

A photograph of three people standing on a rocky mountain peak. They are looking out over a vast valley with rolling hills and mountains in the distance. The sky is clear and blue. The foreground is filled with tall, dry grass.

Grassroots Connections



WCCN
Investing for Social Change



A father and daughter heading to school – Upala, Costa Rica.

A Note from the Executive Director

Dear Supporters of WCCN,

2025 has been a wild ride so far for the United States and Latin America, but for the most part, it has been business as usual at WCCN. There has been a tremendous demand for credit in Central America this year, and we are projecting to be fully placed most of the year, helping as many low-income entrepreneurs as possible.

At the end of 2024, WCCN invested in two new companies outside of our normal work with financial and agricultural cooperatives.

The first, Albedo Solar, helps small businesses in Guatemala install and finance solar panels on their homes or businesses. Due to the great cost of electricity in Guatemala, the panels pay off within three or four years. Then the business will have free electricity for the next twenty-five years, assuming the panels are not damaged. The financing is pegged at the business's current electric bill monthly average, so they do not experience increased cost while they are paying off their loan. Besides saving the business money in the long run, the installation of solar is a clean energy source, lessening greenhouse gas emissions, as well as leading to better air quality, which is a real issue in Guatemala.

The second investment was with Impaqto, a private fund based in Ecuador that invests in for-profit social enterprises. A recent example of investment that Impaqto made was in Cusi, an Ecuadorian company that develops and markets healthy food products, working with communities engaged in organic production and fair trade.

Cusi focuses on products such as quinoa, yucca, cocoa, and other native plants considered "superfoods" that have become popular around the world for their health benefits.

Working with Impaqto allows WCCN to reach smaller social enterprises that we might not be able to help directly due to their size. It also enables WCCN to make other impacts, such as employment, healthy food, addressing workplace harassment, and other societal improvements that we couldn't necessarily make through our traditional microfinance program.

As always, we wish to tell you that we appreciate your long-term support through investments, donations, and volunteering.

We can use any additional capital you can provide to our mission to meet the growing demand in Latin America, and as bond rates fall, we are committed to keeping ours where they are. Please reach out if you are interested in making an additional investment or donation.



William Harris
Executive Director

A Conversation with Leilani Yats

WCCN Board Member

For Leilani, WCCN represents a commitment to fostering human connections and transforming lives through access to opportunities.

Sitting down with her during WCCN's Study Trip to El Salvador, it was clear that her passion for this mission is both genuine and contagious.



Reflecting on the experience, Leilani emphasized how these trips bring WCCN's mission to life. "You can read impact reports and see numbers, but nothing compares to hearing someone say, 'That loan changed my life' while sitting face-to-face with them," she shared.

Since joining WCCN's board in 2021, Leilani has been inspired by the resilience and adaptability of the communities where the organization has a presence. She witnessed how WCCN's partners go beyond financing to offer financial education, health services, and business support to the end-borrowers.

"The needs of the communities evolve, and our local partners are constantly adapting to meet them", she noted. "They don't just provide loans. They build relationships, listen, and respond in ways that create real and lasting change".

Looking ahead, Leilani sees the potential for WCCN to expand its impact. Whether by financing solar energy projects, supporting home improvements, or helping small businesses scale, the goal remains the same: supporting people to improve their lives. "A small change, like having reliable electricity, can mean kids studying at night, food staying fresh, or a family staying connected. That's life-changing," she said.



Study trip participants listen to Marta Sánchez's story, a WCCN end borrower in El Salvador, gaining firsthand insight into the impact of microfinance.

Leilani also highlighted WCCN's commitment to ethical and responsible lending. "Every dollar invested or donated to WCCN is handled with care and integrity. That's why this model works, because it's built on trust and respect," she explained.

"It's not just about providing funding. It's about standing with our partners, mentoring them, and helping them grow into stronger, more resilient organizations," she added.



WCCN supporters visit the ASEI team, one of our long-standing local partners in El Salvador.

