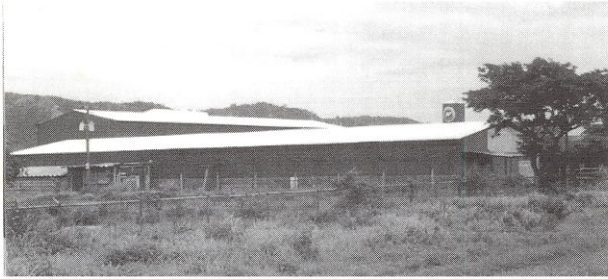




American-Nicaraguan Foundation

1998
ANNUAL REPORT





ANF Distribution Center in Nicaragua



American Nicaraguan Foundation is a Florida not for profit corporation exempt from tax under section 501 (c) (3) of the internal revenue code, and contributions to ANF are tax deductible to the extent allowed by the IRS code and regulations promulgated thereunder and judicial and administrative interpretations thereof.

A copy of the official registration and financial information may be obtained from the division of consumer service by calling the division toll free from within Florida at 800-435-7352, within Texas at 800-531-5441. Registration does not imply endorsement, approval, or recommendation by the state of Florida. Tax exempt EIN 65-0326517.

A U.S. Agency of International Development Registered Organization. CFC participant through Do Unto Others: America's emergency relief, development and humanitarian outreach charities.

Testimonials

As a repeat visitor to Central America since Hurricane Mitch... I have witnessed the outpouring of humanitarian assistance from the United States and its impact... I would like to cite a few examples... For years the American-Nicaraguan Foundation has helped distribute donations in Nicaragua through local outlets... In response to Hurricane Mitch, the Foundation purchased and received food and medicine for victims... These supplies were part of the immediate response in November to hurricane devastation.

Senator Graham from Florida, Congressional Record
March 19, 1999.

I would like to formally thank the American-Nicaraguan Foundation for quickly sending desperately needed food for the evacuation of 195 families during Hurricane Mitch...

José Benito Espinoza, Mayor of Mateare, Nicaragua
November 1998.

We thank the American-Nicaraguan Foundation with all of our heart for its generosity... The food you provided fed 126 families in Leon that lost their homes in the Hurricane... God bless you.

Comunidad de Pureza, León, Nicaragua
November 1998.

Thank you for the donation of medicine, food, clothes, and educational material... with your support we are able to lend a helping hand to the poorest of the poor in Chinandega.

Father Marco Dessy, Fundación Chinandega 2001, Nicaragua
April 1999.

Please receive our whole hearted thanks for responding in such a positive way to our request for help. The educational materials you provided our school are helping to address some of our many needs. The teachers and students who benefit from them are praying that people you solicit these items from will continue to support you and Nicaragua.

San Francisco de Asís School, Nagarote, Nicaragua
April 1999.

In name of all the children at "Our Little Brothers" orphanage we wish to extend our sincere gratitude for your beautiful humanitarian support. The clothes and shoes, which were desperately needed, benefited many children... Again, our sincere thanks to all of you for your great work for children.

Raúl Durán, Director, Programa Orfanatos, Managua, Nicaragua
April 1999.

I would like to thank you for the very important donation to the Children's Hospital, which included patient beds, sheets, wheel chairs, and food. This donation has come just in time. We hope that your love for the children of Nicaragua continues.

Children's Hospital, Managua, Nicaragua
November 1998.

Our situation has changed dramatically since we met the American-Nicaraguan Foundation... The funding you provided helped us to purchase a stove, mixer, pans and all the necessary items to start our bakery. After feeding the children at the orphanage, we sell the bread to the community. The revenue helps us cover costs of running the center...

