

acredita

A magazine by Brazil's Ministry of Development and Social Assistance, Family and the Fight Against Hunger



WHO ARE THE BENEFICIARIES?

70% of Acredita entrepreneurs are women

CREDIT THAT REACHES PEOPLE

Acredita has already offered BRL 15 billion (around USD 2.7 billion) in credit

DIGITAL PLATFORM

The future of digital inclusion is online

BRAZIL'S BOTTOM-UP GROWTH

How Acredita has changed the lives of thousands of Brazilian citizens over the last three years



acredita

no primeiro passo

MINISTÉRIO DO
DESENVOLVIMENTO
E ASSISTÊNCIA SOCIAL,
FAMÍLIA E COMBATE À FOME

GOVERNO DO
BRASIL
DO LADO DO POVO BRASILEIRO

Masthead

Brazil's Ministry of Development and Social Assistance, Family and the Fight Against Hunger
(*Ministério do Desenvolvimento e Assistência Social, Família e Combate à Fome/MDS*)

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Access the magazine in the Portuguese version



*In three years, **Acredita** [which means believe, in English] **has transformed the lives of thousands of Brazilians.** John is one of them. In the following pages, you will find out more about his story and those of other entrepreneurs.*



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John Warley Silva

- ▶ Gastronomy instructor at NGO Mover Helipa, in the Cidade Nova Heliópolis neighborhood

A man in a blue suit and a woman in a pink top are smiling together in a textile shop. The man is on the left, wearing a blue suit jacket, a white shirt, and a red patterned tie. The woman is on the right, wearing a pink tank top and glasses. They are surrounded by stacks of colorful fabrics and various items. The text "A Brazil that GROWS alongside its people" is overlaid on the image. The word "GROWS" is in large, bold, yellow letters with a blue outline. The background is filled with stacks of colorful fabrics, including red, blue, green, and purple. There are also some small figurines and other items on display.

A Brazil that
GROWS
alongside its people



Brazil

A message from the Minister:

Imagine a world in which the strategy is to profit from war. To profit from trade wars, from the hardship of others. A world where data are not merely numbers, but evidence of a cruel process of dispossession. In recent years, the wealthiest have concentrated income at an overwhelming pace, while poverty deepened for the majority. Economists such as Thomas Piketty have warned about this reality. That world exists – and it has almost convinced us of its inevitability.

We struggled to change that reality, however – and, today, that logic is becoming increasingly isolated. It became clear that society was divided between those who had rights, those who had very few rights, and those who were treated as if they were disposable. The Brazil we encountered at the beginning of 2023 was a country where hunger had returned, inequality had become normalized, and hope itself needed to be restored.

Our response to this diagnosis is the Acredita Program. And I want to be clear:

“Fighting hunger is only the beginning. The true challenge — the structural transformation — is understanding that social development is a strategic component of economic development.”

There is no sustainable growth without inclusion. There is no prosperous future unless people have the right to start businesses, to work, and to provide for their families with dignity. That is why our greatest commitment is to helping as many families as possible join the middle class. This is the most reliable way to ensure that Brazil never again returns to the map of hunger and poverty. This is not about dependency; it is about opportunity in the best sense of the word: taking advantage of this moment of recovery to create the structural conditions for social mobility.

It is impossible to overcome poverty while inequality in the use of time persists. The National Care Policy [Política Nacional de Cuidados] enacted by President Lula is not a secondary issue – it is a cornerstone. As long as women continue, in the vast majority of cases, to choose between caring for their families and studying or working, economic freedom will remain incomplete. That is why, within Acredita, more than 70% of credit beneficiaries are women. They are the driving force behind the transformation we seek to consolidate.

I remember concrete moments alongside President Lula when we witnessed the power of this program. I remember speaking with a woman in Brazil's Northeast who, through a small loan, transformed her stove

into a community bakery. She did not simply want assistance; she wanted the opportunity to shape her own destiny. When the government provides that opportunity, the result is a country that grows alongside its people and leaves no one behind.

It is within this context that Acredita has established itself as a major platform for social development. More than a program, it is a bridge: from training to employment, from credit to entrepreneurship. It is the certainty that, for small business owners, cooperatives, and those with access to guarantee funds, there is a genuine opportunity to build successful enterprises.

The following pages tell this story through real faces, real numbers, and concrete proof that a new cycle is possible. They portray the Brazil that has returned to bottom-up growth – where public policy meets real life, and transforms it. We believe this can definitively become the country of hope, the country of opportunity, and the country of your future.

Wellington Dias

Minister of Development and Social Assistance, Family and the Fight Against Hunger



People

THE BRAZIL THAT HAS RETURNED TO



BOTTOM-UP GROWTH

O BRASIL QUE VOLTOU A CRESCER DE BAIXO PRA CIMA

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O BRASIL QUE VOLTOU A CRESCER DE BAIXO PRA CIMA

5 million jobs filled by people registered in Brazil's Unified Registry (CadÚnico)

Brazil has reached the lowest unemployment rate in its history, and most of the newly created jobs have been filled by people registered in the Unified Registry (CadÚnico). Over three years, the Government of Brazil lifted 17.5 million people out of poverty, nearly 5 million entered the formal labor market, and the country exited the Hunger Map.

Jardel Torres da Costa, 30, is a physician. Two decades ago, he was a child growing up in rural Piauí. The son of a bricklayer, his family depended on Brasil's Bolsa Família program to put food on the table. Through the Child Labor Eradication Program (Programa de Erradicação do Trabalho Infantil/PETI), he exchanged farm work for books.

At the full-time public school in Oeiras, in the state of Piauí, meals were guaranteed and teachers were available throughout the day. Jardel became the first student from his school to gain admission to medical school, in addition to earning acceptance to 11 other universities across Brazil.

"Thanks to PETI, I bought a wardrobe for the first time. Just to give you an idea – we didn't even have a place to keep our clothes," recalls the physician, who now works at the Basic Health Unit in the municipality of Floresta, Piauí.

Jardel's story is repeated across Brazil in many different forms. More than 3.9 million Bolsa Família beneficiaries secured formal employment between January 2023 and January 2026, accounting for 86.7% of the net jobs created during the period according to the General Register of Employed and Unemployed Persons (Cadastro Geral de Empregados e Desempregados/CAGED).

