

newsletter january-june 2021



Habitat
for Humanity®
Nicaragua



the IV Latin American
Forum on Housing and
Habitat was a great
success

V phase of Seed Home
concludes in Estelí

miss world Nicaragua
2021 is Habitat
Ambassador

through shelter, we **empower**



every donation

helps a family build a decent and affordable home.

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message from the director



I spent a long time thinking about the best way to describe a perfectly coordinated job, with the expected results and more. I remembered the famous phrase "like a Swiss watch.", But the truth is, it falls short, because in the end it is not a machine that works with precision, but dozens of people, human beings, collaborators of different organizations that decided to align under the same objective: to bring aid to the families that were affected by hurricanes Eta and Iota.

I am very grateful to each person who was involved in this process: first those who donated, then those who coordinated, loaded kits, managed the logistics and those who were supervising so that everything went well, so that the help arrived where it had to go, so that the trainings in safe constructions reached the families whose houses had been affected.

Definitely, unity makes us stronger. In the last months (January-June), we had the opportunity to work with organizations such as WaterAid, Food for the Hungry Nicaragua, American Nicaraguan Foundation (ANF), Action against Hunger, Nicaraguan Red Cross, Baptist Convention, and Moravian Church., The results were wonderful. It is a blessing to be able to work together and be satisfied that we contribute our bit.

On behalf of those families that live in the communities near Cabo Gracias a Dios, those of Wastara, Bismuna, Silanplanta and each of those remote places in the Caribbean: Thank you!

In Habitat for Humanity Nicaragua, we continue in the process of raising funds. We will continue working so that more families fulfill their dream of having a decent home, and so that families are better prepared to face

every family
needs help to rebuild when disaster strikes.

habitat.nicaragua.org
#SoyHabitat

the effects of climate change. Thank you for trusting us, for working hand in hand with us, and for making this a better world.

Frank Matus-Aguirre
Country Director Habitat for Humanity Nicaragua

achievements january-june



509 were trainings
337 on safe reconstruction

21 constructive technical assistance services (ATC).



emergency response (Eta-Iota hurricanes)
2,684 non-food items

13,501 people.



530 non-constructive services that represent **208%** of the quarterly goal.



118 housing solutions
124% of the quarterly goal.



Twenty families from Esteli now have decent housing, thanks to the generous contribution of our donor Matt Curtis, who financed the construction of these houses. The twenty families that teamed up with Habitat for Humanity Nicaragua to make their dream come true, went through a selection process that was led by the Institute for Human Promotion (INPRHU-Esteli) and participated in a series of training on safe housing, distribution of spaces, and other topics of interest.

One of these families was Scarleth's (30 years old), who got married when she was still a teenager and became a mother for the first time at the age of 18. Since then, Scarleth, her husband and her son had to live first at her parents' house, and then in a rental. Today the couple has two children, a 12-year-old boy and a 9-year-old girl.



seed homes

The family relies mainly on the salary of Scarleth's husband, who works as a lathe repair mechanic. According to her, he earns an average of 12 thousand córdobas (U\$347) per month. Scarleth does small beauty jobs, mainly in hairstyles.

"Sometimes I get to straighten someone's hair or do their makeup," says Scarleth, who learned the trade but still dreams of being able to go to college and study English as a career. "I have tried to go back several times but every time I make the effort, one of the children gets sick and I can't anymore", she tells us.

When Scarleth's family found out about the housing project, they put all the papers in order



Scarleth Serrato



and rushed to give the U\$200 contribution, a great sacrifice for a family that survives on less than U\$350 a month. However, the illusion of knowing that they will have their own home, is stronger.

The house was built in the Oscar Turcios neighborhood of Esteli, on land that Scarleth inherited from her mother. As soon as they received it, the couple began to build another room, thanks to the savings they had and today they plan to make the kitchen and their children's room in separate spaces.

