




ANNUAL  
REPORT  
2016



“Whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward.”

Matthew 10:42

ANF'S COMMITMENT TO  
COST-EFFICIENCY:

98.5%  
PROGRAMS

1.1%  
ADMINISTRATION

0.4%  
FUNDRAISING

In 2016, ANF's  
total expenditures  
reached **\$93,477,812**



**VALUES**  
GOD  
SOLIDARITY  
GENEROSITY  
HONESTY  
TRUSTWORTHINESS  
RESPONSIBILITY  
RESPECT

**MISSION**

ANF's institutional mission is 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 population 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.

Throughout these 24 years, ANF has been able to fulfill its beautiful mission thanks to your support. We have been truly humbled by your unlimited trust in what we do. In this spirit, we wish to extend our deepest gratitude for your generosity. We are certain that, with the help of God, we will continue to provide opportunity and restore dignity to Nicaragua's poor.

Alfredo Pellas, President and Founder

Theresa Pellas, Vice-president and Founder

## DISTRIBUTION NETWORK

In addition to implementing development projects funded by cash donations, ANF channels each year about 400 ocean-freight containers worth of in-kind donations through a network of hundreds of partner organizations, including schools, religious organizations, municipal governments, governmental entities, hospitals, clinics, orphanages, feeding centers, and elderly homes.

In 2016, this network consisted of **725 partner organizations** in Nicaragua



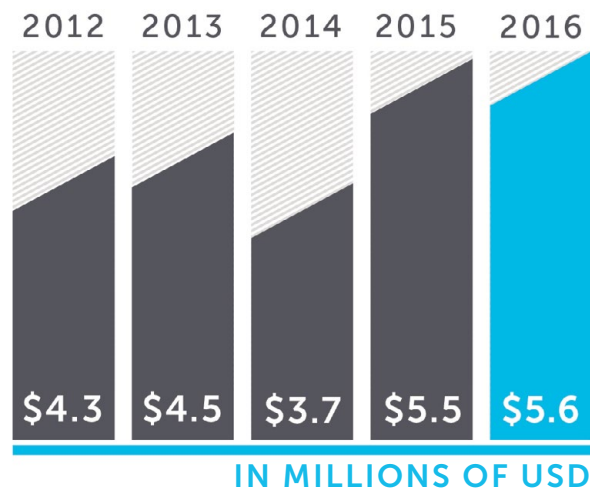
### TOTAL OCEAN-FREIGHT CONTAINERS DISTRIBUTED FROM 1992 TO 2016:

AMOUNT	VALUE
<b>6,865</b> CONTAINERS	<b>\$1.87 BILLION</b>
AMOUNT PER CATEGORY	
<b>1,416</b> MEDICAL	<b>\$1.44 BILLION</b>
<b>1,972</b> HOUSEHOLD GOODS	<b>\$244 MILLION</b>
<b>2,440</b> FOOD	<b>\$91 MILLION</b>
<b>1,037</b> EDUCATION	<b>\$100 MILLION</b>

### TOTAL OCEAN-FREIGHT CONTAINERS DISTRIBUTED IN 2016:

AMOUNT	VALUE
<b>405</b> CONTAINERS	<b>\$90 MILLION</b>

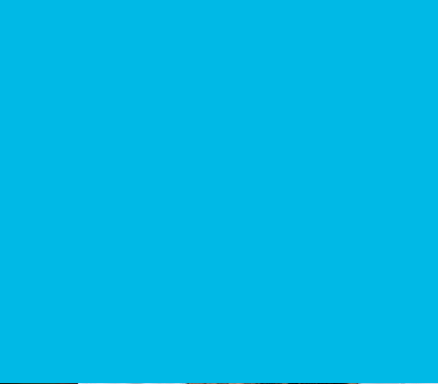
INVESTMENT IN PROGRAMS OVER THE YEARS



Programs include: Health education campaigns, nutritional recovery, school feeding, technical assistance, agricultural projects, animal husbandry, beekeeping, and community infrastructure (construction of houses, wells and water systems, latrines, schools, clinics, etc.).

