



CEPAD

COUNCIL OF PROTESTANT
CHURCHES OF NICARAGUA

THE **CEPAD** REPORT

Spring 2014

Microloan Provided Carmen Acuña and Her Family “Key To A Better Life”



The small businesses Carmen Acuña (left) and Carolina Estrada Sandino started with your help have given them economic resources, leadership and financial skills, and hope. They thank you for your support, and so do we!

“Before CEPAD came, I didn’t even have this chair to sit on,” said Carmen Acuña, patting the arm of her wooden rocker.

Now, Acuña runs a small convenience store and leads a cooperative bank for the women in her community, Cañas Blancas, and the surrounding areas. CEPAD provides credit for women so they can make investments to improve their economic circumstances. Carmen, a grandmother who is diabetic, earned enough from the store last year to get treatment for a serious illness while still helping with her family’s finances.

“No banks will lend to people in this community, CEPAD is the only one,” she

said. “I am so thankful CEPAD took a chance on us, it helped keep me alive and so I could keep my family alive.”

CEPAD relies on support from partners to offer the loan programs in the communities. An investment of \$7,000 provides the capital to create a community bank for 35 women. Today, 125 women in four regions are participating in community bank projects and improving their families’ lives. **Your support can make that difference for women in more communities.**

The loan program helps strengthen women’s prospects for their families

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Youth Gain Confidence, Skills Through Psychosocial Program

Laughter and the thwack of wood against papier mache fill the air in Bálamo, a community near Matagalpa.

During the last year, 15 youth in the community met twice a week through CEPAD's psychosocial program to learn about the environment, practice public speaking, and develop interpersonal skills like leadership and respect. They celebrated the year's end with a presentation and piñata.

Kimberley Flores, a student in the program, said she felt a change in herself and the other students.

"The kids made fun of me because I'm fat, but now we respect each other and I am more confident," Kimberley said.

She plays more and is healthier too, said her mom Caridad. The program encourages kids to eat healthier and play sports, and psychosocial



program leaders also organize baseball and soccer teams.

With your support, CEPAD works with more than 600 youth every year through its psychosocial program. Your donations and partnership make a difference in the lives of kids in Nicaragua who don't have access to sports or other after school programming.

CEPAD's psychosocial program aims to work with young people in communities who are at risk of drugs and alcohol abuse, physical abuse at home, low school achievement and other challenges. Older teens in the community receive training from CEPAD to lead the groups of 7- to 12-year-olds in twice-monthly workshops.

"A lot of the kids used to be really shy, but now they will sing

in front of the group or lead a prayer," said Diana Hernandez, 16, the Bálamo group leader.

Students learn concrete behaviors, like how to protect the environment by not littering, and broader concepts like leadership and optimism.

"Before, if I had a test in school I would always be pessimistic and not do well," said Katherine Tatiana Luquez Gutierrez, 12. "Now I know how to have a good mind set and I do a lot better in school."

We are so thankful for all supporters like you who make it possible for students including Katherine and Kimberley to become better students and leaders. **Your pledge today will ensure we can continue to empower youth around Nicaragua.**



Kimberley Flores, 12

Partnership With United Nations Helps Central American Refugees Find Opportunities in Nicaragua

Nicaragua's neighbors Honduras, Guatemala and El Salvador, experience daily violence, institutional corruption and the myriad effects of drug trafficking and gang activity. A partnership between CEPAD and the United Nations helps dozens of refugee families make new homes in Nicaragua as they flee violence and poverty in their home countries.

CEPAD became the U.N.'s Nicaraguan partner to assist with refugee placement in 1979. We work with the U.N. and the Nicaraguan government to provide refugees, typically families, with orientation to the country, basic material supplies like clothes and rent money, spiritual and psychological support, and help with the asylum process.

"At the moment of arrival there was confusion, fear and uncertainty to know we would start our new life

Refugees come to Nicaragua seeking relief from devastation, and they need your help. Your financial support of CEPAD helps families arrive safely in Nicaragua and acquire the resources they need to survive. Please give today!

here in Nicaragua without knowing anyone and with few economic resources," said the father of one of the families CEPAD helped in 2013. "But we stayed strong as a family because we had one another, and this helped us search for a way to lift up our circumstances."

Now, that man and his wife and four children live safely in Nicaragua and run a business in a small city. He said they are grateful to CEPAD for making their transition smooth.

The U.N.'s Refugee Agency predicts the number of refugees fleeing certain Latin American countries will increase this year because of rising levels of criminal activity. CEPAD is proud to help provide resources and support to refugees who come here seeking hope after years of living under constant threat of violence.

It's not too late to schedule a delegation trip through CEPAD in 2014! Please contact partners@cepad.org.ni to start planning your trip. We hope to see you at Nehemias this year.



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and communities as well, said Carolina Estrada Sandino, another one of the bank's founders.

"A lot of times, the men don't see women as competent to do anything but be at home," Carolina said. "But now, my husband supports me in my business and we work together."

The program makes an especially big difference for the many women in rural Nicaragua who are single moms. These women often have to seek work outside the city and leave their children with relatives or neighbors.

That means kids have a harder time in school.

The opportunity to start a small business means women can better support their families and keep resources in the local economy.

Carmen said she thanks God every day for CEPAD and the opportunity to start her store. We at CEPAD are thankful every day for partners like you who make our work possible!

Contact Audrey White to find out how more about you can help support this program and others at audrey@cepadusa.org.