

## SILC an Opportunity to Undertake and Achieve Dreams

*Story by Dalila Sofía León Castro*

Irma Magnolia Sales is a member of the Sumando Talentos SILC, in Arroyo Grande, Democracia municipality, Huehuetenango, Guatemala. Her SILC has 18 members. She is married to Isaías Castillo. Together they have 6 children, 4 boys and two girls, with their youngest son just 14 years old.

When she first joined the SILC, she decided to save to be able to buy grinding mill for corn and coffee, which are the main crops produced in her community, which has a warm climate. She worked to save as much as possible each week. One reason she wanted to have a grinding mill was to help the other women, who had to walk 25 minutes each way to get to the nearest grinding mill, with nothing closer to their community. Her savings focus helped to improve her family's income, adding to what her husband earned to jointly cover their expenses. To ensure that the grinding mill would function reliably she purchased one that ran on both electricity and had a gasoline backup option for days when there was no electric power in the community.

After one year in SILC, she had saved \$273 at shareout. This sum, along with some additional personal savings and \$130 from her oldest son, allowed her to purchase the grinding mill for \$584. Irma is now very happy because she has a place to grind her corn and coffee. She no longer needs to travel a long distance to do that, and is able to earn money from other community members, who come to grind their corn or coffee at her mill.

Irma has since earned enough to purchase a refrigerator/freezer that allows her to sell ice cream and chocolate covered bananas, as well as continuing to save in her SILC groups. Her second SILC cycle objective is to save enough to start a small poultry business.

When other community members see how Irma has prospered because of SILC, they consider joining a SILC, too. Irma says, "When you save [in SILC], you should have a clear goal to achieve, and that way your dreams will come true."



Irma with her corn and coffee grinding mill. Photo by Mynor Perez



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