INVESTMENT IN PROGRAMS IN 2016 PER CATEGORY





# SPOTLIGHT STORY

HARVESTING DREAMS:  
CARLOS ALBERTO ORDÓÑEZ



Carlos Alberto, 36 years old, lives with his wife Corina and his three children in the poverty-stricken community of Aguas Calientes, Madriz.

During the dry season, they struggle through the hardships of drought and food scarcity. For several years, they lived in a small home made of solidified mud and a thatched roof along a river bed. During the rainy season, flash floods often caused the river to overflow, sometimes ruining their crops, drowning their livestock, and flooding their home. The family was constantly forced to leave their home and seek shelter from neighbors facing similar living conditions.

Like many families in Aguas Calientes, Carlos relied on unproductive farming practices passed on from generations before him. As a result, yield was minimal and his family suffered extended periods of food shortage.

After attending ANF's training workshops, Carlos learned that by making small changes he could not only increase the quantity but also the quality of his crop production.

**In less than a year, he managed to increase his income in two ways: multiply the amount of production (by a factor of four) and raise the selling price due to the increase in quality.**

Witnessing his potential, ANF included Carlos in an innovative enterprise to raise pigs and convert animal waste into renewable energy and organic fertilizer, through the use of biodigesters. This technology allows Carlos and his family to save money on fertilizer and cooking fuel.

**"Now," Corina says, "we don't have to cut trees for firewood, nor does our house get filled with smoke when we cook." This project considerably lowers the risks associated with indoor air pollution, the so-called killer in the kitchen, one of Nicaragua's leading health threats.**

The pigs, pigpen, and training involved in the biodigester project provide Carlos and his family with an additional source of income. The unique breed of pigs Carlos received from ANF is superior to the pigs he previously raised, which bred 6 piglets at a time. Currently, he is breeding 14 piglets at a time and since they weigh twice as much, Carlos's piglets are worth much more.

With the support of ANF and its partners, and the perseverance of the Ordóñez family, **Carlos has fulfilled his dream of building a dignified and safe home for his wife and kids.**



## ENABLING DIGNIFIED LIVING CONDITIONS

Since 1998, ANF has been working with Food for the Poor and the Government of Nicaragua to improve the living conditions of impoverished families through the construction of dignified, two-bedroom houses. In many rural communities where ANF builds homes, we often build medical centers, community centers, and schools. Moreover, ANF provides families with tools and training to improve their livelihoods.

### HIGHLIGHTS

These programs benefited **over 5,100 people** in 2016

<b>717</b>	<b>SOLAR PANELS</b> installed in rural households	<b>75</b>	<b>FAMILIES</b> benefited from fruit/vegetable gardens
<b>1,196</b>	<b>NEW HOUSES</b> built in collaboration with our partners	<b>280</b>	<b>FAMILIES</b> benefited from small-scale animal farming
<b>3</b>	<b>COMMUNITY CENTERS</b> built	<b>194</b>	<b>ECO-STOVES</b> installed
<b>1</b>	<b>VOCATIONAL CENTER</b> built		



## FOSTERING GOOD HEALTH AND WELLBEING

ANF is committed to improving the access to and quality of medical attention provided to people living in poverty across Nicaragua. ANF distributes food, medicine, medical supplies, and equipment to a network of more than 130 health centers throughout the country. Additionally, ANF supports feeding and nutritional recovery programs and carries out health education campaigns for low-income students and their families.

