



annual report

july 2020 - june 2021



**We count on your support
to continue building our
resilience**



The beginning of fiscal year 2021 had our team working in conditions never imagined, under a lot of work and family stress, Covid-19 was already in the country and efforts were aimed at supporting families, we did it with educational campaigns from the networks, with fundraising to carry hygiene kits, with alliances with partner organizations to reach communities in the country's dry corridor and contribute our bit.

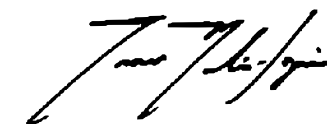
By the end of October there was a perception of a certain calm in the environment, it was then that the rainy season and the arrival of two category 4 hurricanes in early November reminded us that Climate Change is also a reality and that our country, had a lot of work ahead in order to build resilience in our families and our homes. It was as if we were being tested. One blow after another what can I tell you: once again we passed the test.

I am proud to say it, to acknowledge it once again, at Habitat for Humanity Nicaragua we have an exceptional, resilient team that has shown that when situations become complex they are not satisfied with giving 100%, they give more, much more and The results speak for themselves: 7,682 people, 7 months of communication campaign for the prevention of COVID 19 and promotion of good hygiene and protection practices, aid distributed in 24 municipalities, work carried out in alliance with 10 social organizations, everything to do it facing the pandemic.

With the emergency of the hurricanes, we managed to reach 13,501 people, train 337 in safe reconstruction, provide aid to 6 municipalities, 77 rural communities and more than 15 neighborhoods in: Bilwi and Waspán - RACCN; Bocay and Wiwilí - Jinotega; Tola El Astillero - Rivas and La Gallina in San Rafael del Sur - Managua. It's easy to say, but it was the effort and coordination of many people, who trusted us and teamed up with Habitat to make a difference.

And once again, we have to say, none of this would have been possible without the unconditional support of our Donors, and I want to acknowledge in a special way the support we had from businesses, artists, influencers and many, many people who joined the search for funds. , demonstrating that Nicaraguans are a united people, who know how to reach out whenever our brothers and sisters need it.

We continue working, we have a lot to do. We are about to start the construction phase of housing in the country's Caribbean, we continue to face the pandemic, we cannot lower our guard, we need your support and your prayers. God bless Nicaragua.



Frank Matus-Aguirre.
Country Director Habitat for
Humanity Nicaragua

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every person

needs a strong roof to protect their dreams.



Caption. From left to right, Eytan, Reina and Noymin.

Reina Isabel, and her two children live in the Caña de García community, El Astillero, Rivas. Her house, made of zinc and wood, was nearly destroyed after the passage of hurricanes Eta and Iota. Thanks to the reconstruction kit she received from Habitat for Humanity Nicaragua, Reina was able to rebuild her home. “That helping hand was like

a miracle from heaven. With the wood and plastic, I managed to make my son's room and my own. My home is beautiful and I am happy. You [Habitat Nicaragua] are the only ones who have come to help me”, she says.

About us



Habitat for Humanity Nicaragua is a non-profit organization that advocates and works for the right to decent housing and the sustainable improvement of communities. We promote the social and political recognition of housing as a basic right.

We encourage our target population to have timely access to the services and products necessary to produce and maintain decent housing, through community development. We promote capacity development in the populations that we serve for the prevention, mitigation and response to disasters. Since our foundation in 1984, we have partnered with more than **17,329 families** and more than **81,433 people** to improve their housing conditions.



Our programmatic focus

habitat improvement

Habitat for Humanity Nicaragua focuses its work on housing. We build progressive modules, or seed homes, to replace precarious ones. We improve existing homes and build adequate sanitary units. In partnership with the Institute of Urban and Rural Housing (INVUR for its acronym in Spanish) and municipal governments, we support social housing projects.

We also strengthen the capacities of the population so that they continue to improve their habitat with their own resources.

volunteers mobilization

We mobilize national and international volunteers to support families in the construction of their homes and in non-constructive activities, such as painting days, office internships, reforestation, and fundraising activities.

financial services

We have a second-tier fund that provides loans for home improvements. Clients who access these loans receive Construction Technical Assistance (CTA), which consists of providing professional advice for the preparation of their construction budget and design, as well as support during key moments so as to ensure quality.