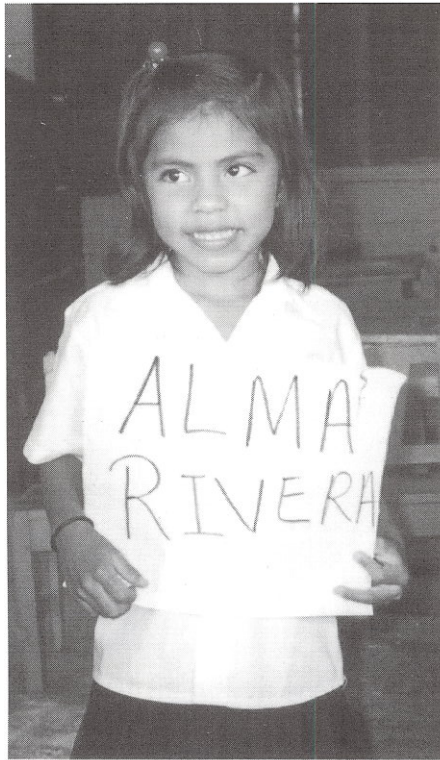
We have a future full of optimism. Thank you.

Catholic Mission to the Miskito Indians, Bluefields, Nicaragua
June 1999.



**American
Nicaraguan
Foundation**

*As people become educated
and improve or regain their health,
they seek to actively participate
in their economic development
as well as that of their communities.*



American-Nicaraguan Foundation

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DONATIONS ARE TAX DEDUCTIBLE
 UNDER IRS CODE 501 (C) 3.

Mission

Emphasizing full accountability, we focus our energy and resources on obtaining and distributing quality supplies and funds to local reliable organizations that provide basic and long term relief to the poor, distressed and underprivileged peoples of Nicaragua, in order to measurably improve living standards toward self-sufficiency.

Pledge

With blessings from God, we will continue to maximize our existing network of donors and recipients, and cultivate new opportunities in order to improve our work and guarantee the needy receive health care, education and a quality life.

Focus

ANF focuses its support in three areas: Health Services, which includes medical attention, nutrition and personal hygiene; Education, which covers pre-k through secondary schools as well as vocational training; and Development Projects, which range from water wells to training centers, to housing.

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Summary of Activities

Since ANF was founded in 1992, we have been investing in education and health care as a means to improve living conditions of the poorest Nicaraguans. Our first year of operation, we were proud to distribute 17 ocean freight containers of needed supplies valued at over \$2.5 million.

Each year, the number of containers, their value and the quality of the products grow as does the number of organizations and individuals that benefit from them. Recently, ANF began investing in sustainable development projects such as water wells, vocational centers, and women's training programs.

In just six years, thanks to the generosity of our donors, ANF has distributed 506 freight containers of medicine, equipment, food, clothes, and furniture and funded self-help projects valued at over \$96 million.

**1992-1998
Value of Investment
\$96,280,860**

1998 was a challenging year for us all. In October Hurricane Mitch devastated Central America destroying homes, communities and families. The local and international community responded quickly to help the hundreds of thousands in need.

ANF donors helped save lives in Nicaragua. Thanks to your support and that of other donors like you, ANF was able to secure 70 containers of desperately needed food, medicine, clothes and other aid valued at \$8 million plus over \$1,666,000 in cash for relief efforts in just three months.

The donations were quickly dispersed to our established network of partner organizations, who made sure the supplies reached those in need. In some cases ANF support was the first to reach Mitch victims.

Mitch aid, coupled with earlier investments in education, health services and development projects brought ANF's 1998 aid to Nicaragua to an astounding \$39.6 million, nearly double our investment in 1997.

**1998 Investment
\$39,568,254**

Despite the incredible increase in demand for ANF support and the Foundation's growth to meet those needs, ANF maintained its administrative expenses near 1%.

**1.1%
Operating Expenses**

We work hard to make sure that every dollar you donate reaches the people who need it most.



Investing in People-Over 1 Million a Year

For nearly 7 years, ANF's method of helping the poor has remained the same. We reach out to those in need and help them help themselves. We do this by raising funds and securing requested materials, which we distribute to local partner organizations.

In 1998, ANF supported 303 local organizations including 70 dispensaries, 23 health care centers, 93 nutritional centers, 21 hospitals, 27 homes and 69 schools.

**ANF supported
303 local organizations**

Each day, ANF partner organizations fed over 15,600 men, women and children and administered medical attention to nearly 7,200.

