



We
adapt



environment-friendly
homes

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portable **eco-stoves**

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modules for
entrepreneurs

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message from the Director



“We must find time to stop and thank the people who make a difference in our lives,”

John F. Kennedy.

Gratitude is the word that encompasses and describes what I feel. After almost 13 years of work in Habitat for Humanity Nicaragua.

Grateful to God, to the affiliates, donors, companies, volunteers, our collaborators, and to each one of the people who make it possible for this gear to work.

Our work is not like others, it is a privilege, a blessing from God because from Habitat we can not only practice our profession doing what we like, but we also change the lives, and stories of entire families. I can say without fear of being wrong, that the lives of thousands of Nicaraguans have a before and an after Habitat.

The child who cried in fear at night because he heard noises in the zinc walls - the mother who lived in anguish because her salary was not enough to have a concrete house, the family who dreamed of sleeping in a dry place, protected from the rain. The woman with respiratory problems due to the smoke generated by her traditional stove, the entrepreneur who dreamed of refurbishing her business and the list goes on, there are thousands of stories, one more inspiring than the other.

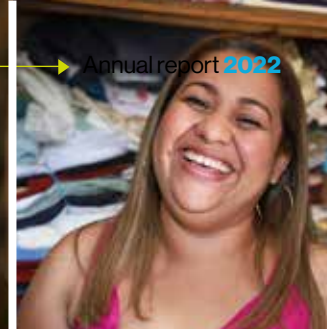
I am infinitely grateful for that privilege, for every hug I received, for every brick, I

managed to glue with my own hands (I had the honor of working as a volunteer almost 300 times, between 2 to 3 days a week), for every smile of the families. I don't think there is any greater satisfaction than knowing that your work changed the life of an entire family forever. And of course, none of this would be possible without the tireless work of a dedicated and committed team, without the support of colleagues from other countries, and without the kindness of donors.

I write these lines from the bottom of my heart, as a farewell. I am closing a cycle in my working life, leaving what was my home for almost 13 years, an organization that marked my life and my heart.

Habitat for Humanity Nicaragua is an exemplary organization that has given me the opportunity to learn and serve. An opportunity that has taught me so much, changed my life, and strengthened my faith more than I could ever imagine. I call this a once-in-a-lifetime opportunity and one that I am very honored and grateful to be a part of. I leave with much gratitude and with the certainty that those who remain will know how to maneuver this ship to continue changing lives, weaving stories of overcoming because definitely: all people deserve a decent place to live. I bid you farewell, your friend of life.

Frank Matus-Aguirre.
Country director
Hábitat para la Humanidad Nicaragua



Who are we?

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

We encourage the target population to have timely access to the services and products necessary to produce and maintain decent housing, through community development.

We support the development of the population's capacities for prevention, mitigation, and attention to disasters. Since our foundation in 1984, at Habitat for Humanity Nicaragua we have benefited more than 17,824 families and more than 83,788 people with various alternatives to improve their housing conditions.

scan the QR and follow us on social networks



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lines of work



habitat improvement

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



capacity building

We work hand in hand with families, strengthening their capacities and providing them with the necessary tools to continue improving their housing conditions. We give them training in financial education, healthy housing, safe housing, and climate change. We prioritize projects with women entrepreneurs who are heads of households.



safe, resilient, and
sustainable homes

read the story of Lya, a young mother who grew up in an orphanage and today owns her first home, a Habitat

There are wounds that never stop bleeding. The abandonment of dad and mom is one of them. That is why when we talked to Lya, a 37-year-old woman from Estelí (northern Nicaragua), she simply collapsed. "I grew up in a village...SOS Children's Villages, in an orphanage. I never knew my parents", she tells us while breaking down in tears.

The tears that rolled down Lya's cheeks were of sadness, yes, but also of joy because, thanks to Habitat for Humanity Nicaragua, her two-year-old daughter, Lya Victoria, will not have to 'roll' from house to house or in temporary homes, or rented houses. She already has her own house.

