-reduction**, "it is a nanotechnology that works through silver ions contained in ceramic spheres. Without having to dose a chemical that changes the smell and taste of the water, and without the need for electricity, it performs a **bacteriological disinfection of all the water contained in a tank**," explains Alexis Ortega, co-founder of IonAg+.



Alexis Ortega, co-founder of IonAg+



The importance of these solutions lies in their ability to reach the most affected populations. Currently, an estimated 4.4 billion people lack access to safe drinking water in 135 low- and middle-income countries, according to the United Nations Children's Fund (UNICEF). By offering affordable and easy-to-use alternatives, these technologies contribute to reducing inequalities in access to water and improving the quality of life of millions of people.

"Our system is an essential source of water supply, especially for remote and dispersed communities, where it is expensive to implement a traditional extraction and distribution system," explains Ortega.

As a natural and safe process that does not require electricity or the addition of chemicals, IonAg+ has benefited more than 125,000 Mexicans. **"To date, we have installed more than 20,000 systems, not only in Mexico and Latin America, but also in countries such as Thailand, India and Nepal. These experiences have made us deeply aware of the serious inequalities faced by rural communities compared to urban areas. We have understood that this problem is shared and has a profound impact on families,"** adds the specialist.

Faced with the global challenge of the water crisis, technology offers a wide range of possibilities to address this problem, but it is essential that these solutions are complemented by solid public policies. Only through a comprehensive approach can we guarantee a sustainable future for all.

Water crisis in figures

- According to UNESCO, 3 billion people live in rural areas worldwide, representing 40% of the world's population. However, 80% of these people do not have guaranteed access to safe drinking water.
- According to World Bank data, in some regions, economic growth could be reduced by up to 6% of GDP by 2050 due to water-related losses in agriculture, health, income and prosperity.
- Every year, more than one million people die from hygiene-related diseases that could be prevented with access to clean water.
- The countries with the least access to drinking water in Latin America are: Haiti, the Dominican Republic, Nicaragua, Ecuador, Peru and Bolivia.



Technologies that have turned **science fiction** into reality

3D PRINTING

Inspired by Star Trek replicators, it produces simple objects and prototypes.

SMART HOMES

Home automation, like in The Jetsons and Back to the Future.

DRIVERLESS CARS

From I, Robot to Tesla's autonomous driving.

VIRTUAL REALITY

Anticipated in Back to the Future, it is used in video games, education, and therapy.

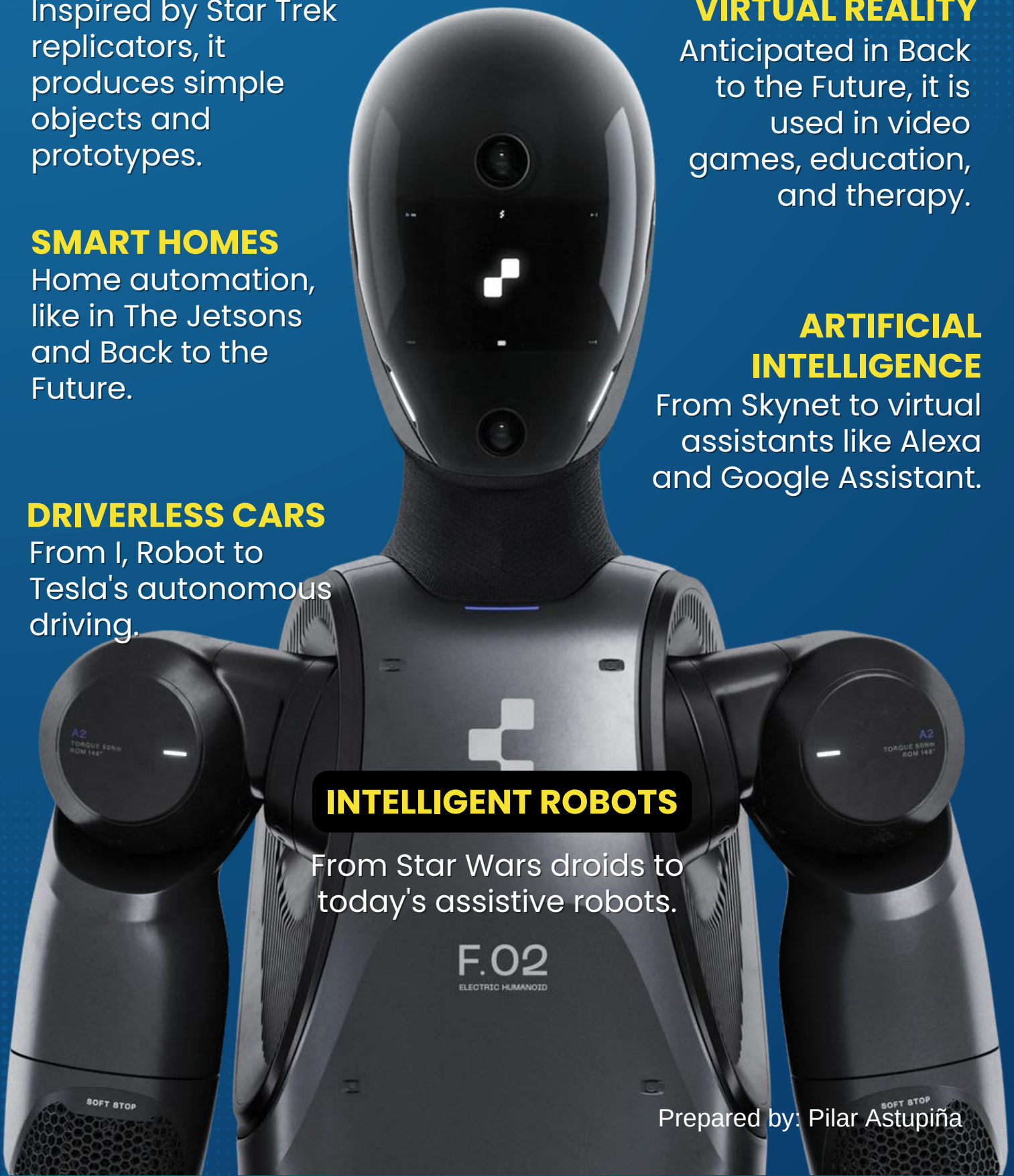
ARTIFICIAL INTELLIGENCE

From Skynet to virtual assistants like Alexa and Google Assistant.

INTELLIGENT ROBOTS

From Star Wars droids to today's assistive robots.

