Our microenterprise work is vital and needs your help.

While Nicaragua as a whole averages 65% unemployment, Ciudad Sandino has 80% unemployment. (To give you a perspective, during the Great Depression the U.S. experienced 25% unemployment.) Suffering from such a high unemployment rate, people need to create jobs. Nicaraguans are very creative and hard workers. One example is that on the dirt road where we live, men get out with shovels and smooth out potholes and ridges and ask for donations from people driving on the road. People can think of work to do. They just need a little capital, but the banks won't lend to them as they won't lend to farmers. You have to have money to get money.

We have a revolving loan fund to finance these creative initiatives. We have funded a small motorcycle business (buying broken motorcycles and repairing and selling them), a school uniform business, the sesame project, and a shrimp farm among other small enterprises. We also provide technical and administrative assistance when necessary.

This may be our most important work... enabling folks to provide for themselves and their families.

Usually we approve loans with collateral, collect payments, and then approve more loans. Most loans are for about $300. Two of our projects, though, operate quite differently.

The organic sesame crop is a cooperative effort between CDCA and four agricultural cooperatives. We provide the capital (approximately $17,000 needed this year, out of which we only have $11,500 in-hand) and administrative support (buying, selling, organic certification, bookkeeping, hiring day laborers, etc.). The co-ops provide land, equipment that they may have, expertise, and some labor.

The profits are then divided: 45% to the cooperatives, 10% to laborers, 22.5% to community development work of the CDCA and 22.5% to the microenterprise loan fund.

Last year we made a small profit, which upon reflection is amazing for a first-time crop.

A shrimp farm is the second project. We loaned money ($5,000) and provided technical, transportation, and administrative support. We became one of the 11 members of the shrimp cooperative.

This project has been dear to our hearts because of the creator, Henry Carcache ("Maestro" to us). Maestro was our genius of a mechanic. He dreamed of this shrimp farm so that his whole family could make a living. He quit his job with the CDCA (a sure thing) to go after his dream.

He and 10 men hand dug (with shovels) and built pilas walls 6 feet high around 10 square acres of land on the edge of the Pacific Ocean. This is hard to fathom in a country such as the U.S., where people have tillers even for small gardens. They seeded the pilas, they fed the shrimp, they chased away predators, they kept 24-hour vigil. They lived ten months with only a lean-to to protect them from rain, slept in hammocks, ate fish they caught in a river, and held on to until harvest.

One week before harvest, Hurricane César destroyed it all.

Maestro and his workers were devastated. He is such a gentle and determined man, and such a hard worker. His family loves him so much. His daughter offered to sell her little two-room concrete house to pay back the loan.

Could things get any worse?

While we searched for more money to keep them afloat, Maestro and family were in a car accident. The grandson, Carlito, has a huge gash on his little head. Maestro's daughter, Carla, has a neck brace for two fractured vertebrae. And Maestro is in traction in the hospital with a broken back. We understand that this man who has held hope when most others cast it aside is now in despair.

We see things like this happen. People with nothing struggling against all odds only to find the odds just get worse. We know now that we can't change the world (we're older) or even Ciudad Sandino (and wiser) but we try to help to keep some hope alive and to even some of the odds. With your help we can.

A group of 11 from North Carolina organized by Nora Laws came down 28 June and stayed for 10-14 days. It was our first delegation made up of volunteers who didn't all know each other before the trip.

Nora, Karen, Maria, and Shelby held five medical clinics, seeing and treating 339 patients. While clinics were going, Sheila clowned and sang to spread joy. Donna, a nutritionist, advised mothers with malnourished children and worked with a Ciudad Sandino feeding center.

Matt, Alex, Bob, John, and Ben worked on the demonstration model of a solar dehydrating/composting latrine, cleared land for a housing project and helped prepare the field for the
The group worked, sight-saw, celebrated birthdays here, and played. We worked hard trying to give them a good experience, and they said we succeeded. We not only worked, we had fun as well! They were a delightful mixture of people. Daniel is anxious to go back to the airport and get "our group" again.

We will be partially housing a group of seven from Charlotte, NC, the week this goes to press. The Rev. James Barnett wants the African-American people of the U.S. to meet the African-American people of Nicaragua. We are looking forward to our time with them.

**Pat and Kathy are headed for Florida to bring news of the CDCA to old and new friends. If you have contacts in Florida who might be interested in a slide presentation complete with Nicaraguan crafts for sale, please call Jim Brown (1-800-ASHEVILLE, outside of the Asheville NC area). The dates of the trip are 22 October to 26 November.**

Sarah and Jessica had a very fruitful spring speaking tour, though too long. They raised about $13,000, added hundreds of names to our mailing list of people who may be future supporters, and purchased hard-to-find items to bring back from the U.S. On her way back, Sarah and a good friend, Jim Brown, drove a donated car down here. She left Jessica to attend Salem Academy in Winston-Salem for her senior year. Jessica received almost a full scholarship.

We all miss Jessica and Tiff, who is a sophomore at Cornell University in their College of Engineering.

Those who did and will remain here are fine. Mike is busy donning his farming clothes again for the sesame project. Coury is a second grader and a reading machine. Daniel is soon to be four and loves doing school at home. Joseph, or Felipito, is still the light in the Nica eyes. He is adored. Kathleen is "mama" up-to-her-ears and loving it!

**Reflection...............**

Elections are well underway in both countries: the U.S. and Nicaragua. The two countries' elections are very different processes. Here usually 90% of the adult population votes, as opposed to the low turnout of adults in the U.S. Here 24 parties will be on the ballot and there, in the U.S., only 2 in most places. Here they range from the far right to the far left. There the two parties are around the center (except in some elections where far-righters are running). What happens here has very little impact on the lives of people in the U.S., but what happens there is critical to the lives of Nicaraguans.

Newspapers here reported that President Clinton said the U.S. would honor the voice of the people even if the Sandinistas won. As ludicrous as that sounds (that a democratically elected government has to announce that it will honor another democratically elected government even if they disagree), the fact is that this may be a first in Latin America's history with the U.S.

People are fearful and hopeful here. Fearful that if the far right gets elected here blood will be shed. Hopeful that there might be a real change for the poor here. Fearful that if change occurs here and change in government occurs in the U.S., once again war will rage as the U.S. refuses to honor the Nicaraguan voice. Hopeful that all the pieces may fall into place here and there and relief from crushing poverty may be in sight. So we hope, we pray, and we cast our absentee ballots in that hope.

**Needs...**

What we need most is money from individuals and/or groups in the form of gifts and/or loans to get the microenterprise work on a stable footing.

We need a laptop computer with modern and a full-page scanner. Our scanner died a most untimely death after hitting our tile floor. The laptop we're currently using is slowly breathing its last after hard, hard work. (Our laptop is crucial in staying in touch with our support groups in the States.)

We need, and Maestro needs, your prayers.

**...and Thanks!**

We are so grateful for all who aided Sarah and Jessica on their tour. The list is far too long to enumerate. But this includes those who: offered hospitality, arranged speaking events, donated money and goods, bought crafts, helped in locating groups and stuff, and did all sorts of odds and ends.

We are grateful for those of you who gave to us, especially those who have made pledges to the work.

We are grateful for the Friends of CDCA who give time, money, and effort to keep CDCA alive and well.

We are grateful to all those who have come down here to see, experience, help, and try to understand the Nicaraguan reality.

Air Mail to Nicaragua: CDCA c/o FUNDECI-Casa Ben Linder, Barrio Mons. Lezcano, de la estatua, 3 o. al sur, 1-1/2 arriba, Managua, NICARAGUA

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