Thanks to the coordination between the Institute for Human Promotion of Estelí (Inphru) and Habitat Nicaragua, Lya managed to ally with us and apply to one of the seed housing projects that are subsidized by one of our donors, Mr. Matt Curtis. When she heard about the opportunity, she did not think twice and invested her savings in the contribution.

She had already bought the land a long time ago, because thanks to the sponsorship she received at the orphanage she had some savings that they gave her when she became independent, and she invested it in her dream of having her own house. Today in the Óscar Turcios neighborhood of Estelí, this young mother lives happily with her little girl. The money she used to rent a room is now invested in home improvements.

Lya's house and 21 more were delivered between the months of May and June 2022. The houses are the first eco-friendly constructions that Habitat for Humanity Nicaragua develops, the houses have solar panels and a rainwater harvesting system, which allows families to save a little money on utility bills.

Both systems also help reduce the carbon footprint and make families more aware of the consequences of climate change and why we must work to have safe, resilient, and sustainable homes.





Improved Housing = Economic Independence

After improving her business, Yacelia has invested in the purchase of more sewing machines.

strengthening and support

The women also received capacity building in financial education, how to safely build their homes progressively, and the effects of climate change. They also received hygiene and protection kits against Covid.

Independence is key for women to improve their quality of life, that of their families, and the conditions of their housing. This is confirmed by Yacelia, who has a small sewing workshop in Ciudad Sandino, Managua and with the income she generates she supplies all her needs.

"I have always liked sewing, I practically learned on my own and I have been polishing myself little by little, now people know my work and they order me", she tells us excitedly. Yacelia, is part of ICW Nicaragua, an organization that works with women living with HIV. Yacelia was one of the 40 women who joined forces with Habitat Nicaragua to improve the conditions of her business, as part of the OVG Project for women entrepreneurs from vulnerable groups, which



emerged in 2020 in the midst of the COVID pandemic crisis, when Habitat received a request for support from the Federation of Women with Disabilities FEMUCADI and the ICW Latin American Network of people living with HIV.

"At that time we had the resources to support a number of women who were in a very serious crisis due to not being able to go out to work, and since these women are very vulnerable to contagion, we included them in the support we gave at that time. In this fiscal year 2021 as continuity, the business areas of 40 women with disabilities, chronic illnesses, and women with HIV were strengthened", explains Nancy Arostegui, Manager of Programs for Habitat for Humanity Nicaragua.

The strengthening consisted of providing the women with an area of 9 square meters so that their undertakings would be in better condition. In the case of Yacelia, she had a sewing workshop in her living room, and she had already had several problems because her nephews, playing, damaged parts of the machines and she had to invest the profits in repairs.

After the project, the sewing workshop was left in an independent, closed space and Yacelia's extra earnings were invested in buying two more machines that allow her to do more work and generate more income.

The 40 women entrepreneurs who were endowed with modules were from the municipalities of Managua such as Ciudad Sandino, Mateare and Xiloá and included the city of Masaya and Juigalpa, Chontales.



"We are interested in continuing to support these groups of women, they are very interested in the issue of entrepreneurship and improving business areas, obviously it is an important strategy to be able to not only improve the conditions of them and their families. The support of donors is a key piece in all this effort to reach the most vulnerable, so we invite you to continue hand in hand with Habitat Nicaragua".

Nancy Arostegui, Program Manager for Habitat for Humanity Nicaragua.

