

ANNUAL REPORT | 2019

People who inspire us





WORDS FROM THE FOUNDERS

Through the years, Nicaragua has suffered earthquakes, civil wars, hurricanes, and socio-economic crises, but the spirit of its people has never been broken. Nicaragua is a land of resilient, optimistic, strong, and hardworking people who have a deep love for their family and culture. ANF's work in the last twenty-seven years has been inspired by the drive and willpower of Nicaraguans.

In the last two years, Nicaragua has faced very difficult times. ANF's mission continued reaching and helping thousands of Nicaraguans in need thanks to the support of our loyal donors and Food for the Poor. With the unmatched commitment of our extraordinary staff and the support of our local partners, ANF continued its mission through its programs in the areas of health and nutrition, education, humanitarian aid, water and sanitation, agriculture, and housing.

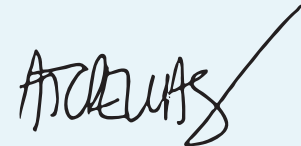
In spite of the challenges, our team pivoted to find solutions to continue bringing the aid so many Nicaraguans desperately needed such as the "Seeds for Smiles" project that helped 1,000 small-scale farmers in the production of high-quality beans that were purchased by ANF for its feeding programs. This sustainable value chain provided rural families with a source of income generation, food security, and daily meals for thousands of at-risk children and adults.

We are certain that the life-changing impact of ANF's work in the last twenty-seven years has been possible with the constant support of our donors, partners, and friends. Our leadership team, our committed staff, and the passion of our board of directors have been instrumental in the success of our mission. We are committed to better the lives of those who are suffering, defenseless, and unprotected. With God at the center of our endeavor, we look forward to continuing to work towards a Nicaragua where the most vulnerable are self-sufficient and free of poverty.

With our deepest gratitude,



F. Alfredo Pellas Jr.
President & Founder



Theresa Pellas
Vice-President & Founder

"They that hope in the LORD will renew their strength, they will soar on eagles' wings; They will run and not grow weary, walk and not grow faint." – Isaiah 40:31

MISSION

To acquire directly or through strategic partners the necessary resources to contribute substantially and sustainably with the objective of reducing the impact of poverty in the lives of the most vulnerable populations in Nicaragua; providing, without a profit, these 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

