



# ANF



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# 2013

# ANNUAL REPORT

American Nicaraguan Foundation  
*Building a Better Future*

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Donors and Benefactors

# Building a Better Future

## Mission

ANF's institutional mission is to acquire directly or through strategic partners the necessary resources to contribute substantially and sustainably to reduce the impact of poverty in the lives of the most vulnerable population in Nicaragua; providing these non-profitable resources to their beneficiaries, in an efficient, effective and transparent manner, with the assistance of a network of local partners.

## Vision

A Nicaragua with greater opportunities, self-sufficiency and dignity for the poorest sectors of the population.

## VALUES

- GOD
- HUMAN SOLIDARITY
- GENEROSITY
- HONESTY
- TRUSTWORTHINESS
- RESPONSIBILITY
- RESPECT



Enjoy our institutional video by scanning this QR code.

## Message from the Founders

**“Simultaneously we have increased the investment of resources in programs and projects that create and promote effective opportunities of Sustainable Development and Self-Sufficiency; since we are convinced that these projects are the essence of our work and the only way to overcome underdevelopment, poverty and misery that affects so many Nicaraguans”.**



**“In this Annual Report you will be able to ascertain that our commitment to contribute in the areas of health, education, nutrition and humanitarian aid remains intact”**

As time has passed, our commitment, dedication and enthusiasm has grown every day as we have witnessed how our work has changed lives and created opportunities for so many Nicaraguans.

Since the beginning, we envisioned a Nicaragua with better opportunities, self-sufficiency and dignity to the poorest

sectors of the population. Today we reaffirm this commitment with absolute certainty that one day at a time, through our programs, we will keep on reaching it.

This past year we reframed our strategies for all our programs and administration to be more effective, maintaining intact at all times the essence of our Mission, Vision and Values

as well as the transparency, efficiency and effectiveness that has distinguished us at all times.

We have diversified and strengthened our Board of Directors, created Support Committees for different areas, formed Voluntary Teams in several cities, and promoted the Visibility and Public Perception of ANF and its labor.

In this Annual Report you will be able to ascertain that our commitment to contribute in the areas of health, education, nutrition and humanitarian aid remains intact. Simultaneously, we have increased the investment of resources in programs and projects that create and promote effective opportunities of Sustainable Development and Self-Sufficiency, since we are convinced that these projects are the essence

of our work and the only way to overcome underdevelopment, poverty and misery that affects so many Nicaraguans.

It is important to note and acknowledge that we are not alone in this journey. Fortunately, our Directors, Strategic Partners, Donors, and Collaborators accompany us. Together we share dreams, objectives, challenges and achievements. We also share the concern of knowing that there is so much more that we can still do. Together we must take on the challenge of attaining the necessary means to do it, and share the satisfaction of our accomplishments.

With the blessing, protection and guide that God has given us through all these years and with the commitment and conviction that “Together we are Nicaragua,

Together we are ANF”, we are confident that the Foundation will continue to be an instrument of real and positive change. It will continue Building a Better Future for all of Nicaraguans.

With much appreciation and thanks, we invite you to continue together in this beautiful and blessed labor that is ANF.