Financial data

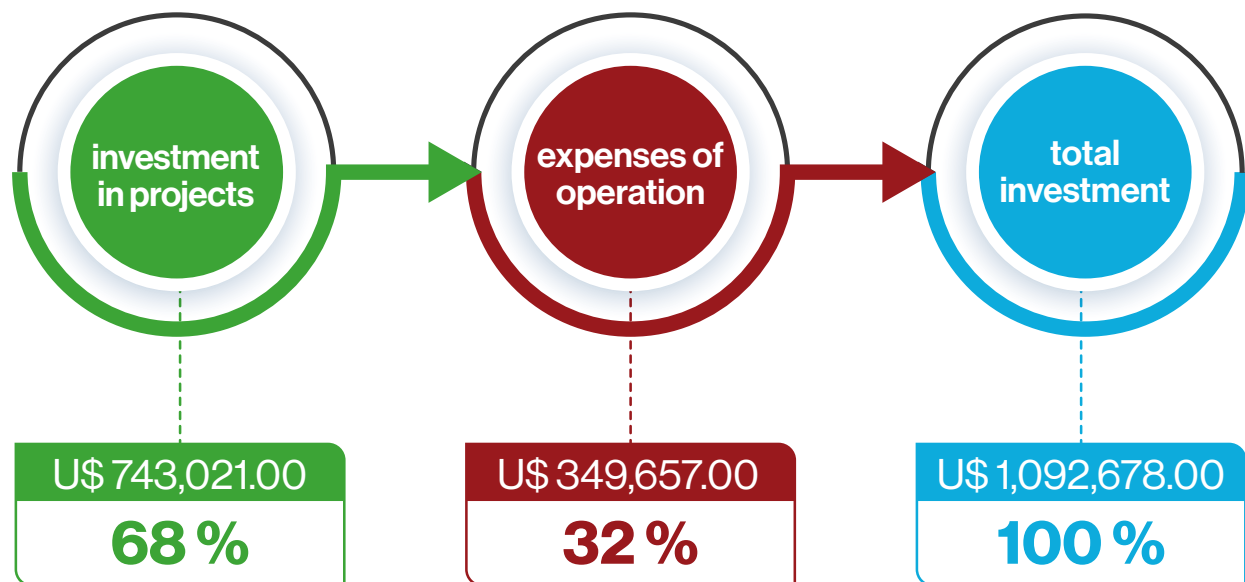
income from Tithe of Affiliates
U\$ 418,750.00

income from Construction Technical Assistance
U\$ 20,494.00

income from Second Tier Fund Interests
U\$ 42,642.00

local Income
U\$ 53,031.00

ecovery of institutional loans
U\$ 514,374.00



27 years dedicated to Habitat's mission

Fanny Montes (RIP), gave her life and her heart to the work of Habitat for Humanity Nicaragua. For 27 years she worked with Nicaraguan families, convinced that when she did it, she established the kingdom of God here on earth. Without looking for it, she complied with each of the principles of our organization. "We are the ones who make the kingdom of God on earth, and Habitat gives me the opportunity to establish it every time I get to each of those families, here I have the opportunity to sow the seed," Fanny told us in an interview, made in September 2019. See you always dear Fanny!

Read the full interview by scanning the QR code



Fanny Montes

(R.I.P.) 1968-2022

I firmly believe that this organization was born in the heart of God.



“I am excited by the idea of space travel, being at NASA; see the sky and the stars” ...

Francy López Bonilla, Community Development Coordinator at Habitat for Humanity Nicaragua; is a versatile, curious, and passionate woman.

She graduated as a civil engineer and worked most of her life in that area, but before that, she had a love affair with medicine and even had a slip with law, in addition to her years as a student leader. She also participated in social processes in the country, such as alphabetization, cotton, and coffee cutting, and worked on social projects with the communities of her native León.

"When I was a little girl, I wanted to be a doctor because I grew up seeing my mother sick. She worked in the market and had problems with an ulcer, she spent all day on her feet, so I told her when she grew up, I was going to be a doctor and I was going to cure you. I remember there was a man, Don Chico, who was a cart driver and wore sandals made of tires, he carried a lot of things, and I told him that I was going to cure him too", Francy tells us.

It was precise during her childhood, watching her parents work at the market in León, that her love for working with people was born. "My favorite moment when I would stay and help my mother at the market was when I would tell her I was hungry and she would tell me, go to Doña Modesta and ask for whatever you want, oh, magic words, Doña Modesta was a lady who would arrive at 11:30 in the morning, set up her little table, arrange her pailitas (skillet) and had a spectacular menu," she smiles nostalgically.