In other words, most of the formal jobs created in Brazil were filled



Jardel poses alongside a patient at the health clinic in Floresta, state of Piauí.



by people who once carried a Bolsa Família card. "The principle we have repeated since day one is this: replace the Bolsa Família card with a formal work card. That is true emancipation," says Wellington Dias, minister of Development and Social Assistance, Family and the Fight Against Hunger.

When the analysis includes all individuals registered in CadÚnico – and not only Bolsa Família beneficiaries – the net balance reaches nearly 5 million formal jobs over the same period. This corresponds to more than 110% of the country's total net job creation.

This is because people outside CadÚnico registered a negative balance of 457,000 jobs. The data reveal that Brazil's formal employment growth – which recorded positive results across all 27 states over this period – was driven primarily by the country's most vulnerable populations.

John Wesley Silva, 42, knows this reality well. As a child, he lived on the streets, struggled with drug addiction, and entered and left the prison system several times. He experienced everything that statistics classify as extreme vulnerability.

The last time John was incarcerated was in 2009. Upon leaving prison, he decided to rebuild his life. He sought out a social project and completed training courses in cooking and wait service. Next, he began working at a Japanese restaurant. He had taken his first step, but life would continue to test his determination.

During a relapse, he left a store wearing a sweatshirt that was not his. A security guard found him and began blackmailing him: either he would pay ten times the value of the item, or he would lose his job and return to prison.

The following day, John approached the chef who had hired him and told her everything. "I wasn't going to let anyone blackmail me," he recalls. The restaurant owner personally went to the store to resolve the situation.

That gesture changed something no training course alone could have transformed. "If a businesswoman like her, a mother, put me in her car and did that for me, then my life must have special value," John reflects. "I realized I could still have a future."

From that point forward, John studied gastronomy at university. He lived in Balneário Camboriú, Uberlândia, and later São Paulo. He worked in renowned restaurant kitchens, including that of chef Alex Atala. Today, he occupies a position that once seemed impossible: he has become a gastronomy instructor at the NGO Mover Helipa, in the Cidade Nova Heliópolis neighborhood of São Paulo.

John now multiplies opportunities through a social project connected to the Acredita no Primeiro Passo [or believe in the first step] Program.

Whenever he stands before a classroom, he speaks about much more than cooking.

Acredita no Primeiro Passo was designed to create that effect at scale.

Launched in 2024 and now operating in more than 20 states, the program is structured around three pillars: professional training; job creation; and guided credit for entrepreneurship.

We talk about social transformation, personal responsibility, the power of choice, and the power of education. People living in vulnerability need a springboard to overcome that gap. I am the result of a social project. It has the power to change lives, just as it changed mine.



Minister Wellington Dias visits the restaurant kitchen where John works in the city of São Paulo



John proudly presents one of his creations

HISTORIC MILESTONES

Brazil exited the Hunger Map in just two years. Severe food insecurity fell from 15.5% of households in 2022 to 3.2% today, the lowest level ever recorded by the Brazilian Institute of Geography and Statistics (Instituto Brasileiro de Geografia e Estatística/IBGE). Poverty declined from 31.6% to 23.1%. Extreme poverty reached the lowest level in the country's history: 3.5%. In just two years, 17.5 million people rose out of poverty.

The progress was even more significant in households headed by women and Black Brazilians. "We brought hunger back to the center of the political agenda, recognizing it as an expression of inequality, and restored national coordination through a systemic approach that spans food production to consumption," says Valéria Burity, Extraordinary Secretary for the Fight Against Poverty and Hunger at MDS.

Bolsa Família remains the cornerstone of this entire framework, reaching approximately 19 million families each month through a model that promotes socioeconomic inclusion through employment.

Individuals who secure employment but still earn up to half the minimum wage per capita continue to receive half of their benefit for 12 months. Those who lose their jobs can return to the program without waiting in line. "Bolsa Família is not an exit door – it is an entry door," explains Eliane Aquino, National Secretary for Citizenship Income at MDS.



The Brazil that grows from the bottom up is the country of Jardel, wearing a white medical coat, and of John, wearing an apron. “When poor people have money in their pockets, they consume, and local businesses grow,” says Wellington Dias. Nearly 5 million jobs have been filled by people the market once overlooked.



Also available in audio format  

ACREDITA

no primeiro passo Program



BRL 15 billion

Total program impact



1.48 million

Credit operations carried out



20 states

Where the program is currently active



3 integrated pillars

Professional training
Job creation
Entrepreneurship

Productive

CREDIT



BRL 2,52 billion

In productive credit



290 thousand beneficiaries

Served by the program



BRL 8,700

Average loan



70% women

Female participation in microcredit



0,36%

Default rate



PARTNERSHIPS

and productive inclusion



15.000 partner business units

Operating through 148 formal agreements



17 different types of organizations

Participating in the initiative

ENTREPRENEURSHIP and Productive Inclusion

4,6 million MEIs

(Individual Microentrepreneur/
Microempreendedor Individual/MEI)

Registered in **CadÚnico**
(out of a total of 96 million registered
individuals)



55% dos MEIs

Formalized their businesses
after joining CadÚnico
(2.5 million people)



INEQUALITY and Income

Lowest inequality
level in Brazil's
history

Down

18%



BRL 3,367 in 2025
Highest average monthly income
ever recorded da história



BRL 2,264 in 2025
Highest real per capita house-
hold monthly income in history
(a record, and a **6.9% increase**
compared to 2024)



EMPLOYMENT and Income

86,7% of jobs

created in Brazil were filled by
people registered in CadÚnico

January 2023 to January 2026
Reference period (CAGED)



EDUCATION LEVELS in CadÚnico

2,8 million people

With **higher** education



19 million people

With **secondary** education





How Acredita
**CHANGES
LIVES**

A public policy that invests in the talent of Brazilians

An initiative of the Government of Brazil expands access to targeted credit, professional training, and support for entrepreneurship, creating real opportunities for social transformation



| The Acredita Program helped Tatiana save her business after the pandemic.

The objective of Acredita is ambitious: to improve the lives of low-income families across the country. The program is part of the Government of Brazil's broader strategy to combat poverty and hunger by combining productive inclusion, targeted credit, and technical support.

In Oeiras, Piauí, the story of Tatiana Rodrigues, 46, illustrates the impact of the initiative.

After more than 20 years running the store she founded, the entrepreneur nearly had to close her business due to the economic difficulties brought on by the COVID-19 pandemic. But she persevered. Soon after the

Government of Brazil launched the Acredita Program, her family's financial situation began to recover.

