Dear friends,

For too long, the pandemic forced us to distance physically. In 2021, however, we had the opportunity to reunite with many of you, our supporters, and reconnect with the core of our mission: our Nicaraguan communities.

After months away, we were finally able to meet with local partners and donors abroad to appreciate their overwhelming support and generosity. We visited vulnerable communities frequently and stayed close to their pressing needs. Although many struggle to make ends meet, their great sense of gratitude and responsibility for one another inspired us to keep furthering our work.

We also had the opportunity to bring ANF’s team together with the relocation of our offices in Managua; being in the same building not only strengthened companionship across departments, but also contributed to our faith-based culture through daily prayer.

As I look back at 2021, one word comes to mind: unity. In all experiences, I witnessed that the greatness of humanity lies in our willingness to unite for a greater purpose.

Thank you for all your support.

God bless you,

Nicolás Argüello
Executive Director

“So we, being many, are one body in Christ, and every one members one of another.”
—Romans 12:5

LETTER FROM OUR EXECUTIVE DIRECTOR
1992
ANF is registered in the USA as a 501c3 charitable organization by its founders—F. Alfredo and Theresita Pellas, and Father León Pallais.

1993
ANF is registered as a nonprofit organization in Nicaragua. Grupo Pellas becomes a mission-critical partner.

1997
A strategic alliance with Food For The Poor (FFTP) is established.

1998
Hurricane Mitch devastates Nicaragua. In response, ANF’s housing program is born.

1999
More than 270 containers for humanitarian aid are distributed across Nicaragua—valued at $53M.

2004
ANF’s Water & Sanitation program is created, providing access to clean water and sanitary solutions.

2007
In alliance with Taiwan ICDF, ANF’s Agriculture program is born to support smallholder farmers.

2012
FFTP, ANF and Fabretto are selected to implement USDA’s Food for Education program in Nicaragua, feeding 70,000+ people for three consecutive years.

2015
ANF’s Formulation, Learning, Monitoring & Evaluation (FAME) unit is created.

2018
Thanks to FFTP, ANF shifts from importing to purchasing aid locally.

2020
ANF creates the COVID-19 Relief Fund, benefiting over 98,500 vulnerable people.

2021
Thanks to FFTP, ANF provides a daily meal to more than 40,000 vulnerable people.

Since 1992, we have provided tools and opportunities to those affected by poverty in Nicaragua.
In 2021, we were able to bring hope to vulnerable families despite the challenges. Your friendship and support kept us believing in a better future for Nicaragua. We have learned that together, we can let that dream fly high.

Thank you for holding our dream through the most adverse winds.

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

–ST. TERESA OF CALCUTTA
In 2021, ANF supported more than 100,000 people, including at-risk families, children, and adults in fifteen departments and two autonomous regions. We worked hand-in-hand with 124 local partners such as schools, religious organizations, municipal governments, hospitals, clinics, orphanages, feeding centers, nursing homes, among others.

Together, we implemented 170 projects in education, health and nutrition, agriculture, water and sanitation, housing, and humanitarian aid. None of these achievements would have been possible without our committed network of supporters—each one of them has been instrumental in this journey.
**EDUCATION**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classrooms built or renovated</td>
<td>27</td>
</tr>
<tr>
<td>Students benefitted</td>
<td>1,177</td>
</tr>
<tr>
<td>Schools/educational centers supported with food aid</td>
<td>245</td>
</tr>
<tr>
<td>Students benefitted</td>
<td>1,177</td>
</tr>
<tr>
<td>Schools/educational centers supported with school supplies, benefiting students</td>
<td>31</td>
</tr>
<tr>
<td>Students supported through school scholarship programs</td>
<td>13</td>
</tr>
<tr>
<td>Students supported through technical scholarship programs</td>
<td>3</td>
</tr>
</tbody>
</table>