*God bless you always!*

**F. Alfredo Pellas Jr.**  
President and Co-Founder

**Theresita Cardenal de Pellas**  
Vice-President and Co-Founder

## Board of Directors

*Together we are Nicaragua -  
Together we are ANF*

**F. Alfredo Pellas, Jr.**

**Theresa Pellas**

**Ricardo Román**

**Rafael Sánchez**

**Lilliam Argüello**

**Rubén Díaz, Esq.**

**Vicente Gregorio**

**Luis Navas**

**Silvio Pellas**

**Carlos Vicente**

**Agustín Abalo**

**Ivette Caldera Esserman**

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**Ana María García**

**Henry B. Howard**

**Danilo Lacayo R**

**Danilo Manzanares**

**Edwin A. Mendieta Ch.**

**Carlos Pellas**

**Carmen Ch. de Pellas**

**Padre José Ramírez**

**Frank Robleto**

**Felipe Rodríguez**

**Silvio Solórzano P**

**Johnny Sordo**

**Gabriela Terán**

**Barney Vaughan**

Director, President & Founder

Director, Vice-President & Founder

Director & Vice-President

Director, CEO, Governance Committee President

Director, Programs and Projects

Director & Secretary

Director, Treasurer, Finance Committee President

Director, Development Committee President

Director, Programs Committee President

Director, Audit Committee President

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director

Director



## ANF Collaborators

**Rafael Sánchez**  
**Lilliam M. de Argüello**  
**Damaris Oporta**

Executive Director  
Programs and Projects Director  
Finance Director

**Marisol Almendárez**  
**Claudeth Bequillard**  
**Rhina Cardenal**  
**Aldo Cardona**  
**Janette Galán**  
**Roberto Jerez**  
**Neida Pereira**  
**Olga Sánchez**

Offices Coordinator  
Marketing and Development Manager  
Communications Manager  
Individual and Corporate Giving Manager  
Operations Manager  
Education and Nutrition Programs Manager  
Community and Economic Development Manager  
Health Programs Manager



*“ I can do things you cannot, you can do things I cannot;  
together we can do great things”*

*– Mother Theresa.*

## ANF supporting Education and Human Development

*"A child can teach an adult three things: to be happy for no reason, to always be busy with something, and to know how to demand with all his might that which he desires." - Paulo Coelho*

### Education and Human Development Indicators:

ANF's support to schools in 2013 contributed to keep student retention and attendance rates at levels higher than 90%.

- ANF distributed 26 containers of 40 cubic feet of school supplies, with a monetary value of US\$ 1.6 millions.
- ANF provided school supplies to 228 schools benefiting more than 75,000 students.
- ANF contributed more than 11,000 pieces of school furniture to 350 schools.
- Through the programs "Food for Education" and "MannaPack" food was distributed to 80,000 students in 550 schools to provide them with daily lunches.
- Contracted specialized technical assistance for the development of the "Nutritionally Balanced School Feeding Guide" aimed at school teachers, and the "Primer of Nutritionally Balanced Feeding for school-age children" aimed at parents and/or family members.
- In coordination with the "ANF Program for Sustainable Development", it contributed to the construction of 13 classrooms.



**Joelis Martínez Carmona**

A 7 year old boy orphaned of his father and illiterate due to lack of resources and opportunities, Joelis entered the San José School of Barrio Dimitrov in Managua, supported by ANF. Now he is catching-up with his studies, in an adequate atmosphere where he has skilled educators, his own desk, books, notebooks, pencils, and all he needs to fulfill his dreams.

**"... with the support of ANF, now I will be able to achieve my dream of becoming a doctor and of helping people..."**

**- Joelis**

**ANF's support to schools in 2013 contributed to keep student retention and attendance rates at levels higher than 90%**

**90%**



## ANF contributing to Nutrition and Nourishment

*"Nutrition is not a discipline, it is an agenda". - Jean Mayer*



**Samuel, Leonardo,  
Steven y Martín**

These young boys are four brothers that accompany their grandfather every morning to the local dump located at the El Mayoreo market in Managua. They collect plastic bottles and cardboards to re-sell but they also collected dumped food for their own consumption.

Now, thanks to the school Santa Teresita of Praderas del Doral, supported by ANF, they get a hot lunch everyday. After their meal, they are now attending school for the first time.

Before ANF's intervention, of this school was a complex of sheds without walls. Now it is a school with classrooms for pre-school and elementary aged children. They now also have a dining-hall that serves not only the school, but also the neighborhood children who are motivated to regularly attend school.

ANF, besides supporting with the infrastructure, water well, and food, also provides furniture and school materials to the Santa Teresita School.

### Nutrition and Nourishment Indicators:

- ANF distributed 149 containers of 40 cubic feet of food, valued in US\$ 6.9 million; feeding 96,500 people daily in schools, nutritional recovery centers, day care centers, nursing homes and rehab-centers.
- Supported the improvement of the nutritional status of 500 children with weight deficiencies, promoting the follow-up of their height and weight through the implementation of a registration system in 4 Nutritional Recovery Centers (Matagalpa, León, Managua and Chinandega).
- Supplied 25,000 rations of milk and supplements, and 13,000 rations of cereal to the nutritional centers.
- Developed an educational campaign on nutritional and healthy feeding of school-aged children in 10 elementary school centers, benefiting 4,000 students of 1st to 6th grade, 60 school teachers, 900 parents, and 20 owners or sellers in school kiosks.