When she approached the bank Banco do Nordeste (BNB), a partner institution of MDS, financial agents encouraged her to learn more about the program. Through Acredita, Tatiana gained access to one of the initiative's key policy instruments: microcredit with low interest rates adapted to her financial reality.

"I really liked Acredita—truly. Before the program, I had nothing. Today, I have something, thanks to it," said the entrepreneur, who used the credit to purchase merchandise, expand sales

cycles, and improve the organization of her family business.

According to Tatiana, one of the most effective strategies for keeping retail sales active is constantly renewing inventory.

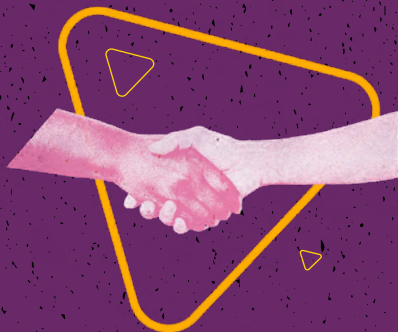
"I buy little by little, and every week there's a new product. Then I sell it and re-invest the money. That's how I grow," she explained. "I can only be grateful — to God and to the MDS program."

FIELDS OF ACTION

The name Acredita no Primeiro Passo reflects the program's purpose: to provide beneficiaries with conditions to move toward financial independence. To achieve this, MDS structured the initiative around three pillars: targeted microcredit and support for entrepreneurship; professional and technical training; and access to employment opportunities.



Through guided microcredit, informal workers and low-income entrepreneurs can invest in merchandise, supplies, and equipment, increasing productive capacity, strengthening household income, and stimulating local economies. The program also coordinates training and technical assistance initiatives, helping businesses achieve greater sustainability over time.



Acredita creates a bridge between people registered in CadÚnico and employment opportunities offered by partner companies. With a network that includes major private-sector corporations such as Coca-Cola, Carrefour, and McDonald's, the program facilitates the inclusion of socially vulnerable individuals in formal employment opportunities across these and other organizations. Beneficiaries also receive training tailored to the sector in which they will work.



The program also offers a free digital platform for professional qualification and training. Through the Seu Primeiro Passo project, participants can access courses in several fields of knowledge. The initiative is fully remote, with educational content developed in partnership with educational institutions.

Acredita no Primeiro Passo therefore seeks to create a cycle of economic development that reduces dependence on social benefits while strengthening productive inclusion. With the central goal of expanding opportunities and promoting dignity, the initiative aims to create pathways through which people facing social and economic vulnerability can build their own futures, transform their realities, and achieve greater financial autonomy.





13 de Setembro
O Encontro e Feira dos
Doceiros do Cerrado
Organização: Rômulo, Gabriela e Mariana
GERUSA

Produzido e Embalado por:
MILLO TEBANOWSKI VEZINA
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CREDIT

THAT REACHES PEOPLE

Acredita has already provided **BRL 15 billion in credit**

The Acredita no Primeiro Passo Guarantee Fund expands access to financial resources and strengthens entrepreneurship among low-income families

For thousands of low-income Brazilian citizens, access to bank credit has historically been marked by a difficult requirement: providing guarantees. Without assets or guarantors, many entrepreneurs were denied financing opportunities. To address this challenge, the Acredita no Primeiro Passo Program operates through the Guarantee Fund for Operations (Fundo Garantidor de Operações/ FGO). In practice, the fund acts as a guarantor for financial operations.

Luiz Carlos Everton, Secretary for Socioeconomic Inclusion at MDS, highlights the innovative nature of the initiative. "This is the first fund specifically designed for individuals and sole entrepreneurs registered in CadÚnico, expanding the reach of a policy created for people who have historically faced the greatest barriers to accessing credit," he explains.

This means that when beneficiaries seek financing through an accredited institution participating in the program, they can access credit without presenting additional guarantees, since the Fund provides collateral at the time of contracting. This process is enabled through the integration of financial institutions' systems with the FGO, which is managed by bank Banco do Brasil.

“In addition, borrowers are not charged guarantee fees, and the Fund may cover up to 100% of operations, increasing security for financial institutions and facilitating the approval of credit,” Luiz Carlos adds.

The supported operations are intended exclusively for productive activities, such as working capital and investments in small businesses. Loan amounts may reach up to BRL 21,000. Interest rates are capped at the SELIC* benchmark rate plus up to 2% annually, and may be even lower in operations financed through constitutional development funds.

It is important to note that the credit offered through the program is not a direct loan from the Federal Govern-



Acredita loans can reach up to BRL 21,000 for small businesses

nment. Approval is not automatic, and resources must be used for productive purposes rather than debt repayment or personal expenses.

By March 2026, the program had mobilized BRL 15 billion through more than 1.48 million credit operations, combining Acredita no Primeiro Passo, PROCRED 360, and PRONAF B initiatives.

Urban microcredit operations under Acredita no Primeiro Passo alone accounted for BRL 2.52 billion, with an average loan amount of BRL 8,700. A total of 290,000 people benefited from the initiative – 70% of them women. One of these women is Lauriceia Teixeira Rodrigues, from João Pessoa, in the state of Paraíba.

A pastry entrepreneur who once struggled to put food on the table, Lauriceia now supports her family through her business. “Acredita did not only give me credit – it taught me how to grow,” she says.

A loan provided by bank Banco do Nordeste, an Acredita partner institution, marked a turning point in her life. She invested in equipment such as dough rollers and hamburger-making machines, significantly increasing production capacity.

“Acredita brought comfort and efficiency to my work because all the equipment I now have makes production easier. Preparing orders by hand is much harder,” the entrepreneur explains.



Lauriceia desenvolveu seu negócio e garantiu sustentabilidade financeira com o Acredita.

The expectation now is for even greater expansion of the program, with broader participation from financial institutions such as Caixa Econômica Federal, Banco do Brasil, and Banco da Amazônia. This effort is being reinforced by an investment of BRL 500 million from Brazil’s National Treasury, in addition to BRL 120 million provided by the German government through the KfW development bank.

For Wellington Dias, Minister of Development and Social Assistance, Family and the Fight Against Hunger, the Acredita Fund goes far beyond facilitating financial operations. According to the minister, by reducing inequalities and expanding opportunities, the initiative strengthens the role of public policy in promoting a more inclusive, dynamic, and equitable economy – one in which credit ceases to be a barrier and becomes a tool for social transformation.

