



## Before you go!

- Return \$100 deposit, application form, health information form, and release form.
- Acquire a passport valid for at least six months *after* your return date, and supply a photocopy to WCCN.
- Pay remainder of program fee.
- Provide WCCN with your flight information.
- Talk with your health care provider.
- Double check packing list on page 5.
- Prepare for the experience of a lifetime!

### WCCN

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# Nicaraguan

## Study Tour

## Handbook

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working capital for  
 community needs

# General Information

## 1. WCCN's Mission and Programs

Working Capital for Community Needs (WCCN) partners with individuals and organizations in Latin America and the U.S. to build sustainable economic opportunities that help people work their way out of poverty. Utilizing the powerful tool of microcredit, WCCN provides low-income Latin American entrepreneurs and small farmers access to financing so they can grow their operations and work their way out of poverty. WCCN also promotes fair trade, women's empowerment, and housing improvement initiatives and fosters greater understanding, goodwill, and peace through people-to-people exchanges. WCCN sponsors two educational tours each year: one in January, with an emphasis on the NICA Fund and one in June, with an emphasis on the Women's Empowerment Project. These tours play an important part in carrying out WCCN's goals.

## 2. Purpose of WCCN's educational tours

WCCN educational tours to Nicaragua allow North American participants to learn about the history, politics, culture and current social issues in Nicaragua. The best way for people to experience Nicaragua is through personal interaction with Nicaraguans themselves. Since these experiences rarely happen spontaneously, we structure our tours to allow dialogue with Nicaraguans from a variety of social sectors. This personal and direct experience is a basis of citizen empowerment and cross-cultural understanding.

Historically, these delegations have inspired and deepened constructive and mutually beneficial projects and relationships between the people of Nicaragua and the United States. Many participants return to share their experiences with others through presentations, articles, and interviews in their communities. Bringing these experiences home and fostering ongoing exchanges is part of WCCN's mission.

# Planning your trip

## 3. Delegation costs, payment and forms

The cost of the delegation is on a sliding scale, \$900-\$1200, depending on what you can afford (plus airfare, paid directly by participants). This fee covers all lodging, transportation within Nicaragua, meals, interpretation services, and charges for planned group activities in Nicaragua as well as pre-trip materials. Airport transfers in Nicaragua are included only on the travel days.

# 14. Recommended Reading

Your experience will be more meaningful by taking some time to learn about Nicaragua before the trip. The materials provided and suggested to you in the delegation packets will be helpful for you in this process. By coming into the delegation as informed as possible, you will be better prepared to participate in discussions and understand the broader context of the delegation experiences. In addition to readings we will send you in future packets, below are some suggested sources to begin with:

**Moon Handbooks, Nicaragua 3rd Ed.** by Joshua Berman and Randy Wood, published in 2008 by Avalon Travel Publishing. [www.moon.com](http://www.moon.com).

**Undoing Democracy: The Politics of Electoral Caudillismo**, edited by David Close and Kalowatie Deonandan, published in 2004 by Lexington Books.

**Nicaragua: Living in the Shadow of the Eagle** by Thomas W. Walker, 4th ed. published in 2003 by Westview Press.

**Still Fighting: The Nicaraguan Women's Movement, 1977-2000** by Katherine Isbester, published in 2001 by University of Pittsburg Press.

**Banker to the Poor: Microlending and the Battle Against World Poverty** by Muhammad Yunus, published in 2003 by PublicAffairs.

**WCCN's website** [www.CapitalForCommunities.org](http://www.CapitalForCommunities.org)

**Nicaragua Network's website** [www.nicanet.org](http://www.nicanet.org)

**Envio Magazine** [www.envio.org.ni/index.en](http://www.envio.org.ni/index.en)

which may be given to families or individuals that host our group. This policy is often difficult to observe, especially when children who are obviously in need ask for gifts. However, WCCN does not want to encourage the children of Nicaragua to be beggars and that is why we maintain our policy of not giving to individuals. If delegation participants bring gifts to distribute, WCCN will facilitate giving those items to a Nicaraguan organization which can use the items in its work.

Occasionally, groups or organizations in Nicaragua will approach WCCN delegations to ask for a donation on the spot. While these organizations have many valuable projects to support, WCCN has an established strategic plan and does not wish to form relationships with organizations based on the potential of a donation. If a project is presented to the delegation that individual participants would like to support, we encourage those individuals to take the project to their home communities to establish a relationship with the organization sponsoring that project. We ask that participants do not promise anything that they cannot deliver and clearly communicate that the undertaking is outside of WCCN's responsibilities and commitments.