They provided 11,000 students with desks and over 1 million with basic school supplies. Together, these local organizations served 34,000 men, women and children each day and over 1 million a year.

Many of our partners would not be able to service their communities without our support. On average, ANF provided 45% of the medical related needs of our partners and 80% of their nutritional needs. ANF's backing is critical as these organizations develop and grow into primary service providers.

**Served 34,054 men,
women and children each day
and over 1 million a year.**

On the following pages, we introduce you to some of these organizations.



Health Services

During the past year, ANF's Health Services Program was organized around three primary areas of interest: increasing access to health services, building health services capacity, and improving nutrition.

Within this framework, ANF supported over 300 organizations by providing medicine, medical supplies, equipment, food, clothes and personal hygiene items. The program sought to foster improved health and nutrition in the rural and urban poor through prevention and delivery of services closer to home.

Increasing Access to Health Services

The program aimed to increase access to health services by supporting a number of organizations that care for both the rural and urban poor in their communities. For example, Enrique de Osso, a dispensary located in a high poverty and crime area of Managua, provides integral health care to over 100 people each day.

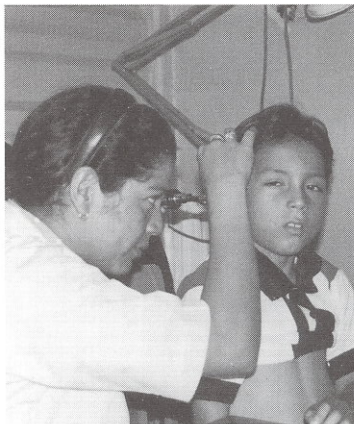
General practitioners provide checkups and overall care, while specialists see patients with more specialized needs. The new on-site lab provides immediate results while the pharmacy dispenses medicine as prescribed. All of this care is available for a minimal fee. If a patient can't afford the quota, a donation is requested.

Last year, ANF provided Enrique de Osso with extensive medicine, medical equipment and supplies. These donations help keep Enrique de Osso and many other health care providers' doors open to the poor.

Building Health Services Capacity

The program also supported expanding health services capacity. In some cases cen-

ters utilized funds they would have spent on medicine or supplies to attract quality doctors and/or expand services. In others, ANF provided medical equipment so care could be extended beyond the center's current capacity. ANF donated equipment, beds and supplies to Hogar de Providencia, an elderly home in Granada, so doctors could provide more comprehensive and long term care on-site. Prior to the donation, only routine checkups were performed. More specialized care required traveling to an outside facility. Since many of the patients are too fragile to travel, on-site care was critical.



Improving Nutrition

In 1998, ANF distributed 83 containers of rice, beans, corn, soy, milk, food, nutritional drinks and water. Donations were made

to organizations across the country including feeding centers, schools and dispensaries. Along with food donations, ANF encouraged the centers to include training on proper food preparation. Several organizations started programs to teach mothers that malnutrition is not always a result of a lack of food but often a lack of the right food.

ANF distributed...
\$31 million in medicine
\$4 million in food
\$2.5 million in clothes

In 1998, ANF supported 70 dispensaries, 23 health centers, 21 hospitals, 93 nutritional centers, and 27 homes. A complete list of organizations can be found at the end of this report.

Education

In 1998, the Foundation's Education Program continued to focus on improving urban and rural schools serving the poor. In addition, the program supported the work of organizations that provide specialized training.

Basic Education

In the area of basic education, ANF sought to foster more effective teaching and learning in rural and urban poor schools by providing teachers and students with, at least, the most basic educational materials. ANF equipped classrooms with student and teacher desks; provided textbooks; supplied research materials for libraries; and provided paper, pencils and other basic supplies.

It is hard to imagine a school that doesn't have enough desks for all of its students; 8 preschoolers sharing a single crayon; and libraries with empty shelves. Unfortunately, this is the reality of many schools in Nicaragua, making it difficult to combat the high illiteracy rate: 40% in rural areas; and even higher drop out rates: 50% drop out before fifth grade. ANF's investments are on the right track though. Results show that when children are stimulated in a positive learning environment, they have higher self esteem, are more creative and stay in school longer.