“The Fund is essential to overcoming the main obstacle to productive microcredit for low-income populations: the requirement for guarantees. By removing this barrier, it expands access to credit and encourages more conscious participation in the market, combining financing with financial education. As a result, small businesses gain the conditions needed to grow, increase income, and generate opportunities,” the minister emphasizes.

In addition to the guidance provided by financial agents during the lending process, a network of partner organizations plays a fundamental role in strengthening beneficiaries’ entrepreneurial capacities. Institutions such as SEBRAE, Aliança Empreendedora, and Rede de Mulheres Empreendedoras provide training, mentoring, and financial education, increasing the likelihood of sustainable business success.

*SELIC stands for Sistema Especial de Liquidação e de Custódia, or Special System for Settlement and Custody — Brazil’s benchmark policy rate set by the central bank.





WHO
BENEFITS
FROM ACREDITA?

70% of Acredita entrepreneurs are women

Adapting credit to specific needs and offering continuous training are central features of the program's strategy to overcome gender inequality

Acredita no Primeiro Passo is predominantly female-driven. Women account for 70% of the public served through the entrepreneurship pillar of the program. To date, 199,000 women have benefited from access to targeted credit, compared to 91,000 men. Since its launch, the program has mobilized BRL 2.5 billion in financing operations, with average loans of BRL 8,700.

This strong female participation is also closely connected to the reality of low-income households in Brazil. As of March 2026, CadÚnico recorded 32.56 million households headed by women, while households with male heads totaled 9.29 million. Overall, the registry of Brazil's lowest-income families includes more than 55 million women and 41.3 million men.

The study *Empreendedorismo Feminino e Inclusão Produtiva: Desafios, Impactos Econômicos e Estratégias para Redução das Desigualdades no Brasil*, da Fundação Getúlio Vargas (Female Entrepreneurship and Productive Inclusion: Challenges, Economic Impacts, and Strategies for Reducing Inequalities in Brazil), published by Fundação Getúlio Vargas (FGV) in July 2025, notes that: "Women registered in CadÚnico are predominantly Black, have low levels of formal education, and are concentrated within the economically active age group – characteristics that reinforce the structural nature of the barriers preventing their full and dignified participation in the labor market."

According to the FGV study, women's participation in the labor force reached 52.8% in 2024, compared to 72.6% for men. In the same year, the female unemployment rate stood at 7.7%, while the male rate was 5.3%. Faced with these inequalities, many women turn to entrepreneurship due to difficulties accessing the formal labor market.

Gender disparities are also evident in the quality of labor relations. Women remain heavily concentrated in traditionally precarious occupations. Approximately 90% of domestic workers are employed without formal labor contracts, while 65.7% perform unpaid work for relatives or acquaintances.

Unequal access to financing is another critical dimension reproducing gender inequality within entrepreneurship.

The study states that: "Women face additional barriers due to direct or indirect discrimination within financial institutions, the absence of strong social networks, and lower availability of collateral assets, making them less eligible for formal lines of credit."

According to professor and researcher Claudia Emiko Yoshinaga, author of the study, financial incentives alone are insufficient. Effective integration with broader public policies is necessary to ensure women receive the support they need.

1. What is the Program?

The Acredita no Primeiro Passo Program is an initiative by the Government of Brazil that offers professional qualification, employment pathways, and support for entrepreneurship to families registered in CadÚnico.

Public and private partners may provide training courses, technical assistance, targeted productive credit, and job opportunities.

2. Who is it for?

People with updated information in CadÚnico, with special focus on women and young people.

3. How can people access it?

By registering through the Acredita no Primeiro Passo Program Portal. Participants may also seek assistance through SEBRAE's Entrepreneur Offices (Salas do Empreendedor), financial institutions such as Banco do Nordeste, Banco da Amazônia, Banco do Brasil, Caixa Econômica Federal, credit cooperatives, development agencies, or partner companies.

This content is also available in audio format





Minister Wellington Dias poses alongside workers benefiting from the partnership between Acredita and Carrefour.

“When associated with guidance and follow-up support, the program can encourage better management practices and, in some cases, business formalization. However, impacts vary according to context. Without complementary support, credit may produce limited results or even generate risks of indebtedness,” explains Claudia.

One of Acredita’s key differentiators is precisely its combination of simplified credit access with structured actions involving mentoring, follow-up support, and continuous financial education, promoting sustainable economic inclusion for women beneficiaries.

The program’s relevance is reinforced by features such as adapting credit conditions to women entrepreneurs’ specific realities; integrating financing with ongoing training; and prioritizing vulnerable women as central stakeholders in public policy.

CARE RESPONSIBILITIES

In Brazil, women dedicate an average 9.8 more hours per week to unpaid care work than men. This burden is even greater among Black women, who spend approximately 22.4 hours weekly on unpaid care activities. These findings come from the study *Policies for Shared Responsibility in the World of Work*, released by the International Labour Organization (ILO) in partnership with MDS at the end of 2025.

The study provides a detailed overview of how family responsibilities affect professional trajectories, with a focus on promoting gender equality.



Josiane do Nascimento: from Bolsa Família beneficiary to entrepreneur, seamstress transforms her workshop through Acredita credit support.

MDS's National Secretariat for Care and Family (Secretaria Nacional de Cuidados e Família) participated in developing the research. According to Luana Pinheiro, director of the Department of Care Economy (Departamento de Economia do Cuidado), professional opportunities should not be limited by care responsibilities.

However, the overload of care work restricts women's participation in the labor market by affecting access to employment, professional training, and career advancement, perpetuating structural inequalities.

“Long working hours combined with limited flexibility make it difficult to reconcile personal, family, and professional life,” emphasized the MDS director. “The National Care Plan [Plano Nacional de Cuidados] includes an entire axis dedicated to developing policies capable of reconciling care needs, family time, and professional life,” Luana Pinheiro added.

The study also notes that 50% of women leave the labor market within two years after the birth of their first child, while men, on average, experience income growth during the same period. Expanding maternity, paternity, and parental leave – with equitable use by both men and women – is identified as an essential measure for transforming this scenario by promoting shared responsibility and reducing the penalties imposed on women.

With this perspective in mind, on March 31, 2026, President Luiz Inácio Lula da Silva enacted legislation extending paternity leave from five to 20 days, strengthening fathers' presence during the first days of a child's life and promoting shared caregiving responsibilities.