## Putting it in perspective

### 13. Bringing it home

WCCN's principal emphases in our work with Nicaragua are citizen diplomacy, the idea of building people to people connections, and supporting local efforts in development and growth. By participating in this WCCN delegation you are building onto the relationship between WCCN and our Nicaraguan counterparts. So, your influence will extend beyond your own experience during the week of the delegation. WCCN encourages you to think ahead as to how you can bring the experience to your home communities upon your return.

You may want to begin now to talk with friends, family, and community and church groups about your trip. Inform them that you will be looking to share your experiences through presentations, articles, interviews and other ways. Begin thinking now of effective ways to gather the information you will need to communicate your stories: through photos, notes of meetings, tape recorded interviews, a daily journal.

WCCN encourages delegation members to write about their experience over the course of the tour. Over the course of the tour, it will be possible to make incremental updates to our website, creating an individual blog of your tour.

During the trip, we will discuss ways in which the particular information and experiences you gain from this delegation can be effectively shared in your home communities.

A \$100 deposit must reach the WCCN office at least 60 days before the delegation begins. This deposit is refundable until 30 days before the delegation. The remainder of the fee is due in the WCCN office 30 days before the delegation begins. This payment is non-refundable, though consideration will be given in emergency situations.

Please complete the application, health information form, and release form and return to WCCN 30 days before the start of the tour.

### 4. Flight information

Participants may make their own flight arrangements online or through their own travel agents. All delegation participants should plan on arriving on (or before) the first day of the delegation. Delegation activities begin in the morning of the second day and end the evening of the second to the last day (the first and last dates of the delegation are travel days). WCCN will provide transportation to and from the airport in Managua for all participants arriving on the first day of the delegation and departing on the last day. Trip fees include lodging and meals from dinner on the first day and breakfast on the last day (those arriving and departing on the Continental flights those days will arrive after and leave before those meals). Please inform WCCN as soon as possible if your flight itinerary differs from these dates. There are three U.S. carriers, Continental, Delta, and American Airlines, that fly in and out of Managua as well as a number of Central American carriers.

### 5. Passport

YOU MUST HAVE A PASSPORT VALID FOR 6 MONTHS *AFTER* THE RETURN DATE OF YOUR STAY IN NICARAGUA. Contact the U.S. Post Office for information on passport renewal or application. If you need to renew your passport, please start the process immediately and keep a photocopy of the old one. Also, please send a photocopy of your passport to the WCCN office. It is useful in replacing your passport in case it is lost while in Nicaragua. A tourist visa is obtained upon arrival at the airport in Nicaragua by presenting your passport and paying a fee of \$5.

### 6. Health and safety issues

Travel to Nicaragua offers many new opportunities. With them often come health challenges and new types of stress -- both physical and emotional. It is difficult to adequately prepare yourself for the changes in the climate, diet and cultural norms that are likely to put added stress on your system. This added stress makes your system more vulnerable to bacteria and viruses that your body is not familiar with. Please consider carefully the state of your health before making this trip.

Nicaragua is an impoverished country, and poverty brings with it a complex set of health issues. Lack of adequate sanitation infrastructure in some communities poses a number of health problems for the Nicaraguans who live there and, to a lesser extent, for people such as you who visit these areas.

Talk with your health care provider about where you are going, and discuss any personal health concerns you may have. Please carefully complete the Health Information form and return it to WCCN so we can be adequately informed about any special medical needs you may have.

No immunizations are required for entering Nicaragua, however, we do recommend that you check with your personal physician. We also recommend the following preparation/prevention steps:

- Ensure that all your standard immunizations are up to date, in particular for tetanus (within the last five years) which should be received two to four weeks before traveling and the MMR immunization (measles, mumps, and rubella).
- Immunization for hepatitis A, which is good for 18 months and should be received at least two to four weeks before traveling. If a second immunization is received six to twelve months after the first, the immunization is good for 10 years.
- In order to prevent travelers' diarrhea (TD), please bring a water bottle that you can carry with you at all times. We will provide bottled water to refill the bottle with. At the beginning of the delegation we will also go over other precautions to take while we are traveling.
- Bring anti-bacterial handwash (moist towelettes or hand sanitizer) with you to use before eating. You may also want to bring Pepto-Bismal or Imodium with you in case you do contract a case of TD.
- Discuss the need for a typhoid vaccination or malaria prevention treatment with your health care provider.
- Bring any regular medications, with their generic names and indications, you are taking as prescriptions may be difficult to refill.
- If you get motion sickness easily, you may want to bring something to control it as we may be traveling long distances by bus and possibly by boat.
- Bring sunscreen, sunglasses, a hat and long-sleeve shirt to protect yourself from the sun.