**AGRICULTURE**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bean farmers supported with training and inputs</td>
<td>1,371</td>
</tr>
<tr>
<td>Families benefited with bio-digester projects</td>
<td>217</td>
</tr>
<tr>
<td>Families supported with bio-intensive crop cultivation initiatives</td>
<td>53</td>
</tr>
<tr>
<td>Families supported with animal husbandry initiatives (small scale)</td>
<td>187</td>
</tr>
<tr>
<td>Families benefited with agricultural initiatives</td>
<td>2,637</td>
</tr>
<tr>
<td>Farmers trained at ANF’s Agricultural Training Center (CEA)</td>
<td>239</td>
</tr>
<tr>
<td>Producers benefited with high-yield fruit production initiatives</td>
<td>365</td>
</tr>
<tr>
<td>Producers benefited with coffee and cacao inputs and training</td>
<td>413</td>
</tr>
</tbody>
</table>

**SINCE 1992**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>School meals served</td>
<td>187,710M</td>
</tr>
<tr>
<td>School supplies invested</td>
<td>$1.1M</td>
</tr>
</tbody>
</table>

**SINCE 1992**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families supported with farming initiatives</td>
<td>6,037</td>
</tr>
</tbody>
</table>
WATER & SANITATION

24,050 people supported through water, sanitation, and hygiene projects*
515 sanitary solutions constructed*
267 water connections installed*
10 water supply systems constructed/rehabilitated*
3 water wells built*
50 wells rehabilitated*
1,640 water filters delivered to families*
11,408 people trained in water, sanitation, and hygiene best practices*
113,040 water purifying packets delivered*

*Numbers include housing & humanitarian aid projects
*Numbers include alliance with UNICEF

SINCE 1992

142,870 people supported with water & sanitation facilities
12,959 sanitation facilities built
24,050 people supported through water, sanitation, and hygiene projects*
515 sanitary solutions constructed*
267 water connections installed*
10 water supply systems constructed/rehabilitated*
3 water wells built*
50 wells rehabilitated*
1,640 water filters delivered to families*
11,408 people trained in water, sanitation, and hygiene best practices*
113,040 water purifying packets delivered*

*Numbers include housing & humanitarian aid projects
*Numbers include alliance with UNICEF

HOUSING

498 homes built
2,490 people impacted with housing projects
2,575 people benefited with sanitary solutions (toilets or latrines)
280 families provided with ornamental and fruit plants
487 ecological ecostoves installed
890 people benefited with access to household water connections
17 households equipped with installed solar panels
482 families that received basic furniture (2 beds with mattresses, 1 table, and 4 plastic chairs)

SINCE 1992

23,237 houses built
118,985 people benefited

*Numbers include housing & humanitarian aid projects
*Numbers include alliance with UNICEF
FROM 2020 to 2021

18,467 people received a daily nutritious meal
214 feeding centers received food aid
70 people with disabilities received wheelchairs
1,260 emergency aid packages distributed
479 shelter kits distributed
1,320 water filters delivered

HUMANITARIAN AID

$1.2M raised, benefiting 98,500 people
(COVID-19 Relief Fund)

$1.5M raised, benefiting 200 communities
(Hurricane Relief Fund)

HEALTH & NUTRITION

1 health clinic built
12 health centers supported with nutritional aid and programs
42 children recovered and overcame their weight deficit
2,114 children received deworming treatment
345 people trained in nutrition education
62 health promoters trained
4,586 children trained in health-related topics
1,060 people benefited with medical equipment
41,763 people received hygiene supplies
621 people trained in the prevention of vector and gastrointestinal diseases

SINCE 1992

171 supported centers
4,456 severely malnourished children served

ANNUAL REPORT 2021
“I used to live in an adobe house, which flooded every time it rained. Today, I live in a safe and dignified home!”
—Dorothea Moncada Cárdenas

“I love living in community—it’s like having a big family! Together, we have organized an emergency brigade to help others when needed. No matter what you are going through, you are not alone.”
—Martha Adilia Rodríguez

“Without water, I would not be able to run my tortilla business and support my children and grandchildren. Water has truly changed my life!”
—María Irma González

“Having a school in the community means I don’t have to walk long hours to get an education. My mother knows my little sister and I are safe just a few blocks from home.”
—Lupita Orozco