She hopes that more people will take the chance to participate in these study trips. Her message is clear: "Don't just watch from the bench. See it for yourself. Invest, donate, or join a trip. WCCN has a 40-year track record of impact and 100% repayment to investors. This is real, measurable change."

"Once you meet these entrepreneurs, hear their stories, and step into their world, you understand WCCN's mission in a whole new way."

Leilani's journey with WCCN has been filled with moments of deep learning and connection. "At the heart of it all, this is about people lifting each other. That's what makes this mission so powerful," she reflected.

Reflections from Megan Vander Wyst

WCCN Supporter and
Former Board Member

I recently had the opportunity to participate in the Working Capital for Community Needs (WCCN) study tour in El Salvador, during which we met with both microfinance institutions (MFIs) that WCCN partners with, as well as individual borrowers who have received loans.

In addition to these visits, time was spent conversing with Salvadorans, deepening our understanding of El Salvador's history and culture, eating delicious Salvadoran cuisine, and experiencing some of the diverse geographies throughout the country.

During the study tour, I found myself reflecting on both my day-to-day work at a food bank as well as my volunteer contributions as a board member of WCCN.

I thought about the complexities of systems succinctly expressed in a quote a colleague shared with me, the author of which I do not know: "There is the work we do to help people navigate an unjust system. And there is the work we

do to make the system more just." While the details of food security work and microfinance are very different, I continued to come back to the system challenges that exist in both contexts.

Working at a food bank, my colleagues and I often discuss the reality that food distribution is only a band-aid if not also paired with intentional work to dismantle the contributing systems of oppression. In other words, providing food to folks experiencing food insecurity is helpful in the immediacy, as it solves hungry, but does not solve the remaining challenge of hunger, which requires systems change to address the root causes.

Similarly, microfinance can provide financial opportunities to folks who are underbanked or unbanked, but has been critiqued when not simultaneously also working to address the systemic issues that have created the existing inequities in the financial system.

While I acknowledge and agree with the general ideology of this criticism, I am proud to say that WCCN is mindful of these gaps and is intentional in assessing partnership opportunities to evaluate impact, looking to partner with MFIs that are not only providing financial support but also actively engaged with their local communities to create sustainable change.

When in San Salvador, our group had the opportunity to meet with ASEI, an MFI that works in central and eastern El Salvador. ASEI has a strong focus on women and rural borrowers, both populations historically excluded from the mainstream financial system. In addition to financial services, ASEI provides health services focusing on prevention. These services are available to borrowers, but also

to the greater community. When in San Miguel, our group met with PADECOMSM, an MFI partner of WCCN, and learned about the work they are doing around the impacts of climate change on agriculture.

In addition to being intentional with partnership opportunities, WCCN is also diversifying investments, recently making its first direct investment in a climate solution through a loan to Albedo Solar, a Guatemalan company that offers affordable solar energy options.

Meaningful and impactful change in food security work, microfinance, or any other area of our lives takes time and intentionality to work not just for quick fixes, but lasting system change.

I have been a board member of WCCN for nearly six years. I have participated in countless board meetings as well as two study tours and have seen firsthand how WCCN is working to identify and collaborate with partners who are actively working to support their neighbors while also creating sustainable change in their local communities. If you are curious to learn more about how your time, skills, or financial resources could be used to further WCCN's work and support folks in Latin America, I encourage you to reach out.



Julia and Megan (left to right) during WCCN's study trip in El Salvador.

Meet Our Salvadoran Partners

- ASEI/ COOPEHL

Founded in 1990 as ASEI and now known as Coophel, the organization has evolved into a leading cooperative that supports financial inclusion in El Salvador, particularly for women entrepreneurs. With 12 branches across the central and western regions, Coophel serves over 23,000 active borrowers, 77% of whom are women.

WCCN became Coophel's first international lender in 2011 and has since invested over \$6 million to support its mission.