In fiscal year 2021, we worked with seven microfinance institutions (MFIs) regulated by the National Microfinance Commission, and one savings and credit cooperative. One of these institutions was added to our portfolio as a new partner, achieving service coverage in the north-central and pacific regions of the country, providing CTA services to clients in need of credit.



a new house changed their lives



seed homes in Estelí

Enyelit (10 years old) used to tell her mother that she wanted to have a nice house like the ones her friends had from school, to which her mother replied "in time daughter, you will see, God will help us". At that time the family lived in a humble house made of zinc sheets, wood and dirt floors, located in the Oscar Turcios neighborhood of Estelí.



The family finances did not allow more, Enyelit's father, Eddy works as a security guard on a tobacco farm and her mother, Ericka, earns a little money (U\$69 a month) being the babysitter of a nephew who already considers a son. In this context, the family saw the possibility of better housing as distant, and when they were informed that they had been selected to be part of the Habitat for Humanity Nicaragua housing project, Enyelit jumped for joy. "The girl was happy because she said that she was going to have her room," Ericka says.

The family worked hard to contribute U\$200 in the construction of the house, and they also participated in the construction. By May 2021 it was ready, and just two months later Eddy was in charge of putting fences, painting the house and building an annex with zinc and wood, so that the kitchen and the adult room would be separate from the girl's room "thus we will be more comfortable and safe", he says.

As a good leader, Eddy organized with the neighbors to make repairs on the streets of his neighborhood and thus prevent rainwater from flooding their homes as it did in previous years. "On the street it always gets a bit flooded when it rains, but my house doesn't get wet anymore. We are very grateful to Habitat and to the donor", Eddy says.

The Seed Homes project executed by Habitat for Humanity Nicaragua in alliance with the Institute for Human Promotion (INPRHU-Estelí), was carried out thanks to the generous contribution of our donor Matt Curtis, who made the dream of these 20 families possible.



drawings that tell stories

Responding to Habitat for Humanity International's call during fiscal year 2021, we undertook an interesting exercise with girls and boys whose families have been served by Habitat. We asked them to make one or more drawings where they would tell us what was their favorite space within their house, and / or community, what it meant for them and them to have a decent home. The pictures and the stories they told were wonderful.

Here we share a little of it:

Edward is 5 years old and lives in Estelí, a city located in the north of Nicaragua. In his drawings he told us that he lives at home with her mother, her cousin and his dog Kira; He was so detailed that when he drew his room, he added his two most valuable possessions: the piggy bank and Captain America's shield. He loves spending Christmas and playing in the park in his community, and he also says that he likes his house a lot because it is "big and made of blocks".

Thank you **Edward** for taking us to the intimacy of your home, your family and knowing what makes you so happy at five years of age. At Habitat for Humanity Nicaragua we work precisely so that more girls and boys can make such cute and colorful drawings about their homes.



Habitat for Humanity Nicaragua trained in safeguarding policy



Habitat for Humanity's principles and mission is committed to meeting the highest ethical standards, and opposes all forms of discrimination, exploitation and abuse. Along these lines, the Human Resources department made an effort to train employees in safeguarding policy. Safeguarding is the prevention and response to harm caused by physical or sexual abuse or exploitation, harassment or intimidation, of the people in the communities we serve (especially, vulnerable adults and children) and with whom we work or ally.

"The safeguarding policy includes 80% of all the guidelines that are in the fraud and ethics policies of our organization. For us it was essential to raise awareness of the importance of working under this approach, and that from the executive director to the beneficiary, partners and support personnel know what it is about", Claudia Tellería, Habitat Human Resources Manager for the Humanity Nicaragua.

The team received this new knowledge on safeguarding in a positive way, "because they are aware of the importance for the organization of walking on that guide and recognizing how this benefits the work of each and everyone", Claudia added.

Safeguarding principles, along with HPH's Ethics Agreement, Whistleblowing Policy, and Harassment, Intimidation and Discrimination Policy guide our work, as we strive to do good (and not harm) any colleague, ally, beneficiary or member of the community with whom we meet, while providing help or promoting transformative and sustainable community development through adequate housing.

united against covid-19



In Habitat for Humanity, the health of our employees is a priority in the context of the pandemic. In addition to adapting our work to the home-office format, a series of mitigation measures were taken to minimize the risk of contagion as much as possible. "We have applied different security protocols at the office, in the vehicles, and during field work. We provided support in various ways, including the provision of personal protective equipment (PPE). Above all we tried to be there for them because Covid-19 came to challenge our daily routines and increase stress levels; being there for each team member, at all times, is an achievement -- one we're satisfied for", claimed Claudia Tellería.

The Habitat Nicaragua team answers:

what was your greatest challenge in fiscal year 2021?