### HIGHLIGHTS

These programs benefitted  
**over 33,000 people**  
(excluding medical consultations)

**600,000 MEDICAL CONSULTATION**  
were provided by the centers supported by ANF

**12,800 CHILDREN**  
received de-worming treatment

**78 CONTAINERS**  
of medicine and medical supplies valued at  
\$66.4 million were distributed

**18,900 PEOPLE**  
were benefitted with educational campaigns in  
which they learned about healthy lifestyles,  
nutrition and environmental issues

**530 SEVERELY  
MALNOURISHED CHILDREN**  
received specialized treatment  
to improve their nutritional wellbeing

**900 INDIVIDUALS**  
with mobility disabilities received specialized  
equipment such as wheelchairs to improve  
their mobility and quality of life





## REMOVING THE BARRIERS TO EDUCATION

ANF focuses its educational programs on reducing the indirect costs of education, thereby creating incentives for parents to send their children to school. This is accomplished through the distribution of in-kind donations (school supplies, books, classroom furniture) and the implementation of school feeding programs. Additionally, ANF supports the construction of classrooms, computer labs, and water and sanitation stations.

### HIGHLIGHTS

These programs benefited  
**over 35,500 students** in 2016



#### 2 MILLION

vitamin-fortified,  
nutrient-rich meals served  
in **118 schools**



#### 12 CLASSROOMS

built in **5 different  
communities**



#### 184 SCHOOLS

benefited with **12 ocean-freight containers** of school supplies  
and classroom furniture (**valued at \$540,000**)



## CULTIVATING CHANGE

ANF aims to promote sustainable agricultural practices in an effort to help rural families in Nicaragua achieve food security and sustained economic growth, while contributing to the maintenance of ecosystems and strengthening capacities to adapt to local climate change. Through its Center for Agricultural Training, ANF also promotes agricultural research and new, low-cost technologies to improve small-scale farmer's agricultural knowledge and practices.

### HIGHLIGHTS

These programs benefited **over 3,640 people** in 2016

#### 847 SMALLHOLDER FARMER FAMILIES

benefited from agricultural inputs, technical assistance, training, across the following agricultural activities:



149 BEEKEEPERS



477 BEAN FARMERS



45 FARMERS WITH GREENHOUSES



80 SMALL-SCALE ANIMAL HUSBANDRY



26 RED LADY VARIETY HIGH-YIELDING PAPAYA FARMERS



70 BIO-INTENSIVE FAMILY FARMING



60 OF THESE FAMILIES RECEIVED BIODIGESTERS



## PROVIDING CLEAN WATER AND SANITATION

ANF seeks to improve the living conditions of impoverished rural communities by giving them access to safe drinking water and improved sanitation facilities. Most water and sanitation interventions complement ANF's housing initiatives; together they change families' hygiene behaviors and strengthen the communities' capacity to manage their new facilities once projects conclude.

### HIGHLIGHTS

These programs benefited **over 9,000 people** in 2016



**7** COMMUNITY-LEVEL WATER DISTRIBUTION SYSTEMS BUILT



**1,158** WATER TAP STANDS INSTALLED



**7** WELLS WERE DRILLED BENEFITING 2,067 PEOPLE



**1,307** IMPROVED SANITATION FACILITIES BUILT



**347** WATER FILTERS DISTRIBUTED



# BOARD OF DIRECTORS

## EXECUTIVE COMMITTEE

F. Alfredo Pellas, Jr.  
 Theresa Pellas  
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 Nicolás Argüello  
 Rubén Díaz  
 Edwin A. Mendieta Ch.  
 Vicente Gregorio  
 Luis Navas  
 Carlos Vicente  
 Silvio Pellas  
 Fr. José Ramírez  
 Dania Baltodano  
 Danilo Manzanares  
 Johnny Sordo

Ricardo Román  
 Agustín Abalo  
 Ana María García  
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 Carlos Osorio  
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 Frank Robleto  
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 Henry B. Howard  
 Liza Argüello de Creamer  
 Martha Lilliam Argüello  
 Silvio Solórzano P.