SOLIDARITY

GENEROSITY

HONESTY

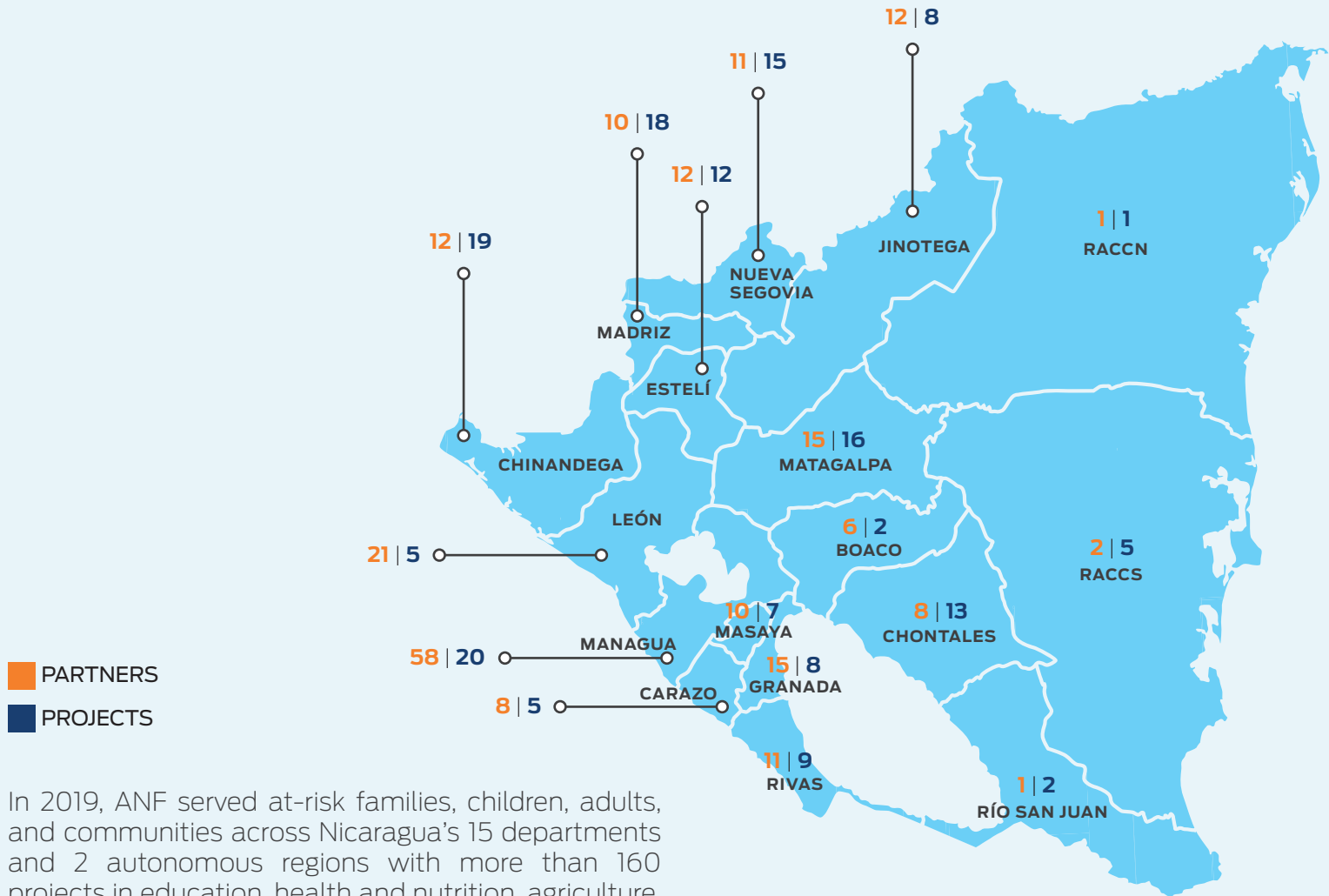
TRUSTWORTHINESS

RESPONSABILITY

RESPECT

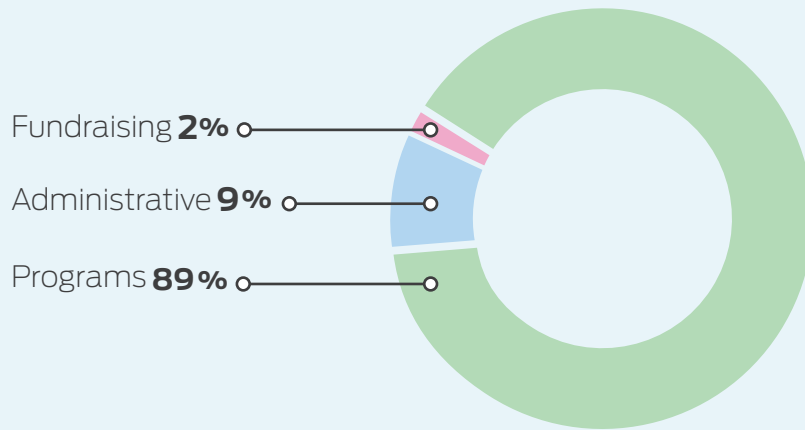


WHERE WE WORK



In 2019, ANF served at-risk families, children, adults, and communities across Nicaragua’s 15 departments and 2 autonomous regions with more than 160 projects in education, health and nutrition, agriculture, water and sanitation, housing, and humanitarian aid. Donations were channeled through a network of 213 local partner organizations, including schools, religious organizations, municipal governments, governmental entities, hospitals, clinics, orphanages, feeding centers, and elderly homes.

EXPENSES BREAKDOWN

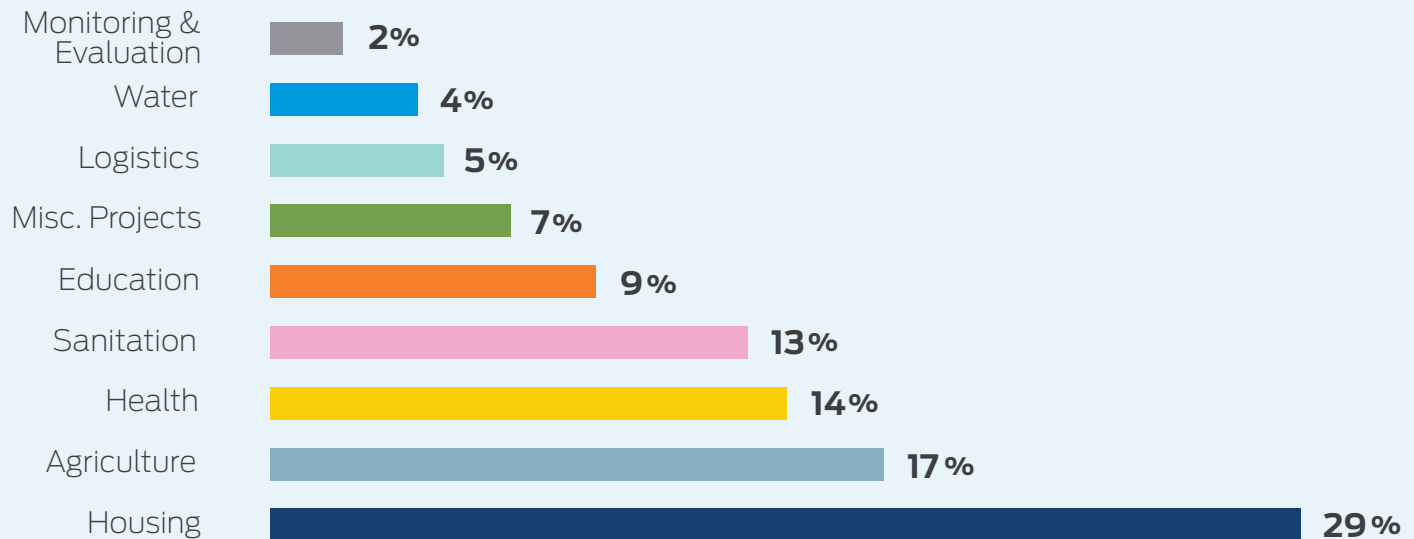


\$11.9 M Program expenses
\$5.9 M Cash allocated to programs
\$6.0 M Goods distributed and services donated

