

## **EXTRAORDINARY**

ANNUAL REPORT 2020





## A MESSAGE FROM OUR FOUNDERS

2020 left us with great lessons—we learned that adversity provides an opportunity for rediscovery. Amid extraordinary difficulties, the enormous leadership of those who make up the ANF family reemerged; without a doubt, that is the great treasure of our organization: the people behind it.

Thank you for joining us in an extraordinary year. Together, we reached unprecedented achievements, ratifying our commitment to the most vulnerable in Nicaragua.

President & Founder

Vice-President & Founder

### LETTER FROM OUR EXECUTIVE DIRECTOR



Dear friends.

The year 2020 was extraordinarily challenging. In Nicaragua, we not only had to deal with the pandemic and the accompanying economic downturn, but we also faced two back-to-back hurricanes that plummeted entire communities in the Caribbean region. It was hard to remain hopeful.

Yet, despite the loss and hardship, I also witnessed extraordinary generosity and commitment. We created emergency relief funds, raised over \$2.5 million in a matter of months, and delivered much-needed humanitarian aid to thousands of families living in poverty and highly vulnerable conditions. Hundreds of goodhearted people contributed to ANF without even being asked. The outpouring of support gave us renewed hope.

Frightened by covid but ultimately undeterred, our staff took to the field to help impoverished and disaster-stricken communities. Times of crisis reveal a person's true character. From the warehouse crew who worked overtime handling thousands of boxes of aid to the project staff who rebuilt schools and homes, what I saw was a team full of resolve, emboldened by a heightened sense of purpose, working more passionately than I had ever seen in many years at ANF.

I was further humbled by our field partners. Priests ran toward danger to help families evacuate. Nuns cared for and sheltered families in their convent. Missionaries, neck-deep in water, transported food and water filters to families on roofs. Impacted by their stories, our donors gave openhandedly and helped in unprecedented ways.

I want to express my deepest gratitude to ANF's team, our partners, and especially our donors. You made the extraordinary happen, turning despair into hope.

May God bless your generous heart.

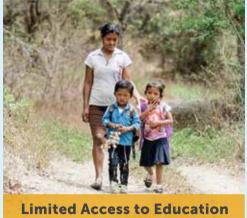
Misslaw F. lingisth Nicolás Arquello **Executive Director** 

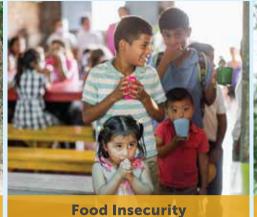
## ALLEVIATING POVERTY IN NICARAGUA

Our mission is to provide opportunities and tools to those affected by poverty in Nicaragua. Since 1992, we have partnered with organizations, government, community leaders, and generous friends to develop integrated solutions to poverty. Although together we have been able to bring hope and alleviate hardship for thousands, today, Nicaragua's rural communities are still facing many challenges.

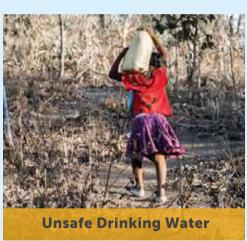


## THE CHALLENGES WE TACKLE













ANF's work focuses on six program areas to alleviate poverty-related challenges in Nicaragua.









HEALTH & NUTRITION



WATER & SANITATION



HOUSING



**HUMANITARIAN AID** 

For the past 28 years, we have been delivering interventions that address local problems while empowering people to reach their potential for becoming self-sufficient. Nicaragua needs an integrated model for poverty reduction to tackle the most pressing local challenges. Through education, health & nutrition, housing, water & sanitation, agriculture, and humanitarian aid, we can create a model that alleviates poverty, one community at a time.

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Since 2019, in alliance with the local government, ANF began a comprehensive project to address poverty-related challenges in the community of Julio Velásquez, Somoto.

To date, we have provided access to safe drinking water and nutritious school meals to tackle food insecurity in the **Julio Velásquez** community. Additionally, we have supported infrastructure by constructing 102 homes, a new community center, and a new health center. The project's next phase will include an agriculture component to develop bio-intensive food gardens in each home. The housing component will finalize in 2022 with the construction of 50 additional homes.

Among the 50 remaining homes is **Lilliam Díaz's**. Lilliam currently lives in an improvised wooden shelter, where she waits patiently for her new dignified home.