PRESIDENT AND FOUNDER  
 VICE PRESIDENT AND FOUNDER  
 GOVERNANCE COMMITTEE CHAIR  
 GENERAL MANAGER  
 SECRETARY (PARTIAL YEAR)  
 SECRETARY (PARTIAL YEAR)  
 TREASURER, FINANCE COMMITTEE CHAIR  
 DEVELOPMENT COMMITTEE CHAIR  
 AUDIT COMMITTEE CHAIR  
 PROGRAMS COMMITTEE CHAIR  
 CHAPLAIN

VICE PRESIDENT

## MANAGEMENT:



**RAFAEL SÁNCHEZ**

Executive Director  
 4 years (17 years  
 as board member)



**DAMARIS OPORTA**

Director of Finance  
 6 years



**CLAUDETH BEQUILLARD**

Marketing and  
 Development Manager  
 5 years



**NEIDA PEREIRA**

Community  
 Development  
 Program Manager  
 14 years



**NICOLÁS ARGÜELLO**

General Manager  
 5 years



**JANETTE GALÁN**

Director of Operations  
 6 years



**MARISOL ALMENDÁREZ**

Governance and  
 Development Officer  
 5 years



**OLGA SÁNCHEZ, MD**

Health Program  
 Manager  
 6 years



**ROBERTO JEREZ**

Education and Nutrition  
 Program Manager  
 19 years



**KEITH POE**

Agriculture and Rural  
 Development  
 Program Manager  
 1 year

## STRATEGIC PARTNERS

Alcaldías de Nicaragua  
AmeriCares  
Asociación Familia Padre Fabretto  
BAC Credomatic  
BAC Financial Services  
BAC Florida Bank  
BAC International  
Beacon of Hope Foundation  
Brother's Brother Foundation  
Casa Pellas, S.A.  
Catholic Medical Mission Board  
Coca-Cola Company  
Coca-Cola FEMSA  
Cooperación Social España  
Direct Relief (DRI)  
El Porvenir  
Feed My Starving Children  
Food For The Poor  
Free Wheelchair Mission  
Fundación Arcoiris  
Fundación Coen  
Fundación Colmena  
Fundación FEMSA  
Fundación Pantaleón  
Fundación Paso Pacífico  
GBM  
Greater Impact Foundation  
Grupo E. Chamorro  
Grupo Pellas  
Hospital Metropolitano Vivian Pellas  
iDEal tecnologías  
Inmobiliario BAC, S.A. (INBACSA)  
Instituto de la Vivienda Urbana y Rural (INVUR)  
Instituto de Promoción Humana (INPRHU)  
International Health Partners  
Life Outreach International  
Light a Single Candle Foundation  
Living Water International (LWI)  
Matthew 25: Ministries  
Medical Association Program International (MAP)  
Medical Bridges  
MedShare  
MedWish International  
Ministerio de Educación (MINED)

Ministerio de Salud (MINSA)  
Mukul Resort & Guacalito de la Isla  
Nekupe Sporting Resort and Retreat  
Polaris Energy Nicaragua, S.A. (PENSA)  
Probitas  
Red de Agua y Sanamiento de Nicaragua  
Seeds for Progress Foundation  
Seguros América  
SER Licorera  
SER San Antonio  
St. Stephen's Charitable Fund  
SwissContact  
U.S. Agency for International Development (USAID)  
Universidad Católica Agropecuaria del Trópico Seco  
Vicariato Apostólico de Bluefields  
Wallace H. Coulter Foundation  
Zona Deportiva

## DONORS

### More than \$100,000

Coca-Cola FEMSA  
F. Alfredo & Theresita Pellas  
Food For The Poor  
Fundación FEMSA  
SER-San Antonio  
Wallace H. Coulter Charitable Trust

### From \$50,000 to \$99,999

BAC Florida Bank  
BAC Credomatic Nicaragua  
Carlos & Vivian Pellas  
Life Outreach International  
Nena Chamorro de Pellas  
U.S. Agency for International Development (USAID)