That's how detailed Francy is, and that's how privileged the memory she has to remember every detail, of each one of the facets of her life.

How was the return to university and why engineering? By the '90s, I already had my little baby, my oldest, my Cocoliso. I had my partner, so he convinced me to come to Managua, I started to look at the options and I liked engineering because I had always done things, I made forts, I built houses with roofs, I used to play with construction materials, I have always been very curious.

And where did you pursue it? I worked in the mayor's office, with a private company, and Minsa project. I discovered things that I didn't know how to do, I also discovered that I prefer to give my time to the most vulnerable sectors.

So how did you get to Habitat?

I was in an organization where I worked in the construction of the territorial development strategy, I also had the opportunity to do two diploma courses: education for life and development cooperation; we built the risk management strategy, the gender strategy, the education strategy, but the best thing about it was learning what development is, which I think is like the holy grail.



After that I came to Habitat, I applied for a position, and they offered me another one. I started on the first of July 2010, the first person who greeted me was Fanny (r.i.p.) and she made me feel welcome and comfortable.

And how would you define development?

Development is an awakening, in the sense of what you want, why do you want it, and work for it. And to the extent that a community answers those questions together and comes to an agreement, that to me is development.

What was the Community Development area like?

The area did not exist, at least when I arrived, it did not exist, what they did do was give Financial Education and I thought it was great. This area was the Cinderella of Habitat, then it was to understand what process they were in, I began to work on the strategy and that document is still there, it is like my guide. And well, to understand that the work of RD belongs to everyone at Habitat, and we have advanced in that, before only we trained and now you see some housing solutions training.

What has been the most difficult challenge?

To develop an educational proposal that complements the constructive part, and that allows Habitat to rescue the centrality of people because you can create a house but that satisfies a need, but you did not put people at the center; and with our methodology of healthy housing, we do put the family at the center.

Another challenge was to join the process of diagnosis and community planning and to enter dialogue with the communities.

And the greatest satisfaction

I think is the part of the materials, the educational-bibliographical part that we have achieved. They say that the words are carried by the wind but what is written, no. That part is like my legacy, what I'm most proud of.

An anecdote that has marked you

For me it is the hug of the people, I am left with one in particular... I remember that after the act Estelita approached me, she is a lady who makes tortillas, a very loving lady when they are arriving, she goes with his hands outstretched and we hug each other, and it was an impressive thing. She was happy with everything she had achieved. There was also a boy who worked at the brewery and was training him in financial education. He was going to take out a loan and realized that he didn't need to because she had the capacity to save.

You've done a little of everything in your life...

The truth is that everything catches my attention. I'm curious, if you ask me what I would have liked to learn, I will tell you a little of everything. I would like to learn about agronomy, I have been reading sociology, and the subject of communication and the basics to heal calls me, I am no longer enthusiastic about doing open heart surgery. I am excited by the idea of space travel, being at NASA; see the sky and the stars. If that part were reborn I would like it.



“We ask donors to continue supporting women entrepreneurs”



In the Primero Norte neighborhood of Matagalpa, lives a family full of women entrepreneurs, both the grandmother, as well as the daughters and granddaughters, are dedicated to the sale of fritanga (typical food) and tortillas. Their only source of income is this and they have been doing it for more than 15 years, the problem they had is that the smoke from the stove caused them respiratory problems.

“I remember that every time I was cooking or tossing tortillas, I had to blow my nose and smoke residue (soot) always came

out. Now, since the Habitat for Humanity Nicaragua and Fumdec project came along, there is less smoke in the house, less heat, we save firewood, and we are all happy here,” Ana María tells us.

During the fiscal year 2022, we partnered with the Women and Community Economic Development Foundation (FUMDEC) in Matagalpa, to execute the Entrepreneurial Woman, economic recovery and well-being that allowed improving the business conditions of 30 women, including Ana María; An additional 50 women received health

vouchers, 50 received a biosafety kit for the safe management of their food businesses, and 130 were trained on issues of self-esteem, financial education, safe housing, and climate change.