“In times of crisis ANF has blessed us with their support. Our community has received aid packages when needed.”
—Julio Avilez

“I never imagined having my own vegetable garden at home. I can even cultivate medicinal plants to help my family and others in the community.”
—Ada Luz Sevilla Navarro

“I love living in community—it’s like having a big family! Together, we have organized an emergency brigade to help others when needed. No matter what you are going through, you are not alone.”
—Martha Adilia Rodríguez
In 2021, more than 40,000 at-risk people in Nicaragua were benefited from ANF’s food aid. Thanks to Food For The Poor, food packages were distributed among feeding centers across Nicaragua—packages included basic grains such as rice and beans, as well as cereal, oil, corn, and other supplements. Malnourished children, adults, and elders across Nicaragua received the necessary nutrients to strengthen their health with daily nutritious meals.

“At ANF, we provide food support to vulnerable groups, including elder people in nursing homes. Elderly adults in Nicaragua need our love and attention. They, too, are God’s children.” —Roberto Jerez, Logistics and Special Programs Manager

**2021 HIGHLIGHTS**

**Building a better future for Siksayari**

Siksayari is one of the most isolated indigenous communities in Nicaragua, located in the North Caribbean Coast Autonomous Region. In partnership with Food For The Poor and support from donors and local authorities, ANF implemented community development projects to provide Siksayari inhabitants with access to clean water, quality education, electricity, and healthcare.

- 3,200 people benefited
- 1 maternal center built
- 1 ambulance boat donated
- 3 classrooms built
- 250 school desks donated
- 1 drinking water system built

Throughout the project, community members were very much involved, helping with the logistics and the transferring of construction materials. Their engagement has shown their commitment towards building a better future for their families.

**2021 HIGHLIGHTS**

**A meal of hope**

In 2021, more than 40,000 at-risk people in Nicaragua were benefited from ANF’s food aid. Thanks to Food For The Poor, food packages were distributed among feeding centers across Nicaragua—packages included basic grains such as rice and beans, as well as cereal, oil, corn, and other supplements.

Malnourished children, adults, and elders across Nicaragua received the necessary nutrients to strengthen their health with daily nutritious meals.

“At ANF, we provide food support to vulnerable groups, including elder people in nursing homes. Elderly adults in Nicaragua need our love and attention. They, too, are God’s children.” —Roberto Jerez, Logistics and Special Programs Manager
In 2021, ANF’s food security project supported 15 rural families through training in bio-intensive gardening. These families were able to produce a variety of vegetables at home to complement their overall nutrition. Additionally, project beneficiaries were trained in poultry farming to help expand egg production.

A key component of the project aimed to promote collaboration among families. Although many struggle to make ends meet, families showed a great sense of gratitude and responsibility for one another, exchanging knowledge and innovating nutritious meals alongside their neighbors. Their extraordinary cooperation amid hardship proves there’s always room for one more at the table.

“Thank you to El Novillo and all sponsors who made this event possible!”

“"This project has changed my family’s life. We don’t need to spend money to buy vegetables or eggs—we can harvest those at home! We also gladly share and trade our products with our neighbors to provide a better nutrition for the children in our community.”” - Juan Paulino Moncada, Project Beneficiary
2021 HIGHLIGHTS

Bringing the team together

In 2021, ANF relocated its offices to Ofiplaza building complex, bringing the Managua team together in one place. Founders, F. Alfredo y Theresita Pellas joined a mass celebration to welcome staff into the new office.

Being together in the same building allowed us to work more efficiently. It also strengthened our faith-based culture through daily prayer with the entire team.