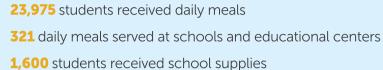
"I can already imagine the color of my new house... it will be light-blue like the sky!" shares Lilliam.



Lilliam Diaz, Featured on the cover.

In 2020, ANF served over 170,000 people, including at-risk families, children, adults, and communities across Nicaragua's 15 departments and 2 autonomous regions. We worked hand in hand with 164 local partner organizations— schools, religious organizations, municipal governments, governmental entities, hospitals, clinics, orphanages, feeding centers, and elderly homes. Together, we were able to implement over 202 projects in education, health and nutrition, agriculture, water and sanitation, housing, and humanitarian aid.





2 classrooms built benefiting 596 students

10 teachers trained in new teaching methodologies

1 sports facility built benefiting 107 students





4,824 people benefited\*

**360** sanitary solutions established

302 water tap stands installed

486 water filters distributed

6 water wells built

2 water supply systems built

**2,205** people trained in WASH practices (water, hygiene & sanitation)

\* Numbers include Housing & Humanitarian Aid projects



1,790 people benefited

358 houses built

91 eco-stoves installed

50 families benefited with reforestation initiatives

69 families supported with animal husbandry initiatives





- 13 health centers supported with nutritional programs
- 73 children recovered from severe malnutrition
- **341** workshops on COVID-19 preventive measures implemented
- 56 health centers supported with medical donations
- 183 diabetic patients received specialized care
- **5,480** children trained in health-related topics



- **1,900** bean farmers supported with training and inputs
- 459 farmers trained at ANF's Agricultural Training Center
- **100** families benefited with biodigesters
- 15 families benefited with bio-intensive gardens
- 95 farmers participated in high-yield fruit initiatives
- 155 coffee and cacao farmers benefited with inputs and training
- **30** beekepers supported with technical assistance and equipment



- **254** people with disabilities received wheelchairs
- 199 feeding centers received food aid
- **16,014** people received a daily nutritious meal



# DESPERATE TIMES, EXTRAORDINARY MEASURES

Without a doubt, 2020 was a year of immeasurable adversity. The COVID-19 pandemic and two consecutive category-4 hurricanes, Eta and Iota, shook a country already suffering the challenges of poverty. The pain and despair of Nicaraguans led us to take extraordinary measures and respond immediately to pressing needs.

Amid extreme difficulties, a wave of extraordinary leaders emerged, confirming the immense capacity of the human being to serve and adapt. We witnessed the heroism of our collaborators and allies to deliver humanitarian aid, bringing relief to the most vulnerable. We came across affected communities that extended a helping hand to support one another despite facing difficulties of their own. Our team demonstrated extraordinary leadership and creativity to redesign our programs, allowing ANF to continue operating without significant interruption despite the challenges faced.



## COVID-19 RELIEF FUND REPORT

## **HURRICANE** RELIEF FUND REPORT



As people were being let go, businesses were shutting down, and hospitals were reaching full capacity due to the pandemic, ANF immediately responded to protect vulnerable groups across Nicaragua, including those who were suffering of job and income loss. By working together with partners, donors, and friends like you, we were able to equip clinics and dispensaries with medical and preventive supplies, provide food and hygiene supplies to at-risk families, and carry out health education campaigns.

Our priority has always been the wellbeing of those we serve. From implementing health trainings online to increasing the usage of WhatsApp to communicate with small farmers and share information on crop management, our team changed the way most programs were delivered.

\$1.2M **RAISED** 

98,500 **PEOPLE SERVED** 



**48,520** emergency aid packages delivered



606 tons of food distributed



**464** distribution points across Nicaragua



**1,156** liters of 70% alcohol distributed



**131** local distribution partners



**341** community-level workshops on preventive measures implemented

\$1.5M **RAISED** 

rivers, and flooded communities.

disaster-stricken families and communities.