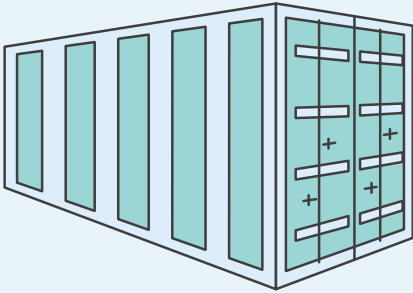
\$0.3 M Fundraising expenses
\$1.2 M Administrative expenses

\$13.3 M Total expenses

CASH EXPENSES IN PROGRAMS PER CATEGORY



IN-KIND AID DISTRIBUTED



67

CONTAINERS
VALUED AT
\$5.8 M

CATEGORY	AMOUNT OF CONTAINERS	VALUE
Medical	6	\$3.0 M
Food	38	\$1.0 M
Education	1	\$0.3 M
Household goods	22	\$1.5 M

FROM 1992 TO 2019

ANF HAS RECEIVED

7,478

CONTAINERS VALUED AT

\$2.01 BILLION

ANF channeled in-kind aid in 2019 through a network of 213 local partner organizations. The vast majority of that in-kind aid was imported from the US and the remainder was purchased locally.



HOUSING



NHSSR 05



BUILDING DREAMS

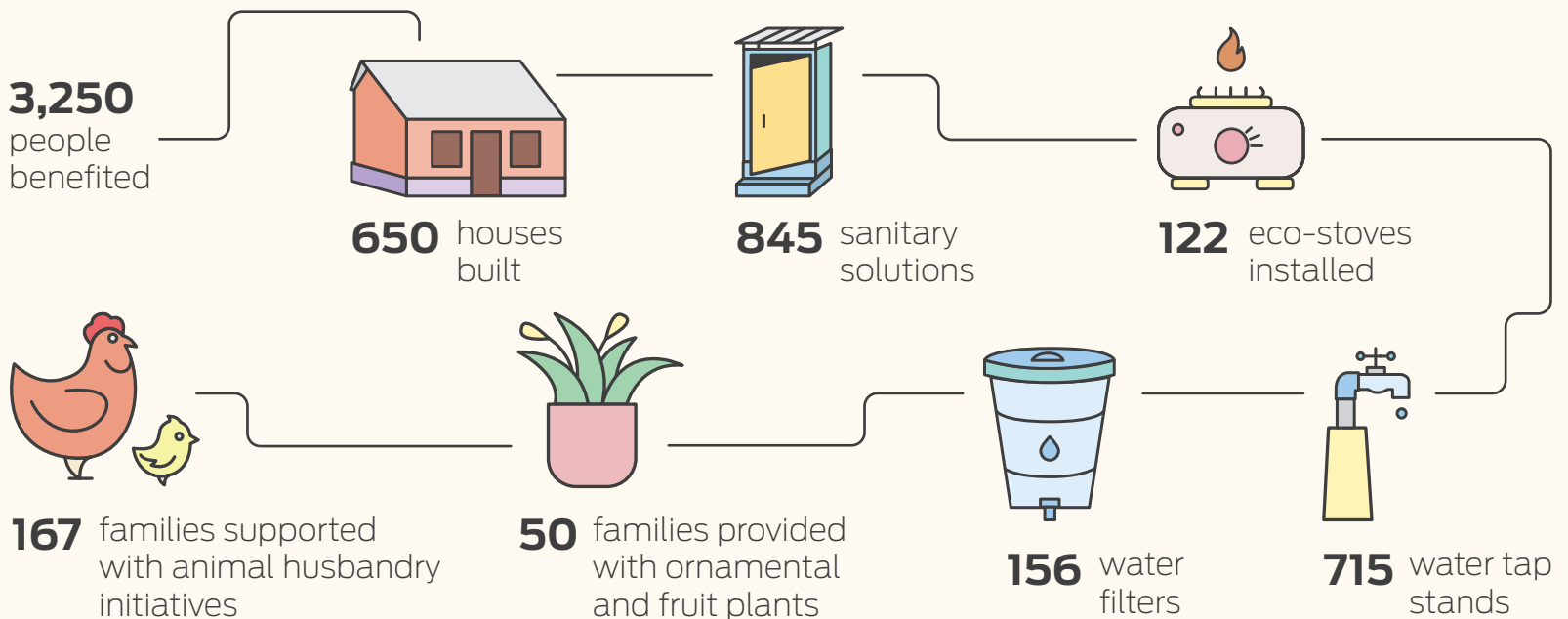
Nearly one million people in Nicaragua lack adequate shelter. ANF believes that it is essential to provide the conditions where life and human dignity are enhanced, therefore housing is the focal point from which we help impoverished communities build new lives. Our housing program aims to reduce the housing deficit in the country by building dignified houses and in addition, building community-level infrastructure including clinics, schools, and community centers to provide families what they need to improve their livelihoods.

Since 1992

22,350 houses built

114,550 people benefited

HIGHLIGHTS 2019



Heyling López

In the community of Siales in San Ramón, Matagalpa lives Heyling López, a single mother of 3 children, who for many years struggled to put a roof over her family. She remembers dreaming of owning a house with floors that were not made of dirt, with windows to look out at her children, a roof to shield them from the rain, and a door to keep them safe at night.

