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**Vision**

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

**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.
It is hard to believe that 20 years have passed since the Lord called on us, along with our late co-founder and spiritual guide León Pallais, S.J., to help our Nicaraguan brothers and sisters in need. ANF was created to mitigate the suffering and to rescue the dignity of the most vulnerable.

By taking on this mission, we knew we would face great challenges, but we never imagined how our work at ANF would enrich our lives as human beings, a couple, parents, family, and as members of an unsurpassed team with whom we share our love of God and our dedication to others. Since day one, with love, enthusiasm and humility, we continue to respond to God’s calling.

At ANF we built a team of compassionate professionals who are committed to restoring dignity, hope and faith. We are dedicated to fighting against poverty, indifference and discouragement.

ANF is an instrument of God and has been blessed by him by connecting us to generous souls, national and international companies and organizations. Together, we aim to make a difference in the lives of those Nicaraguans who have been struck by poverty and offer them the opportunities they have been denied.

We are eternally thankful to all who have supported ANF in the past 20 years. We are grateful to our donors and strategic allies for their commitment to serving because it has made possible our work to help those in need.

To the final recipients of our efforts, those thousands of Nicaraguans who allow us to participate in their lives and be God’s instruments, you are our teachers and our reason for BEING! God is with us in order to make your dreams and aspirations come true.

We will continue striving so that more people and institutions join ANF’s mission. In hopes of mitigating the suffering of the most vulnerable, ANF will extend its network, creating new alliances with institutions through their social programs. We will place extra emphasis on multiplying our sustainable development programs in order to provide dignified housing, self-development and sustainability in Nicaraguan families and communities.

We renew our commitment and resume our mission with faith, humility, enthusiasm and love. We appreciate the opportunity to help serve and are proud of the road we have taken.

We have grown with the experience of the first 20 years, and we are ready for the next stage, strengthened by all of you: friends, collaborators, donors, strategic partners and beneficiaries.

Altogether, in ANF, we are building a better future for the new generations.
The school Anexa Juan Pablo II is located in a coastal neighborhood of extreme poverty on the shores of Lake Managua. The 271 students who go to this school arrive with the hope of receiving quality education in order to ensure themselves a better future.

Most of their parents work in the municipal garbage dump as street vendors or domestic servants earning an income insufficient to ensure that their children go to school with a decent meal. ANF has included the school as a beneficiary of its education and meal programs to mitigate this problem.

Doña Carmen is a single mother of three. She makes a living washing, ironing and selling tortillas in order to care for her children, including Ángel Moisés.

Five year old Ángel, is one of the thousands of children who benefit by attending a center supported by ANF. He and his classmates receive a daily meal, deworming pills and participate in dengue and malaria prevention campaigns. They have also been taught about the importance of washing their hands in order to prevent diseases and have been provided desks and school supplies.

The children are happy to attend school daily as, in many cases, the lunch provided is their only source of food throughout the day. This is an even greater motivation to stay in school and receive a better education.

Doña Carmen is happy because the center now offers a dining room and a kitchen area which ANF has furnished. The parents of the children support the school by cooking food and serving the children in a healthier and cleaner environment.

The teachers and parents of the school thank ANF and the donors for the opportunity given to their children, which has contributed to increase attendance at school.
EDUCATION ACCOMPLISHMENTS – 2012

- More than 85,000 students received a daily meal
- More than 100,000 students received school supplies through 352 centers
- More than 10,000 pieces of school furniture provided to centers
- More than 10,000 students participated in campaigns promoting healthy habits

“Education is the most powerful weapon which you can use to change the world”

Nelson Mandela
Health

Improving Quality of Care

FUNJOFUDESS Care Clinic, Villa Guadalupe

Marielos Elena Mejia Gutierrez is 23 years old and four months pregnant with her third child.

“I am pleased with the clinic because I have been treated with love, they have taught me about the care I need during my pregnancy and have always provided me with free treatments. That is why I come to my appointments, and I bring my children here when they need it. Now we are healthier.”

For families benefited and FUNJOFUDESS, ANF can be defined in three words:

“HOPE, STRENGTH, AND HEALTH”

American Nicaraguan Foundation's partner, La Casa Base FUNJOFUDESS, is a health care facility in la Chureca, which seeks solutions to health problems affecting families living in extreme poverty in the Managua garbage dump area.

ANF became an ally of the clinic, contributing to improve the health status of the people through the donations of medicines, medical equipment, furniture, clothes and other goods. ANF also helps improve the health of malnourished children by providing milk, cereal and supplements through nutritional programs at the clinic.