Vocational and Specialized Training

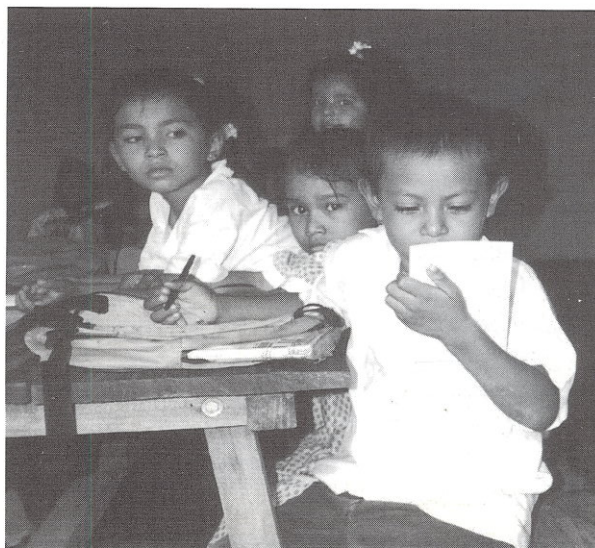
Last year ANF also supported schools and community based organizations providing vocational training.

ANF provided...
desks to 11,000 students
supplies to 1,000,000

These programs, which include computer skills, woodworking, mechanics and beauty school, to name a few, benefited both chil-

dren and adults. One example is Amico, a pre-k through secondary school located in a marginal area of the capital city. ANF donated typewriters, computers and sewing machines to the school for use in their regular curriculum. Students attend classes in all three areas, moving to different levels as they progress. On the weekends, courses are open to the community for a minimal fee.

The Amico program is aimed at teaching skills that promote self sufficiency and will help create sustainable change. The students, old and young, leave Amico with knowledge they can use in the job market. At the same time, the weekend program serves as a source of income for the school, helping to cover some of the costs associated with the courses such as electricity, software, and repairs.



In 1998, ANF distributed 88 containers of educational materials and supported 69 schools serving the poor.

Development Projects



In addition to supporting health services and education, ANF also funded specific development projects.

**In 1998 ANF secured
\$1,057,049 for
development projects**

Organizations were invited to submit proposals requesting project funding. In an effort to allow organizations the flexibility to request support for the most pressing issues in their communities, ANF did not specify areas of interest. Priority was given to activities that provide long term benefits for partner organizations and/or the communities they serve. In some cases, ANF supported efforts to improve or expand existing facilities and services. In others, it funded projects that will provide new services.

Some 1998 Projects:

Water and Sanitation
Electricity
Feeding Center
Glue Sniffing Rehabilitation
Vocational Center
Building Improvements
Housing
Dental Programs
Computers

Hurricane Mitch

For six days last October, Hurricane Mitch raged through Central America leaving hundreds of thousands of victims behind. In Nicaragua, over 800,000 people were affected by the disaster, tens of thousands lost their homes and nearly 2,500 lost their lives.

People across Central and Northwestern Nicaragua were cut off from the rest of the country without food, potable water, and electricity. Many took to the roofs of their homes and trees to escape the rapidly rising waters. Fear of hunger and the spread of life threatening diseases such as malaria, diarrhea and conjunctivitis were major concerns.

The long term structural affects on the country were equally alarming. Riverbeds were broadened, new lakes emerged, and crops and fertile land were washed away, changing Nicaragua's landscape dramatically. Health, education, transportation and electrical infrastructures were destroyed, making rescue and rebuilding efforts more challenging.

The poor were the hardest hit by Mitch – and most of the poor were children. More than 50% of Nicaragua's population is under the age of 15. Many were left with no parents, little to eat and less hope for the future. Total damages are estimated at \$1.3 billion.

