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 Credatec, 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 Credatec and applied for a loan. Credatec 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 Credatec.

“Because of Credatec 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 Credatec. Slowly she re-built her own business using successive $100 loans and weekly coaching from Credatec.

"Credatec 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

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[Image]