

# Total SF: Paving the way for growth and sustainability in Peru’s transport sector



## MFI: Total SF

Total Servicios Financieros ‘Total SF’ was established in 1998 as a company specializing in financial leasing under the name Leasing Total. Total SF replicates the business model of its parent company Progreso Servicios Financieros, which was established in Chile in 1986. In 2021, Total SF received a license from the Superintendence of Banks of Peru to operate as a regulated, non-deposit-taking entity and merged with its sister company, Factoring Total.

Throughout its history, Total SF has developed a specialized financial product for small and medium-sized entrepreneurs ‘SMEs’, offering personalized attention to those often lacking alternative financing options. Total SF is dedicated to environmental protection, requiring all clients to sign and comply with an environmental commitment letter. This letter includes agreements to adopt measures for solid waste management, gas emissions control, wastewater reduction, and the protection of workers’ health.

Total SF collaborates with SMEs, fostering their economic growth as well as the social development of their communities.

## MSME: Trancilia

Marino Quispe founded Cecilia Martin Transport Company ‘Trancilia’ in Lima, Peru, in 1993. The company was established with the primary objective of specializing in cargo transportation, personnel transportation, and vehicle leasing.

Total SF started working with Trancilia in 2000 by providing a leasing loan for the acquisition of a truck. Since then, Total SF has become a vital ally to Marino and Trancilia, offering financing as well as financial and technical literacy. Total SF has enabled Trancilia to build a safe and durable fleet, supporting the company’s growth and success. Over the last 20 years, Trancilia has developed a fleet of more than 20 vehicles, including buses, minibuses, tow trucks, dump trucks, and pickup trucks.

These efforts and dedication have enabled Trancilia to achieve continuous and significant growth, working directly with large, well-known companies in Peru and providing permanent employment to more than 70 people. Additionally, Trancilia indirectly benefits many towns and communities through the services offered to its clients.

With further expansions and fleet renewals on the horizon, Trancilia, supported by Total SF, plans to create more employment opportunities for Peruvians and help companies reach remote areas, thereby contributing to the development of these regions.

### Peru Key Figures

Population	34.05 M
GDP per Capita	USD 7,789
Human Development Rank (UNDP)	87/193
GDP Growth	-0.5%