**"... we love our hot delicious lunch... it is not at all like the food we ate from the dump..."**

**- Samuel**

**ANF distributes food valued at US\$ 6.9 million, feeding more than 96,500 people DAILY in schools, nutritional recovery centers, daycare centers, nursing homes and rehab centers.**

**96,500**





**ANF "Building a Better Future"**





## ANF providing Comprehensive Health Support

"Health is not everything, but without health, everything is nothing" - Shopenhauer

### Health Indicators:

- In 2013, ANF distributed a total of 70 containers of 40cubic feet of medicines, disposable medical materials, medical equipment and others, valued at US\$ 51.4 million.
- 148 health centers benefited by ANF, including 94 primary care facilities, 12 infirmaries in nursing homes and day care center, 27 hospitals, 2 specialized centers, and 13 Ministry of Health delegations. These centers offered 220,094 medical consultations during the year.
- ANF helped improve the mobility and quality of life of more than 1000 people with disabilities, through the distribution of 624 wheel chairs and 754 walking auxiliary equipment.
- Developed an educational campaign for hands sanitation and prevention of dengue and malaria in 430 schools, reaching over 48,000 children of several departments throughout the country.
- Supplied 70,000 doses of deworming medicine to children in elementary school, as part of the health campaign "Food for Education".
- Helped with 900,000 deworming tablets in the National Campaign of the Ministry of Health.

**We distributed medicines, periodic replacement materials, and other medical equipment valued at US\$51.4 million.**

**We developed prevention campaigns in schools, benefiting more than 48,000 children.**

# 48,000



### Paulino Arellano – 3 years old

Due to problems at birth, Paulino presents delayed psycho-motor development, which was compounded by malnutrition due to difficulty chewing.

His mother, Mayling, who loves and cares for him, takes him periodically to receive comprehensive care at the Francisco de Asis Dispensary in the neighborhood of Bolonia, which has been supported by ANF for more than 15 years.

The clinic offers special attention services for children with different capacities, follows-up on their nutritional status, rehabilitation therapy, medicines, and nutritional supplements. All this has allowed Paulino to recover from his malnutrition and improved his psycho-motor rehabilitation, being able to stand on his own feet and move towards his first steps.

"... with therapy and health care my Paulino could stand-up. I dream to see him taking his first steps..."  
- Mayling



# ANF promoting Sustainable Economic Development

## “We Plant Seeds, We Harvest Changes”

### Certified Bean Seed Project for small farmers.

One of the most innovative projects to promote Sustainable Development in the most impoverished and inaccessible communities of Nicaragua is the “Certified Bean Seed Project”. This program is possible because of associations with organizations such as FFP (Food for the Poor), Taiwan ICDF (International Cooperation Development Fund), INPRHU (Institute for Human Promotion) and the MAGFOR (Ministry of Agriculture and Forestry), which is aimed at strengthening small farmers of the Madriz department.

The small farmers benefited by this program, have been able to increase their income in more than 400%. Through their participation in this project, they have managed to escape extreme poverty, to significantly improve their quality of life and create greater opportunities for the younger generations.

**Small farmers participating in the program have increased their income by 400%, due to the innovative aspects of this project.**

**The Certified Bean Seed Project supports small bean farmers through a complete production and development cycle, implementing a value chain including:**

- Selection and organization of farmers.
- Training and technical support in implementation of more efficient agricultural techniques.
- Provision of tools and supplies for their first planting, and funding for subsequent crops.
- Installation of the plant for cleaning, processing and selection of seeds; supplies store at cost, and distribution center.
- Support and advice in the whole process of certification, marketing, packaging and sales, bundling their products at a fair price.