Through ANF's housing program, Heyling was given the opportunity of owning a new home. The project required a small symbolic investment on her behalf to ensure the beneficiary's commitment. At the time Heyling was unemployed, so she began searching for a job and soon found herself working as a security guard, an unconventional job for women in Nicaragua. She had to travel long distances to Matagalpa for 24-hour shifts. She remembers feeling anxious and worried about leaving her children in an unsafe house made from plastic and zinc sheets. Heyling often said to herself "If I don't risk a little, I will not win" and soon enough she was able to complete all the requirements to receive a new house.

Heyling and her family were benefited with a fully equipped two-bedroom house with sanitation facilities and potable water system. She now looks back at her struggle with great satisfaction and pride, knowing her children will grow up in a safe and dignified home.



HEALTH & NUTRITION



HEALING LIVES

Access to quality healthcare and nutrition is extremely limited in Nicaragua and the absence of these basic necessities are detrimental. Our health and nutrition programs strive to improve lives with an integrated approach on healthcare. Through an increased focus on prevention, ANF promotes healthy lifestyles, builds awareness through school-level health education campaigns, delivers mobility assistance devices, and ensures quality nutrition for malnourished children.

Since 1992


2,925 social service centers supported


3,776 extremely malnourished children aided


HIGHLIGHTS 2019

13  health centers supported with nutritional programs

776  children recovered from severe malnutrition

29,886  children received deworming treatment

54  health centers supported with medical donations

174  diabetic patients received specialized care

11,305  children and adults trained through health & nutrition campaigns

Adrianita Aguilar

Adrianita Aguilar is a happy and energetic little girl who lives with her mother and siblings in the community of San Ramón, Matagalpa. But 5 years ago, Adrianita was in such a severe state of malnutrition that her mother feared for her life.

Adrianita began her long road to recovery in March 2013, when she was admitted through ANF's nutritional rehabilitation program at "El Buen Samaritano" Children's Nutritional Recovery Center in Matagalpa. Her mother, Ana Alvarado, felt helpless, desperate, and even guilty for Adrianita's poor health. Due to lack of food, her intestines had become paralyzed and after a complicated surgery, she weighed only 9.3 kg at 6 years of age. At the nutritional center, Adrianita received the proper food and care to nurse her back to health.

After spending a year at the center, Adrianita was discharged weighing 18.3 kg and in good health. She received treatment and medical check-ups to ensure that she maintained a healthy weight. Because her family lived in poverty, it was also important for Adrianita's mother to have a stable job that improved their income and wellbeing. Today, Ana has been working for 7 years at the same nutritional center that saved her daughter's life.

In December 2019, Adrianita and her family received a new home thanks to the support of ANF's donors. "God is the one touching the hearts of donors and the foundation", her mother says as she recalls how ANF changed their lives. Now at 13 years old, Adrianita goes to school and dreams of becoming a healthcare worker so she can help other children like herself.





EDUCATION



NOURISHING MINDS

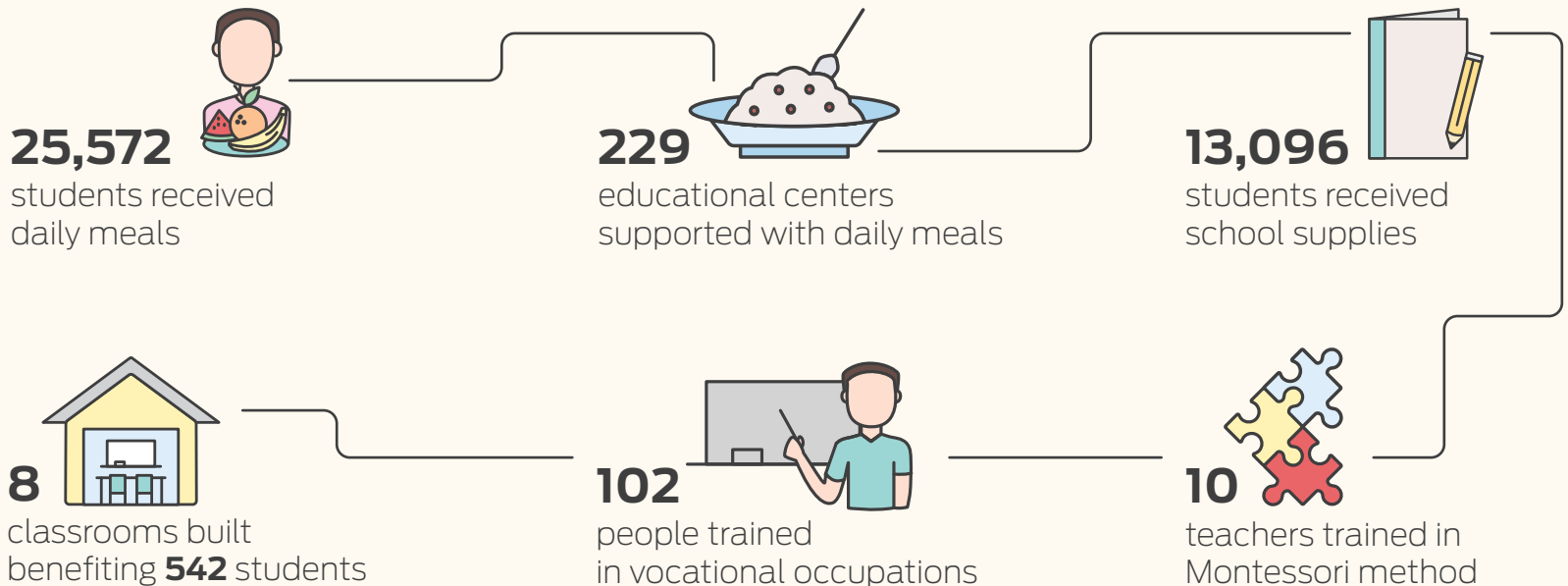
Education is the most promising way out of poverty and should be readily available to every child. ANF's education programs aim to improve school retention rates, increase school attendance, enhance educational quality, reduce hunger by implementing school meal programs, training teachers, building schools, and improving school-level infrastructure.