With her grandmother living next door, Scarleth hopes to work more and, who knows, maybe go back to college and fulfill her dream of studying English to give her children a better future.



IV Housing and Habitat Forum



Solving the housing and health crisis, as well as promoting economic reactivation in Latin America and the Caribbean, were the main topics discussed at the IV Housing and Habitat Forum, an event organized by Habitat for Humanity and convened by the UHPH Platform.

The event, held from May 17 to 21, brought together more than 1,000 people and stakeholders from the sector, such as UN-Habitat, ECLAC, the World Bank, and the Central American Bank for Economic Integration (CABEI), as well as governments, academia, community leaders and NGOs to work in joint actions to reduce the housing deficit in the region during and after the current pandemic.

During the forum, conferences and panels were held with experts and social actors, who shared their experiences in carrying out actions to mitigate the housing deficit and poverty in their countries. Governments such as Colombia, Chile, Mexico,

Argentina, Costa Rica, and El Salvador shared about public policies to provide housing for the most vulnerable populations, with the support from the private sector.

“In Habitat for Humanity we are certain that we must create spaces such as the Forum, so that sectoral actors meet, hear cases of successes in the intervention of housing and urban habitat, and thus be able to replicate them in their countries. This year, we are fully focused on the actions that we must continue to generate during and after COVID-19, in order to reduce the growing housing deficit in Latin America and the Caribbean” said Ernesto Castro, Area Vice President of Habitat for Humanity in Latin America and the Caribbean.

One of the most relevant topics during the Forum was access to housing in vulnerable populations and how, through financing mechanisms, this segment of the population can be served. In this sense, CABEI reported that, with its Sustainable Habitat Development and Housing Program, since 2015 it has approved USD \$ 596.7 million to finance the construction and improvement of homes, as well as access to mortgage loans for the benefit of 109,122 families in Central America.

Dry corridor on the Habitat agenda

Habitat for Humanity presented the Report on the Dry Corridor of Central America, in which the organization summarizes the causes, effects and proposes three possible areas of intervention to mitigate the impact of climate change, migration and violence in this sector.



The Habitat Friends Club is a local donation program that was created in 2016, with the aim of fostering partnerships with businesses that provide discounts to Habitat Nicaragua donors.

“This year, we have decided to innovate in the strategy by expanding the types of businesses, so that people can acquire their membership and obtain benefits

in different venues: restaurants, shops, hardware stores, barber shops, veterinarians and even dance school”, says Kenneth Escorcía, who is responsible for local marketing and fundraising at Habitat for Humanity Nicaragua.

The donation of U\$ 35, to acquire the membership, allows people to obtain discounts in the allied businesses: Shezzis, Wingsbox,



Pupusería Qué Chivo, Sabor Chino Restaurant, El Zócalo, Mi Viejo Ranchito, La Nani Café, The Garden Café, The Time Barber Shop, Matrioshka Naturist Store, El Halcón, Cultura Salsera and División Veterinaria.

The innovation lies in that most of the businesses are entrepreneurs who are betting to contribute to the cause of Habitat for Humanity Nicaragua, and the organization is looking for a way to support them in boosting their sales through social networks and training in Financial Education.

“Without a doubt, working with the businesses of the Friends Club has been rewarding, for them on the subject of personal Financial Education and for us because of the feedback on our work., Each group is different and we have been able to provide the various modules that our workshop offers”, says Fanny Montes, Facilitator of Community Protagonism and Financial Education Coordinator at Habitat for Humanity Nicaragua.

How to acquire the membership? To be part of the Habitat Friends Club you can acquire your membership in the following ways:

On our website - habitatnicaragua.org/producto/compra-tu-membresia-35/ Through bank transfer Visiting our facilities in Managua: Los Robles, where it was Alke C. Masaya, 1 block abajo, half a block sur.