In addition to childcare, the care for pregnant women is also a priority. Marielos Elena Mejia Gutiérrez is a 23 year old woman who visits the doctor at the clinic to monitor her pregnancy with her third child. During a recent consultation, she mentioned:

Besides the presence of the clinic, for some months now, the inhabitants from la Chureca have been transferred to more dignified housing, which has improve their living conditions. A waste processing plant in the community has allowed them to live and work in more humane conditions.

Ms. Sandra Fuentes Aguilar, director of the FUNJOFUDESS clinic is grateful to ANF for all the support and collaboration it has provided the clinic. Thanks to the joint efforts, the clinic has been able to help over 280 families -about 5,000 people in La Chureca -which are now part of the new district Villa Guadalupe.
HEALTH ACCOMPLISHMENTS – 2012

- Distributed more than 95 containers of 40 feet, valued at $97 million to more than 170 medical centers, including health centers, hospitals and clinics
- Distributed more than $60 million in medicine
- 900 people with disabilities received wheelchairs, canes, auxiliary equipment, lifts and other equipment which improves their mobility and quality of life
- More than 70,000 students, teachers, administrative and cooking staff received deworming pills

“The first wealth is health”
Ralph Waldo Emerson
Nutrition

Supporting Children’s Nutrition
Promoting healthy development

Matagalpa is one of the most mountainous regions in Nicaragua and the start of the northern regions of the country. Its areas contain mountain ranges, large rivers, urban sectors as well as indigenous communities. Near the capital city is San Ramón, which is surrounded with coffee farms, ancient mines, and natural reserves. This is where American Nicaraguan Foundation comes to support one of the most important treasures of the municipality, the Nutrition Rehabilitation Center for Children in Matagalpa.

This center is dedicated to achieving the noble purpose of recovering the nutritional status of children from all the municipalities in Matagalpa. The facility can treat between 15 to 25 children, which remain in the center for an average of two months until they regain their weight. 50% of these children are under the age of one and most are admitted for severe malnutrition.

One of the girls who is being treated in the center is Adriana Aguilar Alvarado. This six year old was admitted with severe malnutrition, complete loss of muscle tissue and brittle hair. The sadness in her eyes reflected the crisis caused by the lack of food that her parents were able to guarantee due to limited economic resources.

At the center, Adriana has received food, milk, supplements, vitamins, medicines and clothing, all of which ANF donates regularly in order to contribute to the recovery of the health of the children. Now, Adriana has regained her weight and is a happy, healthy girl. In addition, her mother is now working at the laundry of the center and will have more resources to support her family.

The Director of the Center, Ms. Nubia Estrada, is grateful to ANF for the unconditional support that it has provided in order to improve the care in various projects. She expresses that with the donation of milk and supplements, they have achieved a quicker and healthier recuperation of the children.

They hope they will continue receiving the support that enables them to contribute to the development of the children and helps them have better opportunities.
NUTRITION ACCOMPLISHMENTS - 2012

More than 350 children in 4 nutrition centers received food and vitamins. In 2012 ANF gave to these centers:

- More than 15,000 glasses of milk and supplements
- More than 7,000 servings of cereal

“If you can’t feed a hundred people, then feed just one.”

Mother Teresa
American Nicaraguan Foundation (ANF) is founded and registered as a non-profit organization.

1992

1993

ANF begins its work by sending 18 containers to Nicaragua filled with medicine, food, school supplies and other goods. Food for the Poor becomes our partner.

1998

Hurricane Mitch hits Nicaragua. Humanitarian aid is provided and the first homes are built in response to the destruction, benefiting 263 families.

2000

The first project aimed to feed children in school is developed and supported by the Department of Agriculture of the United States. ANF provides school lunches to the students at 150 schools.

2001

ANF launches health campaigns in schools, educating students on the prevention of dengue, malaria and the importance of hand washing. ANF distributes deworming pills to improve the health of students.

2003

ANF in conjunction with USAID provides school supplies to 65 elementary schools. ANF gives a daily glass of milk to every student in 1,800 schools.

Accomplishments: In the last 20 years ANF has:

• Distributed through its partners more than 5,300 containers valued in approximately $1,500 million.
• Served more than 220 million plates of nutritious food to children, pregnant women and the elderly.
• Distributed more than 1,200 containers containing medicines, supplements and medical equipment.

204 years
ANF
Building a Better Future
The first community is built under the Villa concept, which includes a school and a community center, benefiting 672 families.