"On a personal level, the most difficult thing has been the pandemic, it is difficult to concentrate due to the uncertainty that gives not knowing, if the person with whom you talk carries the disease or not, to be thinking about how the family will be ... asking God continue working and supporting needy families", **Néstor Narváez**, driver. Néstor walked during the strongest peaks of the Covid carrying and bringing kits, making distributions in communities and doing his daily work in offices.



"On a personal level: The process of adapting to work at home, children's online classes, and housework. Adapting and organizing my schedule to be able to fulfill all these responsibilities had a strong impact on my emotional and physical health, especially since I had to re-organize my work routine and that of the children. At work: Do not let my personal situation make me lose the focus of being available to the entire team 24/7, helping them to manage stress, fear, anxiety, illness, family losses, etc", **Claudia Tellería**, Human resources manager.



"The most difficult thing is to be able to express it, because it is a mixture of emotions that I went through and continue to go through, to think that I am going to be infected at any moment, for example, that fear that haunts us and then to be thinking that I have to perform my functions well, despite the stress. Thank God I have been able to do everything and I have remained healthy, and as long as I am healthy nothing challenges me", **Martha Palacios**, administrator.



"First of all, the Covid issue, the uncertainty because you don't know what is going to happen and the fear that a close relative will be infected. On the other hand, all the work is stressful because the accounting part has many responsibilities that do not allow you to stay at home. That's what I could say", **Freddy Barrios**, accountant.



"Accepting that the illness that I am going through limited me a lot at work, it frustrated me because it did not allow me to give the 100% that I usually give. On top of that, the pandemic, family situations and many other things that made me feel vulnerable and I feel like they didn't allow me to do my job the way I like. That stress of going to the hospital every week and the paranoia of feeling that I could catch Covid", **Alma Iris Rodríguez**, architect.



"I believe that the most difficult thing was the job uncertainty, adapting to virtual conditions, it meant a challenge, but a great opportunity. In this sense, the support of human resources, in terms of supporting each moment was key", **Fanny Montes**, Facilitator of Community Protagonism and Financial Education Coordinator.



"It was very difficult because of everything that the pandemic part involved, and the projects. I had six projects under my charge, a large part of which we worked with the Institute of Urban and Rural Housing of Nicaragua (INVUR) and the municipalities. A large part of the staff had to leave, and the responsibility fell on me. It was quite stressful but it helped me to maintain a positive attitude, but there were days that I had to work more than 12 hours to be able to comply with everything. I also lost my father, and when your emotional system is affected, you don't perform the same and that also happened to me". **Alvarro Barreda**, engineer.

our response to the COVID emergency



7,682
people



were served by **Habitat for Humanity Nicaragua**, providing them with supplies that would allow them to face the crisis generated by the Covid-19 pandemic.

Thanks to the support of our Donors, aid was taken to 24 municipalities in the country; families received hygiene and protection kits, water filters, information brochures on good hygiene practices and anticipating the spread of the virus and other essential products.



"It was impressive, we coordinated the distribution of aid with 10 partner organizations and our greatest satisfaction was, I am confident to say, having the certainty that we would reach the most vulnerable. First, our focus was reaching communities in the country's Dry Corridor, and subsequently working directly with HIV-positive women and people with disabilities", explained **Frank Matus-Aguirre, Country Director of Habitat for Humanity Nicaragua.**



"We also had a strong educational campaign through social media, with messages to prevent the spread of Covid, but we also addressed issues such as the prevention of violence in disabled people, and basic information for HIV-positive patients about what to do if they believed suspected of Covid, that allowed us to reach many more people", added Matus-Aguirre.

Habitat Nicaragua staff distributed a good part of the aid and managed to interact directly with the families, who thanked Donors for their support. In addition, during the coordination process, other opportunities were identified to provide support to these groups on issues such as: financial education, for example, something that was not initially planned and that, due to the context, was carried out virtually.

Covid-19 continues to be part of our lives, our societies, and housing is the first line of defense. In this context, from Habitat we continue working to prevent the disease and to generate resilience, both among our collaborators and in Nicaraguans, we hope to continue counting on the support of our Donors in this journey.

every home improvement
gives children a better chance for a stronger future.

visit [habitatnicaragua.org](https://www.habitatnicaragua.org)



our response to the **ETA-IOTA** Hurricane emergency

The most gratifying results of a project go far beyond having indicators showing that the proposed goal was exceeded. Although our emergency interventions, after the Eta-Iota hurricanes, exceeded the proposed goals, it does not compare with the satisfaction we get from knowing that Reina Isabel and her children are in a safer house today. They welcomed the new rainy season knowing that they will no longer be swamped.