### From \$25,000 to \$49,999

BAC Financial Services  
Casa Pellas, S.A.  
Credomatic of Florida, Inc.  
Ivette Caldera Esserman  
Matthew 25: Ministries  
Polaris Energy Nicaragua, S.A.  
Ricardo & Isabelle Román  
U.S. Education Finance Group

### From \$10,000 to \$24,999

American Fidelity Foundation  
Barney & Ligia Vaughan  
Beacon of Hope  
Danilo & Ilse Manzanares  
Fundación Coen  
Gilbert Bigio  
Independent Charities of America  
Luis & Maria Dolores Navas  
Morgan Stanley International Wealth Management  
Rafael & Ana L. Sánchez  
Seeds for Progress Foundation  
Seguros América S.A.  
Silvio & Consuelo Pellas  
St. Stephen's Charitable Fund  
Synergo Capital Inc.  
Target, S. A.

### From \$5,000 to \$9,999

Adela Pellas de Solórzano  
Alberto & Ana Chamorro  
Aldeas Infantiles S.O.S.  
BAC Florida Investments  
Bruce Gendelman Insurance Services  
Carlos & Sara Elena Porta  
CEM Comunicaciones  
Crowe Horwath, LLP  
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Eller-Ito Stevedoring Company, LLC  
Felipe & Lucia Mántica  
Frank D. & Beatriz Robleto  
GE Capital  
Grupo Coen  
Hughes Hubbard & Reed LLP  
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Johnny & Annabelle Sordo  
María Esperanza Healy  
Nicolás & Roxana Argüello  
Richard & Nancy Noble  
Saddy Abaunza  
Santander Private Banking  
Synergy HomeCare  
Transatlantic Reinsurance Company

### From \$1,000 to \$4,999

Alejandro & Karella Palazio  
Alexandra Rollins  
Ana María García  
Arturo and Rosario Chamorro  
Best Meridian Insurance Company  
Bless the Children  
Carlos & Susan Osorio  
Carlos E. Vicente  
Carlos Ivan & Gabriela Lopez  
Carmen DeBayle  
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DJJ Restaurant Corporation/DBA El Novillo Restaurant  
Ernest Cory  
Familia del Padre Hergueta  
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Fowler, White & Burnett P.A.  
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Marcio Tellería  
Maria Jose Wright  
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Nicolás Argüello Solórzano  
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Roberto Redondo  
Roger & Shirlley Icabalceta  
Sagsa Disagro S.A.  
Silvio Solórzano Pellas  
The Miami Foundation  
Tom & Lisa Jernigan  
Travis & Alison Spitzer  
Triad Restaurant Corporation  
Velosa

### From \$500 to \$999

Agustín Abalo  
Alberto Amador  
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Carla Barrow  
Carlos & Victoria DeBayle  
Carlos J. & Lissette Hurtado  
César Elizondo  
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AmeriCares  
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Direct Relief (DRI)  
Food For The Poor  
Free Wheelchair Mission  
Life Outreach International  
MAP International  
Matthew 25: Ministries  
Medical Bridges  
Medshare  
Medwish International  
Probita

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Café Soluble, S.A.  
Claro Nicaragua  
Copy Fast  
Dennis Martínez  
Dicegsa  
Distribuidora Casa Pellas, S.A (DICAP)  
E. Chamorro Industrial, S.A.  
El Novillo Restaurant  
Flor de Caña  
Four Seasons Travel, Miami  
Galerías Santo Domingo  
Gildan  
Grupo Trinchera  
Hora de Grabar  
InterContinental Miami  
La Colonia  
Laboratorios Zepol  
Mario Callejas  
Megabox  
Miami Marlins  
Mukul Beach, Golf & Spa  
Nekupe Sporting Resort and Retreat  
Nex Services Travel  
Padrón Cigars  
Radio Hit Nicaragua  
Revista Elegancias  
Revista SER  
Rodolfo Vargas  
RPZ Comunicación  
SER San Antonio  
SoulFire Media  
Sweet Progress  
Tiendas Palm  
Vos Tv