F.02
ELECTRIC HUMANOID



STUDIO 56

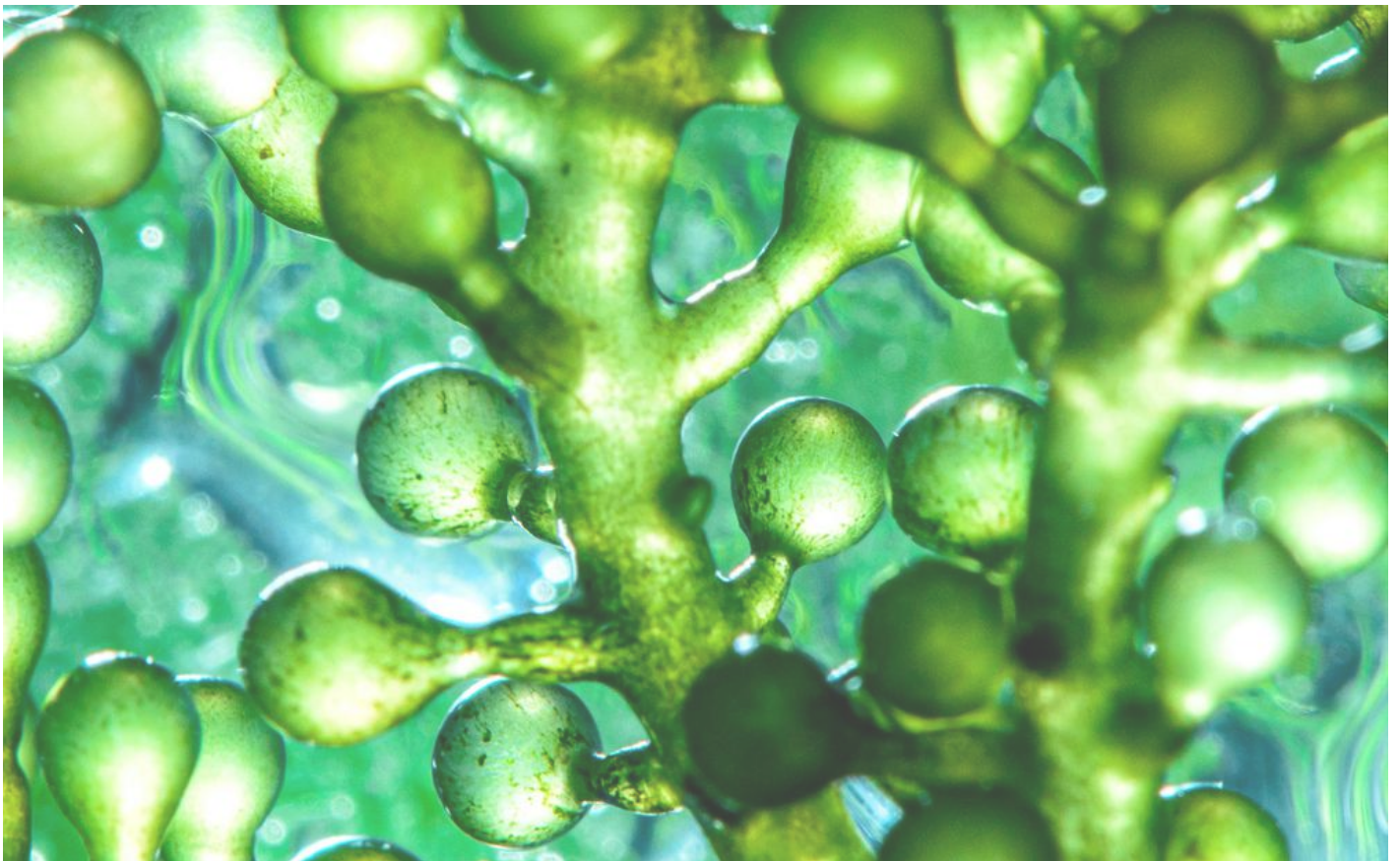
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THE FUTURE OF AGRICULTURAL EFFICIENCY DEPENDS ON MICROALGAE

Written by: Esperanza Aguilera



Biotechnology offers innovative solutions to improve agriculture and address problems such as water stress and soil degradation.

Innovation in the field is crucial for food security, especially in a context where population growth and climate change are intensifying the pressure on agricultural production. In response to the growing crisis, biotechnology offers solutions that increase the efficiency, sustainability and resilience of agriculture.

According to the United Nations, 2.4 billion people currently live in countries affected by water stress, and projections indicate that by 2050, 51 nations worldwide will face severe water shortages. Countries with large agricultural productions such as Mexico, where agriculture represents 76% of its water consumption, are in particular danger, according to the World Resources Institute (WRI).



Manuel Valenciano, commercial director for Spain and Portugal at AlgaEnergy

"Microalgae are our origin, but also our future"

However, water consumption is not the only concern. Around two billion people and 1.9 billion hectares of land worldwide suffer the consequences of soil degradation, a phenomenon largely due to intensive agriculture. According to data from the UNCCD (United Nations Convention to Combat Desertification), it is estimated that

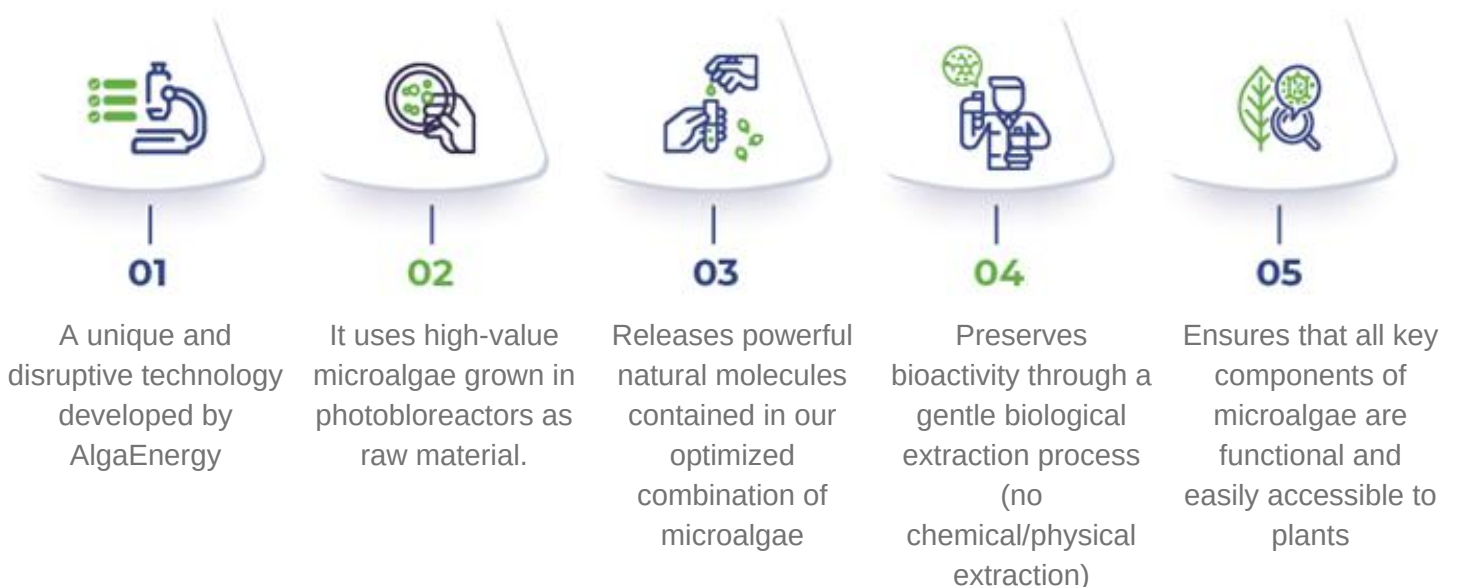
that this degradation costs the world economy between 18 and 20 trillion dollars annually.

