



# united in community

# annual report

july 2019-june 2020

# index

### 2020 Content **ANNUAL REPORT** july 1st 2019-june 30th 2020

letter from the director	3
about us	4
lines of work	5
our response to covid-19	6-7
helping hands by Habitat	8
global campaign	9
changing lives with ecostoves	10-11
our results in numbers	12-13
new lives in rural areas	14-15
financial Data	16
exemplary entrepreneurs	18-19
briefs from Habitat Nicaragua	20-21
learn about the story of Martha Palacios, our administrator	22-23
affiliates	24-27
back cover	28





### letter from the director

Every time a person tells us: "Thank you and God bless you", they do so on behalf of their family. At that moment, we are certain that we are on the right track and that getting up every day to work is worth it, even with everything that working from home implies. Undoubtedly no one was ready for Covid-19, but we at Habitat for Humanity Nicaragua, working together as a team, we have been able to face it.

Since March of this year, all our efforts have been focused on maintaining projects that allow us to support the most vulnerable families, in spreading educational-preventive messages for the general population, to make sure we have the most strategic allies, knocking on doors and opening hearts. These have been very complex weeks for our team to work. Some got sick, some others even lost loved ones.

However, once again the solidarity of donors, companies, the media and the general population who began to support with 1 dollar and up, so that we could channel aid to different parts of the country. This showed us that united we are stronger and that the solidarity of the Nicaraguan people overcomes any obstacle. We are definitely Community.

And we are very proud to be part of this beautiful community, proud to be Habitat, to reach the homes that need us most to show them that God's love is infinite and manifests itself in various ways. We continue to face the pandemic, calling for prevention and above all working so that more families in Nicaragua have a decent place to live.

If we are certain of one thing, it is that we will continue standing up, the pandemic taught us that the home is the first line of action when it comes to preventing Covid-19. Today more than ever, families need a safe house to shelter in, today more than ever we must build together.

> Frank Matus-Aguirre, Country director

Habitat for Humanity Nicaragua

### 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 community habitat. 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 capacities of the population for the prevention, mitigation and response to disasters.

Since our founding in 1984, at Habitat for Humanity Nicaragua we

have benefited more than 12,764 families and more than 57,638 people with various alternatives to improve their housing conditions.

homes communities hope + you



### lines of work

### habitat improvement

Habitat for Humanity Nicaragua focuses its work on housing. We build progressive modules or seed houses (about 260 square feet) to replace precarious ones, we improve existing ones and we build adequate sanitary units. In addition, together with the Institute for Urban and Rural Housing (INVUR) and municipal governments, we support the construction of social housing (390 – 520 square feet, that includes a front porch). We also strengthen the capacities of the population so that with their own resources they continue to improve their habitat.



### mobilization of volunteers

We mobilize national and international volunteers to support families in the self-construction processes



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 financing to people, through different microfinance institutions for the improvement of homes. Clients receive from Habitat Constructive Technical Assistance (CTA), by our architects who work at the microfinance branches. This consists of providing professional advice for the preparation of their construction budget, design of its improvement and accompaniment at key on-site visits, ensuring quality. In fiscal year 2020, we worked with nine microfinance institutions and a savings and credit cooperative, 3 of these institutions were added to the portfolio as new allies, achieving service coverage in the Pacific and north of the country, providing CTA to clients who request home improvement loans.



### our response to covid-19

On March 18, the country's health authorities declared the first case of Covid-19 in the country. As of that date, the Habitat for Humanity Nicaragua team directed all efforts to find the best way to support families and it was decided to undertake a local fundraising campaign called: Support a family #WeAre-Community.

The objective of the campaign was to bring supplies to 1,500 families living in vulnerable communities in the dry corridor of the country( it includes 33 of the 153 municipalities in the country. This includes the departments in the north pacific and in the north of the country), places where the effects of climate change are more accentuated and, in many cases, access to clean water for hand washing is difficult. The launch of the digital campaign was made on May 25 and ended the first week of July, the disclosure had the support of

influencers, the media, volunteers and the general population.

At the closure of the fiscal year 2020, we had reached 961 families, providing them with basic necessity kits (food), hygiene and in some areas, a safe water kit, as well as an educational manual that taught them how to prevent the spread of the virus. In the process, we allied ourselves with the main national television channel -Canal 10-, and through them we brought 500 prevention manuals to the same number of families in communities on the South Caribbean Coast.