22,310 emergency aid packages delivered



**562** tons of food distributed



**42** local distribution partners

left with almost nothing. The double tragedy left thousands of impoverished families without access to shelter,

food, safe drinking water, and other basic needs, as well as numerous infrastructural damages, overflowing

With your help, we were able to respond to the humanitarian crisis, providing immediate vital emergency aid to



**211** families supported with

**328** families supported with

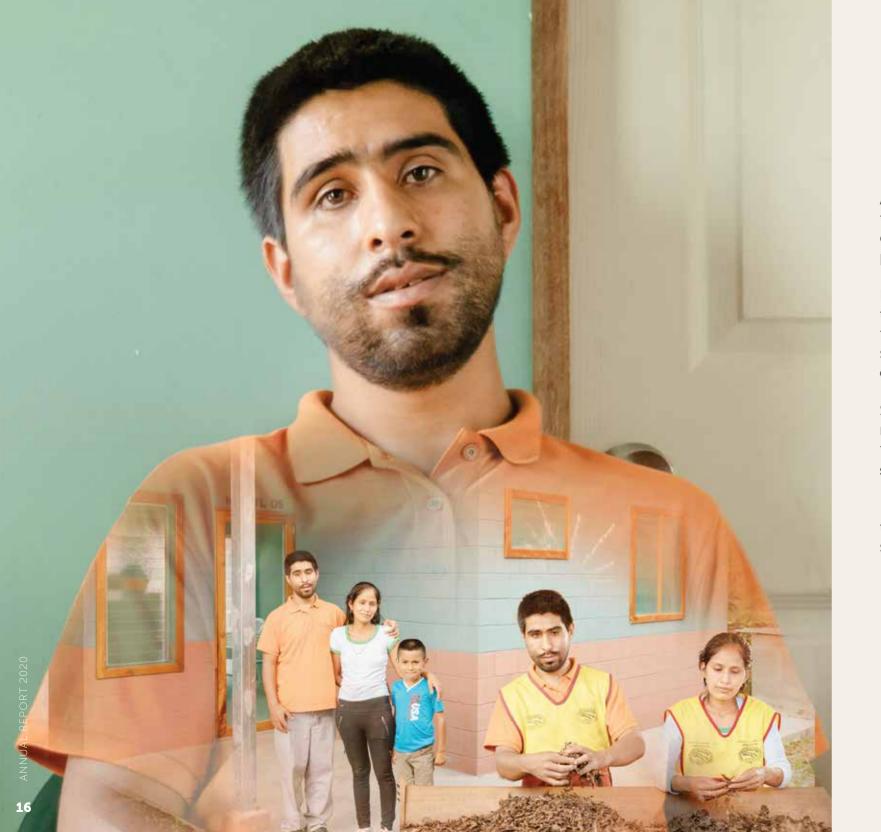
3 water systems rehabilitated

vegetable planting



46 water wells rehabilitated

bean seeds and inputs



## TWO EXTRAORDINARY PARENTS: Sandy & Corina

As Sandy Granados and Corina Landero skillfully roll tobacco leaves in one of the largest cigar factories in Estelí, one could find it hard to notice that they are both visually impaired. Their extraordinary dedication is an example of overcoming adversity in a country where one in three people lives in poverty.

For the young couple, being blind is not an impediment; rather, for them, it represents an opportunity to set an example of strength for their 7-year-old son, Leyner. Despite not having had the chance to finish elementary school, both parents recognize the value of education, making extraordinary sacrifices to take their child to class every day. "We want our child to have opportunities we did not have; our son's education is our priority," says Corina.

Sandy and Corina searched for a place to live with their son; at times, they would spend nights in a makeshift shelter near the municipal waste landfill. Due to their inadequate living conditions, the family's safety was constantly at risk. "People would regularly break in and steal the little money we had saved," Sandy recalls with sadness.

In 2020, thanks to the support of a generous donor, ANF built a dignified home for Sandy, Corina, and their son. The construction was completed just weeks before Hurricanes Eta and Iota, which caused significant destruction affecting thousands of vulnerable families in Nicaragua.

"We are thankful to God and to all those who made our dream of owning a house a reality. Today, we can sleep soundly at night, knowing that our son is safe."



## AN EXTRAORDINARY FARMER: María Estebana Calderón

María Estebana Calderón dropped out of school without having learned to spell her name correctly. After her mother's sudden death, she had no choice but to grow up fast and help raise her four younger siblings. Along with her father, she worked long hours in her family's corn plantation in San José del Tigre, Condega, one of the most isolated communities of Nicaragua.

Despite the difficulties, María Estebana never lost her faith, nor her smile. With extraordinary determination, she learned to read by herself, flipping through the pages of her family Bible. Years later, she strove to bring food to the table and raise her children, selling tortillas in the community with incredible drive. At 56, she still lives in San José del Tigre with her husband, daughter-in-law, and granddaughter. "Life here is not easy; my son had to migrate to seek employment opportunities... we pray to be reunited soon," she says.