Responding to those in Need

ANF quickly responded to Hurricane Mitch securing 70 containers filled with desperately needed food, medicine, clothes and personal hygiene items and over \$1,666,000. Working with an already established network of partner organizations ensured aid reached victims quickly.

Fundación Chinandega 2001 was one of the many organizations supported by ANF that provided food, water, health care, shelter and other relief aid during the disaster. Serving one of the areas hardest hit by the Hurri-



cane, the Foundation was the life line for thousands of victims of the Casita Volcano landslide, and other villages in the region. Volunteers carried food and water on their backs in waist high water to save their neighbors. They helped victims look for lost loved ones, moved families to safer ground and perhaps most importantly, gave them hope in a time when they had none.

With support from Food For The Poor, ANF also began plans to rebuild a community devastated by the Hurricane. The ANF-FFP project will move families out of a dangerous flood area into 263 new brick homes. The success of the program not only relies on the financial support of FFP and ANF, but also on

Hurricane Mitch

the families themselves who will help build their new community.

Thanks to your generous support, ANF was able to provide 77 organizations with needed food, medicine and supplies that saved thousands of lives. With your continued support, ANF will play an active role in the rebuilding of Nicaragua after Hurricane Mitch.

Hurricane Mitch Relief

ANF secured
\$1,666,000 in cash
and distributed the following
containers:

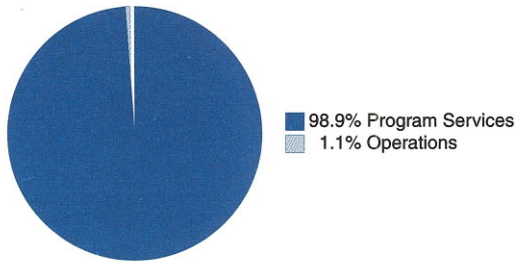
- 9 medical containers
- 46 food and water
- 6 personal hygiene
- 9 clothes/assorted

Total Value
\$9 million

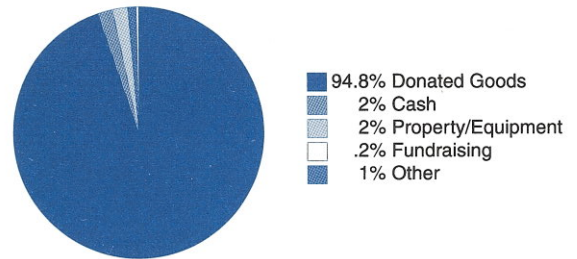


Financial Statement

EXPENSES



REVENUE



STATEMENT OF FINANCIAL POSITION

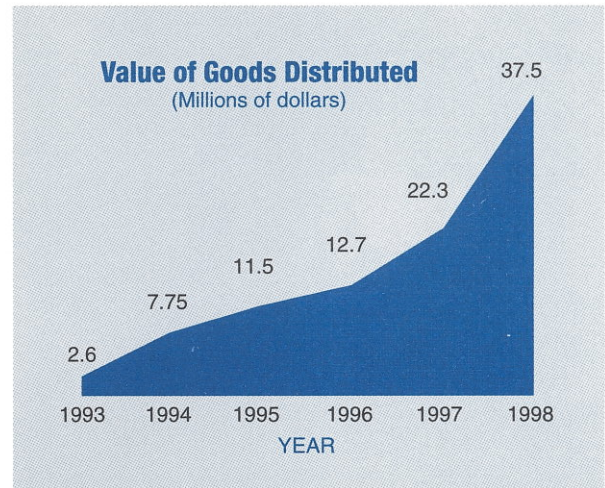
Assets	
Cash	264,090
Property/Equipment	192,145
Inventory	<u>1,724,026</u>
Total Assets	<u><u>2,180,261</u></u>
Liabilities	
Account Payable	5,060
Notes Payable	<u>5,018</u>
Total Current Liabilities	10,078
Long Term Debt	
Notes Payable	<u>144,383</u>
Net (Deficiency) Assets	2,025,800
Total Assets & Liabilities	<u><u>2,180,261</u></u>