The new legislation also creates paternity pay, ensuring income during the leave period, and expands social protection beyond formally employed workers.

Also available in
audio format



PROFILES

The strong performance of Acredita is reflected not only in its indicators, but above all in the lives transformed by the program. Each person reached by the initiative is a story of inclusion, opportunity, and dignity.

FINANCIAL SECURITY AND AUTONOMY FOR WOMEN!

Across Brazil, approximately 70% of the public served by Acredita are women who head households and work across different sectors of the economy. To date, more than 199,000 women entrepreneurs have gained access to low-interest credit, compared to 91,000 men.

Self-employed worker Aline Medeiros found in the program an alternative to confront income instability. She explains that, before joining Acredita, it was difficult to predict how much money would be available during financially difficult months.

After learning about the partnership between MDS and bank Banco do Nordeste, she decided to invest in selling semi-jewelry from an established brand in Natal, state of Rio Grande do Norte.



Zenilda explains that, after the birth of her children, balancing work and family care became even more challenging.

"I realized I needed a job that would allow me to be more present. Acredita made that possible. I fulfilled myself not only as an entrepreneur, but as a mother. Today, I can organize my schedule between customer service and family life."

"I was able to invest in the store, expand inventory, and install air conditioning, which is essential in our climate. I want my customers to feel comfortable here," says the entrepreneur, who is already planning future expansion. "Financial autonomy creates room to dream and plan ahead. I want to keep growing."

"I used to worry during the months when I knew I would have less income. When I discovered the conditions offered by Acredita, especially the accessible interest rates, I realized it was an opportunity to invest safely," she explains.



Through Acredita, Zenilda was able to balance entrepreneurship with caring for her children.

Learn more



FROM BOLSA FAMÍLIA TO A FORMAL WORK CARD

“When my family and I were unemployed, Bolsa Família helped us survive. Today, thanks to the Acredita Program, I have a formal job and a salary,” says Ivan Oliveira, who lives in Natal, Rio Grande do Norte.

Two years ago Ivan was facing serious difficulties. Today, he celebrates a new phase in his life.



The program’s partnership with Carrefour secured Ivan’s employment opportunity.

FROM FAMILY FARMING TO BAKING AS AN ENTREPRENEUR

Valdene Santos de Andrade, 43, is a farmer living in Sítio Santo Antônio, Santa Fé, in the state of Ceará. A wife and mother of two daughters, she sought alternatives to supplement her family income amid financial hardship. She learned about Acredita no Primeiro Passo through a friend’s recommendation and, after gaining access to Crediamigo financing, began investing in making cakes and sweets for celebrations. Today, she balances agricultural work with her activities as a baking entrepreneur.

Orders are prepared and delivered directly from her home. According to Valdene, access to credit brought greater stability and better conditions for improving her daily work.

“I come from a very difficult reality, where even basic necessities were often lacking. Today, I see new opportunities to improve my income. As a mother, wife, farmer, and baking entrepreneur, I continue balancing these roles while striving to grow,” she says.



Valdene invested in producing cakes and sweets with Acredita credit support.

“I got this opportunity through Acredita no Primeiro Passo, and today I help support my family,” says Ivan, who was hired by Carrefour.

The company was among the first MDS partners in the initiative aimed at promoting the socioeconomic inclusion of people registered in CadÚnico.

Formally employed for the first time, Ivan works in customer service – an experience that inspired new plans for the future.

“I’m preparing to study psychology and specialize in human resources. I learn a lot here and want to continue growing,” he says.

Learn more 

FROM TWO JOBS TO ENTREPRENEURSHIP

Marcos Styllus, 30, became a business owner in Oeiras, Piauí, after transforming an intense work routine into an opportunity for growth. Coming from a rural family, he balanced two occupations: salesperson during the day, and barber at night.

With strategic vision, Marcos realized his barbershop clients wanted more services and products. Supported by Acredita, he integrated barbershop services with selling cosmetics, clothing, and accessories.

To him, access to credit was decisive at the beginning of his journey. Careful financial management enabled Marcos to transform a dream into a solid and professional business structure.

“Acredita made all the difference, especially in the beginning. When all you have is a dream and the courage to pursue it, but no capital, the right support can completely change your future,” he says.

The growth of the business has also generated new opportunities for others. Marcos now employs a team of six people directly.



With support from Acredita, Marcus expanded his business in Oeiras, Piauí, creating new jobs in the town.





Minister Wellington Dias

To Wellington Dias, social development is a strategic component of economic development. The transformation Brazil has experienced over the last three years — including record reductions in inequality, the highest average income in history, record job creation, and the occupation of these jobs by people registered in CadÚnico — has restored hope of a more dignified life for the Brazilian people. Overcoming poverty and hunger, and restoring dignity, requires coordinated public policies focused on income transfer, work incentives, employment, and income generation.

1) How does the Acredita Program connect with Brazil's exit from the Hunger Map and the reduction of inequality?

Minister Wellington Dias: President Lula understands that lifting people out of hunger is just the beginning. A person facing hunger cannot focus on starting a business or searching for employment. That is why the Acredita no Primeiro Passo Program is directly connected to our social development goals by promoting socioeconomic inclusion and overcoming poverty. This effort combines income transfer policies, incentives for employment, and public policies that restore dignity. The following are a few examples: Minha Casa Minha Vida, Gás do Povo, Luz do Povo, Alimentação Escolar, Pé-de-Meia, and Bolsa Família itself, which today also functions as an incentive for employment.

2) In your opinion, how can poverty be structurally overcome in Brazil?

WD: Poverty can be structurally overcome through education and professional qualification aligned with employment opportunities available in each region. Another essential action is supporting entrepreneurship through appropriate credit mechanisms – as offered through Acredita's first, second, and third steps – combined with technical assistance and low interest rates. Strengthening cooperativism is also fundamental, especially medium and large cooperatives, which function like large companies with thousands of owners and provide scale for purchasing and sales. In other words, it's about extending a hand so that people can leave misery and poverty behind and become middle-class entrepreneurs. The results have been highly encouraging: approximately BRL 15 billion has already been invested. When we look at Brazil's current results, there are many reasons for optimism.

3) What are the main reasons behind the recent drop in inequality in the country?

