

Who benefits from the Los Ninos Micro Loan Program?



Eva Cedano, is a woman 64 years of age, born in Nayarit, Mexico and has lived 30 years here in the city of Mexicali, Baja California, Mexico. She has 5 children and besides her dedication as a homemaker she is a community outreach worker offering classes on nutrition and ecology in a local school. Now she is also a member of the Micro-Loan Program of Los Ninos. Together with 8 other members in the group, the eldest, she is looking for opportunities to learn and for self improvement. Above all for a better life for her family.

Eva is dedicating her efforts primarily to the sale of **cactus, granola, honey and embroidered table coverings** all that she makes or produces herself. To improve her opportunities she requested a loan of **\$250**. She invested in the purchase of cactus and ingredients for her granola. Eva commented that the loan has been an incredible support. With this investment she generated approximately \$300 in profit so far, has continued investing and has not had any difficulty making her payments. She expects to continue her participation and is very pleased with her early success.

Also Eva mentioned that it is not only the loan that has helped her but also the courses that the program offers. In the first 4-month loan cycle the course offered in accounting was "excellent" and little by little, learning and doing, she is putting into practice the new skills in her small business. She has a better idea of how to administer the business and is very grateful to those with the interest to support the program. She stated that the program can be of benefit to many. She invites all who are interested to visit and continue their support as this simple program "creates a harvest of well-being for those who seek to be more self-reliant."



Grupo Mujeres Dinámicas

Mexicali B.C. Solidarity Group "Dynamic Women"

This solidarity group has 9 members, one is Eva. Each of them has received a loan to launch small sales businesses. Many are self-producing food items, such as soy sausage, granola, and cactus. Others are selling miscellaneous articles, jewelry, aromatic oils, clothes, and even utensils for banquets!

Tijuana B.C. Solidarity Group "Women of Business"

This solidarity group has 5 members. They have also launched small sales businesses including the sale of clothing, paper products in the street markets, school supplies and one seafood kiosk!

Both groups determined to participate in the course on basic accounting during this loan cycle. They are very enthusiastic and noteworthy is their strong interest to improve themselves and have success with their businesses. One month from now they will complete this loan cycle with the hope to increase their loans in the second cycle. Of course, they are also committed to continue their training!

Micro-Loan Program 2004

Credit Cycle January-April

Contact: USA. *Elisa Sabatini*, elisa@losninosinternacional.org or
Mexico. *Teresa Franco*, losnino1@telnor.net