

One of the greatest challenges that residents of poor communities in El Salvador face is the lack of viable job opportunities. Even as churches reach out with a variety of projects, the need for jobs is also important. "Without access to affordable loans, poor communities cannot turn the corner to lasting change," says Ron Bueno, ENLACE's Executive Director. "Economic development is a critical component to how ENLACE helps a church reach out effectively to its community."

In the area of San Martin, ENLACE partner church, El Buen Samaritano, has been active for the past 18 years, helping with a variety of health, education and infrastructure projects. It has also connected people to Creadatec, the fully accredited credit union started by Ron Bueno from which ENLACE provides loans and business coaching.

## From Stalled to Success: Wendy's Story

Wendy worked alongside her mother in the bustling San Martin market all her life. At 21, she bought a natural juice stand with credit from a local bank. She worked hard but the business stalled. The loan's terms were extremely oppressive. She made only enough to make daily payments to the bank. So as not to lose her investment, Wendy looked for financing to buy and sell clothes on the side. It was then that she was introduced to Creadatec and applied for a loan. Creadatec gave her the right loan amount along with rates and repayment schedules that helped her business grow. Wendy is now 30 and has opened a second natural juice stand using loans only from Creadatec.



**"[Because of Creadatec] I'm empowered to keep on working and have more confidence in what I do."**

- Wendy Rodríguez



## Weathering the Storm: Rosa's Story

Like Wendy, Rosa has also worked in the market since she was a child. When she became a mother, she opened a store from home. It was going well until her home was flooded due to Hurricane Mitch. Her inventory was ruined. Without product or capital she was forced to find a job. While working another job, she learned about Creadatec. Slowly she re-built her own business using successive \$100 loans and weekly coaching from Creadatec.

**"Creadatec helps me with ideas...In the future I see myself with...corn, rice, sugar, beans, flour, and sorghum; the idea is to keep growing."**

- Rosa Benitez



young men and women start businesses that enable them to forge a better future for themselves, their families and their communities

- \$ 325 - ongoing training and materials to cultivate a fish pond
- \$ 250 - ongoing training and inputs to cultivate a home garden
- \$ 200 - training and materials for one eco-stove
- \$ 60 - start or expand one small business
- Other amount: \_\_\_\_\_



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