

# Optima: Fueling entrepreneurial growth and financial inclusion in El Salvador



## MFI: Optima

Optima Servicios Financieros (Optima), founded in 2009, provides commercially oriented financing for micro, small, and medium enterprises (MSMEs), with a strong focus on financial inclusion. Its 2016 acquisition of Finca El Salvador expanded its network and reach. Nearly half of Optima's clients are women, reflecting its dedication to underserved populations. Recent innovations include a loan product with free cancer screenings, benefiting over 800 women, and a teleconsultation package serving 600+ clients, showcasing its commitment to client-focused financial solutions.

In September 2024, Optima received regulatory approval to operate as a Society of Savings and Credits (SAC), a key step toward becoming a bank. As a regulated SAC under the Financial System Superintendence, Optima can now collect deposits, diversify its funding sources, and lower its cost of funds. With only four active SACs in the country, Optima aims to distinguish itself through innovation, inclusion, and its long-term goal of evolving into a digital bank.

## MSME: Fátima Merino

At 33, Fátima Merino is a rising entrepreneur in Soyapango, El Salvador. She began in 2012 with just USD 80, selling plush toys from her living room. Despite lacking a credit history, her ambition pushed her to seek financial support. In 2014, she partnered with Optima Servicios Financieros, who provided her first loan. This enabled her to expand her business, Variedades JARETH, into a structured operation

offering beauty products, gym accessories, and more. Her drive and resilience turned a modest side hustle into a vital local enterprise.

Fátima credits Optima as a key partner in her journey. A pivotal moment came in 2020 when a USD 9,000 loan allowed her to buy a vehicle, doubling her revenue and launching a national delivery service. With monthly sales exceeding USD 10,000, she now serves a broad and growing customer base across El Salvador. Each credit cycle has helped her build not only capital but confidence and long-term vision.

Her business success has been matched by personal growth. Fátima has become a skilled manager, mastering customer service and resource planning. Today, she is recognized in her community as a leader and role model for women entrepreneurs, proving how formalization and access to credit can open pathways to prosperity.

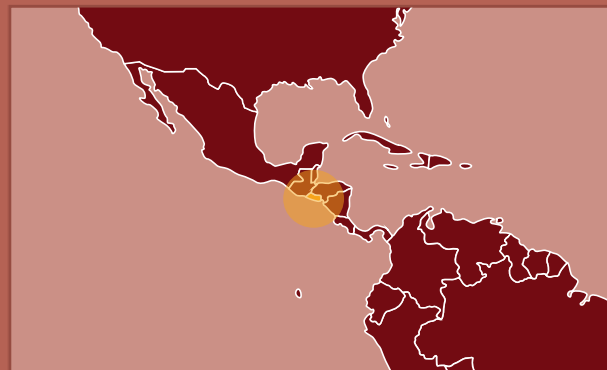
Fátima's story highlights the transformative power of financial inclusion and trusted partnerships. With plans to expand into new communities and diversify her offerings, she remains committed to building a better future for her family and inspiring others to do the same.

## El Salvador key figures



Population	6.3 M
GDP per capita	USD 5,391
Human Development Rank (UNDP)	127/193
GDP Growth	3.5%

Sources: UNDP; The World Bank.



(Data as of 2023)