The former office at Carretera Nueva León will always have a special place in our hearts.
INVESTING IN LIFE-CHANGING PROGRAMS

$9.5M
PROGRAM EXPENSES IN 2021

PER PROGRAM CATEGORY

- 17% DISTRIBUTION OF PURCHASED GOODS
- 11% AGRICULTURE
- 13% PROJECT & MISCELLANEOUS
- 3% EDUCATION
- 5% HEALTH
- 2% WATER AND SANITATION
- 1% LOGISTICS
- 1% HOUSING
- 11% PURCHASED GOODS DISTRIBUTION

ANNUAL REPORT 2021
**STATEMENTS OF FINANCIAL POSITION**
December 31, 2021 and 2020 (in USD)

**ASSETS**

<table>
<thead>
<tr>
<th>CURRENT ASSETS</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>4,436,556</td>
<td>3,629,293</td>
</tr>
<tr>
<td>Interest bearing deposits in financial institution</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Investments</td>
<td>1,007,574</td>
<td>2,284,994</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>358,135</td>
<td>75,338</td>
</tr>
<tr>
<td>Inventories</td>
<td>179,175</td>
<td>641,750</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>5,981,440</td>
<td>6,631,375</td>
</tr>
<tr>
<td>Other receivables</td>
<td>195,804</td>
<td>425,798</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>1,386,321</td>
<td>1,254,680</td>
</tr>
<tr>
<td>Other assets</td>
<td>52,360</td>
<td>56,778</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>7,615,925</td>
<td>8,368,631</td>
</tr>
</tbody>
</table>

**LIABILITIES AND NET ASSETS**

**LIABILITIES**

Accounts payable and accrued expenses | 2,747,280 | 3,001,684 |

**NET ASSETS:**

Without donor restrictions:

- Quasi-endowment fund | 1,000,000 | 1,000,000 |
- (1,094,075) | 581,201 |

**Total net assets** | 94,075 | 418,799 |

With donor restrictions:

- 4,962,720 | 4,948,148 |

**Total liabilities and net assets** | 7,615,925 | 8,368,631 |

**STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS**

**December 31, 2021 and 2020 (in USD)**

**REVENUE**

<table>
<thead>
<tr>
<th>2021 Total</th>
<th>2020 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Kind contributions</td>
<td>1,107,573</td>
</tr>
<tr>
<td>Cash contributions and other</td>
<td>9,659,197</td>
</tr>
<tr>
<td>Donated shipping and handling</td>
<td>-</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>10,766,770</td>
</tr>
</tbody>
</table>

**EXPENSES**

<table>
<thead>
<tr>
<th>2021 Total</th>
<th>2020 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program expenses</td>
<td>9,548,253</td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>1,394,550</td>
</tr>
<tr>
<td>Fundraising</td>
<td>322,267</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>11,265,072</td>
</tr>
</tbody>
</table>

**CHANGE IN NET ASSETS**

<table>
<thead>
<tr>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>(498,302)</td>
<td>(6,175,906)</td>
</tr>
<tr>
<td><strong>Net assets at beginning of the year</strong></td>
<td>5,366,947</td>
</tr>
<tr>
<td><strong>Net assets at end of the year</strong></td>
<td>4,868,645</td>
</tr>
</tbody>
</table>

ANF’s financial statements are being audited in 2022 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.
Thank you for uniting with us in 2021. Your friendship holds the dream of a better future for Nicaragua.
Food For The Poor

Groups

Cooperativa de Servicios Múltiples
Flor de Caif R.L
Cooperativa Lozahoren R.L
Cooperativa Multifuncional Justo Pastor
Cooperativa Nueva Esperanza R.L
Diócesis de Suan
El Porvenir
Fabretto Children’s Foundation
Feed My Starving Children
Feed the Hungry
Food For The Poor
Fundación Arcorits
Fundación Pantaleón
FUNDEC, Fundación Para El Desarrollo Comunal José Benito Vargas
INATEC
INPRHU - Somoto
Instituto de Vivienda Urbano y Rural (INVUR)
Life Outreach International (LOI)
Life Outreach Internacional

Ministerio de Educación (MINED)
Ministerio de Salud (MINSAS)
Orphan Network
Parroquia Jesús de la Divina Misericordia, Silsayari (Arquidiócesis de Suan y Bluefields)
Polaris Energy
Red de Agua y Sanermento (RASNIC)
Remar
St. Stephen’s
Socios o Aliados 2021
St. Stephen Charitable Fund
UNAG Esteli
UNAG Madriz
UNAG Nueva Segovia
UNICEF
Viacaria Educación Católica

Food For The Poor
Flor de Caia I Nicaragua Sugar Estate, Ltd.