Beyond providing credit, Coophel offers free medical consultations through its clinics and promotes health and financial education. In 2024, more than 20,000 people received financial education, and nearly 14,000 people accessed medical consultations, demonstrating Coophel's holistic approach to community well-being.



Participants of WCCN's Study Trip visit COOPHEL's health clinic in El Salvador.



"I find true joy in this work. Putting yourself in someone else's shoes and creating opportunities is a way of serving others, and that fills the soul. To be truly happy, you have to serve others."

— Ricardo Segovia
Founder and Chairman of the Board, ASEI

- PADECOMSM

PADECOMSM is a microfinance institution deeply rooted in eastern El Salvador, working to improve the lives of rural families through access to financial services and community-focused support. With eight branches across regions like San Miguel, Jucuapa, and Corinto, PADECOMSM prioritizes clients often left out of the traditional financial system.

Over 65% of their loans go to rural entrepreneurs, and 50% of their clients are women. A significant 56% of those they serve live on less than \$2.15 a day, yet with access to credit, support, and their determination, they are building stronger, more stable futures for themselves and their families.

Since 2008, WCCN has proudly partnered with PADECOMSM to help scale this impact. Through financial support and collaboration, WCCN has helped the organization expand its reach and offer training in financial literacy and sustainability, benefiting more than 1,000 individuals in 2024 alone by providing them with tools to shape a better future.



BORROWER SPOTLIGHT

Marvin Zavala

📍 El Salvador

Marvin began working with leather at 17, learning the craft from his wife's family. What started as a way to make ends meet grew into his passion—and today, his home workshop is the heart of his family's livelihood.

For years, Marvin's business remained informal, limiting his growth. In 2015, he took his first \$300 group loan from ASEI, WCCN's local partner. With access to capital, Marvin increased production and saw his sales grow by 60%, finally gaining hope for long-term stability. When the pandemic threatened everything, a second loan helped him keep his business afloat.

Even after a health scare that temporarily left him unable to work, Marvin persisted—driven by a desire to build a better future for his family. Today, he continues making handmade wallets, saving to expand his workshop and hire others.



BORROWER SPOTLIGHT

Aurora García

📍 El Salvador

Aurora, a 39-year-old entrepreneur and mother of two, started her journey as a street food vendor in San Miguel, El Salvador.

Determined to create a better future for her family, she later opened a small shop from home. In 2015, with the help of her first \$1,200 loan from PADECOMSM, WCCN's local partner, she expanded her business.

Since then, Aurora's daily sales have more than doubled from \$50 to \$120, allowing her to provide better food and education for her children. "I'm no longer stuck," she says.

Her dream is to continue growing, create jobs in her community, and one day have a proper home for her children.





WCCN at Regional Impact Gatherings

Our team had the opportunity to participate in several gatherings this year, sharing the insights and lessons WCCN has gained from 40 years of working to promote financial inclusion and fight poverty.

Gender Lens Investing in Latin America

At the GLI Forum Latam, hosted by our longtime partner Pro Mujer, our Executive Director, Will Harris, joined the panel *Transformational Capital: New Frontiers for Social Investment with a Gender Lens*. Alongside other impact investing leaders, Will explored how capital can be a force for both people and the planet—especially by empowering women and communities that have been historically excluded.



Carl Black (Deetken Impact), Will Harris (WCCN), Denia Eunice Del Valle (Pro Mujer), and Pablo Freund (Endeavor Ecuador) at CLIIQ.

Rethinking Inclusive Finance at CLIIQ

WCCN also took part in CLIIQ, the Latin American Impact Investment Conference organized by Impaqto, a valued partner since 2024. Will joined a lively panel discussion titled *Beyond Microcredit: The Future of Inclusive Finance*, where inspiring leaders explored how inclusive finance can grow by incorporating important aspects like gender equity, technology, and climate resilience to address today's challenges.

