Nick's News from Guatemala

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SERVING WITH STUDENTS INTERNATIONAL

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Magdalena Microfinance News

Three Years!

The Students International microfinance program will be celebrating it's third anniversary in Guatemala soon! In January 2012, we will officially mark the beginning of our fourth year of lending services in Magdalena Milpas Altas and the surrounding communities. During that time, we have extended nearly 300 loans to men and women in the community to invest in incomegenerating projects, ranging from chickens to carpentry. Also, we have increased our community partnerships to include new

borrower groups in nearby towns and villages, like San Miguel and El Gorrion. More importantly, these loans have provided us with the chance to get to know people on a deeper level - to listen to their struggles, pray with them in success and hard times, and to share hope and encouragement in Jesus Christ. Even the business of lending can be redeemed for God's glory, and these three years are a testament to that.

Animal Feed

I have often highlighted our microbusiness venture in animal feed; and despite the challenges, I

and sustainable business for Magdalena. During the last few months, we have almost recovered the initial investment made to start producing and selling feed last year. Therefore, I am hopeful to share with you that we will now begin exploring the option of gradually turning over control to the same women who have worked with us to promote and sell the feed locally. With a little training, I am confident that this business will be successful under new management, and we can begin to explore new business projects to pioneer in town.

believe that it is an appropriate

STUDENTS INTERNATIONAL Community and spiritual development through microfinance.



Support me: Call Students International to donate. (559) 627-8923 <u>www.stint.com</u>



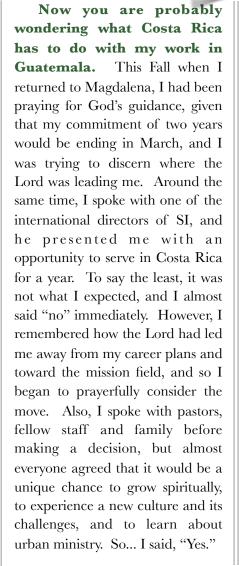
Desamparados, Costa Rica

In Spanish, the word "desampardos" literally means "the helpless" or "abandoned," and just outside of San Jose, Costa Rica, there is an area where such groups of people The catón, or suburb, of live. Desamparados has grown in recent become an urban years to extension of the capital city, but many people are still left hopeless and marginalized in their daily struggles. Like in Guatemala, civil wars have affected many Central



A m e r i c a n countries, and those armed conflicts have driven many from their

homes to new cities and countries. Areas like Desamparados are where some of those refugees have gone and where Students International is ministering in Costa Rica to the poor, helpless and abandoned.





What will my ministry work look like in Costa Rica? In many ways, my daily activities will be very similar to what I currently do in Guatemala. SI Costa Rica works in microbusiness development with small groups of women in Desamparados and the surrounding communities. The full-time staff member, Cindy, is from the area, and part of my job will involve working with and training her to better serve and minister to people in these areas through business. Also, I will spend part of my time in financial administration with the field office to help them better implement an accounting system that will grow with them as new staff and ministry sites are added. All of this could change when I arrive, but these two areas will be my focus when I start in January. I'm still nervous, but also excited to serve, learn and share the love of Christ in Desamparados!



Rain!

Thanks be to God, we are now in the dry season in Guatemala. The month of October presented some difficult challenges to work and life here, but I have survived another year of intense weather and am still happy and healthy. Personally, the abundance of mold proved, as always, to be the most trying aspect of this season. I have washed all of my clothes several times, cleaned and recleaned the troublesome damp areas, and yet, the mold always comes back. There are times when I have wondered if it would be easier to just give up - to struggle instead with a constant respiratory infection - or move somewhere else where the houses are built with more ventilation and better sealed to prevent moisture from coming up through the floor. And yet, I know this is part of what it means to work and minister in Guatemala. It even seems silly to worry with such minor challenges, when for many, the rain means physical and economic losses. I have not lost my home, no one in my family has died, and my access to basic necessities has not been cut off by washed out roads. Praise the Lord!

Prayer Requests

Praise God that:

• As I transition to Costa Rica, the Kellys, with baby Noah, and Jurgensons will be back in Guatemala.

• Our teams in 2011 have been a huge blessings to the work and ministry in the community of Magdalena.

• The SI Guatemala team is still growing; we received two new staff members this year.

• Seattle Pacific University's Go Guatemala partnership with us was a huge success. We had four students in microfinance.

Pray that:

• God will provide a smooth transition to Costa Rica in January.



• I will receive the additional monthly funds I need to live and minister in a new country.

• Our annual retreat in early December will provide spiritual and physical renewal for a new year.

• The Lord will give me clarity and guidance in 2012 for my next steps.

• God would raise up current and new staff to support and carry on the microfinance projects in Guatemala while I'm am away serving in Costa Rica.

2012 Outlook: ¡Pura Vida!



With my upcoming move to Costa Rica, I will need to raise an additional \$200 in monthly funds to cover the higher cost of living there. This increase is because of two things: I will be living in an urban area and Costa Rica's high inflation has drastically increased the cost of basic goods in the past decade. However, my plan is to continue living with a host family in Desamparados, so I hope that will keep my monthly costs at a reasonable level. Roughly, I expect to pay \$450 per month on housing (including some food), \$25 on a cell phone, \$40 for internet, \$50 on transportation between local communities for work, and \$100 on other food and miscellaneous expenses. Also, I will need to change my insurance policy because the coverage that I have in Guatemala will no longer apply in Costa Rica, but I do not

yet have an estimate for the monthly increase. Finally, Costa Rica's immigration policy requires me to leave the country every 90 days, since I don't have residency like in I do Guatemala, which means more air and bus travel expenses than normal.

Nearly two years ago as I was preparing to move to Guatemala, I asked you to make a committment with me to serve the Lord and partner with me in microfinance services in Central America. Now, I ask you to renew your committment or take a step of faith to start a new partnership with me. I trusted God to provide in 2008, 2009 and 2010 when I felt his call to mission and ministry, and I continue to faithfully trust now. Would you take the step with me in Costa Rica?

Click here!

2012 Travels

Although I normally travel back to the USA each Fall, a move to Costa Rica will allow me some flexibility in rescheduling this annual trip. Between the need to leave the country every 90 days and a desire to celebrate Easter with family and friends, I have chosen to tentatively be in the United States from March 21 - May 2, 2012.

Like past trips, I will spend most of that time in southern US, and I want to find time to see everyone, to catch up and to share the exciting ways God is at work in Costa Rica. Even though this trip is still several months away, I'd love to tentatively plan a time when we can talk over coffee or a meal.

Then in July, I will renew my travel visa again by visiting Guatemala for three weeks. This trip will overlap with St. Andrews UMC's first mission with SI to Magdalena, and I can't wait to join and work alongside many friends, North American and Guatemalan.

Beyond these two plans, there is nothing set for my final visa renewal before returning to Guatemala, but I am still praying and researching prices. Also if you would like to visit me in Costa Rica, you will always have an open invitation. Just let me know when to expect you!



Support me-

Checks (w/ note) to: Students International P.O. Box 2733 Visalia, CA 93279

Credit Card, EFT, or Monthly: (559) 627-8923

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Nick Miller Apdo. Postal #155 - El Correo Antigua Guatemala 03001 Guatemala, Central America