Faced with this problem, biotechnology research and development have become crucial to offer effective and sustainable solutions. [AlgaEnergy](#) works on the development of biotechnological stimulants and fertilizers based on microalgae that have been shown to significantly improve crop productivity and quality.

Microalgae are present in various aquatic ecosystems and have enormous potential to transform agriculture. **“These organisms have the ability to improve the availability of nutrients and their absorption in plants, promoting more vigorous growth and optimized physiological development. Their compounds activate genes related to processes such as photosynthesis, nutrient absorption and resistance to abiotic stress. This results in more efficient use of water, and an increase in crop yield and quality,”** explains Manuel Valenciano, commercial director for Spain and Portugal at AlgaEnergy.

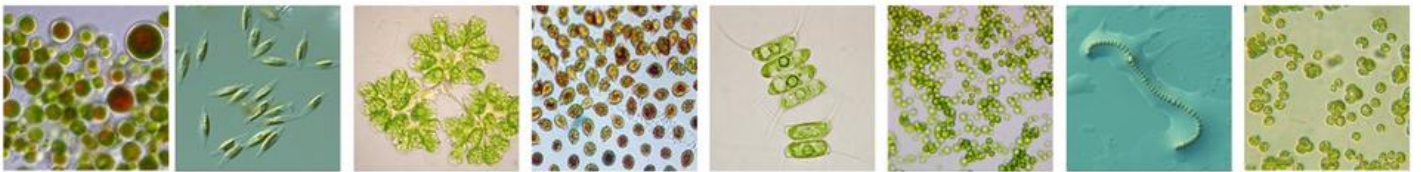
Also, while chemical fertilizers are effective in the short term, they can deplete soil nutrients and alter its structure. Biofertilizers, by comparison, are rich in nitrogen, phosphorus, potassium and micronutrients, and offer a sustainable and environmentally friendly alternative.

However, the adoption of these new technologies by farmers is not always easy. Valenciano acknowledges that there is a learning curve and that they need to know more about the economic and practical benefits of microalgae-based biostimulants. However, the increasing technological development of agriculture and awareness of sustainability are driving demand for innovative solutions.



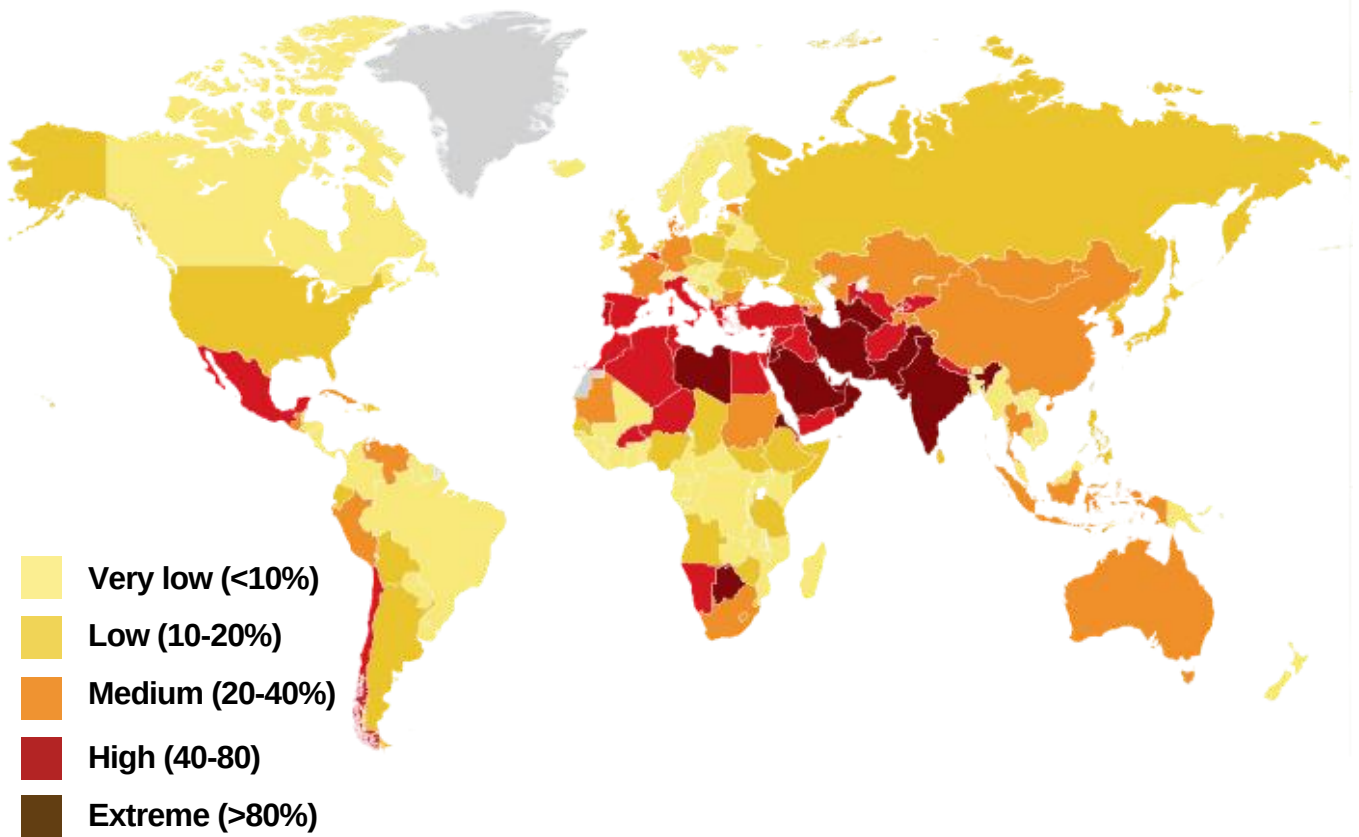
"In more than 500 field trials on all types of crops, the use of biostimulants has resulted in an average increase of 9% in crop yield," says Valenciano. He also adds that these products not only increase the quantity, but also the quality of the fruits, improving their size, colour and nutritional content, which translates into greater commercial value for farmers.

The market is increasingly incorporating biotechnological solutions into conventional agricultural practices, contributing to a more sustainable and resilient agriculture. **"It is only a matter of time before biostimulants are considered an essential tool by farmers, along with seeds, fertilizers and products for pest and disease control. In particular, microalgae products stand out for their significant advantages,"** concludes the director.



WHICH COUNTRIES ARE MOST AT RISK OF RUNNING OUT OF WATER?

Level of vulnerability to water stress in the world



*According to the proportion of water used annually in relation to the available supply.

Fuente: 2020 Ecological Threat Register

Source: Statista

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TOURISM COULD CONTRIBUTE 10.5% TO GLOBAL GDP IN 2025

As the sector moves towards normality, a panorama of new opportunities and investments, as well as some challenges, is emerging.

Written by: Leonardo Rodriguez

A

fter a 2024 marked by a significant recovery, world tourism is estimated to grow even further next year. The increase in the number

of travelers and the growth in income related to this sector suggest a positive outlook; however, it still faces challenges that will define its evolution.