Or the story of Irlania and her husband Johelly, who live in El Astillero (Rivas), who completely rebuilt their home, this time in a safer area, using zinc and wood that Habitat provided as part of their home repair kit. His previous house was washed away with floods from the hurricanes.



Irlania and her husband Johelly

The story of Reina Isabel is in the first pages of this report, and there are more than 13,000 more stories that could be told by the people who received from Habitat for Humanity Nicaragua were served in one way or another during the response to the emergency. We reached areas we did not even imagine, thanks to the coordinated support of partner organizations, local governments, indigenous governments and religious groups that joined their voices and efforts in the face of disaster.

"It was gratifying to hear from the voices of the leaders of the partner organizations, how satisfied they were working with us hand in hand. We thank you once again for all your effort, for trusting Habitat and for making sure that the aid reaches the most vulnerable. We know that there is still a lot left and we trust in God that we will continue helping more families", says Frank Matus-Aguirre, country director of Habitat for Humanity Nicaragua.

As part of the response, in some communities the team was able to conduct safe reconstruction training for families who received kits to repair their homes. This made it possible to ensure that they used the tools and materials in the best way, and above all, so that they knew how to build their homes stronger and more resistant to future hurricanes. In total, 337 people were trained in communities in the Nicaraguan Caribbean, in the south and north of the country that were affected.



3 consecutive campaigns in response to emergencies

Support a family #WeareCommunity; Housing, Communities + Hope; and Together we will rebuild were the names of the three fundraising campaigns that Habitat for Humanity Nicaragua carried out during fiscal year 2021. A team effort on the part of the Communication and Resource Development departments, to mobilize hearts and bring help to families in conditions of vulnerability.



"It was really a great effort, a team effort, we had no rest with the campaigns because we had no truce, it was emergencies after emergencies and we had to respond," said Frank Matus-Aguirre, country director for Habitat for Humanity Nicaragua.

Given the arrival of Covid 19, the Support a family #SomosComunidad campaign aimed to bring aid to a thousand families from various communities, including some in the dry corridor, providing them with the necessary supplies to face the pandemic. Thanks to the support of the Donors and strategic

allies who helped spread the call, 1,562 families were supported. In August, all Latin America heard with one voice, Housing, Communities + Hope, reminding them that housing is the first line of defense against many diseases. From Mexico to Brazil the message of Habitat for Humanity was felt and well received.

On behalf of each family, we want to reiterate our gratitude to Habitat for Humanity individuals, companies, embassies and regular Donors for saying present. It was not easy, reaching out in the middle of a crisis that hit us all, but good hearts and the will of God manifested itself again, because ultimately: it was time to build together.

By November, Nicaragua was going through a new crisis due to the passage of the Eta-Iota hurricanes, which arrived barely a week apart and left large losses. The need to make a call to donate again was imminent, and it was made through the campaign: Together we will rebuild! That in addition to inviting support, sent a message of encouragement to the families who lost their homes or part of them.

This response to the emergency was planned in three phases, the first carried safe water kits and Covid-19 prevention kits, the second phase delivered kits for home repair that included zinc, wood and tools necessary for repairs, in addition to training to ensure families rebuild safely. The third phase is still running, it is about the total reconstruction of homes and you can still collaborate by visiting [habitatnicaragua.org](https://www.habitatnicaragua.org)

featured stories

from Habitat Nicaragua



Miss World Nicaragua 2021 ambassador for decent housing.

Mariela Cerros, 22 years old, originally from Nueva Segovia, is the new Miss World Nicaragua 2021, and the official ambassador of Habitat for Humanity Nicaragua. The beauty approached Habitat to collaborate in raising awareness about the importance of decent housing and to support fundraising, so that more vulnerable families had to deal with Covid-19. "I chose Habitat because I love the work they do and when I visited the projects I realized that the work they do is integral, the truth is that here I feel as a family," said the young woman, who has shown her level of humanism, empathy and simplicity in each of the visits, winning the affection of the people.



IV Housing and Habitat Forum.

The IV Housing and Habitat Forum was a complete success, an event organized virtually by Habitat for Humanity and convened by the UHPH Platform. More than 1,000 people and authorities from the sector, such as UN-Habitat, ECLAC, the World Bank and the Central American Bank for Economic Integration (CABEI), as well as personalities from governments, academia, community leaders and NGOs met to work on joint actions that contribute to reducing the housing deficit in the region during and after the current pandemic. The event, held from May 17 to 21, addressed the main themes: solving the housing and health crisis; and promoting economic reactivation in Latin America having housing as a first-line resource.