For more information write to our **WhatsApp: +505 8424 2974** or write to our email: mercadeodrr@habitatnicaragua.org and we will be contacting you.

miss world Nicaragua 2021 is Habitat ambassador

“With Habitat Nicaragua I feel at home”, Mariela Cerros, Miss World Nicaragua 2021.



The new Miss World Nicaragua 2021, Mariela Cerros, who is from Nueva Segovia, has confirmed that during the year of her reign she will be an ambassador for Habitat for Humanity Nicaragua. This young lady approached Habitat in January of this year, to collaborate with awareness-raising and fundraising efforts in favor of decent housing., She immediately created an emotional bond by getting to know the organization's work closely.

“The contest had us pick a social project to work with. I chose Habitat because I had been monitoring their networks and seeing the work they do in favor of decent housing in Nicaragua, and when accompanying them to know the projects, I realized that the work they do is far-reaching,” said the 22-year-old girl.

The new Miss World Nicaragua visited communities in San Rafael del Sur and Estelí, and had the opportunity to share closely with the families that have partnered with Habitat to improve their living conditions. Mariela showed her kindness, empathy, and simplicity in each of the visits, earning people's affection.

“Meeting the families and listening to their experiences has reaffirmed my intention to support our country,

seeing the way in which people's lives have changed by having a house, an eco-bathroom or an eco-stove, is something that impacts me, and without a doubt, I am committed to planning more activities”, said Mariela.

During the event, Mariela, also took the title of: best social project (altruism with Habitat for Humanity Nicaragua). Prior to the event, the young woman also collaborated in fundraising activities to bring help to the families that were affected by hurricanes Eta and Iota.

“One of the best experiences that I took from this contest was living with the Habitat Nicaragua team, they made me feel like family from day one and have supported my personal and professional growth,” said the beauty.

When starting with the social project, what expectations did you have with Habitat Nicaragua?

My greatest expectations was to help in whatever way I could, but without a doubt, I feel that together we surpassed them., I tried to get fully involved because I like the cause of Habitat Nicaragua, I even looked for a way to get aid kits with brands that sponsor my work on social networks, all of this to help families.





"For us it is an honor to have a talented and eloquent person, like yourself, who has fully committed to working with Habitat, this is your home," said Frank Matus-Aguirre, Country Director of Habitat Nicaragua to the beauty queen.

How would you describe the support that Habitat Nicaragua gave you during your participation in Miss World Nicaragua?

It was constant, there was always an interest in fulfilling and supporting the cause and I felt part of the Habitat family., In addition, there was full availability, affection, organization and planning, all of which are fundamental elements to be able to execute any project. I have no words to thank the support provided, from day one they followed me up to the point that I said: Win or not, I will continue to support this because this cause fulfills me.