Four years ago, the COVID-19 health crisis had a negative impact on tourism, reducing its contribution to the GDP of member countries of the Organisation for Economic Co-operation and Development (OECD): from 4.4% to 1.9% in 2020. This decline showed the vulnerability of this industry to global crises, highlighting the urgency of viable strategies to revitalise the sector.

Despite these difficulties, signs of recovery have been shown over time. Tourism's contribution to global GDP is projected to reach 10.5% by 2025, according to the World Travel & Tourism Council (WTTC). This improvement is due to the gradual revival of international travel, the implementation of effective health measures and the increase in demand for tourist experiences.

The need for greater diversification and a focus on sustainability has also been highlighted. Economist Fernando Solís highlights that **"the recovery of tourism is a complex process that requires not only an immediate boost, but also a focus on long-term sustainability."** According to the World Tourism Organization, it is estimated that 67% of trips focused on leisure and slow-travel concepts will maintain or increase their spending.

When it comes to emerging destinations, Asia and Africa are attracting the attention of investors, presenting attractive opportunities to mitigate the risks associated with concentration in traditional markets. This diversification is also reflected in job creation, with the ILO noting that work in the tourism sector in 2023 reached 7.2% of the global workforce.

In this regard, Marco Gomero, director of the agency Grupo Viajeros Perú, points out: **"The ability of tourism to innovate and adapt will be key to its success. Investors are increasingly interested in projects that offer long-term returns and that align with the new sustainability demands of the market in order to be able to face the new challenges."**

Tourist figures

- In 2023, international tourism reached 88% of pre-pandemic levels: 1.3 billion international trips recorded (UNWTO).
- In 2023, international tourism revenues were USD 1.4 trillion, reaching 93% of 2019 levels (UNWTO).
- 285 million tourists traveled internationally in the first three months of 2024 (UN Tourism).



Challenges for 2025

Inflation, which is expected to remain high in many economies, continues to push up operating costs. This affects both businesses and consumers, creating additional pressure on the tourism sector.

According to the International Air Transport Association (IATA), airfare costs have increased by an average of 16% compared to 2019. This increase could discourage travelers from making long-term reservations, affecting the planning and stability of tourism worldwide.



Geopolitical tensions, such as conflicts in Eastern Europe and the Middle East, also pose additional risks. **"These geopolitical factors could destabilise key markets, affecting not only the flow of tourists but also investment in critical infrastructure for the sector,"** concludes Solís.

The tourism industry is at a crucial moment, balancing economic recovery with adapting to new demands. While the challenges are significant, the opportunities are palpable. With the right strategies and a clear vision, the sector can overcome these obstacles and thrive towards 2025.

10 companies that put sustainability on hold

Johnson & Johnson

Leader in renewable energy with a goal of 35% clean energy.



Promote clean technology with ecomagination and reduce emissions with new locomotives.



Reduce energy consumption in data centers and invest in renewable energy.



Investments in renewable energy and sustainable home products.



It has a sustainability plan for carbon-neutral operations and recyclable packaging.

patagonia®

Make donations to conservation and sustainable practices in fashion.

The WALT DISNEY Company

It strives for zero emissions and promotes the health and well-being of its employees.



Innovations in electric vehicles that reduce emissions of polluting gases.



Invest in environmental technology and support global research.



Modernize fleet with alternative fuels to reduce carbon footprint.



Top 10 leading countries



MALTA

Maintains clear regulations and low tax rates for crypto.



SINGAPORE

With no capital gains tax, it is a leader in fintech.



PORTUGAL

Exempts individuals from taxes on cryptocurrency transactions.



SWISS

Favorable regulations and low tax rates.



ESTONIA

Advanced digital environment with clear regulations and simple licensing.

in Cryptocurrencies

GERMANY

Rigorous regulation and tax breaks for crypto capital gains.



SLOVENIA

Encourage crypto innovation with favorable tax rates.



CANADA

Clear cryptocurrency regulations and high Bitcoin adoption.



LUXEMBOURG

European financial center that adopted Bitcoin and supports blockchain.



EL SALVADOR

It recognized Bitcoin as legal currency and offers tax incentives.





Sebastian Salazar, CEO of ProntoPaga

Payment gateways are democratising financial access in the region, with innovative, instant and secure solutions.

25% OF
TRANSACTION
MADE WITH
WALLETS

Written by: Estefani Rodriguez

D

riven by the expansion of e-commerce, the growing adoption

of mobile technology and the need for financial inclusion payment gateways in Latin America have undergone a significant revolution, with Brazil and Argentina leading the field of digital finance, according to information from Statista.

TRANSFORMATIONS ARE DRIVEN BY DIGITAL TECHNOLOGY IN PERU

Traditionally, the region was limited in access to financial services for a large part of the population, due to low banking coverage and the lack of digital infrastructure; however, the arrival of new forms of payment and the incursion of fintech has radically transformed this panorama.

Companies like ProntoPaga are leading this change, offering accessible and secure solutions that allow small and medium-sized businesses to

FEATURED

- E-commerce in Latin America is estimated to grow by 20% annually by 2025 (VISA).
- 70% of e-commerce in Latin America and the Caribbean is done from mobile devices, surpassing the use of computers (VISA).

accept digital payments, moving away from traditional methods. To date, technologies such as QR codes, electronic wallets and real-time payments have already been incorporated, facilitating transactions both online and in physical stores.

“The revolution occurred during the pandemic, where there was a very strong trend towards digitalization. Companies have migrated from the physical to the digital, and in the case of Peru it is very noticeable, given the increase in the use of digital wallets towards 2023 and 2024. In 2019 it was around 7% and today they are part of 25% of total transactions. Of course, the physical world is still one of the participation channels, but I would say it is the least used,” says Sebastián Salazar, CEO of ProntoPaga.