New ways of volunteering.

Given the complex context that the arrival of Covid-19 presented us, and the goodwill of our volunteers to collaborate, in Habitat for Humanity Nicaragua we had to implement new forms of volunteering, such as the virtual one where people supported by sharing from their social networks so that prevention campaigns and collection messages will reach more people. There were also a couple of volunteers from the office, to prepare safe water kits that were distributed among the families affected by the Eta-lota hurricanes. On behalf of each family today we say to each Habitat volunteer: Thank you very much!



Advocacy for adequate sanitation.

Understanding the basic concepts and the main tools for the design and selection of adequate sanitation technologies for rural and peri-urban areas from a social perspective, was the objective of the course organized by the Water and Sanitation Network (Rasnic), with technical support from member organizations including Habitat for Humanity Nicaragua. The course, carried out in virtual mode, lasted 40 hours divided into six modules: Concepts of Comprehensive Sanitation, The cycle of sanitation service and its social management, Alternatives for on-site sanitation in Nicaragua, Sanitary and water pollution risks, Experiences of models financing and virtual visit to the smart center. In this first edition, 54 people participated, including officials from the Ministry of Health and the Emergency Social Investment Fund.

National Board for Risk Management (MNGR), Executive Commission.

Last April, Habitat for Humanity, Nicaragua became a member of the Executive Commission of this platform, for a period of two years. From this governing body, we will continue to work in a coordinated manner on actions at the national and Central American levels that contribute to strengthening the capacities of institutions and organizations for disaster prevention, mitigation and response. From the National Board we seek to increase the resilience of the population in general and particularly of the most vulnerable.



Keiser University Job Fair.

Habitat for Humanity Nicaragua was present at the Virtual Job Fair 2021 of Keiser University and the American Chamber of Commerce of Nicaragua (Amcham), which allowed the Human Resources department to update its database of professionals nationwide, in addition to projecting Habitat's work through virtual advertising that was organized during the activity, thus contributing to brand positioning.



Catalina & Frank

Frank is an empathetic man. It is impressive and emotional to see him in the communities, the Habitat homeowners know him, recognize him and greet him as if he were a member of their family. Hugs are never lacking. And the thing is that Frank, just like that, as he prefers to be called, is a human being who gives himself to love; He is an old-fashioned "gentleman", the kind that opens the door and always greets with a friendly smile and an affectionate "how are you ... how have you been?"

From the gardener to the managers, everyone receives the same treatment from Frank, a quality that has allowed him to stand out as an excellent leader since he ventured into being the Country Director for Habitat for Humanity Nicaragua in 2009. Political Science Expert, married, with three sons, with a privileged memory and an impressive career working with projects in partnership with cooperation, Frank tells us more about his work in the organization.

How was your arrival at Habitat Nicaragua?

At the end of 2009, the project where I was a country director was ending and they told me that Habitat Nicaragua was looking for a country director and they thought I could be a good candidate. I brought to

"I love my work, I love what Habitat represents"

Conversation with Frank Matus-Aguirre, Country Director



the table an experience of projects with the private sector and with foundations; and good connections. At that time they were presenting me with two scenarios, on the one hand, one a bit chaotic and on the other, the opportunity to participate in the restructuring of an organization like Habitat Nicaragua. I knew it was a challenge, a challenge that I was willing to take and I was not afraid. I arrived at Habitat on January 10, 2010 and to date 11 years, 8 months have passed and I have no doubts that as a professional this has been the most important decision I have made in my life. I love my job, I love what Habitat represents.

What was the most significant change that was made in Habitat for Humanity Nicaragua since you joined?

The change in strategy, a redesign process with the aim of making our action more effective and specifically in the territories where we were going to be working, three regions of the country were defined as priorities and nine municipalities were preselected. Some criteria were applied as municipalities with greater accessibility. The other change was the incorporation of a revolving fund, a second-floor fund to provide loans to clients for housing improvements, accompanied by constructive technical assistance.

What have been the three most important achievements that have occurred from your direction?

The design and implementation of a new strategy, taking Habitat Nicaragua forward after two very big crises that occurred in the beginning and



being able to work with a group of people, a highly talented team, a tireless team. These are very significant achievements that at the beginning we saw a little far.

And the challenges?