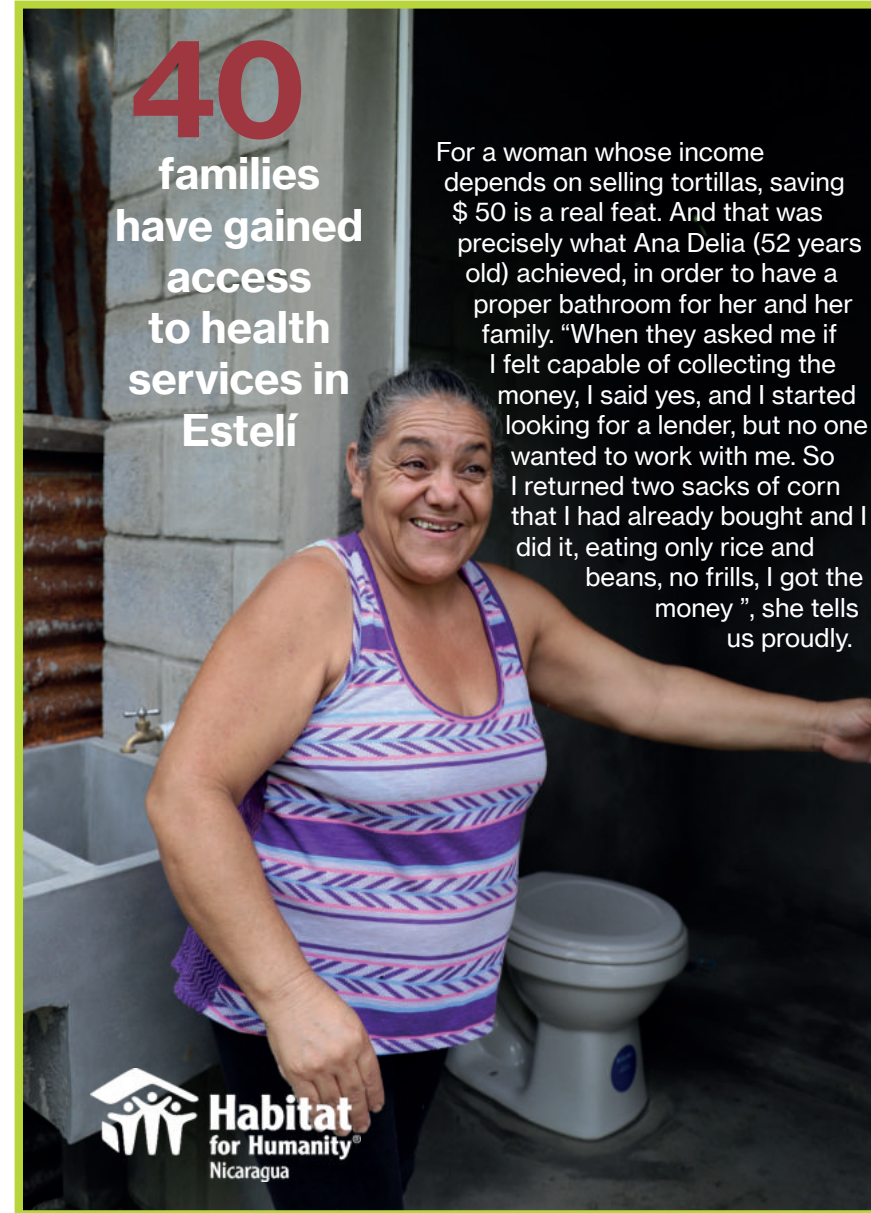
What are your plans to continue supporting Habitat during your reign?

Well, I am willing to support everything that is necessary, brand presence, fundraising activities, visits to projects to give visibility. I would say that I am only waiting for the agenda to go along with you, because I am definitely delighted with everything that Habitat for Humanity Nicaragua does and I want to continue supporting the cause of decent housing in my country.



Who is Mariela Cerros?

Mariela is 22 years old, she is in her last year of Marketing at the Central American University (UCA). She loves sports, she has practiced volleyball, judo, and currently does crossfit. Originally from Nueva Segovia, Mariela is a simple, yet charismatic, and above all, a brilliant young woman. In the short term, she hopes to represent the country in international events and leave the name of her homeland high. She also plans to continue working on her social project with Habitat for Humanity Nicaragua, pursue a Master's degree in Digital Marketing, and create a virtual education platform with courses and strategies focused on SMEs and local businesses.



40 families have gained access to health services in Estelí

For a woman whose income depends on selling tortillas, saving \$ 50 is a real feat. And that was precisely what Ana Delia (52 years old) achieved, in order to have a proper bathroom for her and her family. "When they asked me if I felt capable of collecting the money, I said yes, and I started looking for a lender, but no one wanted to work with me. So I returned two sacks of corn that I had already bought and I did it, eating only rice and beans, no frills, I got the money ", she tells us proudly.