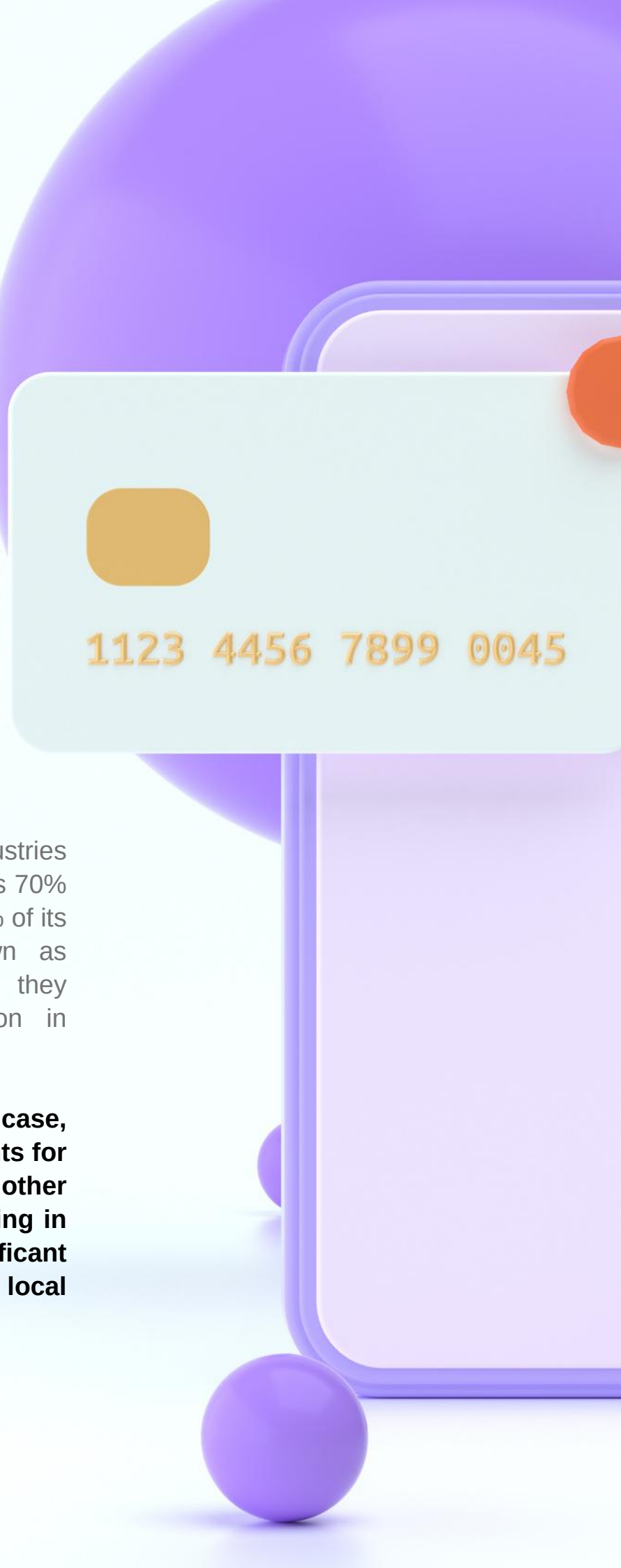
These forms of payment in Latin America have not only democratized access to financial services, but have also driven the growth of e-commerce and fostered

financial inclusion in underserved communities. **“E-commerce is expanding throughout the region, and we are currently operating in five countries, which are Brazil, Mexico, Peru, Ecuador and Chile. We are also close to opening in Argentina and, before the end of the year, in Honduras, Guatemala and El Salvador.”**

In all of the countries mentioned, there is a strong increase in digital commerce in general, but within the verticals there are some niches that are predominating. **“We could say that the health verticals are growing more, especially in Chile; as well as the education and tourism sectors,”** he adds.

Another of the most important industries for the company, on which it focuses 70% of its operations and represents 80% of its total income, is gambling, known as online games of chance, where they project to reach USD 1.5 billion in transactions by 2025.

“Gaming is a high-impact use case, but we believe that salary payments for international companies, and other national companies that are landing in Latin America, also have a significant need for use and for paying their local employees,” emphasizes the CEO.



It is worth noting that the ProntoPaga platform currently offers solutions aimed at collection, quick payment dispersion, remuneration management, payment of local liabilities (Pay4U), management of returns and chargebacks, and financial technology facilities. In addition, they have high levels of security such as PCI level 1 V 4.0 certification.

As its name suggests, the company stands out for being the creator of the fastest payments in LATAM.

“Before, users had to wait 24 or 48 hours for a payment to be available in their bank account. Now, they see it instantly, in seconds. In some markets, we have achieved greater speed, and in others, it has taken a little longer. For example, in Ecuador, payments still take an average of 20 to 25 minutes,” concludes the CEO.

This transformation has attracted a wave of foreign investment, consolidating Latin America as a key emerging market in the fintech space. Indeed, the payment gateway revolution is reshaping the economic fabric of the region, opening up new opportunities for businesses and consumers alike.

ProntoPays in data

- It offers instant payment dispersion 24/7 for 365 days a year.
- It processes more than 1 million transactions per month throughout the region and, outside Peru, around 40 million dollars per month.
- The company is known for offering operators unique pay-in or collection solutions, for example, the DeUna wallet in Ecuador.
- This September, ProntoPaga celebrates its first anniversary in Peru.



DIGITAL MEDIA OFFERS GREATER BENEFITS AND BETTER RETURN ON INVESTMENT

Through the Owlympics campaign, Duolingo and Montalvo used the power of social media to reach nearly 60 million organic impressions.



Written by: Estefani Rodriguez

Digital campaigns prove to be highly effective strategies to achieve marketing and communication objectives. Taking advantage of the recent run-up to the Paris 2024 Olympic Games, mobile learning platform Duolingo, together with advertising agency Montalvo, launched the global Owlympics campaign, which brought together the diverse personalities of Duolingo owls from around the world in a series of their own sporting competitions.

“We had to understand the Olympic Games regulations very well to know what we could do, such as what words or images to use. So my advice would be that when it comes to an event of this type, the first thing is to align the strategy with the opportunities that the event offers for those who are not official sponsors. On the other hand, I think that having these legal limitations provokes a lot of creativity and makes the team have to think of other ways to approach the subject,” says Kim De Anda, regional marketing manager in Latin America for Duolingo.



Kim de Anda, Regional Marketing Manager
Latin America for Duolingo

Indeed, digital platforms such as Twitter, Instagram, TikTok and Facebook create an ideal environment for brands to interact with the public, generate relevant content and take advantage of the high level of engagement. All of this allows, in an organic way, to significantly increase visibility and interaction with the brand.

“Digital media is what offers us the greatest benefits and the highest return on investment when we create a campaign. Content on social media goes viral and can reach billions of people anywhere in the world, unlike traditional media where exposure is obviously limited by space and price issues,” emphasizes the Duolingo spokesperson.

The campaign, which was divided into the launch, training content and the final competition, was launched solely on social media and targeted 13 markets: the United States, Mexico, Argentina, Colombia, Brazil, Germany, the United Kingdom, France, India, Vietnam, Thailand, Japan and China.

“For us at Montalvo, one of the challenges was to put Social Media First as the key to this campaign. Thinking of social media as the only and main medium led us to look for these creative ideas that finally managed to communicate what we wanted,” says Ariana Martínez, account director at Montalvo.



Ariana Martinez, Account Director at Montalvo



Now that we live in a highly digitalized world, ignoring social media would be a grave mistake. Digital campaigns, in addition to increasing brand visibility, can also generate a lasting impact on consumer perception and loyalty: the key is to know and understand the emotions of the audience we want to reach.

To date, Owlympics is close to 60 million completely organic impressions, since according to the company no investment was made in advertising. "It has been an extremely successful campaign internationally. The virality objective we had in mind was 50 million impressions globally and today we have surpassed it," he adds.

Of course, digital marketing offers a high-reach window at a lower cost, allowing smaller companies to access very successful results. In addition, very specific metrics can be obtained to generate better strategies for the future.



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EVERY TWO HOURS, **FREEDOM OF THE PRESS** IS ATTACKED IN LATIN AMERICA

Latin America is one of the most dangerous regions for practicing journalism, which threatens democracy and media transparency.

Written by: Esperanza Aguilera

Freedom of the press is a fundamental right that maintains the balance in democracies by allowing a well-functioning society.

informed. However, in the region this freedom is increasingly in danger, facing challenges such as censorship, violence against journalists and the proliferation of fake news.