WD: The main reasons are the reforms introduced in the new Bolsa Família program. The program was relaunched with innovations in 2023. It began encouraging employment by eliminating the abrupt suspension of benefits when beneficiaries found work. Other innovations include averaging seasonal employment income over a 12-month period and guaranteeing automatic return to Bolsa Família if a person loses their job. In addition, there is continuous support for families even after they leave the program, alongside complementary initiatives such as Minha Casa Minha Vida, Gás do Povo, Luz do Povo, Pé-de-Meia, and school meals.

4) In practical terms, what does "greater social protection" mean for informal workers or cooperative members?

WD: For informal workers, greater social protection means reducing bureaucracy in practice: financing linked to an individual taxpayer ID (Cadastro de Pessoas Físicas/CPF) without the immediate need for a business registration number (Cadastro Nacional da Pessoa Jurídica/CNPJ); targeted credit; training for existing job vacancies; and support for activities that best fit each person's reality, whether it's a beauty salon, a repair shop, or a call center operating remotely. For cooperative members, it means access to guarantee funds and cooperative credit, technical assistance, collective purchasing directly from manufacturers, commercialization at national and international scale, and greater opportunities to overcome poverty. It must be noted that 60% of successful cases in rural Brazil emerged through cooperativism, particularly medium and large cooperatives.

5) Is Acredita an innovative strategy?

WD: Everything is connected. Acredita is built around encouraging entrepreneurship, employment, and the integration between technical qualification and labor market opportunities. It is not enough to simply offer a course. The key question is: what jobs are available in the region? Construction, commerce, transportation? Based on that diagnosis, training groups are organized according to existing vacancies, with companies already seeking workers directly in the classroom. For those who want to start businesses, the program evaluates feasibility, offers credit, technical assistance, and reduced bureaucracy. Education is also a major engine of transformation. Every year, 1.3 million people registered in CadÚnico graduate from technical, technological, or higher education programs, opening doors to economic advancement.

6) If you could summarize the connection between all these elements in one sentence, what would it be?

WD: It's not only about food or income. People must be able to move beyond the poverty line with dignity by combining income transfer, professional qualification, employment, entrepreneurship, cooperativism, and targeted credit – so they can leave hunger behind, join the middle class, and never return to poverty.



Secretary

Luiz Carlos Everton

Responsible for coordinating the Acredita no Primeiro Passo Program, MDS Secretary for Socioeconomic Inclusion Luiz Carlos Everton summarizes the initiative's central idea: *"The name itself is highly symbolic because it expresses that the government believes in you, invests in you, and believes that you can reach the middle class and overcome social vulnerability.."*

A new structure within MDS, the Secretariat for Socioeconomic Inclusion (SISEC) began developing Acredita in early 2023. Partnerships with companies, educational institutions, government bodies, third-sector organizations, and civil society gave the program its broad institutional foundation.

As new partners joined Acredita and results began to emerge, the initiative gained momentum and became the main gateway for people registered in CadÚnico to access formal employment and entrepreneurship opportunities.

Secretary Luiz Carlos Everton discusses these issues in the interview below.

1) Brazil has exited the Hunger Map, and the goal now is to bring more families into the middle class. How can this be achieved?

Secretary Luiz Carlos Everton: At the beginning of President Lula's administration, we promoted extensive dialogue with civil society, state and municipal governments, banking federations, religious organizations, and many other sectors to define strategies for overcoming poverty.

The main conclusion we reached was the need to invest in training people either for employment or entre-

preneurship. This training must be directly aligned with available job vacancies and viable business opportunities.

That is why, within Acredita, once participants complete their training, they already match the professional profiles companies are seeking and can directly access available positions.

We have established partnerships with major companies because there is no socioeconomic inclusion without private-sector participation, which holds both knowledge and employment opportunities. We also work with universities and federal institutes across the country to provide professional training.

Another pillar of the program is entrepreneurship. Many people want to start businesses but face obstacles such as high interest rates, lack of technical guidance, and limited access to credit.

To address these barriers, the Government of Brazil created a credit guarantee fund that reduces risks for financial institutions and consequently lowers interest rates.

This three-part structure – training, employment, and entrepreneurship – is the strategy we are using to help people overcome poverty, whether through formal employment or productive credit.

2) How can people join Acredita? How are training opportunities, jobs, and credit offered?

LC: We began with the shortest path: people who had completed secondary education. These individuals already possess formal educational foundations that allow them to absorb new technologies and innovations more easily.

We also started with this group because there is a significant number of people with this educational profile registered in CadÚnico. When we analyze CadÚnico by age range, we find a strong concentration of people between 18 and 35 years old – precisely the youth population.

Therefore, we are prioritizing investment in these young people – while still ensuring that at least 50% of the program prioritizes women and vulnerable communities. This is the strategy we developed to reach millions of people registered in CadÚnico and support their insertion either into the formal labor market or entrepreneurship.

3) Which is currently the greatest challenge: offering credit, meeting demand for qualification, or labor market absorption?

LC: The greatest challenge is building the connection. On one side, there are many people looking for jobs. On the other, there are many companies with open vacancies. Often, however, people are not yet qualified to fill those positions.

Creating this connection between labor market demands and the people registered in CadÚnico is our biggest daily challenge. Regarding credit, interest rates remain high, but we are working to demonstrate the importance of the program for the country's economy.

4) What is Acredita's operational model for cooperatives?

LC: Minister Wellington Dias is right when he says that the cooperative model is what can truly make these small entrepreneurs viable. Individually, they cannot compete effectively in a highly competitive market.

Organizing through cooperatives allows many small producers to come together and form a large enterprise capable of competing on equal terms with other major companies. Cooperatives can better support small producers, provide technical assistance, and facilitate commercialization. For example, we are supporting the creation of several cooperatives in Brazil's Northeast so that small businesses can become economically viable.

We have strong examples in the state of Piauí, where CasaApi enabled thousands of beekeepers – who individu-

ally could never have reached North American and European markets – to export products meeting high international quality standards. As a result, these people's lives have improved significantly.

5) Is Acredita an innovative strategy?

LC: Initiatives involving entrepreneurship, employment, and professional training have always existed. However, when the minister conceived the program, he emphasized that these three pillars needed to operate within a single integrated strategy.

Why has Acredita been successful? Because it aligns training strategies with employment intermediation and entrepreneurship support. The private sector has strongly embraced the program.