Key highlights from these discussions:

1. Investing in women leads to stronger outcomes, from lower default rates to more resilient businesses and communities.
2. Financial education and flexible credit go hand in hand.
3. True impact means creating sustainable systems that eventually make our intervention unnecessary.
4. There is growing momentum for catalytic, community-driven investments that prioritize sustainability.
5. Above all, we must keep asking ourselves: How can we help?

Strengthening Connections

Our team also had the privilege of participating in the XI Central American and Caribbean Microfinance Conference, held in Costa Rica under the theme "Sustainable Finance for an Inclusive, Resilient, and Green Future."

This gathering brought together organizations, institutions, and professionals committed to financial inclusion across the region. Our team connected with peers and local partners, exchanging experiences and best practices that reaffirmed the value of learning together. **One message resonated clearly: the demand for accessible credit continues to grow, particularly among low-income microentrepreneurs who remain excluded from traditional banking.**

Looking Ahead

These experiences were both inspiring and transformative for our team. They strengthened our commitment to expanding our mission, supporting more individuals and communities, and deepening our alliances with local partners on the frontlines of the fight against poverty and inequality.



First photo: Fiorella Díaz, Joshua Miguel Jongewaard, and Keyla Torres (left to right) at the XI Central American and Caribbean Microfinance Conference. Second photo: Keyla Torres at the WCCN booth with conference participants.

Deepening Our Impact Practice

Earlier this year, the Impact Evaluation Lab (IEL) carried out a thorough, third-party review of WCCN's impact performance and practices—marking our first independent impact verification.

During this process, IEL used the Impact Authenticity Score (IAS), a method designed to evaluate the credibility, depth, and significance of impact outcomes. The assessment confirmed the authenticity of our mission and reaffirmed our 100% repayment record to investors—covering both principal and interest—since 1991.

Building on the insights from this evaluation, WCCN has started integrating new tools into its impact measurement and management (IMM) framework to improve how we generate and demonstrate meaningful impact.

At the Impact Summit America 2025, our Executive Director, Will Harris, joined Robert Brown and Terrence Keeley from IEL to present a case study on WCCN's experience with the IAS and the improvements it has brought to our IMM practices.



Robert Brown (Founder & Chief Research Officer, Impact Evaluation Lab) and Will Harris at Impact Summit America 2025.



This marks an important step in our ongoing commitment to transparency, learning, and continuous improvement, ensuring our impact remains both measurable and grounded in the realities of the communities we serve.



Updates on Charitable Contributions

We want to share some important updates about The One Big Beautiful Bill (OBBBA), a new law that changes how US tax deductions for charitable contributions work, starting in 2026.

These changes are designed to make donations more inclusive and potentially more impactful for nonprofits like WCCN.

The bill introduces three main measures:

Individual Charitable Contribution Deduction for Non-Itemizers:

Starting in 2026, non-itemizers can deduct up to \$1,000 (single filers) or \$2,000 (married couples filing jointly) for cash contributions to qualified charities. This deduction is not subject to income limits.

Example: Someone giving \$25 a month to WCCN (\$300 a year) could now receive tax benefits for their generosity without having to itemize, as long as the total annual amount is within the \$1,000 / \$2,000 limit.

0.5% of Adjusted Gross Income (AGI) Floor for Itemizers – Individual Charitable Contributions:

The law adds a “floor” (a minimum threshold) before charitable deductions apply. For individuals, the first 0.5% of Adjusted Gross Income (AGI) given to qualified nonprofits is not deductible; only amounts above that are. If your AGI is \$100,000, the first \$500 in donations wouldn’t be deductible. If you donate \$800, you can deduct

\$300 (\$800-\$500). This setup encourages larger gifts but still supports donations at all levels.

Note that existing limits on deductibility, such as the 60% of AGI ceiling for cash gifts to public charities, remain in place.

1% of Taxable Income Floor for Corporate Charitable Contribution:

For corporations, the threshold is 1% of taxable income. Example: If a company has \$2 million in taxable income, the first \$20,000 in donations wouldn’t be deductible, but anything above that would be.

