

## A little help goes a long way in Nicaragua

**CHINANDEGA, Nicaragua** - As our LCC mission works alongside Iglesia Luterana Sínodo de Nicaragua, one of the goals is to help the new church generate funds with which it can support itself. The pastors and deaconesses receive a small allowance as part of their education program, however this barely covers day-to-day expenses and will eventually end.

To help the church workers support themselves, LCC established a "Mission Microfinance Program." Its goal is to provide small loans of up to \$500 US to pastors and deaconesses and their families to establish a small family business. The loan is extended for a six month period at a low interest rate which covers the administrative costs.

Over the past two years the program has extended forty-four loans to ILSN families from every part of the church. Twenty one have been repaid in full; all the other loans are being paid back as arranged. To date, no loan has been left outstanding—a record much better than some North American banks!

Some of the small businesses funded include a phone recharging service; corner grocery stores; used clothing business; and hair stylist shop. Some farming families have used loans to purchase seed to plant crops of beans or plantain.

The Nicaraguan families here are creative in identifying a community need and seeking to respond to that need with a business. By God's grace, all ventures have so far seen success.

LCC Mission is grateful to Martin Bender and other members and friends of Faith Lutheran in Kitchener Ontario who provided the original \$10,000 dollars to establish the program. The program is administered by Deaconess Milagros Martinez.

The program has proven so popular that some requests have been put on hold because of insufficient



The Nicaragua mission's micro-finance program is helping make the church self-supporting by providing start-up loans for small businesses run by pastors, deaconesses and their families.

available funds. Now the goal is to increase the available funds by another \$5,000. If this program appeals to you and you would like to make a contribution, please do so through LCC's office in Winnipeg or through Faith Lutheran in Kitchener.

There is another loan program available at the mission as well. The Health Loan Program provides funds to ILSN pastor and deaconess families without interest to assist them in paying any unusual medical, dental or pharmaceutical costs that a family might encounter. By establishing our own medical/dental clinic, the loans from this program have been minimal. There is approximately \$2,000 dollars available. The members and friends of Faith Lutheran also initiated this program.

Although neither program is directly related to the ministry of proclamation, they do provide a resource for ILSN workers which assists them in meeting their material needs. Relieved of some of these concerns, they can centre their attention on the work to which God has called them.

*Rev. Dr. Ralph Mayan*



Deaconess Milagros Martinez administers the program.



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