We had two complex situations where Habitat where the right thing to do was to confront it and give a positive response, and then the 2018 crisis hit us a lot and now the Covid crisis, the two hurricanes that hit us less than fifteen days in November 2020, have been very hard things.

Let's talk about volunteering, although now the context has not allowed us to continue working on it. What is the most remarkable?

For 2010 we had 0 GV groups that came to the country, I can proudly say that before April 2018 we had around 42 groups, this means an average of 650 to 700 volunteers annually. We were selected for Thrivent as a destination country that says a lot about the work we do. The volunteers fell in love with the work we do from Habitat Nicaragua, they fell in love with Nicaragua, the kind of families we support and that implied a great interest to continue, to return.

Is there a story of a particular family that you remember during those volunteers and you will want to share?

Yes, about eight years ago, I was volunteering working in the house of a woman named Karla, in Estelí, a single mother of three children, she approached me and with tears in her eyes said: - Frank, thank you, what they have done for us we

will never be able to give it back to them - she told me how a week ago her children went to bed crying because they heard noises at night and they were afraid that someone or something would hurt them, go through the walls of their house, that it was plastic. Tears came to me, I hugged her and said, for us, it was an honor for me to be here. Thank you for the opportunity to meet you and your children.

The other story was during a volunteer service that I did with a family where they were all over 70 years old, in San Cayetano. The lady's name is Catalina, she was the oldest of three, she told me: Frank, you can't imagine how this feels, look at my new home, it's beautiful, for the first time I'm going to be able to sleep in a house with a concrete floor, block walls and A roof that will protect me from everything bad, I will be able to close the door at night and I will be able to lock it. I waited 86 years to have a house of my own and I will spend the first Christmas in it. I didn't know what to say to her, she was struggling with emotions, I hugged her that was a November around Christmas.

Any particular message for the Donors?

First of all, thank you for believing in us. I feel very honored for the love and compassion that you continue to show for Nicaragua. I would invite you to continue walking with us on this path, so that together we can be a relevant voice to fulfill families' dream of having adequate housing, to prevent another girl or boy from growing up on a dirt floor, to prevent another family from being exposed to the elements in the rainy season.

I would ask them to keep their hearts open to hope, to the dreams of families. Lastly, I would like to leave you a phrase from Aristotle: 'Hope is the dream of a waking man.' Faith and hope allow for things to happen; this is the power that comes from a brave heart and when a brave heart believes miracles happen.



financial data 2021

| Income - financial inflows | Amount | Percentage |
|--|-------------------------|-------------|
| Income from the collection of the HPHI Tithe | U\$ 1,250,662.00 | 67% |
| Income from local donations | U\$ 239,068.00 | 13% |
| Institutional loan recovery | U\$ 387,555.00 | 20% |
| Total Funds for available for Projects investment | U\$ 1,877,285.00 | 100% |

INVESTMENT DISTRIBUTION

| Income - financial inflows | Amount | Percentage |
|----------------------------------|-------------------------|-------------|
| Project investments | U\$1,263,867.00 | 77% |
| Operating Expenses | U\$ 367,990.00 | 23% |
| Total Investment of Funds | U\$ 1,631,857.00 | 100% |

every teen

should know the confidence that comes from a stable home



visit [habitatnicaragua.org](https://www.habitatnicaragua.org)

Our Results in
fiscal year 2021

Bilwi & Waspán •
RACCN: Bocay & Wiwilí

Jinotega •

Managua •

Tola El Astillero •

Rivas & La Gallina
in San Rafael del Sur



367
Construction
Services

(new houses, home improvements, and home repairs)

70% benefited women and **46%** were credit loans



1,202
Non-Constructive
Services

(training in various topics and construction technical assistance)

74% benefited women.



Response to the
Covid-19
emergency

7,682 people from
1,551 families served

7 months of communication campaign for the prevention of COVID-19 and promotion of good hygiene and protection practices.

24 municipalities where the aid was channeled.

10 social organizations partnered with Habitat.



Non-food items
distributed

1,551 hygiene and protection kits

500 safe water filters

1600 information brochures for COVID-19 prevention.



Eta and Iota,
hurricane response

13,501 people from
2,684 families served.

337 people trained in safe reconstruction.

77 rural communities and more than **15** neighborhoods in six municipalities received aid.

11 organizations and **1** indigenous government worked with Habitat to deliver the aid.



Non-food items
distributed

1,947 hygiene and protection kits with water filters included.

716 home repair kits.

21 water filters in public venues.