“It has been one of the most comprehensive projects, for us it was very satisfying to know that we not only support housing and business issues because many women neglect their health to attend to the family or their businesses. With this approach we are able to support them from different angles”, says Frank Matus-Aguirre,

Country Director of Habitat for Humanity Nicaragua.

The project evaluation concluded, among other things, that the housing improvements increased the women's self-esteem, and their bargaining power and gave them a short- and medium-term vision to continue improving their living conditions and their entrepreneurship. "This was a blessing for us, we ask donors to continue supporting women entrepreneurs," concludes Ana María.

satisfied



He sells used clothes and has a dinner. “When I had the check-up it turned out that I have a cyst on my left ovary, now I am undergoing treatment and I will continue my follow-up to take care of my health because sometimes one as a woman is left last and does not think that without health, there is no business and the children are left alone”. **Ivette**, neighborhood Rodolfo López.



Pastry, bakery, and sale of various items. “I was widowed seven years ago, I have started a business to have a good business, I have a wood-fired oven where I prepare everything for baking and pastry. They made me an improvement that was a trellis on the porch, now I have my showcase there to offer my products and sell more”. **Yonara**, neighborhood Villa Kokomo.

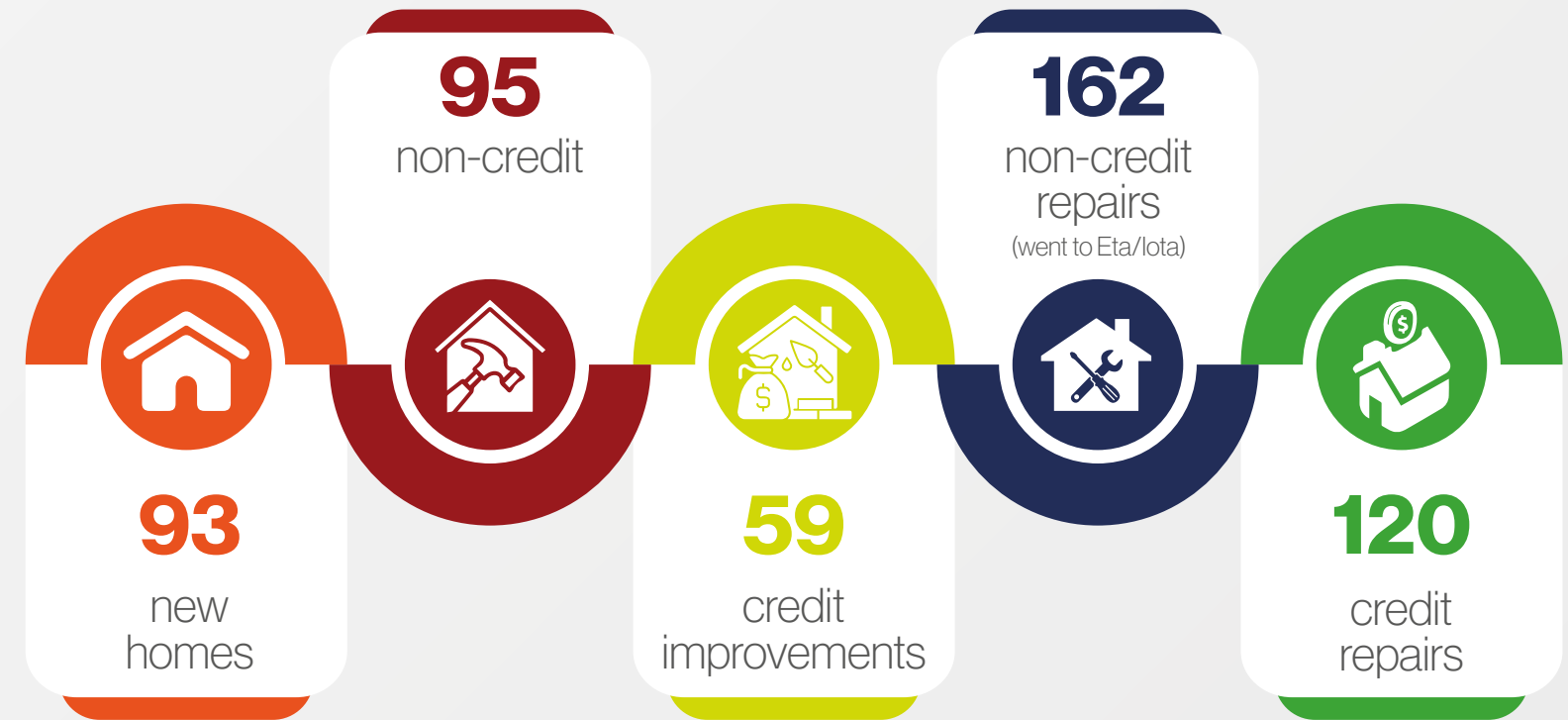


Make crafts. “Before the project started, I was depressed because I lost three members of my family, due to Covid. In a span of 22 days, I lost my husband, my brother and a nephew. My sadness was such that I didn't even want to open the business, but seeing the improvement helped me to get up, to feel a little joy... I don't lock myself in my room anymore and now I want to move on”. **Jugdenes**, neighborhood Palo Alto.