STATEMENT OF ACTIVITIES

Support & Revenue	
Donations - medical/educational	39,271,695
Cash	825,074
Property/Equipment	846,787
Fundraising	86,300
Other	<u>399,232</u>
Total Support	<u><u>41,429,088</u></u>
Expenses	
Program Services	39,101,251
Fundraising	29,403
Management	<u>437,600</u>
Total Expenses	<u><u>39,568,254</u></u>
Net Assets Beginning Year	<u>164,966</u>
Net Assets (Def) End Year	<u><u>2,025,800</u></u>

Year ended December 31st, 1998. An audited financial statement is available upon request.
Since its first year of service ANF's audit has been prepared by Arthur Andersen.

ANF's Growth



Partner Organizations

Dispensaries

Centro Juan Pablo II Barrio Dimitrov
Centro Juvenil Don Bosco
Clínica Disp. San Francisco Javier
Clínica Pediátrica Roberto Clemente
Comedor Caña de Castilla
Comedor María Auxiliadora
Comedor Vida Nueva/Damas Vicentinas
Comedor Virgen del Río
El Rosario
Madre Carmen Fe Y Alegría
Nuestra Señora de los Remedios
Nuestra Señora del Perpetuo Socorro
Padre José María Vela
San Francisco Palula
Santa Lucía
Santa Teresita de Jesús
Candelaria y San Rafael
Escuela Técnica Belén
Fray Odorico D'andrea
Nuestra Señora de Dolores
Alesiano Laura Vicuña
San José Obrero
San Martín de Porras
Clínica San Vicente
Concepción de María
Contraloría General de la República
Cristo Rey
El Calvarito
Hermano Pedro Betancourt
La Concepción
Madre de Dios
Medalla Milagrosa
Nuestra Señora de Fátima
Nuestra Señora de Guadalupe
Nuestra Señora del Perpetuo Socorro
Nuestra Señora del Socorro
Nuestra Señora de Fátima
Padre Ernesto Luna
Parroquial de Sébaco
Parroquial Zaragoza
Sagrado Corazón de Jesús
San Antonio
San Cristóbal
San Francisco de Asís
San Isidro De La Cruz Verde
San Pablo Apóstol
Santa Luisa De Merillac
Santa Rosa
Sor Carmen Mendieta
Escuela Enrique de Ossó

Fundación Remar
Fundación 2001
Hnas. Cristo Obrero Amigo
Hnas. Misioneras de Madre Teresa
Hnas. Misioneras de Madre Teresa
Hogar de Niñas Divina Providencia
Hogar de Niñas Laura Vicuña
Hogar Zacarías Guerra
Iglesia de Cristo Maranatha
Obras del Hno. Pedro Betancourt
Obras del Hno. Pedro/Fray Guillermo
Parroquia Monte Tabor
Parroquia Sagrada Familia
Parroquia San Juan Bautista
Señor de la Divina Providencia

Health Centers

Apostolado de los Enfermos
Asociación Pro-Niños Quemados de Nicaragua
Asociación Protectora del Niño Abandonado
Asociación Familia Padre Fabretto
Centro de Rehabilitación "Cara"
Centro de Salud "Rolando Carazo"
Centro de Salud de Nagarote
Centro de Salud de San Marcos
Centro Dermatológico "San Damián"
Centro Nac. de Oftalmología
Centro Oftalmológico "Maricela Toledo"
Comisión Diocesana Acción Social (5)
Cruz Roja de Nicaragua
Disp. de la Parroquia San Benito de Palermo
Obras Sociales de Catedral de Managua
Pastoral Carcelaria
Pastoral Carcelaria "La Esperanza"
Silais Carazo
Sociedad San Vicente de Paul

Elderly & Childrens' Homes

Asociación Familia Padre Fabretto
Casa Jacinta y Francisco
Fundación 2001
Guardería Niño Jesús de Praga
Hogar Alegría de Niñas
Hogar Angeles Niños/Discapacitados
Hogar Cristo Sana a los Niños
Hogar de Ancianos Evaristo López Carazo
Hogar De Ancianos San Pedro Clever (2)
Hogar De Ancianos San Francisco, Sébaco
Hogar De Niñas Div. Providencia
Hogar De Niñas La Recolección
Hogar De Niñas Laura Vicuña