ANF expands its medical area by increasing its number of partners and beneficiaries, providing them with medical equipment. ANF provides specialized medicine to hospitals for cancer and chronic diseases treatment.

ANF in alliance with its strategic partners creates initiatives for economic development by planting certified beans and bean seeds in 16 communities. More than 2,500 families have benefited from ANF’s agricultural projects.

ANF grants economic opportunities to families who are in poverty, providing small farm animals (poultry and pelibuey), along with training and veterinary supplies.

ANF distributes rice and soy fortified food packages (Manna Pack), in alliance with Feed My Starving Children to 180 schools, homes and feeding centers, feeding 27,000 people daily.

ANF feeds more than 95,000 people daily including elementary students, nursing and children’s homes, and feeding centers. ANF also provides milk, cereals, supplements and vitamins to malnourished children in nutritional centers.

- Benefited thousands of students with school supplies valued in more than $93 million.
- Contributed to the construction of more than 15,500 houses, benefiting more than 50,000 people.
- Improved the lives of many Nicaraguans through sustainable development programs which include papaya, guava, vegetables and certified bean cultivation as well as poultry and pelibuey breeding.
Puntarenas is a rural community located in Quezalguaque, Leon. Their population’s sole activity is agriculture. Nonetheless, poverty strikes the community, with an unemployment rate of 70%.

Faced with this problem, ANF and its donors, partners and local organizations, have worked to promote community development, supporting the construction of more than 200 homes, 15 of which were built in 2012.

One of the families who has benefited from this program is María de la Concepción Obando, her husband Porfirio Gomez, and their three grandchildren whom they care for while their mother works away from Puntarenas. Doña María tells us about her life before ANF’s help stating: "We were very poor and were jobless, so we came to Puntarenas. We had to go to a farm, where the owner allowed us to take water which we would carry back in buckets."

As part of the complete vision of development, ANF incorporated an economic component of breeding poultry: each family was provided with chickens, a veterinary kit, construction of a chicken coop, and training about poultry care and feeding. They also received technical assistance to learn more about feed processing, disease prevention, vaccination and breeding.

The project also helped the families with agricultural development, providing Taiwanese papaya plants, agriculture inputs along with the necessary tools to do fieldwork and were trained in the areas of applications, fertilization, pest prevention and control, plant care, and ongoing technical assistance. ANF also participated in the construction of a community center in Puntarenas, to be used for social, religious, educational, cultural and other activities which help promote their economic well-being. These benefits are possible when houses are built together, in villas or sustainable communities. María shares proudly and with a smile on her face how her life has changed thanks to ANF:

"After they created the villas and brought the planting projects, we began cultivating the Taiwanese papaya, and at home we planted banana plants. We also have chickens which provide us with eggs. The children now go to school, the eldest is in second grade, and the youngest is in pre-school."
COMMUNITY DEVELOPMENT ACCOMPLISHMENTS – 2012

ANF contributed to the construction of:

- Over 1,000 homes
- More than 800 sanitary solutions
- 4 schools, 6 community centers
- 1 science laboratory
- 1 computer laboratory
- 1 sewing workshop
- Structural improvements to 1 orphanage

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

Mother Teresa
Malpaso is one of the 39 rural communities in the municipality of San Lucas in the department of Madriz. Its population’s main activity is cultivating, through underdeveloped techniques, basic grains such as corn, beans and sorghum. They also engage in the sale of unskilled labor, inside and outside of the community and growing vegetables in small areas.

Thanks to the support of our donors and local partners, ANF has been able to positively influence Malpasos’ community though the implementation of new agricultural practices in the production of vegetables in greenhouses, benefiting 125 families in the town. One of them is Rafael Antonio Sandoval Vasquez, 42, who says:

“We planted corn, sorghum, beans and tomatoes in half an acre of land, which generated little income. I had to work seasonally in order to sustain my family. It was very difficult for me to see my family with so many needs and I was unable to do anything about it.”

Through the project, farmers such as Rafael have benefited from agricultural skills and expertise, greenhouse infrastructure, agricultural inputs and farming tools for tomatoes and cucumbers. The training program also provides assistance in the collection, marketing and commercialization of products. This transfer of technology and knowledge has been possible thanks to the collaboration of one of ANF’s greatest partners in sustainable development issues, Misión ICDF Taiwan.