Having successfully implemented and obtained surprising results of the impact of this pilot project, we are ready to extend the program at national level, adapted to crops suited to each geographical zone. We just need more donors willing to fund this groundbreaking project, and in turn, enable our small farmers to become masters of their own destiny.

*To innovate is to find new and better uses for the resources we already have*

- Peter Drucker

**“As small farmers, we have witnessed the great results we have achieved as producers, as families and as communities. Now our children can go to school; I have one in high school and expect him to go to college. I do not rent anymore because now I have my own home and my own animals to work the fields. It is an amazing success for us.”**

**Bismark Benjamín Rodríguez**



## ANF promoting Community Development Solar Energy to remote rural communities.

*"There is no better evidence of the progress of civilization than the progress of cooperation." - John Stuart Mill*

### Indicators of Sustainable Economic and community Development

ANF in 2013 supported the construction and planting of:

- 140 acres of beans, for a total of 634 acres of beans under the "Certified Seed Program", "Registered Seed" and "Consumer Grain".
- 11 additional hectares of papaya and guava for a total of 13 hectares under the fruits planting program.
- 5 additional greenhouses to the previously existing 5, for a total of 10 greenhouses in the vegetables program.
- 1,011 houses.
- 1,335 sanitary solutions.
- 1,156 drinking water solutions.
- 15 community wells.
- 13 classrooms.
- 13 community centers.
- 2 medical clinics.
- 2 dining halls for children.
- 20 photovoltaic systems.

**"We lived in the dark... without the support of ANF, we would have had to wait for more than five years to have access to electricity..."**

*Santos Ismael Pérez Muñoz*

**In 2013 ANF contributed in the construction of 1,011 homes, 1,335 sanitary solutions, 1,156 drinking water solutions, 15 community water wells, 13 classrooms, 13 community centers, 2 medical clinics, and 2 children's dining rooms.**

**20 families received photovoltaic systems and 100 families received fruit and ornamental plants.**



**Santos Ismael Pérez Muñoz**

At 37 years-old, he lives with his wife and his four children in the community called Las Trojas, in the township of Telpaneca, department of Madriz, 233 km away from Managua.

Santos, as well as 19 other families of this community, is part of the initiative promoted by ANF and their strategic partners to promote access to clean energy through the installation of solar panels in rural communities lacking electricity.

The initiative includes providing a photovoltaic system, training and technical assistance in the use and handling of equipment, maintenance and repair, and the implementation of a savings system that allows them to have a fund for replenishing components.



## Impact of ANF and Historical Data

ANF works to strengthen and complement a network of more than one thousand entities that include governmental and non-governmental organizations, religious, private and not-for-profit. The Foundation does this in order to ensure efficient and transparent delivery of our donations to the most vulnerable population of Nicaragua.

### Historical Data 1992 - 2013:

#### Ocean Containers

# 5,761

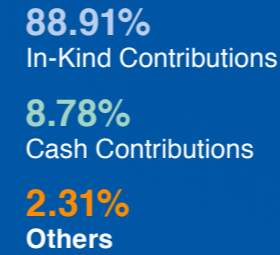
#### Value of Containers

# US\$ 1.6 billion

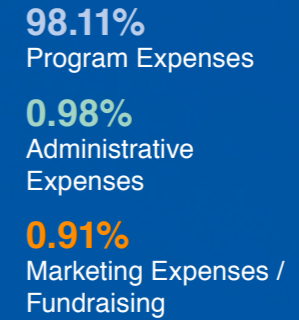
#### Historical Value of Containers Received by Category



#### Income



#### Operating Expenses



### 2013:

#### Ocean Containers

# 383

#### Value of Containers

# US\$ 74,464,110

#### Value of Containers Received by Category



#### Total In-Kind Distribution for Projects in 2013

# US\$ 112,657,000

#### Funds for Projects in 2013

# US\$ 5,293,118

## Beyond the numbers....

Beyond the dollars column, there are lactating women, children and elderly receiving food and nutrition, household goods and school supplies, medicines, orthopedic beds, and wheelchairs.

Beyond the column of hundreds of dollars there are sanitation programs, drinking water, and farmers improving their living standards through ANF's agriculture and animal husbandry projects.

