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In troubled times, help needed more than ever

LINDA LEICHT • NEWS-LEADER • OCTOBER 18, 2008

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The economy is in trouble, with food and fuel costs rising and people unable to make their house payments.



Although it sounds like the economic situation in the United States, this is a story about economic realities in Nicaragua.

When the board of directors of the Rainbow Network, a Springfield-based outreach to the poor in Nicaragua, met last weekend, what they heard sounded a lot like the evening news.

Nicaragua, already one of the poorest countries in the world, is coping with economic woes, natural disasters and political upheaval.

In response, Rainbow Network, which has been in Nicaragua for 13 years, is working with the people it serves to restructure their micro-loans and house payments, the board learned. And the

Nicaraguan staff is finding ways to cut its costs and improve its financial stewardship.

Delinquency Rate

Keith Jaspers, co-founder and president of Rainbow, reported that the delinquency rate -- more than three months in arrears -- on the more than 600 homes the agency has built in rural Nicaragua is about 15 percent.

"We're doing better than the city of Springfield," he quipped, referring to record foreclosures expected in the city.

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But the needs continue, he said. In addition to micro-loans for small businesses and homes built and sold at no interest, Rainbow provides education, nutrition and health care to communities that participate in the programs.

"Out-of-control inflation" has sent food and medicine costs soaring, he said. "There's a lot of hungry people in rural Nicaragua."

And income from donations is down 7 to 8 percent.

"We need your help," Jaspers concluded.

'Perfect Storm'

David McCready, vice president of operations for Rainbow, called the situation in Nicaragua a "perfect storm" of economic and political pressures and natural disasters.

"All those things together put people in a position to fail," said McCready.

While the situation in Nicaragua parallels the United States in many ways, there are some significant differences, he said.



These homes in the Tuma community in rural Nicaragua are part of Rainbow Network's housing program. The homes cost about \$2,500 to build, and homeowners pay as little as \$6 per month on an interest-free loan. (Rainbow Network)

RAINBOW NETWORK'S MISSION

Founded in 1995 by Keith and Karen Jaspers, Rainbow Network is an interdenominational Christian ministry working in rural Nicaragua.

With a staff of seven in Springfield and 64 in Nicaragua, the agency -- a nongovernment organization -- focuses on five areas of help: nutrition, health care, education, housing and micro-loans.

Rainbow Network serves seven "networks" of communities, with about 50,000 people.

To date, 600 houses have been built, with 20 more under construction, and 2,152 families have been given business micro-loans so far this year.

More than 1,425 students attend high school on a Rainbow Network scholarship, while 8,308 students attend the 556 schools Rainbow operates; 13,626 children, pregnant and nursing mothers and at-risk elderly are getting needed nutrition at 191 feeding centers; and an average of about 4,000 patients are being treated every month at Rainbow medical and dental clinics.

The U.S. office is located at 3834 South Ave. in Springfield. To learn more about Rainbow Network or giving opportunities, visit www.rainbownetwork.org or call 889-8088.

This resident of the La Dalia network was the first to receive a micro-loan from the community's new bank set up through Rainbow Network. (Rainbow Network)



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"There is no safety net in Nicaragua. If you lost one bean crop, there's no savings, no 401(k) to dip into to make your payments," he explained.

Evictions are rare -- only a handful in the history of the organization -- but some tough decisions have had to be made. For example, one community that has been part of Rainbow Network for a few years was recently removed from the program. Encouraged by politicians looking for support in upcoming elections, several families stopped making their loan and house payments.

"We're hoping this will be a cooling-off period and we can return," said McCready.

For families who simply cannot keep up house payments -- people pay as little as \$6 a month, interest free, for the simple concrete block homes that cost about \$2,500 -- the staff comes up with creative ways to keep the family in the house. They might restructure the loan, temporarily suspend payments, or invite another relative to move in to help with the costs.

As the 64 staff members and more than 3,000 volunteers in Nicaragua work to provide needed services for Rainbow partners, they are also tightening their own belts.

"Our staff is really good at doing that," McCready said. "They have lived in hardship themselves and they know how to get creative."

Despite rising costs and inflation, the agency has operated on a \$1.5 million budget for at least five years.

Controlling costs and managing the loan programs so they are successful is a requirement for the nonprofit organization, he said.

"We are heavily regulated -- by our donors."

"People here can identify with cutting budget," said the Rev. Jim Oman, vice president of development. "But we're not facing life or death. ... In

Nicaragua, if one thing breaks or one donor doesn't give money, they don't go to school.

"My struggles are nothing compared to theirs."

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The Tuma community in the La Dalia network of Springfield-based Rainbow Network is nestled in the mountains of rural Nicaragua. (Rainbow network)



Jaspers



McCready



Oman

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