In 2020, María Estebana joined ANF's Growing Hope, a bio-intensive agriculture project aiming to provide vulnerable families with technical assistance to improve food security. Since joining the project, Maria Estebana has harvested a range of vegetables and fruits for consumption and sale, including carrots, tomatoes, cantaloupes, dragon fruits, onions, and lettuce. Today, she has a wide variety of nutrients available that she otherwise could not access. "Many times, money was not enough to buy the things that I now have in my garden," she explains proudly.

Through the project, María Estebana has also received a pump and water tank to facilitate the irrigation of her garden. Before, she and her daughter-in-law would go down a steep slope to collect water from the river and climb 400 meters back carrying heavy buckets.

"My life has changed in many ways, and for that, I thank God and everyone who has supported us. My dream is to continue growing and moving forward in life."



## AN EXTRAORDINARY TEACHER: Jaime Ojeda

41-year-old Jaime Ojeda remembers his difficult childhood as he watches his primary students joyfully arrive at class every day. "I did not have the opportunity to enroll in first grade until the war was over at 13 years of age," he recalls.

Jaime has lived in the indigenous municipality of Siuna all his life, located in the North Caribbean Coast Autonomous Region of Nicaragua. He comes from a family with economic limitations; although his life hasn't been easy, he was able to finish school and become a dedicated teacher through perseverance.

<sup>(()</sup> I remember when I was offered a position as a teacher at the San Juan Bautista de La Salle school... I was very thankful for the opportunity and promised myself to work hard to help other children in my community thrive.<sup>37</sup>

In 2020, Jaime decided to find a solution to ensure his students would not fall behind on their education amid the pandemic. With fear and uncertainty taking over, Jaime developed learning guides for his students to take home. He went the extra mile, creating awareness about COVID-19 prevention measures to ensure a safe return to the classroom. However, nothing could have prevented the devastation his students and the rest of the community were about to face.

In November, when Jaime's students were back to the classroom, two consecutive category-4 hurricanes — Eta and Iota — hit Nicaragua's Caribbean Coast, leaving significant destruction behind. Jaime's school was no exception as the roof was destroyed. Once again, amid adversity, Jaime showed extraordinary leadership, organizing parents and teachers in the community to improvise a temporary classroom for his students.

Through ANF's Hurricane Relief Fund and thanks to the support of donors and friends like you, Jaime's school was completely rehabilitated. The immediate help and reconstruction allowed Jaime's students to finish the school year in an adequate space for their learning and development.

## AN EXTRAORDINARY PARTNER

# FFTP FOOD FOR THE POOR United in God's Work

Food For The Poor has been ANF's mission-critical partner since 1997, supporting our programs and standing by our side during the most challenging moments.

In 2020, our lifetime partner, Food for the Poor, showed once again extraordinary solidarity and commitment towards vulnerable Nicaraguan families. Through an outstanding donation, over 560 tons of food aid were bought and distributed across the country to support communities affected by hurricanes Eta and Iota, and the pandemic.

We value the many years of friendship with an organization that follows the principles of life that Jesus taught.

Thank you for your trust and for sharing God's love in everything you do.

## A GREAT PLACE TO WORK

In 2020, ANF was recognized as one of the 100 best places to work in Central America, ranking #6 in Nicaragua and #28 in the "20-100 employee" category for Central America.

We take this recognition as a reminder of the strength built when working together to overcome adversity. In 2020, our team remained united, upholding ANF's purpose of serving the vulnerable, no matter the circumstances.



## **OUR TEAM**

Our work is possible thanks to the dedication of over 100 talented staff members in Nicaragua and the United States. Our programs division is comprised of nutritionists, agronomists, water & sanitation specialists, architects, civil engineers, public health specialists, monitoring and evaluation supervisors, and development practitioners.