These changes create new opportunities for more people and businesses to get involved in charitable giving. For WCCN, this could lead to more first-time donors, greater business participation, and additional resources to support our mission.

Note: This information is provided for general informational purposes only and does not constitute tax advice. Donors should consult with a qualified tax advisor to determine the specific deductibility of their contributions.

In 2024 alone, WCCN worked with 25 partners (microfinance institutions, agricultural cooperatives, and social enterprises) across 10 Latin American countries, helping disburse over 480,000 loans, most to rural women who are often excluded from traditional finance.

We also supported clean energy projects in Guatemala, organic food systems in Ecuador, and many small entrepreneurs building better futures for their families and communities.



WCCN is recognized for the fifth consecutive year in the ImpactAssets 50™ (IA 50) List

After four years listed as an Emerging Impact Manager, 2025 marks an exciting milestone for WCCN – the first time it is included in the Fund Managers category.

This recognition reflects WCCN's deep and ongoing commitment to impact investing.

The IA50 Fund Managers category honors experienced firms with over five years of measurable, proven impact. For WCCN, it highlights more than 40 years of dedication to expanding access to microfinance and financial services for low-income entrepreneurs across Latin America, particularly women, indigenous communities, and rural populations who are often excluded from traditional banking systems.



New Impact-Driven Professionals join WCCN Board of Directors



Jessica Kind, PhD, and Andres Calderon join the board with a deep belief in WCCN's 40-year legacy to addressing poverty by tackling one of its root causes—limited access to affordable credit and real economic opportunities.

Jessica is a sustainability and impact manager, environmental advocate, and social entrepreneur with over 15 years of experience working across Latin America and Europe. She currently leads the Sustainability and Impact division at Nelixia, where she partners with smallholder farmers in Guatemala, Honduras, and El Salvador. Her work spans regenerative agriculture, ethical sourcing, clean cooking initiatives through carbon finance, and water, sanitation, and education

projects. Jessica brings technical expertise and a deep commitment to people-centered development.

Andrés is a seasoned investor with over 25 years of experience in emerging and frontier markets. Throughout his career, he has invested in microfinance institutions around the world, including Mexico, India, Peru, and Indonesia, and has witnessed the profound impact of financial inclusion on small-scale entrepreneurs.

Originally from Bogotá, Colombia, Andrés brings a global perspective and deep regional knowledge to the WCCN Board of Directors.

We are also proud to share that Antoinette Kenmuir-Evans was elected as the new President of WCCN Board of Directors for a one-year term.



“It’s an honor to serve as Board President at WCCN. This organization is making a real difference—working hand in hand with local partners across Latin America to empower women, support families, and strengthen rural entrepreneurship. I’m excited to help advance this mission, foster new connections, and ensure that more capital reaches the communities that need it most.”

— Antoinette Kenmuir-Evans, WCCN Board President.

Field Lessons

By Fiorella Díaz

This past September and October, I had the opportunity to travel through Costa Rica and Guatemala to visit some of the communities that WCCN serves, along with our trusted local partners.

These field visits are always grounding, and this time was no different. They reminded me of the heart of WCCN's mission: standing in solidarity with people and supporting them in building better futures, even when faced with deep-rooted structural challenges.

My first stop was Upala, a rural town in northern Costa Rica just a few miles from the Nicaraguan border. This region has become a refuge for many Nicaraguan families seeking safety and opportunity. I spent two days in the field with Edwin and Katherine, loan officers at MiCrédito, meeting local entrepreneurs and hearing their stories.



Isabel and her two children.

Isabel Ramírez, a 30-year-old single mother who migrated from Nicaragua in 2018, was among them. In 2023, she learned about MiCrédito through a friend and took out her first \$1,000 loan to buy watermelon seeds and fertilizer.

"I grew up in the countryside, so farming is just part of who I am," she shared with me. Today, she sells watermelons and also helps other farmers harvest cassava to earn extra income and support her children. With each harvest, she saves money to buy land, where she hopes to build a safe, permanent home someday.