Since 1992

180.4 M daily meals served in educational centers

\$101 M in school supplies and classroom furniture distributed

HIGHLIGHTS 2019



Mónica Solís

Mónica Solís has been teaching preschool children for 19 years at the Sor María Romero School. Each day when she walks into her classroom, she admires how her students are well-behaved, learning, and enjoying themselves. She makes a pause and with a great smile, is in awe of the positive and nurturing environment she was able to create.

Mónica has always loved being a teacher and working with small children has been her life's calling. Through one of ANF's education initiatives, Mónica was selected to study the Montessori method and learn through hands-on training. At first, she was afraid of this new learning experience and reluctantly thought it would mean more work for her, "I had to unlearn to learn once again", she said about the process.

Today after practicing, studying, and implementing the Montessori method for 3 years, Mónica feels relieved, relaxed, and truly content. As a teacher, she has seen an enormous improvement and positive change in the behavior and development of her students. The children are now independent, organized, speak in a lower tone, and are role models for their younger classmates.

Mónica is a strong believer that what is learned in preschool is never forgotten. She is grateful for the extraordinary learning experience that has allowed her to make a difference in each one of her students' lives.





WATER & SANITATION



PROVIDING CLEAN WATER

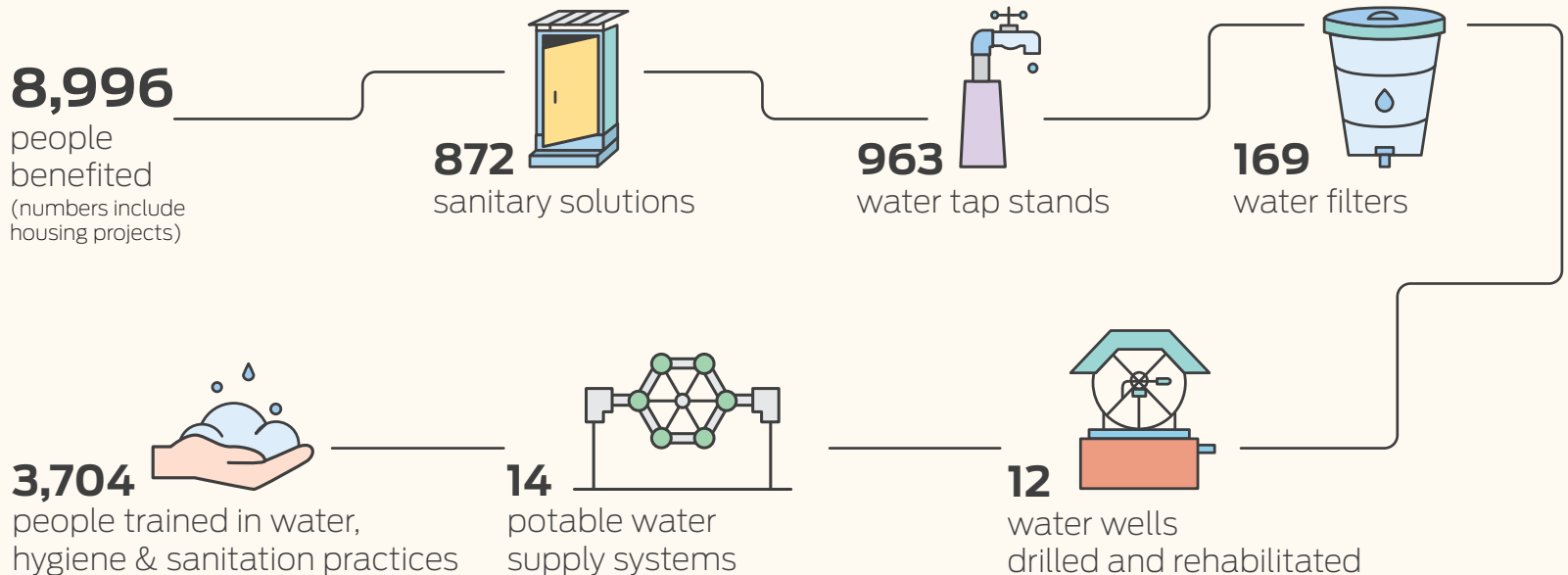
Nothing is as immediately essential as water and plays a vital role in all aspects of daily life. ANF provides access to safe drinking water and improves the efficiency of water and sanitation services, strengthening communities' capacity to sustainably manage their resources and improving their living conditions.