Journalists struggle with physical threats, repression and legal restrictions that seek to limit their work. Insecurity and government pressure often impede investigation and dissemination of critical information

weakening the essential role the media plays in accountability and transparency.

and the dissemination of critical information, weakening the essential role that the media plays in accountability and transparency.

According to the Foundation for Press Freedom (FLIP), 2022 and 2023 have been extremely violent years in Latin America. In 2023, around 6 murders were recorded in the region. However, the level of impunity is extremely worrying, as around 86% of those murdered in the last decade have remained unsolved.



Leopoldo Maldonado, regional director of Article19 for Mexico and Central America

“Violence against the press is a recurring pattern throughout the region. Although the modalities or forms that have occurred are different in different countries, in general, there is a retraction of civic space,” explains Leopoldo Maldonado, regional director of Article19 for Mexico and Central America.

“It is impossible for democracies to flourish where there are information deserts”

Countries such as Mexico stand out in particular for their level of crime against journalists. The organisation Article 19 has recorded 167 murders and 31 disappearances since 2000. This alarming number is evidence of the growing violence and the seriousness of the crisis.

“Demanding a reduction in risks and impunity is difficult when states are deeply infiltrated by corruption and organised crime. It becomes a pact of silence where it is almost impossible to guarantee security and compliance with the law,” adds Maldonado.

This trend has become more evident in recent years, particularly due to the growing political polarization that has created an increasingly hostile environment for journalism, where reporting has become highly divisive. This dynamic not only makes it difficult for journalists to present facts and remain objective, but also fuels misinformation and hatred, undermining public trust in the press.

According to data from Article 19, in 2023 alone, an average of 10 attacks on press freedom were recorded daily, including censorship, threats, murders and harassment. This is equivalent to approximately one attack every two hours.

The consequences of this situation go beyond individual journalists; they are serious for society as a whole. The lack of reliable and objective information prevents citizens from making informed decisions and participating fully in political life.

Ultimately, violence against journalists is an attack on democracy itself. Silencing them also silences citizens, weakening the checks and balances on power and fostering impunity. “There can be no democracy where there is disinformation, inhibition and repression of dissenting voices. Democracy is impossible without the right to information,” concludes the director.



MAP OF PRESS FREEDOM





Ranking of countries and territories by press freedom status in 2024



Best positioned countries in Latin America:

-  Costa Rica: 76.13
-  Dominican Republic: 73.89
-  Chile: 67.37
-  Uruguay: 67.07

Worst positioned countries in Latin America:

-  Honduras: 38.18
-  Venezuela: 36.99
-  Nicaragua: 29.02
-  Cuba: 25.63

Source: World Press Freedom Index | Reporters Without Borders

Source: Statista



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JOSÉ QUISOCALA: THE YOUNGEST PERUVIAN BANKER IN THE WORLD

Quisocala has challenged the financial sector since childhood, with a project that combines financial education and environmental awareness.

Written by: Estefani Rodriguez

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From the city of Arequipa (Peru), comes the inspiring story of José Quisocala, who, at an age when most children only

begins to understand the value of money, he had already founded his own bank. This young Peruvian, who is now 19 years old,

years, he has established himself as a leading figure in the financial field, leading his project towards expansion with global ambitions.

At 7 years old, Quisocala was not an ordinary child. His ability to observe the economy of his school environment and his

concern about the way his classmates spent their money on trivial things motivated him to find a solution. This is how the “Banco del Estudiante Bartselana” (“Bartselana Student Bank”) was born, a revolutionary entity that aimed to teach children the importance of saving, linking this practice with actions beneficial to the environment.

“At first, my teachers thought I was crazy or that a child was not capable of carrying out this type of initiative. They did not understand that we are not only the future of the nation, but also its present,” says José.

Their initiative is based on a unique model: children and young people can deposit solid waste, such as plastic and paper, to be later sold to recycling companies. The money obtained from these sales is deposited in the savings accounts of the collaborators, thus promoting a financial culture from an early age.



The success of this bank was soon evident, and the impact not only changed the way young people from Arequipa managed their money, but also established a model that combines economic responsibility with environmental awareness.

After gaining international recognition with his venture, Quisocala received a scholarship for the international Dream Builder program, which offered him training in business management at the Thunderbird School of Global Management in the United States. Upon returning to Peru, he focused on promoting his financial project.



To date, the bank involves more than 8,000 young people and works in collaboration with more than 30 schools in that city, having also extended to Lima through an alliance with the Municipality of Los Olivos. Tests are also being carried out on an ecological ATM, which allows anyone to deposit empty plastic bottles. The machines will recognize the waste and deposit the equivalent value in the user's account at the Bartselana Student Bank. If the user is not a client, the accumulated money can be donated to various foundations and social projects. The first prototype is currently at the Tecsup Institute.

Looking to the near future, José wants to integrate the bank's model into supermarket operations and has revealed plans to implement a solid waste management plant to deal with industrial waste generated by large companies in Peru.

“I want to change the concept of just giving away solid waste. I also want to raise awareness among the workers of several very large companies that pollute a lot and see how they can change part of their operations and be responsible with the environment,” he explains.

His project aims to further facilitate young people's access to financial services, and he plans to take his company to other countries such as Mexico and Colombia. José Quisocala, the youngest banker in the world, is an example of how children's ideas can transform the world.



Awards that José Quisocala has received

Children's Climate Award
2018

International
Entrepreneurial School
Award

Ambassador of the
Global Money Week
World Movement

International Youth
Financial Inclusion
Award

Top High-Impact
Entrepreneurships in the
Country.

Thaski National Award
for Social
Entrepreneurship 2015

National Protagonists of
Change Award 2015

National Volunteer
Award 2014

Member of the CYFI
Youth Committee for the
United Nations

International Youth
Finance Award



TATER VERA: THE CERAMIST WHO BRINGS ANDEAN TRADITION TO THE WORLD

Tater's work has been recognized by UNESCO and she has currently won the 2024 Amautas National Prize for Peruvian Crafts.

Written by: Estefani Rodriguez

In the heart of the sacred city of Cusco, Peru, a rich artistic tradition persists that combines Incan heritage with

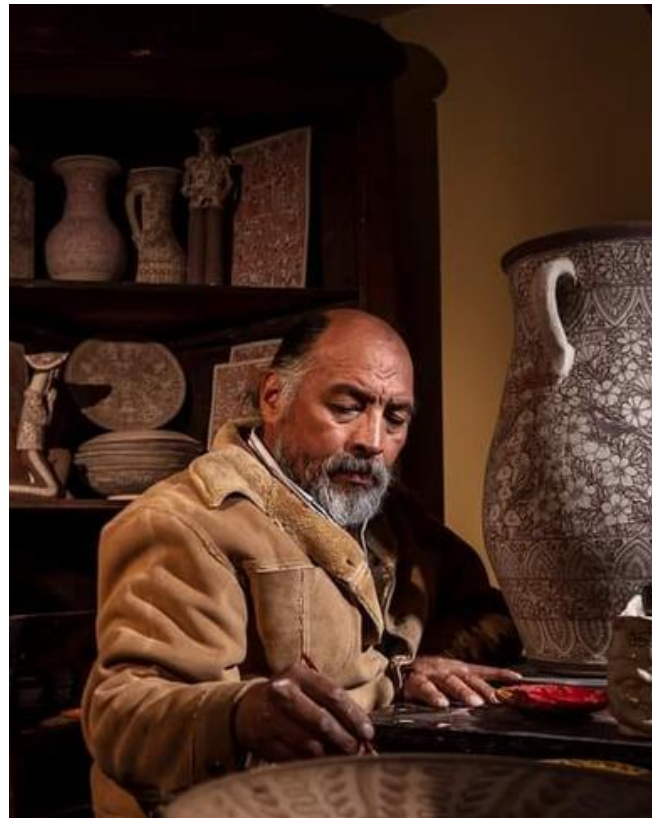
Within this cultural mix, ceramics has been a key expressive medium, and few artists have managed to capture the essence of this fusion as deeply as Tater Vera.

colonial influences.