For Isabel, the loan was a vote of confidence. "You have to take risks," she told me. "Sometimes you win, sometimes you lose... but at least you're trying."

A few days later, I traveled to the Guatemalan highlands, specifically to Totonicapán, a region known



A rural road bordered by maize fields and foggy hills in Totonicapán, Guatemala.

for its stunning mountains, cool climate, and vibrant indigenous traditions. After a six-hour drive from Guatemala City, I spent three days visiting three of our local partners: Reficom, Crediguate, and Adicla.

Alongside Pedro, a loan officer from Reficom, I visited Wilson Castro, a 31-year-old artisan and entrepreneur.

Wilson and his wife, María, create and weave traditional huipiles at their home. After losing his factory job during the pandemic, Wilson took a leap of faith and started his own workshop. Today, he employs 14 people from his community.

Wilson got a housing loan from Reficom, enabling him to create a safe home for his family and establish his workshop under the same roof. Now, Wilson's dream is to finish the second floor and expand his business, creating more employment opportunities for others in his community. "There aren't many opportunities around here," he told me. "But if I can offer work to others, I will."



Wilson and family in their new house's living room.

On my second day in Totonicapán, I visited Crediguate's branch and spent the day with their loan officer, Luis, traveling to different rural villages to meet borrowers in

their homes. Among them were Francisco Tohom and Santa Ajche, both 55 years old.

Francisco is a farmer and carpenter, skills he learned from his father. For the past 25 years, agriculture and carpentry have been his primary sources of income. In 2023, he approached Crediguate for a loan to purchase more materials for his furniture-making business. Previously, limited capital had made it difficult for him to scale up. Thanks to the loan, he now earns between 750 and 800 quetzales (\$100) per week selling his furniture at the local market in Totonicapán.

Santa shared her love for cooking and her dream of opening a family-run restaurant with her husband. Although she understands Spanish, Santa feels more comfortable speaking in K'iche'. Luis translated her story from K'iche' to Spanish so we could hear her in her own words. This moment was a powerful reminder of the deep trust our local partners have built within the communities they serve. Many of their credit officers are from these same communities and speak the native languages, making financial services not only accessible but also culturally respectful.



Francisco Tohom and Santa Ajche.

After leaving Totonicapán, I went to Tecpán to visit Adicla. Reaching the end borrowers was challenging. Often, the only way to reach certain clients is by motorcycle, and weather conditions frequently block the roads, requiring alternative routes and making the journey longer.



Rural roads in the Zaragoza community.

I visited two Adicla branches—one in Tecpán and another in Patzicía, both located in the Chimaltenango department. After a 20-minute motorcycle ride from Patzicía, we arrived in Zaragoza, a neighboring community where I met Blanca Mejía.



Blanca Mejía in the strawberry fields her family cultivates.

At 25, she's an entrepreneur and mother to an 11-year-old girl. Blanca received a loan from Adicla to open a small tortillería in her community a few months ago. With a smile, she tells me that on her very first day, she made about \$35 in sales. Today, thanks to her perseverance and a steadily growing base of loyal customers, she earns up to \$100 a day—and has even created jobs for two other women in her neighborhood. But Blanca's journey started long before that first tortilla sale.

She was just 10 when she began working alongside her father and siblings, harvesting strawberries to help ensure there was food at home. "My younger brothers and sisters never really knew what extreme poverty felt like," she told me, "I remember the days when we had nothing on our plates."

Over time, three of her brothers migrated in search of better opportunities. Blanca, however, stayed behind to help her parents. Later, with Adicla's support, her father secured a loan. That loan allowed the family to rent a small plot of land and begin growing strawberries on their own. Today, they sell 16 boxes a week to a reliable buyer, shifting from day-to-day labor to a more stable income.

"Before, we worked for others and earned very little," Blanca said. "Now, we're building something of our own... That loan changed everything."