Beyond the column of the thousands of dollars there are people that have received houses, solar energy kits and access to health clinics.

Beyond the column of the hundreds of thousands of dollars there are villages with schools, community centers, clinics, infrastructure and reforestation.

Beyond the column of the cents there is dignity, opportunity and hope for thousands of Nicara-

guans. There is no small donation. From each and every dollar received, 98% go directly to our programs and projects: Health, Education, Nutrition; Housing, Economic and Community Development Projects.

ANF uses less than 2% of donations for operating expenses.

**Rafael Sánchez**  
ANF Executive Director

# Financial Statements

All values are in US\$

## STATEMENTS OF FINANCIAL POSITION, December 31

	2013	2012
<b>ASSETS:</b>		
Cash and cash equivalents	2,716,942	2,447,322
Securities and other investments	501,268	694,288
Contributions and other receivables, net allowance	1,370,345	1,088,125
Inventories	6,550,391	39,801,828
Net Property and Equipment	484,246	266,588
Other Assets	210,500	195,596
<b>Total Assets</b>	<b>\$ 11,833,692</b>	<b>\$ 44,493,747</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>LIABILITIES:</b>		
Accounts payable and accrued expenses	\$ 1,141,350	\$ 1,040,678
<b>NET ASSETS:</b>		
Unrestricted:		
Quasi-endowment funds	820,406	820,406
Undesignated	9,832,968	42,564,305
	\$ 10,653,374	\$ 43,384,711
Temporarily restricted	38,968	68,358
<b>Total net assets</b>	<b>10,692,342</b>	<b>43,453,069</b>
<b>Total liabilities and equity</b>	<b>\$ 11,833,692</b>	<b>\$ 44,493,747</b>

## STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS, December 31

### CHANGES IN UNRESTRICTED NET ASSETS

#### REVENUE:

In-Kind Contributions	74,464,110	122,364,591
Cash Contributions and other	2,064,561	1,667,960
Shipping and handling donated	1,937,804	2,233,589
Net assets released from restrictions	5,293,118	5,120,932
<b>Total unrestricted revenue</b>	<b>\$ 83,759,593</b>	<b>\$ 131,387,072</b>

#### EXPENSES:

Program expenses	114,289,623	115,264,107
Fundraising expenses	1,064,808	753,484
Administrative expenses	1,136,499	1,347,068
<b>Total Expenditure</b>	<b>\$ 116,490,930</b>	<b>\$ 117,364,659</b>

### CHANGES IN UNRESTRICTED NET ASSETS

Unrestricted net assets at the beginning of year	(32,731,337)	14,022,413
Unrestricted net assets at the end of the year	43,384,711	29,362,298
	10,653,374	43,384,711

### CHANGES IN TEMPORARILY RESTRICTED NET ASSETS

#### REVENUE:

Cash Contributions	5,263,728	5,120,089
Net assets released from restrictions	(5,293,118)	(5,120,932)
Change in temporarily restricted net assets	(29,390)	(843)
Temporarily restricted net assets at the beginning of year	68,358	69,201
Temporarily restricted net assets at the end of year	38,968	68,358
Change in net assets	(32,760,727)	14,021,570

Net assets at the beginning of year	43,453,069	29,431,499
<b>Net assets at the end of year</b>	<b>\$10,692,342</b>	<b>\$43,453,069</b>

