



equipping churches to transform communities

FALL UPDATE 2006 COMMUNITY ECONOMIC DEVELOPMENT

Credit recipient, Dolores de Oporto, in one of her family's two successful pharmacy stands in the San Martin market



ENLACE's Community Economic Development Program helps churches reach out to their communities by working with local leaders to identify and develop new economic opportunities to generate income for impoverished families. The program provides training, technical assistance and loans to small-scale farmers and entrepreneurs to start or expand economic opportunities.

For many years, wife and husband, Dolores Sanchez de Oporto and Pablo Oporto lived in a one-room mud house with a cardboard roof. Some might think that perhaps they couldn't find jobs or there was some sort of problem that put them in this situation. Facts are, however, that Dolores, a high school graduate, was working a factory job 12 hours a day and Pablo, who finished 9th grade and could read and write, was taking care of their two children during the day and selling gum and candy on busses at night. They didn't want this to be the way they lived, the way their children would grow up, but living this way in their impoverished context was all they could manage.

Today, Dolores and Pablo live in a better home with four rooms, a kitchen, bathroom and metal roof. Both their children, Walter and Vanesa, go to a private school. Walter has dreams of becoming a mechanic and opening his own shop one day.

This is what Dolores reported to us last week as she stood proudly at her small pharmacy stand in the middle of the San Martin marketplace. She patiently answers our questions, nodding occasionally toward her husband who is working another of their stalls nearby. Dolores speaks slowly and thoughtfully. She answers our questions with a shy smile. And after interviewing Pablo, a man of few words who continues to do business as he talks, we find out just how far this family has come. Over the years they managed to inch

forward, and they saved as much as they could. Their savings, however, were never enough to create a different life. Dolores and Pablo found out about ENLACE's credit program called Creadatec from Carlos Herrera, a credit officer in the San Martin market. And as they had always made the most of every opportunity, they did so with this one. With a loan of \$100, they opened a stand in the market, and bought

the store's inventory, items such as medicines, toiletries, and bandages. Their stand has now grown to two which Dolores and Pablo run themselves.

They are now the owners of their market stalls and pay a daily tax of \$.72 cents to the city. It wasn't too long ago that paying these expenses would have been out of reach. Today, however, they have also been able to buy a lot next door to their

home opening a "pupuseria." When Dolores closes shop at 2P.M. she goes home to make pupusas, a typical dish, for their family's third successful business.

Credit is a necessary tool for the hard-working poor. Too often industrious people like Pablo and Dolores are forced to seek out loan sharks, paying up to 360% yearly interest, in order to start or expand a business operation. Providing a tool that is based on integrity, honesty and care, is not only fulfilling a great need among the working poor, but also, as ENLACE believes, is a fulfillment of our mission to help churches reach out and participate in Christ's love, thereby transforming their communities.

ENLACE'S CREDIT PROGRAM

Since 1999...

- 1,350 loans
- over \$1,000,000 lent
- 98% loan repayment



ENLACE ag technician, Francisco Gonzalez, with Pastor Miguel Duran

CREDIT... JUST ONE OF MANY WAYS TO SAY, "GOD LOVES YOU"

ENLACE has been equipping rural churches in El Salvador to transform their communities for over 12 years. The churches become effective agents of change in their communities as they understand who they are as a body, listen to their community and respond to opportunities for developing sustainable solutions to poverty. Churches and communities are empowered through collaborating in the following projects and programs:

Church and community program

- Pastoral training
- Leadership development

Economic development program

- Technical assistance
- Start-up financing
- Coaching
- Market research

Healthy communities program

- Health education
- Medical clinics
- Latrines
- Improved stoves

Infrastructure initiatives

- Roads
- Bridges
- Housing
- Risk mitigation

OPPORTUNITY TO GIVE MAKE THE MOST OF YOUR DONATION

ENLACE makes the most of your donation to impact lives. A 98% loan repayment rate insures that your donation is lent year after year. For example, a donation of \$100 will be lent an average of 9 times in 5 years for a total of over \$900.

\$100 DONATION	5 year total
Loan recipients	8
Number of loans	9
Total amount lent	\$941

\$29,000 STILL NEEDED TO MEET 2006 GOAL

Make donations payable and sent to:

ENLACE

5405 Alton Pkwy

Suite 5A Number 458

Irvine, CA 92604

Or you can donate online at: www.enlaceonline.org

Or for more information on how you or your church can partner with ENLACE's ministry contact Larry Kasper:

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Dolores' husband, Pablo Oporto, in the second family pharmacy stand.