We often read statistics from the World Bank or the United Nations—about poverty rates, unemployment, housing shortages, and the millions excluded from the financial system. But there's a world of difference between reading the data and witnessing the reality firsthand.



Juana Vásquez, a Reficom loan officer, is heading to visit a client.

What struck me most during these visits is how easy it is to stay within our own bubbles. In our daily routines, we often forget that even the most basic things—such as clean water, access to credit, a decent home, or a secure job—are still luxuries for many.

At WCCN, these field visits are how we stay grounded in the real impact of our mission and how we ensure that the voices of the people we serve continue to shape our work.

Our local partners go the extra mile—literally. In rural communities with limited transportation and no bank branches, credit officers travel directly to borrowers' homes and businesses. This saves clients time and money, making access to credit truly inclusive.

Still, what I mostly witnessed was determination, creativity, and community. From Isabel's watermelon

fields to Wilson's weaving workshop, and Blanca's tortilla stand, these entrepreneurs are creating something lasting for themselves, their families, and their communities.

I'm deeply thankful to be part of an organization committed to changing lives. And I'm genuinely inspired knowing there are people supporting us in this mission.

If there's one thing I know for sure, it's that building a more just and equitable world only happens when we do it together.

*Written by Fiorella Díaz
Communications and Social Impact Manager
WCCN*

Join us this Giving Tuesday | December 2, 2025

For over 40 years, solidarity has been at the heart of WCCN's mission. This Giving Tuesday, we invite you to join us in carrying on that meaningful legacy.



When you donate to WCCN, you support low-income women microentrepreneurs and smallholder farmers across Latin America, all of whom are everyday people working to lift themselves out of poverty and build better lives for their families and communities.

Your donation helps them:

- Start or grow small businesses
- Put food on the table
- Access to medicine and clean water
- Improve their homes
- Keep their children in school

We have seen how even a modest amount of money can create a ripple effect on families and communities.

**On #GivingTuesday, we are
unleashing the power of
people and organizations to
transform their communities
and the world.**

Join the movement!

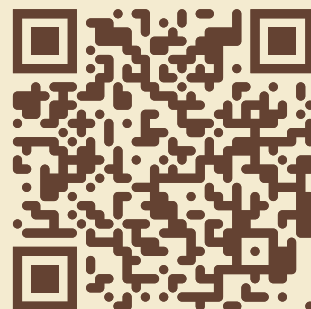
**Donate today at
www.wccn.org/donate**

2026 WCCN Study Trip: Guatemalan Highlands

Lake Atitlan, Xela, Totonicapan, and Antigua | February 14-22

We welcome you to join WCCN and Naturally Smart Travel for a week of field visits, community connections, and cultural activities. Register by January 31, 2026, to experience your impact firsthand and take part in this unforgettable journey.

Scan the QR code to view the full itinerary and package details.





In 1985, Stein Goering and his wife, Barbara, longtime supporters of WCCN, traveled to Nicaragua with a coffee harvest brigade. What began as a last-minute decision became one of the most meaningful experiences of their lives: long days in the fields, new friendships, and unforgettable encounters along the way.

In this reflection, Stein shares the story of that journey. The photos, taken by Stein and Barbara, bring those memories to life.



Nicaragua, 1985

By Stein Goering

We moved to Richland County in 1974. We operated a goat dairy for some years, but by the early 80s, we'd sold the herd. I picked up some classes at UW and took a job teaching computer science at Bethel College, our alma mater in Kansas, during the 1983-85 academic years.

In December of 1984, my wife Barbara and I attended a guest lecture at Bethel by Dr. Vincent Harding, a Mennonite theologian and civil rights activist. He had just been to Nicaragua as part of a Witness for Peace delegation and gave an inspiring account of his visit. He also challenged those in attendance to make the trip if they could. We realized that we, in fact, had an opportunity, because of the college's interterm system, I had no teaching duties for the next 6 weeks.