Rafael Sánchez Vice President



**Damaris Oporta** Finance Manager



Neida Pereira Community Development Program Manager



Nicolás Argüello Executive Director



**Keith Poe** Agriculture Program Manager



Olga Sánchez Health & Nutrition Program Manager



Marisol Almendarez Development Officer, USA



Roberto Jeréz Logistics and Special Programs Manager



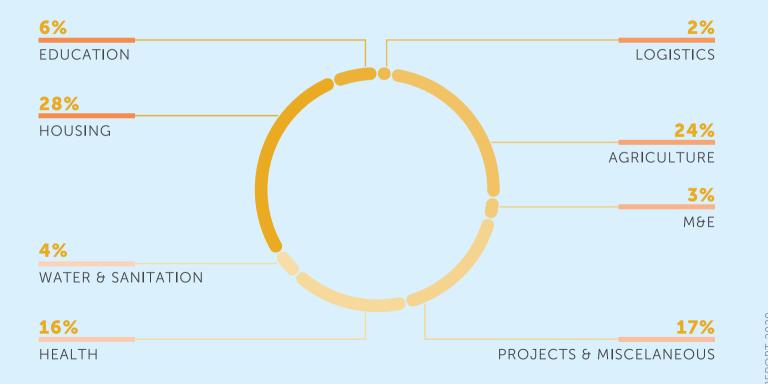
Diana Corrales Director of Development Joined in 2021

### INVESTING IN LIFE-CHANGING PROGRAMS

\$4.9M

**TOTAL CASH EXPENSES IN PROGRAMS IN 2020** 

#### PER PROGRAM CATEGORY



#### STATEMENTS OF FINANCIAL POSITION

December 31, 2020 and 2019 (in USD)

<b>ASSETS</b>	
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CURRENT ASSETS	2020	2019
Cash and cash equivalents	3,629,293	1,584,277
Interest bearing deposits in financial institution	-	-
Investments	2,284,994	2,648,188
Contributions receivable	75,338	789,263
Inventories	641,750	6,260,314
Total current assets	6,631,375	11,282,042
Other receivables	425,798	558,205
Property and equipment, net	1,254,680	1,361,029
Other assets	56,778	88,352
Total assets	8,368,631	13,289,628

#### LIABILITIES AND NET ASSETS

#### LIABILITIES

Accounts payable and accrued expenses 5,001,004 1,740,775	Accounts payable and accrued expenses	3,001,684	1,746,775
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#### **NET ASSETS:**

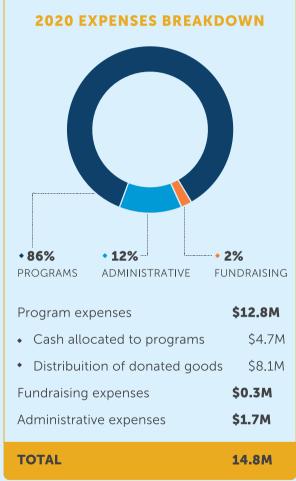
Wit	hout	donor	restr	ricti	ions:
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Quasi-endowment fund	1,000,000	1,000,000
Undesignated	(581,201)	5,890,812
	418,799	6,890,812
With donor restrictions	4,948,148	4,652,041
Total net assets	5,366,947	11,542,853
Total liabilities and net assets	8,368,631	13,289,628

#### STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

December 31, 2020 and 2019 (in USD)

REVENUE	2020 Total	2019 Total
In-Kind contributions Cash contributions and other Donated shipping and handling Net assets released from restrictions	2,462,677 6,162,656 - s -	7,796,984 7,589,888 73,227
Total revenues	8,625,333	15,460,099
EXPENSES  Program expenses  Administrative expenses  Fundraising	12,781,912 1,728,467 290,860	11,881,741 1,181,159 270,209
Total expenses	14,801,239	13,333,109
CHANGE IN NET ASSETS  Net assets at beginning of the year	(6,175,906) 11,542,853	2,126,990 9,415,863
Net assets at end of the year	5,366,947	11,542,853



ANF's financial statements were audited during 2020 by Florida-based R Figueroa, P.A. Accountants & Advisors, a correspondent firm of PKF International Limited. To see the accompanying notes, visit anfnicaragua.org/financials.







Price Philanthropies

(RASNIC)