Currently, Rafael works in the greenhouse with 4 other farmers and shares:

“We are producing tomatoes in the greenhouse; plants are safer, their color, size, taste, and overall quality is much better. Now we have money to invest in the next cycle in order to continue producing. My children are in school and my family is happy because we can now buy food, clothes, shoes and household items that we could not afford before.”
ECONOMIC DEVELOPMENT ACCOMPLISHMENTS – 2012

- 80 hectares of certified beans planted
- 6 hectares of papaya planted
- 7 greenhouses
- More than 100 families benefited from reforestation
- More than 130 families were beneficiaries of the poultry program
- More than 80 families were beneficiaries of the pelibuey program

“Give a man a fish and you feed him for a day, teach him to fish and you feed him for the rest of his life”

Chinese Proverb
ANF’s Impact

In 20 years

5,378

- Amount of 40 foot containers distributed in 20 years.
- Valued at approximately US$ 1,515 Million

<table>
<thead>
<tr>
<th></th>
<th>Amount of 40 containers distributed in 2012.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicines &amp; medical supplies</td>
<td>1,129</td>
</tr>
<tr>
<td>School supplies</td>
<td>916</td>
</tr>
<tr>
<td>Food</td>
<td>1,896</td>
</tr>
<tr>
<td>Household goods</td>
<td>1,437</td>
</tr>
</tbody>
</table>

In 2012

433

- Amount of 40 containers distributed in 2012.
- Valued at approximately US$ 122 Million

<table>
<thead>
<tr>
<th></th>
<th>Funds for Programs US$ 5,120,089</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicines &amp; medical supplies</td>
<td>95</td>
</tr>
<tr>
<td>School supplies</td>
<td>44</td>
</tr>
<tr>
<td>Food</td>
<td>184</td>
</tr>
<tr>
<td>Household goods</td>
<td>110</td>
</tr>
</tbody>
</table>

1,634

- In 2012, ANF relied on a network of 1,634 allies that were responsible for distributing aid around the country to the final beneficiaries.

Donations Received
(Breakdown)

- 78% Food
- 12% School supplies
- 4% Household goods
- 6% Medicines & medical supplies
## Financial Statements

### Statements of Financial Position

<table>
<thead>
<tr>
<th>December 31</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>2,321,203</td>
<td>1,943,301</td>
</tr>
<tr>
<td>Securities and other investments</td>
<td>820,406</td>
<td>820,406</td>
</tr>
<tr>
<td>Contributions and other receivables, net allowance</td>
<td>1,086,125</td>
<td>566,849</td>
</tr>
<tr>
<td>Inventories</td>
<td>36,801,828</td>
<td>26,159,832</td>
</tr>
<tr>
<td>Net Property and Equipment</td>
<td>266,588</td>
<td>425,184</td>
</tr>
<tr>
<td>Other Assets</td>
<td>195,596</td>
<td>246,491</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 44,493,747</strong></td>
<td><strong>$ 30,182,043</strong></td>
</tr>
</tbody>
</table>

| **LIABILITIES AND NET ASSETS** |            |            |
| Liabilities:                   |            |            |
| Accounts payable and accrued expenses | 1,040,678 | 750,543 |

| **Net Assets** |            |            |
| Unrestricted:  |            |            |
| Quasi-endowment funds | 820,406 | 820,406 |
| Undesignated | 42,564,305 | 26,554,318 |
| **Total** | **$ 43,984,711** | **$ 29,374,724** |

| Temporarily restricted | 66,358 | 56,776 |
| **Total net assets** | 43,453,099 | 29,431,500 |
| **Total liabilities and equity** | **$ 44,493,747** | **$ 30,182,043** |

### Statement of Activities and Change in Net Assets

<table>
<thead>
<tr>
<th>December 31</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>122,364,591</td>
<td>110,430,769</td>
</tr>
<tr>
<td>Cash Contributions and other</td>
<td>1,667,960</td>
<td>1,674,182</td>
</tr>
<tr>
<td>Shipping and handling donated</td>
<td>2,233,569</td>
<td>1,384,789</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>5,120,069</td>
<td>3,075,417</td>
</tr>
<tr>
<td><strong>Total unrestricted revenue</strong></td>
<td><strong>$ 131,386,229</strong></td>
<td><strong>$ 116,625,157</strong></td>
</tr>
</tbody>
</table>

| **Expenses** |            |            |
| Program expenses | 115,294,107 | 116,836,406 |
| Fundraising expenses | 753,485 | 720,353 |
| Administrative expenses | 1,347,068 | 1,572,038 |
| **Total Expenditure** | **$ 117,364,680** | **$ 121,126,398** |

| Changes in unrestricted net assets |            |            |
| Unrestricted net assets at the beginning of year | 29,431,500 | 33,795,298 |
| Unrestricted net assets at the end of year | 43,453,099 | 29,291,056 |