Ana Delia lives in the La Unión neighborhood of Estelí, four adults and a child live in the house. Before the Habitat for Humanity Nicaragua sanitation project arrived, they all used a latrine and showered in a makeshift space. Now they can do it on a well-built site and have the necessary privacy; This is one of the 40 families that teamed up with Habitat for Humanity Nicaragua and the Institute for Human Promotion (INPHRU Esteli) to improve their quality of life.

The process went something like this

Inphru and Habitat's technical team began the selection phase in

December 2020, the families were visited and later the administrative process began with the collection of documents and contribution. "We made sure that they were families with incomes of less than \$ 200 per month, willing to participate and be trained and that they could contribute the US\$ 50," explained Marcos Canales, Inphru Estelí's head of social promotion, who was also in charge of supervising the project.

The construction of the units took place between May and June., The unit includes a structure of cement blocks, zinc, toilet, shower and on the outside a sink so that people can wash their hands properly; all

is connected to the city's sanitation network. Canales explained that there was inter-institutional coordination with the Mayor's Office, Enacal and with the UNI Augusto C. Sandino Campus, who sent Civil Engineering students to do internships and volunteer work in the project.

This project was made possible thanks to the donation of Habitat International, Go Easy and Selavip. The units were built in the neighborhoods of Miguel Alonso, Santo Domingo, Villa Esperanza, Primero de Mayo, Óscar Turcios, Los Ángeles, 14 de abril, Noel Gámez, Óscar Gámez, La Comuna, La Unión and Leonel, located in districts I, II and III of the city of Estelí.



trained

As part of the project, and to ensure comprehensive support, the 40 families participated in training workshops in financial education, use and management of their bathroom, and topics on health at home, the latter was taught by Inphru Estelí technical staff.

team work

Habitat for Humanity Nicaragua coordinated with different organizations to deliver aid to families affected by the hurricanes Eta and Iota.



13,501 people from 6 municipalities, 77 rural communities and more than 15 neighborhoods in the municipalities of: Bilwi, Waspán (Autonomous Region of the North Caribbean Coast); Bocay and Wiwilí from the department of Jinotega; Tola - El Astillero of the department of Rivas and San Rafael del Sur in Managua, received support from Habitat for Humanity Nicaragua to cope with the losses they experienced after the passage of hurricanes Eta and Iota.

These results and this geographical scope was possible, thanks to the support of each of the donors and especially the enormous work carried out by

partner organizations that were in charge of the distribution of the water, hygiene, basic needs, home repair, and children's psychosocial kits "Our special thanks to Food for the Hungry Nicaragua, WaterAid, the Red Cross, the Baptist Convention and the Moravian Church, who also coordinated with other local partners to ensure that the help reached the hands that needed it most," said Frank Matus-Aguirre, country director of Habitat for Humanity Nicaragua.

Matus-Aguirre explained that they worked with organizations that already had a presence in these locations, which facilitated good coordination with local authorities, churches, and

indigenous governments. This strategy not only streamlined the process, but also reduced costs, reached more families, and strengthened partnerships. At Habitat for Humanity Nicaragua, we spoke with the protagonists of this teamwork and this is what they told us about the experience:



"The work with Habitat was very good because it was a difficult time and they were present, it is good that they can take care of those in most need. The coordination was excellent, we managed to reach very far places and in God's name doors were open". Reverend Adela Martínez, from the Morava Church.

"It was extraordinary to work with Habitat because we had great achievements, we helped many families in the repair of their homes and also provided them with packages with supplies to sanitize, the people were very grateful." Jocksan Galeano, Secretary General of the Baptist Convention of Nicaragua (CBN).



"The experience of working with Habitat Nicaragua has been very positive and has had a great impact. Establishing a strategic alliance to support Miskito indigenous communities in a time of emergency has been very important. This joint work has been very gratifying, the solidarity and missions of our organizations came together with a common goal". Germana Fajardo, WaterAid Country Manager.

"The way that Habitat colleagues interacted with beneficiaries in the field was respectful and empathetic at the same time, allowing them to feel comfortable sharing their stories and photos. This professionalism with humility impressed me a lot, especially in a context where many people had lost everything". David Bradford, Country Director, Food for the Hungry.