# Donors and Benefactors of ANF in 2013

Abbot  
 ABCO Products  
 Alcaldias de Nicaragua  
 Aldeas SOS  
 Alpesa  
 American Fidelity Assurance Co.  
 AmeriCares  
 Audio Video Communication Store  
 BAC | Credomatic (Nicaragua)  
 BAC | Credomatic (USA)  
 BAC Financial Services  
 BAC Florida Bank  
 BAC Florida Investments  
 BAC Global Advisors  
 Banco Interamericano de Desarrollo (BID)  
 Beacon of Hope Foundation  
 Beta Capital  
 Bless the Children  
 Breast Cancer Relief Foundation  
 Brother's Brother Foundation  
 Bruce Gendelman Insurance Services  
 Cantor & Webb P.A.  
 Casa Pellas  
 Catholic Medical Mission Board  
 Cem JWT  
 CISA Exportadora  
 Coca Cola Company  
 Coca Cola FEMSA  
 Command Medical  
 Compañía Cervecera  
 Compañía Licorera  
 Cooperación Social  
 Coray Gurnitz Consulting  
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 Direct Relief  
 Diveco  
 DM Aircraft Service, Inc.  
 E Chamorro Industrial S.A  
 E. Chamorro | MONISA  
 Feed My Starving Children  
 First American Services, Corp.  
 First Option Financial  
 Food for the Poor, Inc.  
 Fowler & White  
 FPL  
 Free Wheelchair Mission  
 Fundacion Coen  
 Fundacion Femsas  
 GE Energy Financial Services  
 Goldman Sachs & Co.  
 Greenberg Traurig  
 Greytown Advisors  
 Gunster & Yoakley & Stewart  
 Hotel Camino Real

HSBC Private Bank  
 Hughes Hubbard & Reed LLP  
 Independent Charities of America  
 Indisa Disagro  
 Instituto Nicaragüense de la Vivienda Urbana-Rural (INVUR)  
 International Health Partners  
 Inversiones Inmobiliarias Pidacomo S.A.  
 J.P. Morgan  
 Kreballianz gGmbH  
 Life Outreach International  
 Llamadas Heladas  
 Macsa  
 Magellan International Mortgage  
 Matthew 25: Ministries  
 McGladrey, LLP  
 Medical Association Program International (MAP)  
 MedShare  
 Michael & Milagros Contreras Family Foundation  
 Misión ICDF Taiwán  
 Módulos Comerciales  
 Mother of Mercy International (MOMI)  
 Mukul Beach, Golf and Spa  
 National Cancer Coalition  
 Nicaragua Sugar Estates, Ltd.  
 Northern Trust Bank  
 Ocal  
 Ocean Bank  
 Padrón Family Foundation, Inc.  
 Paramount Drywall  
 Principado de Asturias  
 Red de ONG para el Desarrollo de los Países Iberoamericanos (REDI)  
 Research Triangle Institute  
 Robert Bensen Meyer Jr. Foundation, Inc.  
 Robinson Worldwide Foundation  
 Roger's Cleaning Service  
 Sagsa Disagro  
 Santander Private Banking  
 SeaBoard Member Marine Ltd.  
 Seguros América  
 Shutts & Bowen LLP  
 Singular Networks Corp.  
 Societe Generale  
 Target Corporation  
 TOMS  
 Unilever  
 United States Agency for International Development (USAID)  
 United States Department of Agriculture (USDA)  
 US Education Finance  
 Wallace H. Coulter Charitable Trust  
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 Saddy L. Abaunza  
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 Julio H. Argüello  
 Nicolas & Roxana Argüello  
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 Carmen DeBayle  
 Luis Henry DeBayle, Jr.  
 Luis Henry & Scarlett DeBayle  
 Luis M. DeBayle  
 Marcel DeBayle  
 Rubén Díaz  
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 Kathleen Loehr  
 Carlos López & Gabriela Terán  
 Mariano Macias  
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 Danilo & Ilse Manzanares  
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 Domingo Moreira  
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 F. Alfredo & Theresa Pellas  
 Alfredo Pellas Cardenal  
 Francesca Pellas Cardenal  
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 Carlos & Andrea Pérez  
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 Carlos Porta  
 Roberto Redondo  
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 Rafael & Ana Lorena Sánchez  
 Eugenio & Frances Sevilla-Sacasa  
 Adelita Pellas de Solórzano  
 Alfredo Solórzano Pellas  
 Leonora Solórzano Pellas  
 Silvio Solórzano Pellas  
 Johnny & Annabelle Sordo  
 Nicolas Swerdloff  
 Barney & Ligia Vaughan  
 Javier Velilla  
 Marc Weiss  
 Juan Wong, Jr.  
 Rafael Wong  
 Michael C. Wood  
 María José Wright

**“The most beautiful thing of teamwork is that you always have others on your side.”**

*Margaret Carty*



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