Since 1992

113,996 people supported with WASH initiatives

11,190 sanitation facilities built

HIGHLIGHTS 2019



A photograph of a blue water tank with a red-handled valve and blue pipes. The tank is situated outdoors, and the background shows a chain-link fence and some greenery. The text is overlaid on the left side of the image.

René Morales

René Morales is a leader in his community of La Manzana, Madriz. For many years, the 80 families that live there had no access to clean water. Women and children had to walk long distances to fetch water and carry heavy buckets back to their homes. Everyday chores were impossible tasks and children suffered from water-borne illnesses. René wanted to bring water to his community and the opportunity came through ANF.

Since the first day of the project, it was a team effort between the community and ANF; the land used for the construction of the tank and water well was donated by 2 members of the community. For 7 months, the people of the community helped prepare the land, remove dirt, carry materials, and assist in the construction of the water system. In November 2019, the project was finished.

René was selected to oversee the management of the water system and received technical assistance and training. His house is used as a paying center for the community's water use and twice a day, he walks to the water well to check that everything is running accordingly. Every day, he wakes up with a great smile and turns on the water pump system that provides clean water to the community's two churches, schools, health center, and 80 houses.

The families in the community are now able to enjoy at least 7 hours of full water access thanks to the tap stands installed in their yards. Clean water has significantly improved their quality of life. "Thank God everything is going well, people are very happy because they have water and are aware that they are paying for what they have used", René says with a smile on his face.



AGRICULTURE



GROWING PROSPERITY

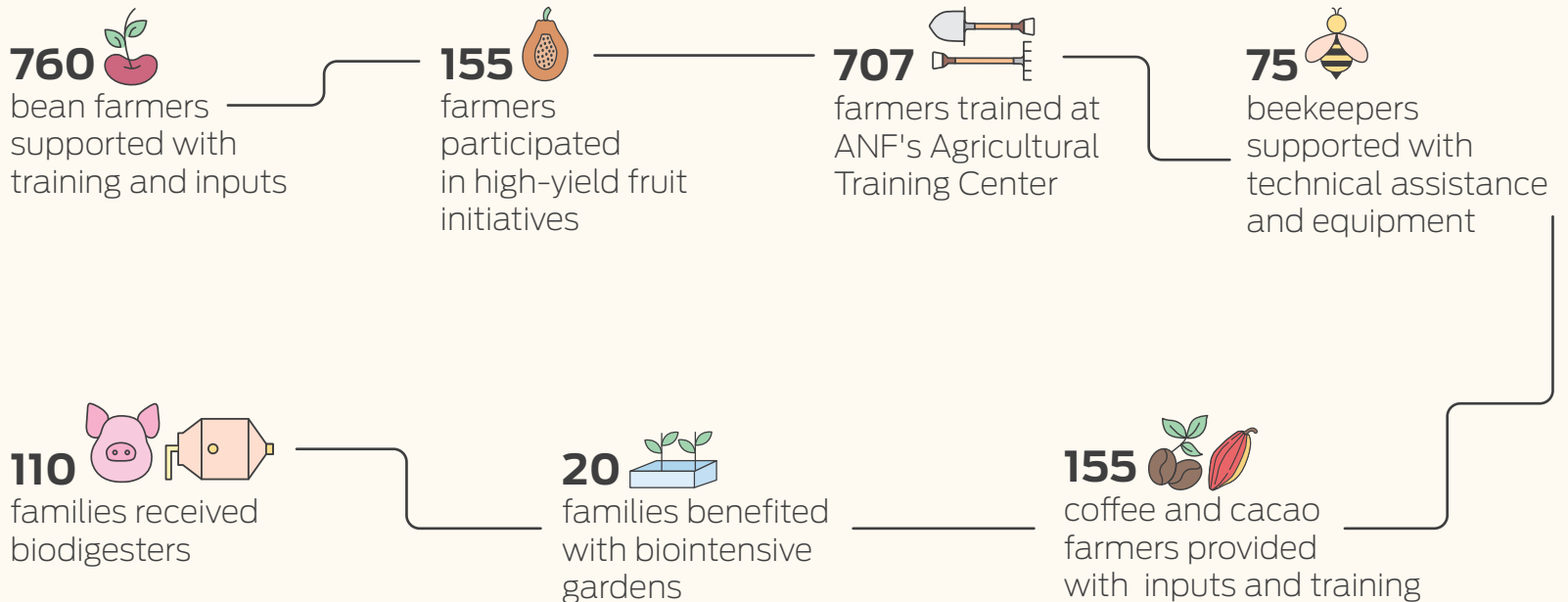
Agricultural progress is a potent force in reducing poverty in developing countries. ANF supports smallholder farmers by providing them with access to credit, quality inputs, and technical assistance, while promoting sustainable agroecological practices aimed at achieving food security, reducing vulnerability, improving incomes and livelihoods of rural families.

Since 1992

4,830 families supported with agricultural initiatives

1,575 farmers received training

HIGHLIGHTS 2019



Marvin and Marín González



The González brothers, Marvin and Marín are small-scale farmers that live in the community of El Carrizo, San José de Cusmapa. With the support of ANF's El Carrizo Horticulture Production Program, their effort, and hard work they were able to improve the lives of their families through agriculture.

In 2019, they received the necessary tools, equipment, and technical assistance to plant half a manzana of tomatoes, as well as watermelon and plantain. With a successful harvest of 1,000 boxes of tomatoes, Marvin and Marín decided to invest their earnings in the construction of a water well that would improve their crops and increase their income in the future.