Our gratitude

These churches and organizations were also part of the fabric that allowed us to bring support to the affected families: Casa Congo Foundation, Fabretto Foundation, Rotary Club, American Nicaraguan Foundation, Christian Medical Action, Action Against Hunger, Indigenous Territorial Government of Alto Wankí, Commission Costeña Pro- aid to Victims, Metanonía Missions International, Iglesia El Verbo, Adventist Church and Diocese of Siuna.



safe construction guide



“The guide considers the local conditions and the construction culture of the Nicaraguan Caribbean coast. It is an important contribution to strengthening local capacities for safe self-construction. The fact that communities know more about the subject will allow them to face the effects of climate change, which is why it was a key part of this process” said architect Zulma Espinoza, Coordinator of Housing Solutions of Habitat for Humanity Nicaragua.

In Habitat for Humanity we know that each family needs help to rebuild after a disaster, that is why after the passage of hurricanes Eta and -lota we took up the Technical Assistance Guide for self-construction of wooden houses in the Caribbean, a document prepared years ago, after the passage of Hurricane Felix.

Among the topics found in the guide are: selection and drying of wood, selection of the site where to build layout and leveling, foundations, floors, walls, ceilings, doors and windows. In the period January-June 2021, 337 people (equivalent to 337 families) were trained on safe reconstruction.

The briefly written guide, with an educational and very practical approach, makes it possible to rebuild safer homes, using local materials. It also includes basic construction guidelines that help community residents and qualified construction labor to strengthen their knowledge and build homes that are resistant to natural forces of destructive capacity, especially hurricanes.



Online financial education



To organize our finances the most important thing is to change our way of thinking.

-Fanny Montes

María (47 years old) lost one leg, and like many women with her condition, works in the informal sector., She sells cleaning products and is one of the people who partnered with Habitat for Humanity Nicaragua to learn financial education.

She is affiliated with the Federation of Women with Different Abilities (Femucadi), the first topic they learned about was family budget. “Now I have everything written down in my notebook, I can already tell that my monthly income is C\$ 700 (approximately U\$ 20) and now I can start saving. Learning financial education changed the way I manage my money” says María, who is originally from Managua.

Education workshops went virtual. These trainings are offered to families that team up with Habitat to improve or build their homes, companies, and now the Habitat Friends Club’s partner entrepreneurs.

“Adjusting our methodology to digital platforms has been a challenge that every day and, in each workshop, it allows us to improve,” says Fanny



From left to right, Sandra Darce president of FEMUCADI and María Mayorga allied with FEMUCADI.

Protagonism and Financial Education Coordinator at Habitat for Humanity Nicaragua.

Montes adds that the methodology is based on the Nicaraguan reality, and real examples are used in the classes that allow the participant to recognize themselves and have a satisfactory participation. So far, she has worked with the International Community of Women Living with HIV AIDS (ICW), the Federation of Women with Different Abilities (FEMUCADI); and businesses that are part of the Friends Club (such as Shezzis, Pupusería Que Chivo, The Time Barbershop and Tienda Naturista Matrioshka).

“Our challenge is that Habitat counterparts, allies and friends, continue to be instructed in Financial Education, in a way that allows them to have better control over their income, expenses and budget in general,” explains Frank Matus-Aguirre, Director of Habitat for Humanity country Nicaragua.

Since the first virtual workshop on Financial Education, more than 90 people have been trained in: family budgeting, credit and savings. In addition, through Financial Technical Assistance (ATF) 144 people have been trained to manage finances in their businesses, as part of the benefits received by people who acquire credit in the Microfinance Institutions with which Habitat Nicaragua works.



As a result of the pandemic and after the adjustment to new technologies by the Habitat for Humanity Nicaragua team, in 2020 the Financial





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