We were planning to head back to Wisconsin at the end of the term, so we contacted friends in Madison who put us in touch with Mirette Seireg at WCCN.

Indeed, there was a harvest brigade scheduled to leave shortly after the new year for 3 weeks – but getting in at such short notice was going to be tricky. That led to a Christmas Eve interview and a call to the brigade coordinators, where Mirette advocated for letting us in. I think she was impressed by our agricultural background – I remember her saying that “these are sturdy people”.

Once we got accepted, there was the matter of getting our passports. Mirette advised us on how best to proceed and gave us a letter requesting an expedited process. We then headed off, driving through a very frigid night to get back to Kansas for Christmas.

After the holiday, we put in our passport applications and packed up for the trip. Finally, as the deadline approached, we set out with the hope that we'd be able to obtain passports in Miami before our flight left.

The Brigade folks had put us in touch with a guy who needed a ride, so (after braving a snowstorm in Memphis, where snowplows are nonexistent), we stopped in Atlanta to pick him up. That worked out well since we were able to stay with Chris's extended family in Miami. Those folks hailed from Granada, adding a touch of extra richness to our cultural experience. We went to the passport agency on

the morning before our scheduled departure and, amazingly, got our documents within a few hours.

So, we were able to join the rest of the brigade on the flight to Managua. They put us up at Hotel Ticomo, supposedly for a day of orientation before heading to the countryside. Still, we were told our departure would be delayed since there were no buses available. All the transportation was tied up bringing people into Managua for the inauguration of Daniel Ortega, who had won the presidential election that November.



So, there was nothing for it but to stay another couple of days and attend the event, which included a speech by Fidel Castro and some excellent Afro-Caribbean music by a band from the Atlantic coast.



We eventually did get to our workplace, a finca near El Crucero, about halfway between Managua and Santa Teresa. It was a somewhat run-down coffee plantation that had come under government control. The people in charge of the operation were locals who knew what they were doing, but the harvest crew mainly consisted of 50-60 brigadistas along with around 30 school teachers from Managua who “volunteered” to spend their January vacation working in the countryside.

The work was a bit tedious but not onerous. You strapped your basket to your waist to leave both hands free, then wandered down your row, being sure to pick only the red berries. At the end of the row, you’d



dump your basket into the waiting bag. The January weather was quite pleasant, and the trees that produced shade-grown coffee also shaded the pickers.

Accommodations were pretty basic – they put us in the regular worker dorms, 3-4 to a room. Pit toilets, a cold-water bath house, and a steady diet of rice and beans. We did spice up the menu occasionally by purchasing ice cream and other goodies from the vendors who’d show up in the middle of the coffee fields, having figured out that the gringos had money to spend.

We worked pretty steadily for the 2 weeks, putting in 8-9-hour days. We had a couple of afternoons off – we played baseball with some of

the locals and hiked over the hills to a finca a few miles away. There, we visited with fellow brigadistas, part of an elders’ contingent from California.

We had a few days back at the hotel in Managua before our flight home. We braved an unguided day trip to Masaya, toured some sites in Managua, and went on a memorable bus tour arranged by our hosts.

We toured a co-op vegetable farm and a new hospital in Matagalpa, where we were invited to observe a meeting between government officials and local ranchers who’d come under attack by the Contras. There were, during the course of the day, encounters with a number of luminaries, including Ernesto Cardenal, Carlos Rigby, Jaime Wheelock, Sergio Ramirez, and Daniel Ortega.

A special moment for us came on the bus ride back. We got into conversation with a woman named Dorothy who’d been on the other finca. She’d joined the Elders Brigade while visiting her daughter on the West Coast, but she was actually from Wisconsin. And it turned out, she lived in Richland County, about 20 miles from our home!



The flight back was uneventful, and not having to worry about passports made the return drive to Kansas less stressful, though we again encountered some iffy weather. I think we both look back on the experience as one of the best things we’ve done.



Photo credit: Stein Goering



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