WCCN does not offer travel or medical insurance. We suggest that you check with your health care provider to ensure that you are covered while traveling.

WCCN staff are working to prepare a comprehensive itinerary. However, please keep in mind that our plans may change from one day to the next, so we ask that you come prepared to be flexible. It is not necessary to speak Spanish in order to participate in a WCCN educational tour as someone will interpret for all group activities and meetings.

The tour is a time for new ideas, relationships, experiences and reflection. It is important for you to recognize that this trip may be physically and emotionally challenging. You will be bombarded with a lot of new experiences and information—much of which may be difficult to understand and process fully. You may experience some level of culture shock—the poverty that we will see may be difficult to absorb. We encourage participants to keep in mind that other trip participants may be dealing with similar issues.

One of the many hidden benefits of past tours has been the dinner conversations among participants. Interaction within the group provides a valuable occasion to decompress, discuss, and gain perspective on the day's activities.

We encourage you to take pictures while in Nicaragua and ask that you do it in a respectful manner. People generally are warm, open, and happy to pose, so we encourage you to ask permission when possible before taking photos of people. If it is a situation in which it is not possible to ask permission, please take a moment to reflect honestly on how you would feel having your picture taken if you were in that situation. Please also keep in mind that it is illegal to take photographs of military and police installations in Nicaragua, as it is in many countries.

WCCN asks that participants do not make promises to people we visit (such as promises to send copies of photos) unless you are certain you can carry them out.

We will have several opportunities for purchasing souvenirs and other objects. In a market, it is sometimes acceptable to bargain to a limited degree, but we ask that you keep in mind that the “bargain” reflects low wages paid to the maker.

## 12. WCCN policy on gifts and donations while in Nicaragua

WCCN believes that the best way to address poverty and inequity is through working for social and economic change, both on a global scale and the local level. WCCN strives to build relationships with Nicaraguans, both groups and individuals, based on mutual respect and exchanges of information, ideas, and strategies. WCCN is not a charity organization and we do not want our relationships with Nicaraguans to be based on the potential of receiving charitable donations. Therefore, WCCN has the policy of not giving gifts or cash to individual Nicaraguans. We ask that individual participants in our delegations also observe this policy while participating in our delegations. An exception to this may be a small personal memento, such as a postcard or photo

The address for Casa San Juan is:

Casa San Juan  
Reparto San Juan  
Calle Esperanza, No. 560  
Managua

The directions to arrive at Casa San Juan are: *De la entrada de Reparto San Juan de la Pista de la Resistencia, 2 c. al sur, 2 c. al sureste, contigua al Hotel Las Cabañas.*

## 10. Accommodations and Meals

The cost of the tour includes three meals per day. Meals are typically simple and are frequently different from what U.S. participants are accustomed to. Meals are often rice, beans, tortillas, meat, local fruits and vegetables, or any combination of these. Meals in restaurants may often have a higher oil content than US palates are accustomed to. Please be aware that a different diet is part of the cultural experience of visiting another country. If you are a vegetarian or have special dietary requirements, please let us know on the delegation application. You may want to also bring snacks along to supplement meals in case you have problems with the food available to the delegation.

While in Managua, we will be staying in a comfortable guest house called Casa San Juan. Rooms are usually shared by two people and have private bathrooms and fans. Outside of Managua, our accommodations will be in local hotels and guest houses and will likely be more modest than Casa San Juan. In the past, water and electricity have been rationed and may be unavailable for a few hours each day. The electrical current in Nicaragua is the same as in the U.S.

## 11. Group participation, responsibility, and cultural sensitivity

WCCN educational tours provide unique opportunities for our North American participants to connect with Nicaraguans from a cross-section of society—opportunities that solo travelers would rarely have. With these opportunities also come responsibilities and challenges and we encourage all participants to approach the experiences with an open-minded and respectful manner and with the understanding that delegation travel sometimes means sacrificing individual desires for the needs of the group.

The access we will have to people and places may be limited, so keeping in mind the needs of our delegation group and our Nicaraguan hosts, all the specific interests of individual participants may not be able to be fully addressed in scheduled meetings with Nicaraguans. WCCN staff may help direct group discussion during meetings so that all participants have a chance to participate.