## STATEMENTS OF FINANCIAL POSITION

December 31, 2016 and 2015

	2016	2015
<b>ASSETS</b>		
Cash and cash equivalents	\$2,403,114	\$1,974,899
Interest-bearing deposits in financial institution	\$1,000,000	\$1,000,000
Securities and other investments	\$786,218	\$454,574
Contributions and other receivables, net of allowance of \$22,600 and \$0	\$1,289,768	\$1,849,091
Inventories	\$17,054,029	\$13,075,676
Property and equipment, net	\$909,705	\$519,541
Other assets	\$44,612	\$174,357
<b>Total assets</b>	<b>\$23,487,446</b>	<b>\$19,048,138</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>LIABILITIES:</b>		
Accounts payable and accrued expenses	\$1,791,011	\$1,495,365
<b>NET ASSETS:</b>		
Unrestricted:	\$1,000,000	\$820,406
Quasi-endowment fund	\$18,304,165	\$15,178,745
Undesignated	\$19,304,165	\$15,999,151
Temporarily restricted	\$2,392,270	\$1,553,622
<b>Total net assets</b>	<b>\$21,696,435</b>	<b>\$17,552,773</b>
<b>Total liabilities and net assets</b>	<b>\$23,487,446</b>	<b>\$19,048,138</b>

## STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

For the years ended December 31, 2016 and 2015

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	2016	2015
<b>CHANGES IN UNRESTRICTED NET ASSETS</b>		
<b>REVENUE</b>		
In-kind contributions	\$90,498,414	\$115,578,006
Cash contributions and other	\$2,424,668	\$2,503,163
Shipping and handling donated	\$1,461,910	\$1,144,649
Net assets released from restrictions	\$4,117,118	\$4,266,494
<b>Total unrestricted revenue</b>	<b>\$98,502,110</b>	<b>\$123,492,312</b>
<b>EXPENSES</b>		
Program expenses	\$93,750,390	\$117,089,370
Fundraising	\$404,074	\$577,109
Administrative expenses	\$1,042,632	\$892,309
<b>Total expenses</b>	<b>\$95,197,096</b>	<b>\$118,558,788</b>
Changes in unrestricted net assets	\$3,305,014	\$4,933,524
Unrestricted net assets at beginning of year	\$15,999,151	\$11,065,627
Unrestricted net assets at end of year	\$19,304,165	\$15,999,151
<b>CHANGES IN TEMPORARILY RESTRICTED NET ASSETS</b>		
Cash contributions	\$4,955,766	\$5,355,550
Net assets released from restrictions	(\$4,117,118)	(\$4,266,494)
Changes in temporarily restricted net assets	\$838,648	\$1,089,056
Temporarily restricted net assets at the beginning of year	\$1,553,622	\$464,566
Temporarily restricted net assets at the end of year	\$2,392,270	\$1,553,622
Change In Net Assets	\$4,143,662	\$6,022,580
Net assets at the beginning of year	\$17,552,773	\$11,530,193
<b>Net assets at the end of year</b>	<b>\$21,696,435</b>	<b>\$17,552,773</b>



AMERICAN NICARAGUAN FOUNDATION

FRONT COVER:  
**ADRIANA AGUILAR**

Adriana suffered severe malnourishment due to food scarcity and an intestinal infection caused by unsanitary living conditions. At the age of 6, she was taken to a nutritional recovery center supported by ANF in Matagalpa. After undergoing blood transfusion sessions and spending 11 months in treatment, she recovered. Now, Adriana is a happy and healthy 9 year old girl.

## NICARAGUA

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Miami, Florida 33126  
(305) 374-3391 Ext.100



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