After 3 weeks of construction, the first phase of the well was finished and with the first harvest of watermelon, they finished the rest. Now, the Gonzalez brothers can water their crops year-round and are not affected by the climate changes that occur in the northern dry corridor of Nicaragua.

Marvin is happy and expresses his gratitude, "The project is great, because without it we would not have what we have right now. It has come to benefit us both economically and as a family", he says. Marvin and Marín were able to provide their families with food security and improve their livelihoods by working together as a family.



HUMANITARIAN AID



DELIVERING HOPE

Relief is linked to development. Our humanitarian aid program actively works to support the most vulnerable every day and during a crisis. ANF focuses on the immediate delivery of food, first aid equipment, and basic goods to alleviate the effects on the lives of prioritized vulnerable groups such as victims of natural disasters, orphanages, and elderly homes.

Since 1992	
122.4 M	daily meals served in social service centers
10,076	people provided with wheelchairs

HIGHLIGHTS 2019

636 

wheelchairs provided to individuals to improve mobility and quality of life

191 

feeding centers received food aid

14,970 

people received a daily nutritious meal

El Marañonal

A young girl with dark hair in a ponytail, wearing a yellow sleeveless top and a grey dress, is looking down at a green plate she is holding. In the background, a woman in a purple shirt is visible, and another child is partially seen. The setting appears to be an outdoor feeding center with concrete steps.

El Marañonal is an impoverished community located in Mateare, Managua. By 10:30 a.m., the community's dirt streets start filling up with children who have finished their school day and are walking towards the improvised feeding center with a bowl in their hands.

This is the first food shift of the day for the Carita Feliz, Corazón Contento feeding center. Students and children walk by to receive their meal, some stay to have lunch and others take it home to share with their parents. An hour later the second shift begins, students who study in the afternoon arrive to have lunch and then go directly to school.

Since the center started with ANF's help in 2016, mothers like Doña Nidia and Doña Martha help with its organization, cooking activities, lend their homes to cook, and serve the food. Mothers gather on Mondays, Wednesdays, and Fridays in one of their houses to cook meals for approximately 130 children, elderlies, and pregnant women that visit the center. With love and effort, they create new recipes with the ingredients that are available. These mothers help because they have seen the impact a meal 3 times a week makes in the lives of these vulnerable children.

Doña Elizabeth, a mother of 6 children, is very grateful for the support the community has received. As a single mother, she knows it is hard for her to provide food security for all her children. With the meal her children receive at the center she feels relieved.





BOARD OF DIRECTORS

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Vice President

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Danilo Lacayo R.
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Rafael Sánchez

Executive Director



Nicolás Argüello

General Manager



Damaris Oporta

Finance Manager



Roberto Jerez

Education Program Manager



Marisol Almendarez

Development Officer, USA



OUR TEAM

To support and carry out its mission, ANF has a team of over 110 staff members and a programs division consisting of a variety of subject matter experts including nutritionists, agronomists, water and sanitation specialists, architects, civil engineers, public health specialists, monitoring and evaluation supervisors, and development practitioners.

Not pictured: Janette Galán, Operations Manager

Neida Pereira

Community Development
Program Manager



Olga Sánchez

Health & Nutrition Program Manager



Keith Poe

Agriculture Program Manager



Josette Exprúa

Marketing & Development Manager





HELP US FIGHT POVERTY

BAC Florida Bank

ABA No.: 067-009-04 4
SWIFT Code: BFLBUS3M
Account Name: American Nicaraguan Foundation
Account Number: 37-015-591

BAC Nicaragua

Account Number Dollars: 154-11197-2
Account Number Córdobas: 149-11024-8

Bank of America, N.A.

ABA No.: 026-009-59 3
SWIFT Code: BOFAUS3N
Account Name: American Nicaraguan Foundation
Account Number: 8980-1450-9194

CHECK PAYABLE TO:

American Nicaraguan Foundation
1000 NW 57 CT STE 170, Miami, FL 33126

www.ANFnicaragua.org/donate



During its 27 years of work throughout Nicaragua, ANF has been highly rated and received multiple awards including Charity Navigator's 4-stars for 5 years in a row (2015-2019) and GuideStar's 2019 Platinum Seal of Transparency.



MISSION-CRITICAL PARTNERS

Food for the Poor, Inc.
Grupo Pellas
BAC Florida Bank

STRATEGIC PARTNERS

516 NOW
Alcaldías de Nicaragua
Aldeas Infantiles SOS
Americares
Asociación María Reina de la Paz
AVODEC
BAC Financial Services
Beacon of Hope Foundation
Benevity Community
Bless the Children
Burke Agro
Cáritas Estelí
Casa Mántica
Casa Pellas
Catholic Medical Mission Board
CEM Comunicaciones, S.A.
Club Rotario
Coca-Cola Company
Cooperación Social / Principado de Asturias
Cooperativa 20 de Abril
Direct Relief
El Porvenir
Fabretto Children's Foundation
Feed the Hungry
Flor de Caña
Free Wheelchair Mission
Fundación COEN
Fundación Sahlman
Fundación Arcoiris
Fundación Colmena
Fundación FEMSA
Fundación Pantaleón
GBM Corporation
Greater Impact Foundation (GIF)
iDEal Tecnologías
USAID
Ingemann