PriceSmart - Nicaragua

Principado de Asturias

Red de Agua y Saneamiento de Nicaragua

#### MISSION-CRITICAL PARTNERS

BAC Florida Bank Food for the Poor Grupo Pellas

#### STRATEGIC PARTNERS

Agua para la Vida Alcaldías de Nicaragua Aldeas SOS Americares ANIFODA Arquidiócesis de Siuna y Bluefields Casa Congo Canadá Cargill Clínica Roberto Clemente Coca Cola-FEMSA COINICSA Cooperativa 20 de Abril El Porvenir Employees of BAC Florida Bank Employees of Casa Pellas Family and Friends of Dr. Luis C. Navas Family and Friends of Padre Herqueta Feed the Hunary Ferretería Richardson, S.A. Flor de Caña | Nicaragua Sugar Estate, Ltd. Fr. Chuck's Challenge Fundación Chinandega 2001 Fundación Pantaleón Fundación para la Sostenibilidad y la Equidad (Aliarse/Coca Cola) Fundación para el Desarrollo Comunal José Benito Vargas (FUNDEC) Fundación Sahlman Global Brigades Greater Impact Foundation Habitat para la Humanidad IFRP-USAID Iglesia Adventista Bilwi INATEC (Escuelas de oficio) Independent Charities of America Inmobiliaria BAC, S.A. INCAE INPRHU - Somoto Instituto de Vivienda Urbano v Rural (INVUR) Joaquín Gómez Life Outreach International (LOI) Light a Single Candle Foundation Look Family Mathew 25: Ministries Ministerio de Educación (MINED) Ministerio de Salud (MINSA)

Red de ONG Para el Desarrollo de los Países Iberoamericanos (REDI) Seeds for Progress Foundation St. Stephen's Charitable Fund TARGA SA UNICFF Vicaría Educación Católica Vicariato Apostólico de Bluefields Wallace H. Coulter Foundation

#### **DONORS**

#### **MORE THAN \$100,000**

F Alfredo & Theresita Pellas Food for the Poor Wallace H. Coulter Foundation

#### \$50.000 - \$99.999

Agencia Suiza para el Desarrollo y la Cooperación (COSUDE) BAC Florida Bank Carmen Chamorro de Pellas Danilo & Ilse Manzanares Flor de Caña | Nicaragua Sugar Estate, Ltd.

#### \$25,000 - \$49,999 American Fidelity Foundation

**BAC Financial Services** Cargill Coca Cola-FEMSA Felipe & Lucia Mántica Fundación para la Sostenibilidad y la Equidad (Aliarse/Coca Cola) IFRP-USAID Life Outreach International (LOI) Lucy Chaumet Rene & Uca Morales Ricardo & Isabelle Román Silvio & Consuelo Pellas St. Stephen's Charitable Fund

#### \$10,000 - \$24,999

UNICÉF

AJ#2 Fund of Central Carolina Community Foundation Alan & Claudia Luedeking Americares Arturo & Rosario Chamorro Carhartt, Inc. Communidad Connect Dania Baltodano Estefan Enterprises, Inc. Frank & Beatriz Robleto INCAF Joseph & Ofelia Gallo Leonora Solórzano Microsoft Nicolás & Roxana Arqüello

Parishioners of St. Louis Catholic Church Paso Pacífico

#### \$5,000 - \$9,999

ADP Foundation Atacana Group Inc. Beacon of Hope Foundation Casa Pellas, S.A. Desirée Solórzano Pellas Edgar Ahlers Eduardo Javier Fernández Eugenio & Frances Sevilla Sacasa Fundación Sahlman Insigneo Financial Group Inversiones Mierisch, S.A. Joao Mucciolo Johnny & Annabelle Sordo Juan Manuel Mántica Luis & María Dolores Navas Matthew 25: Ministries Michael C. Wood Million Dollar Round Table (MDRT) Mother of Mercy International NIMAC Pitava Foods Rafael & Ana Lorena Sánchez Saddy L. Abaunza SBA Torres De Nicaragua, S.A. Targa Industrial, S.A. Young Presidents Organization (YPO) Nicaragua Integrated

#### \$1.000 - \$4.999

516 NOW Abt Associates Inc. Alfred & Pam Bunge Alfredo Alejandro Solórzano Alina A. Livengood Ana María García **ANIFODA** Anónima Association Brotherhood Carnage Banco Avanz S.A. Benjamín & Ligia Gallo Bless the Children Carlos & Ana María Vicente Carlos & Victoria DeBayle CEM Comunicaciones S.A. Cemex Nicaragua Cesar Nabor Fornos Chubb, Ltd. CISA AGRO Command Medical ConnectED (formerly Raechel and Jackie Foundation) Consuelo de Lourdes Sol Copex Inc.

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Provecto 505

**UNAG Estelí** 

**UNAG Madriz** 

Zacate Limón

Roberto Brenes

Sara Lila Cordero

UNAG Nueva Segovia Yo me Uno (Bac Credomatic)

30



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