The kits were distributed in coordination with local organizations, which made it possible to reach the most vulnerable groups in an effective and orderly manner, including people with disabilities, girls and boys, the elderly and women who are heads of households.

64% Goal 961 **Families** 4,325 Helped **People** +8 **Territories** U\$ 84,912

Fresh Funds raised

75% from local origin

"I sold fruits, beans, everything that my husband and my son sowed and harvested, but six months ago I got sick, it got worse and now I have to isolate to take care of myself, this disease is serious."



Miriam 73 years old, Los Arcos-La Paz Centro community. "When we get chlorine we put it on the water from the well, when we can't, we drink it just like that. Thank God for the moment we are healthy."



José Benito, 57 years old, La Ceiba-Mozonte community. His family received all three kits, including the safe water (filter) kit, for proper hand washing.

us because right now, here we are, one pound of food bought, one pound of food eaten, while the new harvest comes, but we have hope because God is sending us the blessing (rain) ... Last year it was a drought and we even had to buy the corn".

"God does not abandon



María Eulalia, 62 years old-El Zapote Community, Mozonte municipality. Her family of 7, they live off agriculture.

"I want to thank God and you for this help, for me it is difficult because I am a single mother and I make a living washing someone else's clothes, and with the rain I have no job or money to feed my children."



Arlen, 35 years old, Ciudad Sandino-Managua. Single mother of 7 minors, dreams of having a home of her own.



contribution to help us.

because with this we

already solve some of

the needs we have.

Alfonso, 47 years old

is disabled and father

of two children, Estelí.

which are many."



## Support a Family

On May 25, 2020, we launched the campaign Support a family #WeAreCommunity, to bring essential kits, hygiene and safe water to 1,500 families living in areas of the dry corridor of Nicaragua and who could cope with Covid-19. Habitat Nicaragua's social networks were the main means of dissemination to attract donors, a few days later we began to see the response to support the cause.

This response was possible thanks to the support of national and local media, mainly TV and radio, as well as digital media and international press agencies that helped us give visibility to the campaign. The help of the influencers (singers, models, TV presenters and journalists) who spread the call for the campaign through their social networks, was also very important.

A few weeks later, Hugo App joined us, who through his Hugo Care space became another digital platform for people to contribute. Once again it was demonstrated that Nicaraguans are a great community and despite adversity we are always ready to help others.

From Habitat for Humanity Nicaragua, we want to thank each one of the people inside and outside the country, who made it possible for families to receive kits to face covid-19. Our work is not over yet and we are pleased to know that we have the support of so many people to move forward, being that change that we want to see, because today more than ever we must build together.

The arrival of Covid-19 has exposed the scale of the housing crisis around the world, data from the United Nations reveal that 40% of the world's population (3 billion) do not have hand washing facilities in their homes to prevent coronavirus.

The current health and economic crisis expose at a greater risk those families who live in slums, do not have access to health infrastructure and work in the informal sector. Housing as a human right is the first line of defense against the transmission of Covid-19, that is why Habitat for Humanity launched the Housing, Communities, Hope campaign.

In Nicaragua, according to official data from 2014, the housing deficit is above 957,000. These people need our solidarity help to be able to fight the virus from home.



homes communities hope + you

You can make your donation online through https://habitatnicaragua.org/en/donar-ahora/

# WeAreCommunity

10

### A kitchen that changes the lives of families

After identifying the different needs that existed among the women of the municipality of San Rafael del Sur-Managua, Habitat for Humanity Nicaragua executed the project: Women, Business and Healthy Kitchen, where 53 women who are dedicated to the preparation of toasted tortillas, were able to get an improved kitchen.

In alliance with the Directorate of Alternative Energy Sources of the National University of Engineering, a stove model was developed that works with little firewood, insulates heat and is efficient for the production of tortillas: the Ecostove Habitat.

"It is a unique design because in addition to reducing the consumption of firewood and preventing respiratory diseases, we use a type of brick that is special for industrial ovens and that allows the heat to be concentrated. reducing the cooking time of tortillas and food in general ", explains our architect Alma Iris Rodríguez.

### improves health, the economy and the environment



From an economic perspective, it is important to know that the use of the eco-stove reduces the use of firewood by more than 50%, which implies savings for the family economy and less impact on the environment. "to this we add that the amount of smoke that comes out does not even reach the base measurement of carbon dioxide", Alma Iris tells us.

