

2021

2022



Eliecer Pérez

Eliecer lost his job as a shuttle driver due to the pandemic. He received an invitation to participate at La Feria Nosara Market, and he started to sell plants from his garden every Saturday. Suddenly, he found a business opportunity selling plants, decoration items, and pots. Thanks to La Feria, he has a weekly income of up to \$1,600.

Eliecer participated in Vive el Sueño and then he requested a credit in Nosara Crece. He did not have access to credit due to a bad credit record in financial institutions with high-interest rates (55%). Nosara Crece approved the first loan for him, and he paid back the total amount in just three months.



Paola Mora

After looking for financing opportunities from banks and financial institutions, Paola found an option with Nosara Crece three years ago to develop her second-hand clothes business in Arenales. She sells home appliances and personal items.

Paola paid her first loan in two years to build her store and returned for a new credit this year, intending to expand the radio and TV station she runs with her partner. Radio and TV Nosara will be the only local communication company owned by ticos that informs the community with news and entertainment 24/7. (radioytvnosara.online)



Betsy López

Betsy started her business making ecological diapers. She realized that 25 reusable diapers replace the need for 6,000 (approximate need per child). Her business grew and she now produces sanitary pads and products for breastfeeding women.

She participated in La Feria & Vive el Sueño training program before requesting a loan for working capital. Her next step is to set up a store with more products to cover all the needs of women and mothers in Nosara.



Adriela & Eduardo

This couple founded Tico Tours to rent ATVs and offer tours around Nosara. After fast growth, they decided to expand their business to 16 units.

They plan to buy different types of vehicles and invest in their crew's certifications as tourist guides. They received capital for three ATVs, which generated \$8,775 as additional income last year.



Manuel Rosales

The new building finished the construction process and now are ready to set up three projects: Nosara Community Kitchen, a permanent Municipality office in front of Nosara Crece's office and an art gallery open to offer art lessons for locals and tourists.

The owner had difficulties to finish the construction due to the increasing cost of materials and a reduction of income in other economic activities. He is planning to build more facilities to host more projects for the community.



Roy Alvarado

After being an employee at the airport in Nosara, Roy started his own business with a tuk-tuk to offer transportation services to tourists. He got two loans with high-interest rates (30% and 34%) and then got a loan with Nosara Crece to refinance the two credits at a much lower rate. He is paying \$120 less monthly and using these savings to care for his newborn son.

He plans to buy a new tuk-tuk and start an ATV rental service in 2023.



Paola Barrantes

Angels' store sells clothes in Arenales, Nosara. Paola, applied for a loan with her husband, Mauricio. She manages the store and he founded Radio Nosara. They used the capital to remodel the radio station and their shop.

Their next step is to open new product lines to offer goods for houses and local hotels, and continue improving the facilities to expand their business in town.



María Isabel

"Chavela" as many know her, had to wait two years asking for a loan from banks and financial institutions until she got an opportunity in Nosara Crece to buy a tuk-tuk. Chavela secured contracts with 7 local construction businesses and she now provides and delivers meals to the construction workers of these companies

She received a loan this year with a lower interest rate as a recognition for her hard work as a single mother and businesswoman and her punctual payments. Thanks to her business performance after getting the loan, she decided not to sell her house in La Esperanza. She hired an employee and is looking to expand in 2023.



Jose Angel

After a full year paying \$25/day (\$750 /month) to a loan shark for a tuk-tuk to deliver food with his wife. Jose was running out of fumes. He did not fit the requirements to get a credit elsewhere

Nosara Crece offered him a leasing contract and we got him a new tuk-tuk (after he returned the other one to the loan shark). He pays \$6 per day and thanks to the amount he saved, he is investing the money to build his own house and small restaurant with his wife.



Shirley Barboza

Shirley is a local artisan with solid grassroots in Nosara. She is one of the few local artists that preserves traditional painting techniques and uses recycled materials to design more products and murals for visitors and businesses.

She needed a loan to buy a vehicle to transport her art supplies and give art lessons to local women of all ages. With the capital received, she bought a tuk-tuk, which saved her a monthly expense of \$200 in transportation and increased her family income by \$235 a month.

Now she plans to offer new art services and open side businesses since she uses her income to pay for college education for her son.



David Dinarte

David was an employee in a car rental company. He moved to Nosara and started his own business renting ATV units and guiding tours. He grew fast and now offers more services for tourists and locals.

However, he had a challenge: he had to spend \$120 per unit to send it to Nicoya and get the permit to circulate. That meant \$1,500 once a year. He asked for a credit to buy a vehicle to transport his units, saving costs and adding a new source of income for transportation services.