One example is the partnership with companies such as Amazon, which announced plans to train 500,000 people – especially women living in urban peripheries. CadÚnico is the foundation of this policy because it allows us to precisely identify where vulnerable populations are located.

That is why the strategy is innovative: it also actively incorporates the private sector.

This is the first time the government has brought together the country's largest companies around a common commitment not only to filling vacancies, but also to helping people overcome poverty. That means increased consumption and stronger economic dynamism.

6) What are the next steps?

LC: The first step is recognizing that the program has already achieved national scale, but we still need a stronger presence in the South and Southeast regions. We initially focused on the North and Northeast because these are the regions with the highest levels of vulnerability, where 60% of the population is registered in CadÚnico.

Now we are expanding into the states of São Paulo, Rio de Janeiro, and Minas Gerais, especially focusing on urban peripheries.

In Baixada Fluminense, for example, we are working in partnership with Universidade Federal Fluminense and UniRio to generate social impact through labor market inclusion.

In São Paulo there are concrete examples of people who once lived on the streets and who, after training, managed to start their own businesses and achieve incomes equivalent to five or six minimum wages – effectively overcoming poverty.

Our challenge is to continue expanding this connection between those who need opportunities and the market that demands labor and production.



THE DIGITAL PLATFORM

The future of inclusion is online

The Seu Primeiro Passo (literally “your first step”) platform transforms access to professional qualification into opportunities for employment and income generation

A technology that promotes education while creating opportunities for employment and entrepreneurship. Through the digital environment of the Seu Primeiro Passo platform, the connection between these areas has become an important driver of productive inclusion and financial autonomy.

Created with the mission of expanding access to professional qualification in Brazil, the portal offers free courses across multiple fields of knowledge. The platform provides classes, books, and additional educational materials free of charge.

Participants can test their learning through assessments at the end of each stage – all without needing to travel, since the project is fully remote. Classes remain available so students can access them at the most convenient time.

It was while browsing the internet that 19-year-old student Gabriel Rodrigues discovered the platform.

A resident of Planaltina, in the Federal District, he first learned about the Seu Primeiro Passo project through social media and decided to seek more information. He enrolled in a course focused on administrative management.

“After I completed the course, I invited my mother to start a small business selling clothes and shoes. Acredita is helping me manage the business better. I learned that management goes beyond money – it also involves customer experience and service,” he explains.

The administrative training encouraged Gabriel to continue studying. He enrolled in another course to complement his skills, this time choosing a new learning track from among the seven options available on the platform.

His next choice focused on entrepreneurship and digital marketing. "I'm taking this course to improve our sales through social media. It has been a really valuable experience," says Gabriel Rodrigues.

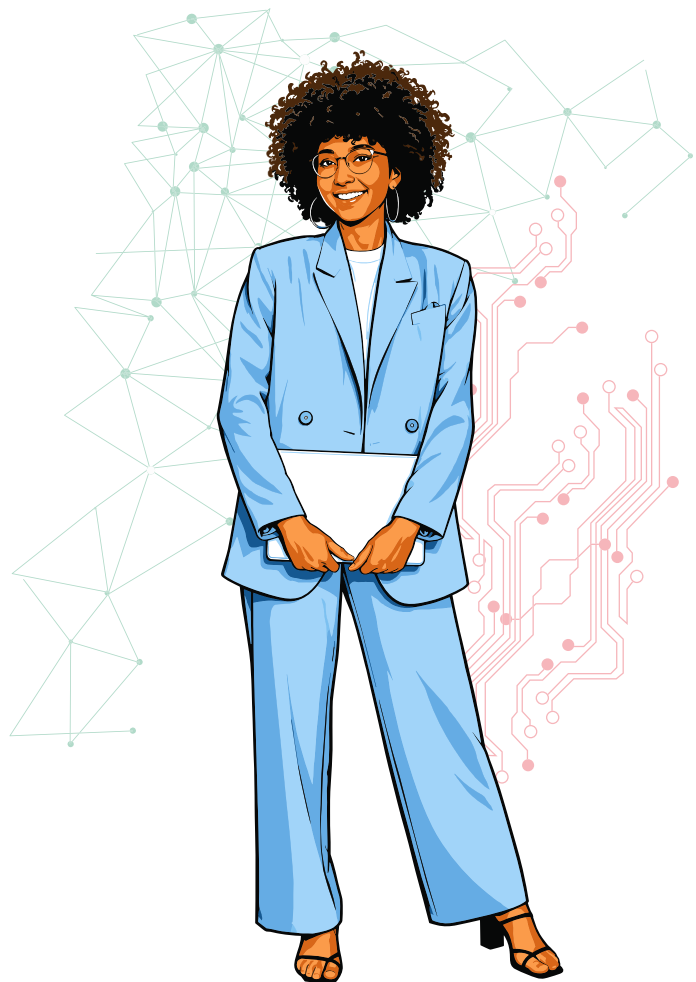
In another region of the country, 15-year-old Ruan Vidal is also building his qualifications. Living in São Marcos, in the Serra Gaúcha region of Rio Grande do Sul, he discovered the Seu Primeiro Passo project the same way Gabriel did: through social media.

Ruan praised the initiative for being accessible, using simple language, and incorporating visual resources in addition to written materials, such as videos and infographics.

"I really liked it. I registered and chose the administrative assistant course because that's the area I enjoy most," he says.

To him, the methodology was one of the platform's greatest strengths. "The activities were very well designed, with evaluations and organized content. The platform is excellent, efficient, and easy to use," he adds.

The experiences of Ruan and Gabriel reflect the reach of an initiative developed by MDS in partnership with renowned institutions such as Associação Brasileira de Mantenedoras de Ensino Superior (ABMES), Grupo Ser Educacional, Instituto Êxito, Peixe30, and GoKursosos.



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PARTNERSHIPS

Acredita signs 148 agreements and expands its reach across Brazil

Nearly 15,000 partner units now operate as training and employment hubs

Since 2023, the Government of Brazil has been weaving together a strategy that unites the public and private sectors within a single framework. During this period, the Acredita no Primeiro Passo Program signed 148 agreements, which represents 206 partner legal entities (CNPJs). This broad network is made up of 17 different types of organizations grouped into three categories: Third Sector, Productive Sector, and Public Administration.

“The challenge is creating the connection between those who need opportunities and the profiles demanded by the labor market,” says Luiz Carlos Everton, MDS secretary for Socioeconomic Inclusion.