Partner Organizations

Hogar de Ancianos Evaristo López C
Hogar de Ancianos San Pedro Claver
Hogar de Niñas La Recolección
Hogar de Niñas Laura Vicuña
Hogar de Niñas San José
Hogar de Niños Divino Rostro
Hogar de Protección Pajarito Azul
Hogar El Anciano
Hogar El Niño - Comedor
Hogar Escuela Niños Minusválidos
Hogar Lumen Christi
Hogar Niñas Divina Providencia
Hogar Nuestra Señora del Socorro
Hogar San José/Medalla Milagrosa
Hospital Infantil
Hospital Psiquiátrico
Hospital Rosario Lacayo
Movimiento Divino Niño
Obra Salesiana de Granada
Obras Del Hno. Pedro/ Fray Guillermo
Obras Mons. Federico Argüello
Oratorio Comedor Sor María Romero
Parroquia Belmonte
Parroquia Cristo Rey
Parroquia Jalteva (Comunidad)
Parroquia Monte Tabor
Parroquia Sagrada Familia
Parroquia San Agustín
Parroquia San Francisco de Asís
Parroquia Santa Ana
Pastoral Carcelaria "La Esperanza"
Pobres de Parroquia de Jalteva
Sede Club Santa Lucía
Seminario La Purísima
Seminario Mayor San Pedro Apóstol
Seminario Redemptoris Mater
Señor de La Divina Providencia
Siervas Misioneras de "Cristo Rey"

Hospitals

Hospital Alemán Nicaragüense
Hospital Amin Halum
Hospital Antonio Lenin Fonseca
Hospital Berta Calderón
Hospital Carlos Roberto Huembes
Hospital Cesar Amador Molina
Hospital De Amistad Japón-Nicaragua
Hospital Escuela Oscar Danilo Rosales
Hospital España
Hospital Fernando Vélez Páiz
Hospital García Laviana
Hospital Hilario Sánchez
Hospital Infantil

Hospital José Niebroski
Hospital Manolo Morales
Hospital Materno Infantil
Hospital Modesto Agurcia Moncada
Hospital Psiquiátrico
Hospital Rosario Lacayo
Hospital San José
Hospital Santiago Regional

Schools

Academia Santa María
Asociación Familia Padre Fabretto (5)
Centro Educativo Ma. Auxiliadora
Centro Escolar Adventista
Centro Escolar Enrique de Osso
Centro Escolar La Recolección
Centro Escolar La Trinidad
Centro Escolar Lumen Christi
Centro Escolar Madre Teresa de Calcuta
Centro Escolar Perla del Gran Lago
Centro Escolar San Benito Palermo
Centro Escolar San Juan Bosco
Centro Escolar San Pedro
Colonia Inmaculada Concepción de María
Colonia Mons. Francisco Uíloa
Colonia San Vicente de Paul
Colonia Sor María Romero
Colonia Sra. Divina Misericordia
Colegio Cristo Obrero
Colegio Miguel Larreynaga
Colegio Parroquial Monte Tabor (5)
Colegio San Pedro Claver
Colegios Fe y Alegría (19)
Escuela San Andrés Alto
Escuela Casa Betania
Escuela Católica Belén
Escuela Católica San Jorge
Escuela Divino Pastor
Escuela Haldo Dubón
Escuela María Auxiliadora
Escuela María Mazarello
Escuela Nuestra Sra. de los Dolores
Escuela Parroquial Madre de Dios
Escuela Parroquial San Fco. Javier
Escuela San Francisco de Asís
Escuela Virgen del Río
Escuelas Obras del Hermano Pedro
Hogar Alegría
Hogar de Niñas Laura Vicuña
Instituto Técnico Sta. Luisa de Merillac
Instituto Tecnológico Nacional
Instituto Juan Pablo II
Instituto Rubén Darío

() = number of partner organizations by the same name.



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