Internationally recognized for his works, Tater is not only an icon of Cusco art, but also a symbol of cultural resistance and Andean creativity. Since he was born, he was surrounded by art. His grandfather was a painter, writer and musician. Likewise, his mother was a great collector of popular art, which led her to open the first antiques store in Cusco.

Her artistic training was largely self-taught, developing her unique style through observation and practice. However, she completed her studies at the School of Fine Arts to perfect her knowledge. **“Studying allowed me to incorporate shapes, have a better color palette, and fully and completely display my creativity. It also inspired me to seek my own language and achieve a style that is now recognized,”** she says.



By 1992, the artist began to develop glazed ceramics. He first traveled to Puno with the aim of developing the technique there, but due to the lack of some materials he returned to Cusco and, with the support of other ceramists, began his journey through the world of high-fired ceramics.

The design of her works is based on Andean iconography: flora, fauna and all representations of Peruvian nature. For each collection, only 10 pieces are made, as a lot of time is devoted to the creativity and quality of each product. **“The ceramics I make have several processes, since there are pieces that are fired 3, 4 or 5 times due to the use of oxides and pigments; even the gold we use is converted into colors.”**



This year, Tater Vera's work has been valued once again by receiving the 2024 Amautas National Award for Peruvian Crafts, a recognition he achieved for his outstanding career in preserving the artisan tradition in Peru, according to the Ministry of Foreign Trade and Tourism (Mincetur). In this regard, the artist states: **“My career is the quality of each piece. This is a technique that has always existed, but I have recovered it by improving the materials and finishes.”**

At the age of 60, the ceramist has opened his gallery in Cusco where his collections can be seen. “This is my life project. I have always wanted to have a museum because I want to leave a legacy to people who want to have training in this technique. I also want to encourage them in a business aspect, because if someone wants to be an artist and does not have the business knowledge, then it will not work,” he concludes.

Through his works, Tater has managed to capture the essence of the Andean soul, transforming ceramics into an art form that transcends borders and generations. His figures continue to fascinate those who contemplate them, reminding us of the beauty and depth of the Cusco artistic tradition.

PREMIO NACIONAL AMAUTAS





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“31 MINUTES”: THE CHILEAN PHENOMENON THAT CAPTIVATED MEXICO

The iconic Chilean series arrives at the Franz Mayer Museum with “Museo 31,” an exhibition that transports visitors to a universe full of nostalgia and creativity.

Written by: Esperanza Aguilera



On March 15, 2003, a children's project debuted in Chile. With the charismatic greeting of its host:

“How are you? I’m Tulio Triviño and this is 31 minutes,” was the beginning of a satirical newscast that would conquer Latin America, especially Mexico. For this reason, the arrival of “Museo 31” to the Franz Mayer Museum has caused a great boom, renewing the nostalgia and affection of the Mexican public.

It was in 2006 when Mexican television broadcast an episode of the program for the first time. “31 Minutos” quickly managed to create a special connection with viewers, generating laughter, reflections and unforgettable moments. The series was much more than a children's newscast; it was a window into a humorous and critical reality, which invited us to reflect on society and its absurdities.

Under the premise that every object can be a character, Álvaro Díaz, Pedro Peirano and Juan Manuel Egaña gave life to Aplaplac, the production company behind the 31-minute universe full of imagination and humor. This trio of creators, along with animators, musicians and puppeteers, worked tirelessly to build a world where imagination had no limits.

With endearing characters such as Juan Carlos Bodoque, Juanita, Policarpo Avendaño and Caletín con rombosman, the program addressed everyday life issues in a fun and original way. From the most absurd news to reflections on society, it was able to connect with people of different ages.



Tulio Trivino

Guaripolo



The construction of personalities was a key element. “The characters are not portrayed as perfect beings, but rather they have very human characteristics, which makes them complex and authentic,” explains Gabriela Castillo, who is in charge of the project in Mexico. Thus, we were able to meet Tulio Treviño, a vain but charismatic presenter, or Juan Carlos Bodoque, a cynical and gambling-addicted but sensitive reporter.

The exhibition has been well received. Castillo shares that they have managed to attract more than 100,000 visitors, which has demonstrated the great affection Mexicans have for the series. **“Mexico is the second country with the largest number of 31 Minutes fans,”** he says. This success has allowed thousands of visitors to be transported to a world full of humor and nostalgia.

Through 18 thematic areas, visitors can explore the first pilot of the series, covering its evolution in concerts and plays. The exhibition includes models, drawings, paintings and photographs, as well as a selection of 180 original puppets from the 500 created over the years.



“The exhibition is not only designed for big fans, but also for those who are not familiar with the phenomenon, allowing them to learn about and enjoy the legacy,” says the curator.

Furthermore, although “Museo 31” originated in Chile, its adaptation for the Mexican public is full of subtle references to Mexican culture, tradition and gastronomy. It also pays homage to the taste for art of the collector and philanthropist Franz Mayer, integrating these elements into the exclusive collection of Tulio Triviño, which is presented to the world for the first time.

The public's response to the exhibition has been so positive that the organizers are planning a special closing ceremony. Although the details are still being finalized, Castillo said there will be surprises to end the exhibition in style, assuring that they plan to organize a memorable finale on September 29.

From the original puppets to the character sketches, each element of the exhibition transports the viewer to the recording studios and the adventures of Tulio and his friends. The exhibition is a true celebration of the creativity and ingenuity that have characterized “31 Minutos” throughout its twenty-year history.



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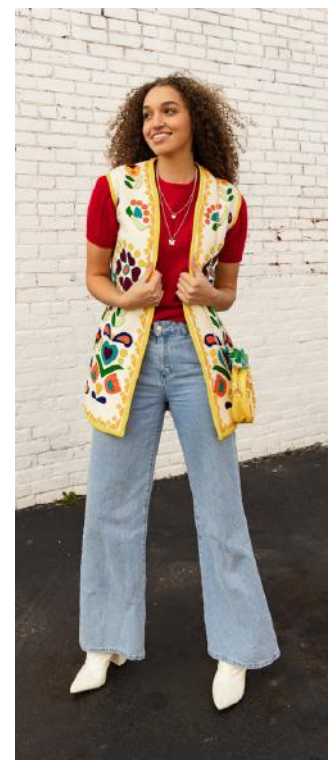


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GENERATION Z WILL DOMINATE MORE THAN 30% OF THE LUXURY MARKET BY 2030

This paradigm shift has forced brands to adjust their strategies to balance exclusivity with accessibility.