Club de AMIGOS club is back



By joining the **Habitat Friends' Club**, you get **permanent discounts** from affiliate stores. Your membership supports the access to decent housing and more resilient communities in Nicaragua.

The Habitat Friends' Club was born five years ago with the idea of a reward system. Habitat donors get discounts from various merchants, while contributing to families realizing their dream of having a decent home. The support of businesses, restaurants, hardware stores, barber shops, and a veterinary clinic has been invaluable. This 2021, we have renewed agreements and welcomed new businesses that join Habitat's cause.

"We joined the Habitat Friends Club because we believe in the values of solidarity and empathy, we are governed by these values and we put our company at the service of causes that can help the development of the country," said Gabriela Cajina, Marketing Director of El Halcón (hardware store), one of the affiliated stores.

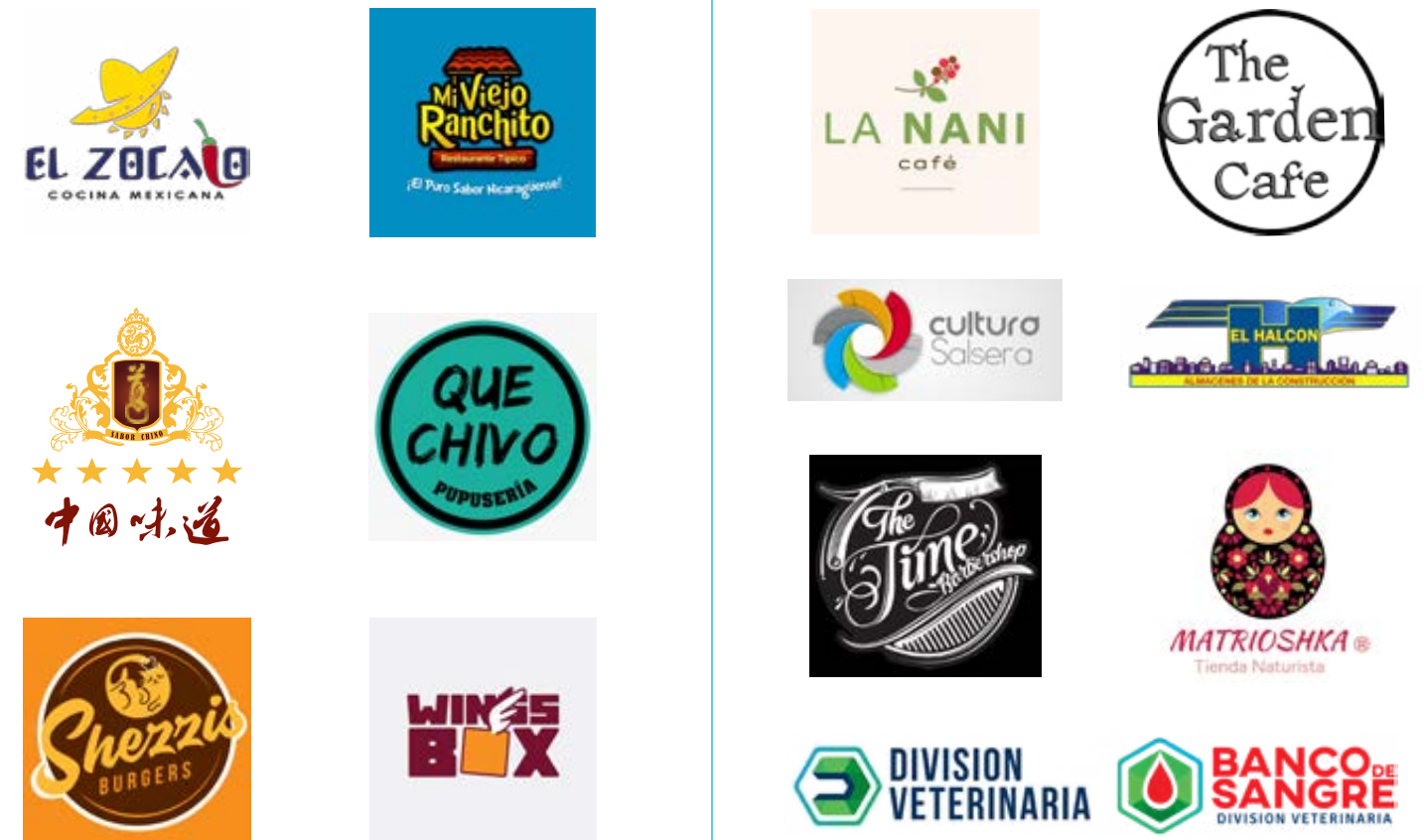
To be part of the Club de Amigos, you only have to buy your membership for \$35 per year. You will receive a card, with which you will use to have discounts in the following businesses: Shezzis, Wingsbox, Pupusería Que Chivo, Restaurante Sabor Chino, El Zocalo, Mi Viejo Ranchito, La Nani Café, The Garden Café, The Time Barber Shop, Tienda Naturista Matrioshka, El Halcón, Cultura Salsera, and NucleoVet.