our impact on Fiscal Year 2022

495

constructions services



*71% of the people were women, heads of families.

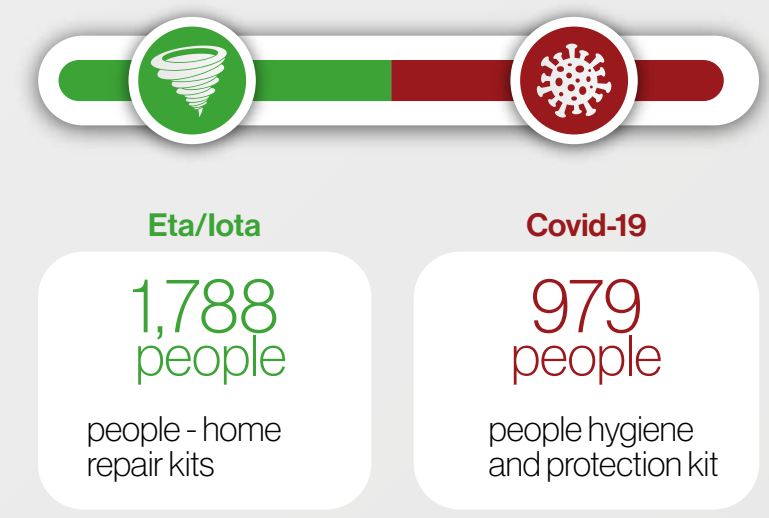
498

Non-construction services, training on

- 01 climate change
- 02 safe housing
- 03 use and maintenance
- 04 healthy housing
- 05 financial education

120 construction technical assistance services

emergency response



*82% of the people were women, heads of the family.

100,000 thousand floors to play



In April 2022, Habitat for Humanity and the Inter-American Cement Federation (FICEM), launched the "100,000 floors to play" initiative to replace 100,000 dirt floors with concrete in vulnerable homes throughout Latin America and the Caribbean by 2028. In turn, according to the needs of each household, solutions will be provided for access to water and/or improved stoves, in order to generate a decent and healthy environment for the sustainable and inclusive development of families.

In Latin America and the Caribbean, the housing deficit affects almost 40% of the total population and approximately 6% of homes have a floor with predominantly earth material, causing serious damage to the health of the people who live in them, especially that of children and older adults.

"At Habitat for Humanity, we have extensive experience in this type of intervention in the region, since we regularly work on it in the countries where we have a presence.

We are witnesses to how these types of improvements bring about an enormous change in the quality of life and health of families since they are provided with an adequate and healthy environment from which to build a better future. With "100 thousand floors to play" we have a great opportunity to generate a social benefit that will positively impact thousands of lives", explains Ernesto Castro, Vice President of the Area of Habitat for Humanity for Latin America and the Caribbean.