Written by: Esperanza Aguilera



The luxury industry, traditionally associated with elitist consumerism, has undergone a profound transformation,

finding its greatest demand in the young middle class. Evolution has forced the industry to reinvent itself, adapting to new consumers who seek authentic and personalized experiences.

Despite global economic fluctuations, the luxury market has shown remarkable resilience. According to consultancy Bain & Company, the global market will reach an impressive value of \$1.5 trillion by 2023, an increase of 8% to 10% compared to the previous year.

This so-called “**democratization of luxury**”, driven by the new generations, has led brands to adjust their strategies, offering more accessible products without losing their aura of exclusivity. One of the main reasons behind this phenomenon is the need of consumers to create an image of status and power. Top products not only represent quality and exclusivity, but also a symbol of success and belonging to a select group.

Today, millennials account for around 50% of millennial purchases. However, it is predicted that by 2030, Gen Z will be responsible for over 30% of purchases in this market. Knowing this, companies have reconfigured their advertising and marketing approaches, adapting their messages to resonate with the aspirations of new sectors.

Brands like Gucci have managed to expand their customer base among younger people by combining high-end products with more affordable items. This strategy has been effective, as currently 55% of Gucci sales are represented by consumers under 35 years old, according to the Digital Business & Law School.

The role of social media has been crucial in this evolution. Exclusive fashion houses have leveraged these platforms to interact directly with consumers, creating personalized experiences and fostering greater loyalty.

In 2017, marketing platform InsightPool recognised Chanel as the most influential luxury brand on social media, highlighting its remarkable engagement on Instagram.

According to a study by PwC, 67% of consumers in the luxury market consider exclusivity to be key when choosing a brand.



Since then, the company has maintained its position as one of the most engaged brands in the digital sphere.

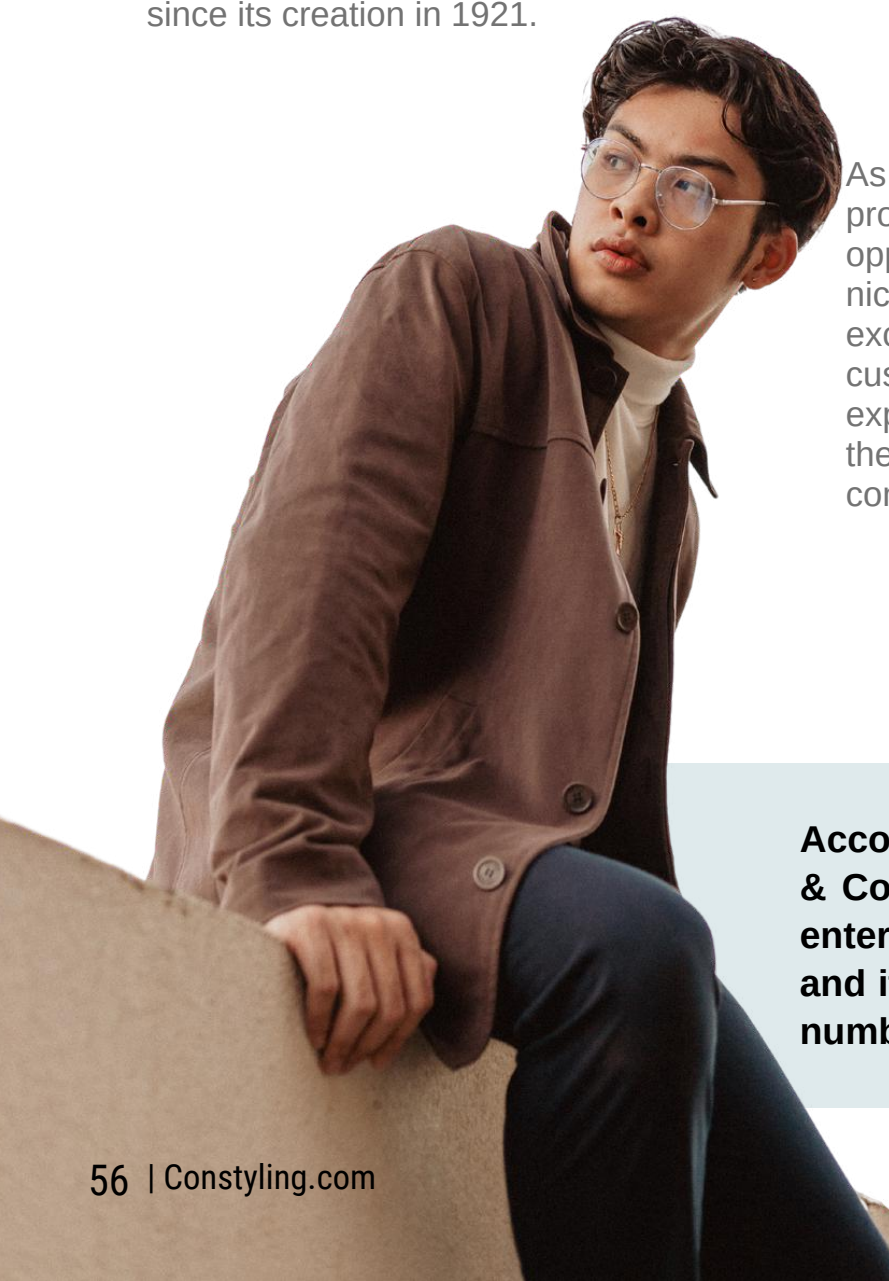
However, exclusivity remains a fundamental value. Customizing packaging to create experiences, limited editions and exclusive collaborations are some of the strategies used to maintain that aura of desire and differentiation:

- **Distinctive and exclusive packaging:** By investing in unique packaging with customized materials and details, brands reinforce their identity and create memorable experiences, reflecting the exclusivity of the product. A notable example is the iconic Chanel N° 5 perfume, whose elegant and recognizable has contributed to its prestige and appeal since its creation in 1921.

- **Partnerships with artists and influencers:** Launching special editions has worked for brands to attract both collectors and new consumers. In 2023, Versace's collaboration with Dua Lipa for the "La Vacanza" collection generated \$24.7 million in MIV (Media Impact Value) in one week.
- **Co-branding with other brands:** Joining forces with other brands allows companies to expand their customer base and explore new market opportunities. According to a study by the Marketing Science Institute, collaborations between brands can increase visibility by up to 30%. The collection launched by Mugler with H&M sold out in seconds, generating 33.6 million dollars in MIV between the month of its announcement and the launch date.

As the luxury industry continues its process of democratization, a unique opportunity arises to explore new market niches and redefine the concept of exclusivity. Connecting with these new customer profiles and adapting to their expectations is crucial to strengthening the position of brands in this evolution of consumerism.

According to the consultancy Bain & Company, 10 million consumers enter the luxury market every year and it is estimated that by 2030 the number will reach 500 million.



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