"We are very grateful to the businesses that have opened their doors to us, that believe in Habitat's cause and we hope that more people will be encouraged to subscribe to the Habitat Friends Club", said Frank Matus-Aguirre, country director of Habitat for Humanity Nicaragua.

- OUR AFFILIATED BUSINESSES -



Club de AMIGOS



How to purchase membership?

- On our website: <https://habitatnicaragua.org/producto/compra-tu-membresia-35/>
- Through bank transfer, or by visiting our facilities in Managua: Los Robles, from where Alke C. Masaya was, 1 block down, half a block south.

For more information write our email: mercadeodrr@habitatnicaragua.org and we will be contacting you.



words from the ground



“ There were days that we had to eat and days that we did not, we decided to go out to sell natural frescoes in the streets but we could not expose ourselves much. And I, who had a small business, a grocery store, was practically at zero. I am much more than grateful, the support they are giving us is immense because here we have many people with HIV who have families and we are facing a tremendous economic situation”, **Aleyda (39 years old), Masaya.** Five people live in Aleyda's house, she, her husband and their three children; four of them infected by Covid.



“ From ICW we are very grateful to Habitat for Humanity Nicaragua and the Donors, because they took us into account and we were able to bring support to families with HIV positive people. They know that for us the campaign of the networks was very important, because nobody put information about Covid-19 and HIV, it was a pride to work these materials so much so that we shared it with the Latin American headquarters of ICW and they gave it to share with the rest of the countries”, **María Teresa, national reference.**



“ We are in what is called a risk zone, on the edge of the ravine that is why we have decided to move. We are going to make the house in the community of San Ignacio, so this home repair kit that we received today we are going to use in the new house. We don't want the rain to catch us in the old house. We are very grateful that they have come to give us this help and remember the families of these communities”, **Ana Lisseth (34 years old), La Novia community, El Astillero region, Tola-Rivas municipality.**



“ I am grateful to God first and then to you and the people who gave money for this, because here in Silanplanta we are very poor, but this will be of great use to all of us,” said **Cornelia, 36, is the mother of 8 children, and they subsist on planting bananas and corn.**



“ We work with 26 subsidiaries nationwide, which are disabled and chronically ill women. With the arrival of Covid-19 all the entrepreneurship started by women have fallen because no one buys. We have also had situations of violence and stress and knowing that someone opened the doors for us, giving us help, reactivating women with a radio campaign that is important. We are grateful for the support of Habitat for Humanity Nicaragua and the Canadian brothers, who allowed us to bring hygiene kits, basic supplies, masks and a brochure with the information”. **Sandra Darce, president of the Federation of Women with Disabilities FEMUCADI,** (Sandra lost her legs due to the explosion of a mine when she was doing her internship as a teacher in the 80's).



“ My house is a miniskirt (half stone-half wood), but with this hurricane there were three landslides and all the mud came inside us. See that we spent three days without eating or drinking. We couldn't get out and no one could come to rescue us because they sank to the hips, God only knows how my wife and I stayed alive, because we didn't even have water. Any. I feel happy because you know, how is this situation that we do not have work, they give us this and it is a blessing”, **Pablo, El Abejono community, El Astillero-Rivas.**



“ Not even with Mitch you saw that, we had to make a tent with round sticks and black plastic in that high pasture, there we spent a day and a half with water up to our knees, we did not have to eat or drink, we did not sleep, just waiting and asking God that everything will happen soon. We thank you for coming to bring us this help”, said **María Lourdes, a 49-year-old resident of the Los Cocos community, Wiwili,** where the landslides of the Kilambé hill dragged away homes, crops and other livelihoods of families.



“ My husband is not working and I do crafts but I have not been able to work because the baby got sick, so we sell ready-made food there and we are surviving. I am very grateful to you and to the nuns of the Santa Teresa de Jesús Center for all the support, because we are facing a very difficult situation”, **Guadalupe (22 years old), mother of two girls from Malacatoya -Granada.**

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