For her part, María José García, executive director of FICEM, assures that "the PISOS S3 to replace dirt floors with concrete floors for the countries of Latin America and the Caribbean, was proposed in 2020 by the cement

industry seeking to improve the health and well-being of the most vulnerable families living in poverty, creating healthier, safer and more sustainable homes (S3). Today, together with Habitat for Humanity, we seek to join forces through the "100,000 floors to play" initiative with the aim of transforming the lives of 100,000 families by 2028 throughout the region.

We understand that it is a great challenge that will have to be approached with prudence and responsibility, but it is also true that it is necessary to mobilize the interest, the regional commitment, and the necessary alliances to achieve it".

If your company or institution wants to join the "100,000 floors to play" initiative, you can request information by sending an email to lac@habitat.org or Irojas@ficem.org

Parte del programa:



Habitat briefs

Rasnic and NicaraguaSAN



Under the slogan, Nicaragua healthy, resilient, and with safe water was successfully held, an event organized by the Water and Sanitation Network (Rasnic), of which Habitat for Humanity Nicaragua is a member.

The forum was held on September 7, 8, and 9, 2021 in virtual mode, for the safety of the participants. The topics addressed by the different groups were: water for human consumption, sanitation and hygiene, and the comprehensive management of water resources. The member organizations reflected on their efforts and the impact of Covid 19, which demonstrated how lack of access to safe water affects the quality of life of urban and rural families.

Portable Stoves



Renewing ourselves to improve is part of the goals of Habitat Nicaragua, that is why during this fiscal year 2022 we designed a new portable stove that is quick to install, which allows women entrepreneurs to have a kitchen that allows them to save firewood and reach higher temperatures when cooking.

The first version of eco-stoves was made of bricks and a concrete table. This design was very effective, but it did not give women the option of moving it to another place when making improvements to their homes. The new model does allow it.

MNGR continues to advance



In this fiscal year, Habitat Nicaragua became part of the Executive Commission and the Knowledge Management Commission of the National Table for Risk Management (MNGR), spaces from which work is being carried out to further project the work of Habitat, get to know the members and the way the network works at the regional level.

During this fiscal year, the table presented its first five-year strategy, a joint effort that will allow us to go after measurable and achievable objectives, in addition to improving coordination at the Central American level.



HR is always attentive to the health of its collaborators



The physical and mental health of the collaborators of Habitat for Humanity Nicaragua is a priority for the organization. For this reason, the Human Resources department worked hard, providing workshops and training with specialists on topics such as stress and anxiety management, emotion management, resilience workshop, and remote team management.

“Since the beginning of the pandemic we have been working in this way, not only supporting with supplies for the prevention of Covid but also with psychological support because we know that stress levels have increased and that working from home entails many things for our team”, told us Claudia Tellería, Human Resources Manager of Habitat for Humanity Nicaragua.

As part of the work, the office also provided an update on the pandemic and the protocols to follow; and all personnel was trained in safeguarding, thus ensuring that all personnel are aware of this important issue for the organization. “We also had the policy firm and online course Kaya, a global learning platform for the humanitarian sector,” recalls Tellería.

An important piece of information to highlight as a National Office is the result of the work environment survey, the results of which were excellent. The results show us that the Habitat Nicaragua team is “People committed to the mission and the necessary work, people adaptable to the circumstances, and resources... and that we are an organization whose work supports communities.”

“We are an organization with a clearly defined vision and mission and a results orientation.”

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every smile comes from a safe place that only a home can give



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(july 2021 to june 2022)

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 Federación de Mujeres con Capacidades Diferentes (FEMUCADI)
 ICW Latina-Nicaragua

CENTRAL GOVERNMENT ENTITIES

INVUR

MUNICIPALITIES

San Rafael del Sur
 San Nicolás
 San Rafael del Norte
 El Jícaro
 San Fernando

NETWORKS AND WORK TABLES

Mesa Nacional de Gestión de Riesgos
 Water and Sanitation Network



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Texts and edition: Jessly Obando
Design and layout: Javier Alemán
Photographs: Jessly Obando

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