Life Outreach International
Nicolas & Roxanna Argüello
Silvio & Consuelo Pellas
Wallace H. Coufander Foundation

BAC Financial Services
Bradesco Florida

Casa Pelas, S.A
Danilo & Ilse Manzanares
Polaris Energy Nicaragua, S.A

Rene & Uca Morales
Richard & Isabelle Roman
UNICEF

Arturo & Rosario Chamorro
Carlos Jose Argüello
Felipe & Mary Rodríguez
Frank & Beatriz Robleto
Leonora Solórzano Pellas
Mathew.25 Ministries

DONORS | MORE THAN $100,000

F. Alfredo & Theresita Pellas

DONORS | $50,000 - $90,999

Carmen Chamorro de Pellas

DONORS | $25,000 - $49,999

Anonymous
BAC Financial Services
Bradesco Florida

DONORS | $10,000 - $24,999

Anonymous
Agropecuaria Mirlagos S.A
Alan & Claudia Luedeking
American Fidelity Foundation

ARTISTIC PARTNERS

Cooperativa de Servicios Múltiples
Flor de Caif R.L
Cooperativa Lozahoren R.L
Cooperativa Multifuncional Justo Pastor
Cooperativa Nueva Esperanza R.L
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Life Outreach Internacional

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Ministerio de Salud (MINSAS)
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Red de Agua y Sanermento (RASNIC)
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St. Stephen’s
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UNAG Madriz
UNAG Nueva Segovia
UNICEF
Viacaria Educación Católica

Food For The Poor
Flor de Caia I Nicaragua Sugar Estate, Ltd.

LIFE OUTDOORS

Anonymous

DONORS | $5,000 - $9,999

André Rappaccioli
Angels with a Mission Foundation
(Maria Esperanza Healy)
APC Cars / Dale Larson
Banco Avanz S.A
Benefity Community
Dania Battaldano

Desired Solórzano Pellas
FUNDEC
INPRHU
Jaimie & Rosa Argentina González
Johnny & Annabelle Sordo
Luís & Mar Delores Navas
Michael & Dana Coen

DONORS | $1,000 - $4,999

516 NOW
Abt Associates Inc.
Aduanera & Almacenadora (ALPESA)
Alfredo & Maria Solórzano Pellas
Alina A. Livengood
Ana Maria Garcia
Andre Bequillard
Asociación Latinoamericana de Cari de Maduraciones Internacionales (LACMA)
Benjamín & Liglia Gallo
Binoy Shah
Bless the Children
CAPS
CEM Comunicaciones S.A
Carlos & Victoria DeBayle
Carlos M. & Andrea Pérez
Carlos E. & Ana Maria Vicente
Casco Pellas, S.A
Cifuentes Chamorro Compañía Limitada
Cinturión de Esperanza S.A

Cox Inc.
Corporate SVP Global Fund
Daniel Schwartz
Danilo & Micaela M. Lacayo
Eric Brenner & Ilse Maria Manzáneras
Felipe & Andrea Mántica Pellas
Fondo Social Bernhard Pellas
Fundación Pantaleón
Fundación Terre des Hommes
Gטיונ-now
Hoyos
Irineus Chaput de Saintonge
Izzy Solórzano Pellas
Junior Grounds
Laguna
Life Outreach Internacional (LOI)
Maria José Wright

SPONSORS & COLLABORATORS

AmazonSmile
Café Las Flores
David Meléndez
Dicora S.A.
El Novillo Restaurant
Emporio café & bistros bar
Flor de Caia
Gildan

Groupo Lala
Guacalito de la Isla
Ibex Global S.A
Innovad, S.A.
Imprize S.A.
Kipesa Sociedad Anónima
Lalena’s Food
Miami Marlins

MARIO LARANZA

Michael C. Wood
Microsoft
Morgan Stanley
Rafael & Ana Lorena Sánchez
Silvio Solórzano Pellas
The Miami Foundation
Trinity Real Estate Nicaragua