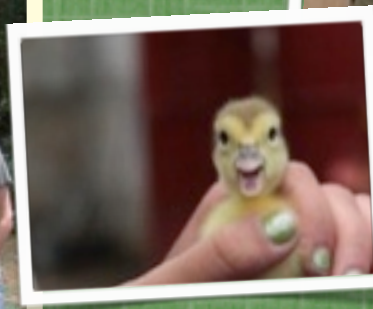


Nick's News from Guatemala

JULY 2011

SERVING WITH STUDENTS INTERNATIONAL

NUMBER FIVE



*Working together
with God and the
people of Guatemala
to be the hands and
feet of Jesus Christ.*

Magdalena Microfinance News

New Opportunities

As always, there are new and exciting changes in Guatemalan microfinance. We were recently accepted into a network of MFIs (microfinance institutions) in Guatemala and Central America, and this affiliation will offer many benefits for loan growth and collaboration in offering new business services. For example, we will work with fellow members to develop new training programs and provide basic insurance for vulnerable clients. We have already gained access to credit checking services in order to

make sure that we are always providing help, not overburdening our clients with extra debt. Also, our membership allows some of our clients to participate in a competition organized by Citibank that seeks to promote microbusiness and reward successful entrepreneurs. Our clients are excited about the possibilities, and we hope that some of them will apply for the competition this year. I'll let you know if any of them are chosen in the months ahead.

New Employees

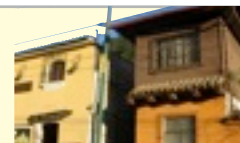
Given the nature of our work and ministry, there are additional legal and accounting burdens placed on us by the Guatemalan government, and the taxation process specifically has presented us with a need to hire a part time accountant for Asociacion CREER. Ana started with us in early July, and we hope that her help will allow us to spend more time with our clients and groups in the field. This is a huge blessing, and we are happy to say that the monthly interest is able to cover the additional costs of her position.

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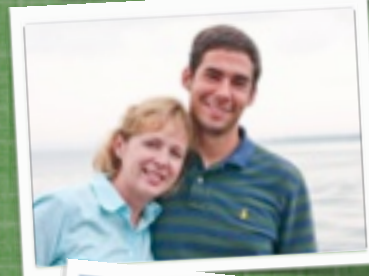
The Challenging Price of Food

I believe I have mentioned the challenges of buying affordable basic grains in a past update, but the scarcity of corn and soy is still limiting our efforts in local feed production. Starting in mid-April, my normal soy suppliers told me that they would no longer be able to sell it to me because they barely had enough to fill their own feed orders. Soy is imported from the United States, and this year we're still expecting low harvests because of natural disasters like flooding. Fortunately, the Lord has provided an opportunity to buy pre-mixed feed at an affordable price and people are still happy with the results. In the short term, we have decided to sacrifice the ability to provide local jobs in order to keep a steady supply of feed available in the community.

However, even large producers are feeling the

effects of scarce grain, and I recently have not been able to buy sufficient quantities of feed to meet the growing demand in Magdalena. We need a permanent solution so that these local families might continue to grow economically and invest in their local economy as well. Please join me in praying for Guatemala because the effects of this food shortage are not limited to livestock.

Worldwide food prices are rising at an alarming rate, and it is impacting the health and nutrition of developing countries like Guatemala. A basic indicator, the number of tortillas sold for one quetzal (~\$0.13, local currency), has dropped from five to three in the past year, and many more local families are struggling to earn enough to purchase these basic staples of their family's diet.



Work in Antigua

Since my last update, I have continued working in the local Students International (SI) office where I focus on analyzing our overall financial system and helping to improve our processes and controls. I'm sure that sounds really boring; but as a missionary accountant, it has actually been a lot of fun. The Lord has allowed me to interact with our staff in new ways and to free up more of their time so they can be out in the communities where we work. Also from an administrative point of view, these last few months have been really productive because we now have a better grasp of our ministry and team related expenses, which helps local and international leaders to make better decisions. However, I don't spend all of my time in the office. I love to be out in the field talking to and counseling our borrowers, and I don't expect that to change anytime soon.

Prayer Requests

Praise God that:

- My temporary residency was approved by the Guatemalan immigration office in May.
- Our pilot business training sessions went well with the El Gorrion Women's group.
- He continues to provide the funds I need each month to continue working in Guatemala.
- I have a great support network of friends that I see and work with every day.
- The lending ministry is growing each month and there is an abundance of new ideas for economic development in Magdalena.

Pray that:

- God will provide a solution to the scarcity of basic grains and their effects on the world's poor.
- As I approach the end of my first two years with SI, that the Lord will give me clarity in extending my commitment .
- The Lord will be tangibly present in everything we do - home visits, group meetings, etc.
- When summer groups finish in August, that our staff will find time for spiritual and physical renewal before Seattle Pacific University comes in September.

Louisiana Friends in Guatemala



Last week, it was a joy for me to see good friends from St. Andrews UMC in Guatemala for the first time. They joined me near Chichicastenango for a week to work with children in the village of Lemoa, Quiche and to lend a hand with construction projects at a Methodist retreat center there. Also my mom was able to join their team at the last minute because two team members had to cancel just a couple of days before their departure. I really enjoyed being able to welcome them and to experience a different side of life here in the rural regions of Guatemala, sharing the love of God in difficult situations.

As with past trips through Volunteers in Mission when I joined Tulane Wesley, we spent each afternoon at an orphanage where we interacted with the 19 kids who live there: making crafts,

sharing Bible lessons and playing games.

One activity that the children loved doing with us was singing and dancing along to the Fiesta! DVD. We praised God with some new songs in English and Spanish and learned a little bit of sign language as well. For me, it was great to see how much some of the younger children have grown developmentally since my last visit in January. Many of the children come from situations of abuse, but it is clear that they are surrounded by a lot of love now, and God is using that love to change their lives. Lemoa has now become a very special place for me, and I am grateful for each opportunity to visit.

Some of the team members posted updates and more photos to the St. Andrews mission blog: www.standmission.blogspot.com

Fall Visit to the USA

From August 6 - September 11, I will be visiting several parts of the (mostly)southern United States, and I hope to see you there. So if you will be in New Orleans, Houston, Baton Rouge, Northern Colorado or North Louisiana during my trip, let's get together for coffee or dinner to catch up and talk about how God is at work in the world today. There are so many things that I would like to share each time I write this newsletter, but I only have four pages so you'll have to ask me a lot of questions in person. Anyway, here's a basic itinerary for my trip.

Houston: Aug 6 - 10, Sept 7 - 11
Ft Collins, CO: Aug 15 - 18
Baton Rouge: Aug 20 - 24
North LA: Aug 26 - 31
New Orleans: All other dates.

During this trip, I will also be considering the possibility of extending my commitment in Guatemala for another year; and I ask you to prayerfully consider whether or not God is inviting you to continue or start a new partnership with me of prayer and financial support. You are an integral part of God's mission in Guatemala!



Support me-

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