| Changes in temporarily restricted net assets |            |            |
| **Revenue** |            |            |
| Cash Contributions | 5,120,069 | 3,075,417 |
| Net assets released from restrictions | (5,108,507) | (3,159,083) |
| **Change in temporarily restricted net assets** | **11,582** | **63,656** |
| Temporarily restricted net assets at the beginning of year | 56,776 | 140,442 |
| Temporarily restricted net assets at the end of year | 66,358 | 56,776 |
| **Change in net assets** | **14,021,569** | **(4,504,241)** |

| Net assets at the beginning of year | 29,431,500 | 33,795,298 |
| Net assets at the end of year | **$ 43,453,099** | **$ 29,431,500** |
ANF’s Benefactors 2012

ABC Solidario
Alcaldías de Nicaragua
Aldeas SOS
American Express Charitable Fund
American Fidelity Assurance Co.
AmeriCares
Ayuntamiento Tres Cantos, España
BAC | Credomatic (Nicaragua)
BAC | Credomatic (USA)
BAC Financial Services
BAC Florida Bank
BAC Florida Investments
Bless the Children
Breast Cancer Relief Foundation
Brother’s Brother Foundation
Bruce Gendelman Insurance Services
BWT Group
Cantor & Webb P.A.
Casa Pellas
Catholic Medical Mission Board
Cem JWT
CISA Exportadora
Coca Cola Company
Coceca Cervecería
Command Medical
Compañía Licorera
Credit Suisse Securities
Crowe Horwath LLP
DHL
Direct Relief International
DM Aircraft Service, Inc.
E. Chamorro | MONISA
Enmpaques Santo Domingo
Feed My Starving Children
Food for the Poor, Inc.
Fowler & White
FPL
Free Wheelchair Mission
Fundación Beacon of Hope
Fundación Coen
Fundación FEMSA
GE Energy Financial Services
Goldman Sachs & Co.
Greenberg Traurig
Guer Trading Corporation
Gunster & Yoakley & Stewart
Gutierrez & Associates
Hispanic United Fund

HSBC Private Bank
Hughes Hubbard & Reed, LLP
Independent Charities of America
Instituto de la Vivienda Urbana-Rural (INVUR)
International Medical Outreach
J.P. Morgan
Kimberly Clark
Kraft Foods
Krebblianzz gGmbH
Law Offices of Mario Lovo
Life Outreach International
Macsca
Matthew 25: Ministries
Maya Sales, LLC
Medical Association Program International
MedShare
Medwish
Misión ICDF Taiwán
Módulos Comerciales
National Cancer Coalition
Nicaragua Sugar Estates, Ltd.
Ocal
Ocean Bank
Orr Associates, Inc.
Research Triangle Institute
Robert Bensen Meyer Jr. Foundation, Inc.
Robinson Worldwide Foundation
Sagsa Disagro
Santander Private Banking
SeaBoard Member Marine, Ltd.
Seguros America
Shutts & Bowen, LLP
Singular Networks Corporation
Target Corporation
The Michael & Milagros Contreras Family Foundation
TOMS
Unilever
US Education Finance
USAID
USDA
Wallace H. Coulter Charitable Trust
Carlos & María Martha Albir
Pia Althin
Nicolas & Roxana Argüello
Jose A. & Sonia Baltodano
Olga Maria Cabrera de Baltodano
Carla Barrow

Luis & Carmen Bernard
Nicholas Boivin
Jorge Chamorro
Frederik & Rina De Roode
Carlos DeBayle
Carmen DeBayle
Liana DeBayle
Luis & Scarlett DeBayle
Ruben Díaz
Henry & Alexia Fernández
Rodolfo Figueroa
Carlos Gallo
Joaquín Gómez
Alejandro & Melba Grullón
Maria Healy
Ricardo & Dolores Horvilleur
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Margarita Cesar de Knoepfle
Carlos López & Gabriela Terán
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Felipe & Lucía Mántica
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Ariel & María Marin
Luis & María Dolores Navas
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Sebastian Palazio
Alfredo & Nena Pellas
Alfredo & Theresa Pellas
Carlos & Vivian Pellas
Silvio & Consuelo Pellas
Roberto Redondo
Mariano & Lucy Reyes
Frank D. & Beatriz Robleto
Ricardo & Isabelle Román
Danilo & Marlene Ruiz
Rafael & Ana Lorena Sánchez
Adelita Pellas de Solórzano
Alfredo & Karina Solórzano Pellas
Leonora Solórzano Pellas
Silvio Solórzano Pellas
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