With a focus on the needs, and safety, of the entire group, WCCN asks that all participants stay with the delegation group unless an occasion is specifically cleared with the WCCN delegation leader.

## 7. Weather and packing

Nicaragua's weather varies greatly between regions: the central mountains are generally comfortably cool year-round, and the rest of the country is usually hot and humid. The rainy season lasts from May to November and varies from brief mid-day downpours (more common May through August) to constant drizzle or deluges for days on end (September through November). December and January are the coolest months, and March and April are the hottest.

Clothing can be simple. Please **wear** your most comfortable shoes and clothes in case your luggage arrives late. Pack essentials, toiletries, and at least one change of clothing in a carry-on bag. (It is best to leave valuables at home.) Please pack as lightly, as possible as we will be staying in several places and need to move our luggage frequently.

### Things to bring:

- light clothing for warm to very hot weather -- shorts are acceptable in some situations, but you will also want to bring long pants (also acceptable for women) or skirts/dresses for more formal meetings.
- long-sleeved shirt (for protection from sun)
- walking shoes (tennis shoes are fine) and sandals or flip-flops for use in the shower
- swimming suit (just in case)
- jacket or sweater (nights are cool in the mountainous regions)
- toiletries
- towel
- canteen or plastic bottle for water -- VERY IMPORTANT
- insect repellent
- sunscreen, sun hat, sunglasses
- small flashlight and batteries
- needed medications
- moist towelettes or anti-bacterial handwash
- eye drops (if you have sensitive eyes, in case of dust)
- toilet paper or extra tissues -- just in case
- notebook and pens for taking notes during meetings
- camera, if you want, and all film and batteries needed (film is expensive in Nicaragua)
- earplugs if you are a light sleeper
- snack items -- granola bars, trail mix, dried fruits, hard candies, etc.
- photocopy of your passport
- ATM card - cash machines offer favorable exchange rates, and will be available on the first day of the trip. It will also be possible to access them throughout most of the stay in Nicaragua. You may want to notify your bank beforehand that you will be using your card in a foreign country.
- cash -- each person should have \$5 for airport entrance and \$32 for departure tax (both which need to be paid in US currency and it helps to have them in exact bills). In addition, you may want to bring spending money of at least \$50 for small gifts, soft drinks, etc. If you plan to buy larger items, you will want to bring more. If you bring large amounts of money, you should use a money belt. **Please bring cash instead of travelers' checks as they are very difficult to change.** WCCN will assist you in changing money the morning of the first full day of the delegation.

#### Additional travel tips

- Make an extra copy of your passport and airline tickets and carry them in a separate place. Leave a copy at home, too. If documents are lost or stolen, having a copy makes them much easier to replace.
- Put identification tags inside and outside of each piece of luggage.
- You may want to buy small padlocks to attach to the zippers of your luggage.

## In Nicaragua

### 8. Nicaraguan airport procedure

Someone from WCCN will be at the airport to meet you. The usual procedure for arriving in Nicaragua is:

- Each person should have a passport valid for at least 6 months *past* the date of departure from Nicaragua.
- On the airplane each person will receive an entry form/tourist card and customs declaration form to be completed. Where it requests a Nicaraguan address, give: **Casa San Juan, Reparto San Juan, Managua.**
- At the immigrations booth each person will need to present his or her passport, completed entry form, airline ticket and \$5 (in US dollars).
- After collecting your luggage, claim stubs (usually stapled to the folder holding your ticket) are presented to the customs agent who may want to look in some of the bags. If any baggage is missing, report it to the airline representative in the baggage claim area who will fill out a report. Get a copy of the report and keep your claim stubs. The immigration/airport procedures change often so some of the above may not be required. (Please remember to pack a change of clothes and any necessary items, including medications, in a carry-on bag in case your luggage is delayed.)

### 9. Contact Information

If an emergency should arise, phone calls should be directed to:

Casa San Juan at 011-505-2-783-220  
or fax: 011-505-2-670-419  
or contact WCCN's office: 608-257-7230.

Nicaragua is always on Central Standard Time. Long distance calls are expensive from Nicaragua, so we recommend that you don't promise to make calls home when you arrive. However, we do recommend that you bring a calling card (and contact your long distance provider to figure out what access code will be needed) so you can make calls if you wish. If emergency messages need to be communicated to family members in the US, we can facilitate that.