Inmobiliaria BAC, S.A.
INPRHU - Somoto
Instituto de Vivienda Urbano y Rural (INVUR)
Interconsult
International Health Partners
Life Outreach International (LOI)
Masinfa
Matthew 25:Ministries
Medical Association Program International (MAP)
Medical Bridges
MedShare
Ministerio de Educación (MINED)
Ministerio de Salud (MINSAL)
Mother of Mercy International
Nekupe Sporting Resort and Retreat
Orphan Network
Polaris Energy
Pollo Rico
Price Philanthropies
PriceSmart Nicaragua
Red de Agua y Saneamiento de Nicaragua (RASNIC)
Red de ONG Para el Desarrollo de los Países Iberoamericanos (REDI)
REMAR
Samaritans International
Seeds for Progress Foundation
SER San Antonio
Sistema Biobolsa
Sistema Coca-Cola
St. Stephen's Charitable Fund
Sweet Progress
UNAG Estelí
UNAG Madriz
UNAG Nueva Segovia
USAID
Vicaría Educación Católica
Vicariato Apostólico de Bluefields
Wallace H. Coulter Foundation

DONORS

MORE THAN \$100,000

F. Alfredo & Theresita Pellas
Food For The Poor, Inc.

Life Outreach International
SER San Antonio
Wallace H. Coulter Foundation

\$50,000 - \$99,999

BAC Florida Bank
Carmen Chamorro de Pellas
Cooperación Social / Principado de Asturias
USAID

\$25,000 - \$49,999

Agropecuaria San Jacinto
BAC Financial Services, Inc.
Felipe & Lucía Mántica
Flor de Caña
Ricardo & Isabelle Román

\$10,000 - \$24,999

Alan & Claudia Luedeking
Alejandro & Martha Gómez
American Fidelity Foundation
BAC Florida Bank (employees)
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Francisco Ernesto Fernández Holmann
Frank D. & Beatriz Robledo
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Jaime Montealegre
Joaquín Gómez
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E. Chamorro Industrial, S.A.
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Food For The Poor, Inc.
Free Wheelchair Mission
Matthew 25: Ministries
Medical Association Program International (MAP)
Medical Bridges Inc.
Medshare
Mondeléz International
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AmazonSmile
Asociación Club Terraza
Café Las Marías

Café Soluble
Casa Santa Lucía
Casa Sirias, LLC/Nessa
Cristiana Frixione
Colors X Good
Comercial San Martín
Dennis Martínez
El Novillo Restaurant
Espacios MMF, S.A.
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Flor de Caña
Fresco Local
Funds Society
Joaquín Gómez
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Librería San Jerónimo S.A
Lilia Piccinini
Macy's
Miami Marlins
Milca Roja
Padrón Cigars
The Hub Concept Store
Valentia Mediterranean Cuisine
Vanity Salón

SPECIAL THANKS

To **Food for the Poor, Inc,**
for their unwavering support to our
mission.

STATEMENTS OF FINANCIAL POSITION

December 31, 2019 and 2018 (in USD)

ASSETS

CURRENT ASSETS

2019

2018

Cash and cash equivalents	1,584,277	1,388,557
Interest bearing deposits in financial institution	-	1,650,000
Investments	2,648,188	1,011,335
Contributions receivable	789,263	1,024,555
Inventories	6,260,314	4,325,451

Total current assets

11,282,042

9,399,898

Other receivables	558,205	558,205
Property and equipment, net	1,361,029	1,495,932
Other assets	88,352	71,301

Total assets

13,289,628

11,525,336

LIABILITIES AND NET ASSETS

LIABILITIES

Accounts payable and accrued expenses	1,746,775	2,109,473
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NET ASSETS:

Without donor restrictions:		
Quasi-endowment fund	1,000,000	1,000,000
Undesignated	5,890,812	4,542,338

6,890,812

5,542,338

With donor restrictions	4,652,041	3,873,525
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Total net assets

11,542,853

9,415,863

Total liabilities and net assets

13,289,628

11,525,336

STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

December 31, 2019 and 2018 (in USD)

			2019	2018
REVENUE	Without Donor Restrictions	With Donor Restrictions	Total	Total
In-Kind contributions	7,796,984	-	7,796,984	32,564,827
Cash contributions and other	2,282,311	5,307,577	7,589,888	8,051,647
Donated shipping and handling	73,227	-	73,227	862,278
Net assets released from restrictions	4,529,061	(4,529,061)	-	-
Total revenues	14,681,583	778,516	15,460,099	41,478,752
EXPENSES				
Program expenses	11,881,741	-	11,881,741	54,911,786
Administrative expenses	1,181,159	-	1,181,159	1,624,791
Fundraising	270,209	-	270,209	381,439
Total expenses	13,333,109	-	13,333,109	56,918,016
CHANGE IN NET ASSETS				
	1,348,474	778,516	2,126,990	(15,439,264)
Net assets at beginning of the year	5,542,338	3,873,525	9,415,863	24,855,127
Net assets at end of the year	6,890,812	4,652,041	11,542,853	9,415,863

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.



ANF

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IN ACTION

“Start by doing what’s necessary; then do what’s possible; and suddenly you are doing the impossible.”

— St. Francis of Assisi

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