There are 84 partner organizations within the Third Sector, including churches and associations. In the Productive Sector, there are 67 companies, ranging from small businesses to multinational corporations. Public Administration – including state and municipal governments and public agencies – accounts for 55 agreements.

In practice, a single partnership may include several branches of the same company network. Today, there are nearly 15,000 business units using CadÚnico to identify candidates who match available job openings.

Companies that are part of Brazilians’ everyday lives – such as Magazine Luiza, Carrefour, RD Saúde (Drogasil and Raia pharmacies), Arcos Dourados (owner of McDonald’s operations in Latin America), and Neoenergia – are among these partners. RD Saúde alone operates 3,200 stores across the country, while McDonald’s has more than 1,600 restaurants.

The program initially focused on Brazil’s North and Northeast regions and is now expanding into urban centers in the South and Southeast, including Baixada Fluminense in Rio de Janeiro and the metropolitan regions of São Paulo and Belo Horizonte. As a result, retail stores, industrial facilities, associations, and religious organizations become, through Acredita, local hubs for professional qualification and employment.

From a territorial perspective, the Southeast accounts for 45.4% of all partner units (6,744 units), followed by the Northeast with 26.7% (3,962 units). The South represents 15.5% (2,305 units), the Central-West 10.5% (1,555 units), and the North 1.9% (282 units).

“Through these partnerships, we moved away from an exclusively assistance-based logic toward a model that promotes autonomy and dignity,” explains Luciana Barros, superintendent of SUDECO, the Superintendency for the Development of the Central-West Region (Superintendência do Desenvolvimento do Centro-Oeste).

According to Barros, the impact on states and municipalities is both direct and structural. “This partnership helps reduce barriers to entering the labor market, brings people closer to real opportunities, and at the same time strengthens local economies,” she adds.

TYPES OF LEGAL ENTITIES AMONG PARTNERS

- **Private association**
- **Federal public agency**
- **Public consortium under public law**
- **Cooperative**
- **State governments or the Federal District**
- **Federal executive branch agency**
- **Publicly traded corporation**
- **Public company**
- **Privately held corporation**
- **Labor union entity**
- **Mixed-capital company**
- **Private foundation**
- **Federal public foundation under public law**
- **Autonomous social service organization**
- **Limited liability company**
- **Municipality**
- **Religious organization**



**THE BRAZIL THAT IS JUST
AROUND THE CORNER
NEXT STEPS**

The power of opportunity

A broad set of public policies has enabled Brazil to achieve its best levels of income, inequality reduction, and poverty reduction in the last 30 years

In grammar books and dictionaries, opportunity is an abstract word. For the people benefiting from Acredita, however, opportunity is something concrete. January and February 2026 recorded a positive balance of 370,339 formal jobs, according to data from the General Register of Employed and Unemployed Persons (Caged). Of this total, 81.2% of the positions were filled by people registe-

red in CadÚnico. Among Bolsa Família beneficiaries, the employment balance reached 207,900 jobs, equivalent to 56.1% of the country's total employment balance and 69.1% of the balance within the CadÚnico population.

Approximately 5.1 million families left the Bolsa Família Program between 2023 and the end of 2025 because their income increased. This is a result that can only be sustained through structured public policies such as the Acredita Program, established through Law 14.995/2024.

"People who receive government social benefits need to overcome their condition of vulnerability. To do that, they need to adapt to the labor market. For the first time, we have the appropriate structure to make this happen," explains Luiz Carlos Everton, MDS secretary for Socioeconomic Inclusion.

The Acredita Program offers exactly this perspective of overcoming poverty through the creation of opportunities. “We are developing courses in partnership with companies. When participants complete their qualification, they are already employed. That is our model. That is our key indicator,” the secretary emphasizes.

The synergy between the Government of Brazil and the private sector makes it possible to identify critical human capital demands for the economy. One example is the Mais Motoristas [more drivers] Program, an initiative created by the National Confederation of Transport (Confederação Nacional do Transporte/CNT) alongside the Social Transport Service (Serviço Social do Transporte/SEST) which operates as part of Acredita.

“We have a partnership to train professional drivers with CNT and SEST. There is currently a shortage of 1.6 million unfilled positions in the logistics sector,” explains Luiz Carlos Everton. According to the secretary, this creates a virtuous cycle: employment for future drivers generates opportunities for new logistics businesses, which in turn stimulates other sectors of the economy.

In addition, the scale of CadÚnico allows the program to meet a wide range of labor market demands. There are approximately 2.8 million professionals with higher education degrees registered in the system.

Support for entrepreneurship follows the same logic. According to SEBRAE, the Brazilian micro and small business support service, 2.5 million Individual Microentrepreneurs (MEIs) started their own businesses after joining CadÚnico.

Acredita also introduced the role of Business Structuring Agents – professionals from financial institutions and accredited organizations who help entrepreneurs better organize their initiatives and build sustainable, scalable businesses.

Representatives from several countries have already visited Brazil to learn about Acredita and understand how the initiative works. Following one of these visits, the German development bank KfW committed a donation of 20 million euros to strengthen socioeconomic inclusion initiatives in Brazil.

For those who see investment as an expense, the Acredita Program represents Brazil investing in its own people. It is part of a broader set of public policies that have generated historic results. In 2024, Brazil recorded its best indicators for income levels, inequality reduction, and poverty reduction in the last 30 years.

Per capita household income grew by nearly 70%, inequality – measured by the Gini Index – fell by almost 18%, and extreme poverty dropped from 25% to less than 5% of the population. These figures are based on the historical household survey series conducted by the Brazilian Institute of Geography and Statistics (IBGE), which began in 1995.



Partnerships with the private sector have made the program even more far-reaching.

“What also attracts their attention is the fact that we have partnerships with the private sector. This is unprecedented. Other countries do not have a structured socioeconomic inclusion program designed in the same way Acredita is established by law,” Luiz Carlos Everton explains.

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- **Acompanhe os canais oficiais para não perder nenhum capítulo dessa transformação.**

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**CLIQUE E OUÇA
AGORA**





*If Acredita had a face, it would be theirs: the women who start businesses, support their families, and transform realities every single day. Lilian da Silva represents this strength. Today, women account for approximately 70% of the program's beneficiaries. **Brazil's future also depends on the talent and courage of these women.***

Lilian da Silva

- ▶ *With access to credit, Lilian expanded her cosmetics store and launched her own brand.*

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