The use of the Habitat Ecostove also has a direct impact on the health of families, because in addition to preventing respiratory diseases, it reduces the risks of other conditions related to exposure to high temperatures such as arthritis and blood pressure. "Before. I couldn't even wash a dish after putting

tortillas because I had a horrible pain in my hands, now I'm cooking and washing and nothing is wrong," says Marcia, who also stopped suffering from burning eyes.



The families helped also received healthy cooking training, where they learned the importance of cleaning the space where they store and prepare their food. They also learned financial education to better manage their ventures and generate more profits.



The construction of the last Ecostove took place under the context of Covid-19, but following all the biosecurity measures it was possible to complete it without presenting any setback. This project was executed thanks to the support of Habitat Metro Denver.



### Having an ECOSTOVE is good for your HEALTH

The use of the ecostove prevents inhaling excess smoke and prevents several diseases

### Design benefits

- · Appropriate height for cooking.
- · The carbon black accumulates in the same place.
- · Food does not smell of smoke, cooking is cleaner.
- · It has a space to store the firewood.
- · Save up to 50% firewood.
- · It has 3 burners of different sizes.
- · Heat is concentrated inside and people do not get hot.
- · The smoke comes out of the chimney.



Diseases associated with high temperatures (blood pressure, arthritis, among others)



Diarrhea and poisoning for food in bad state or contaminated.



Lung diseases that in the long term can end your life.

We can also prevent accidents like:



Wounds or cuts by kitchen Wounds or cuts by kitch utensils from cleaning a common stove



Bumps, sprains or fractures



Burns from contact with hot surfaces of common





We achieved a range of 764 housing services equivalent to 112% of the goal set, distributed as follows:



El **71%** of the Construction Services benefited **women** and **55%** were with **credits** through **microfinance companies.** 

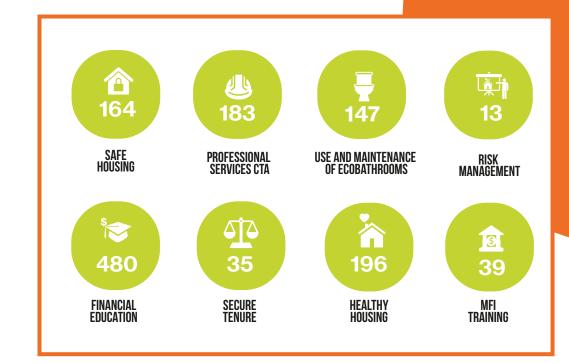






### non-construction services

We achieved a range of 1,257 non-construction services, equivalent to 109% of the stated goal. Distributed as follows:



72% of the trainees were women.



13

through shelter we empower

### new lives in rural areas About 50 kilometers south of Managua, is the El Hato community in the municipality of San Rafael del Sur, a semi-rural area where families live from informal sales and agriculture. At first glance, the site is inhospitable, the combination of high temperatures and dust during the summer, suggest that it is not the best place to live. However, its inhabitants know that they actually live in a privileged area, surrounded by rivers, nature and areas to grow their food. Habitat for Humanity Nicaragua, chose this area to work with 20 families in the construction of seed houses, a project that was carried out thanks to the generosity of Matt Curtis, donor. Most of the selected families are young couples who are striving to provide a better future for their daughters and sons. Women work in the informal sector and men sow the land, or work in the lime quarries that exist in the area.

began.

The project was executed between the months of February-May 2020, the last houses were already delivered under the context of Covid-19, so the field personnel and families had to implement all the biosecurity measures to be able to complete the constructions, thanks to that it was possible to make deliveries without any setback before the rainy season



"See, I sell everything: ice, ice cream, bananas covered in chocolate. When I can, I make tacos, enchiladas, cakes, flour churros cheese, donuts, repochetas, Everything that can be done to eat, I do it and go out to sell it, because we have to work to get ahead", says Tatiana, who is the mother of 3 children aged 13, 10 and 4 years.

**Habitat** 

for Humanity®

Nicaragua

About families helped

Habitat for Humanity Nicaragua, carried out a

poverty, working hand in hand with community

study of the community and the situation of

leaders and corresponding authorities. The

selected families had an income equal to or

economic contribution for the construction of

their homes, they also participated in training

on topics such as: Financial Education and

Safe Housing, the latter addresses issues of

home care, distribution of spaces, cleanliness

and hygiene.

less than 3 minimum wages and gave an



Tatiana's life (30 years) has been full of deficiencies. like almost all the women in her community. El Hato, the conditions of poverty did not allow her to study and she ended up being a mother when she was just a child (16 years old). However, her spirit as a working woman has allowed her to raise her family and grow financially.



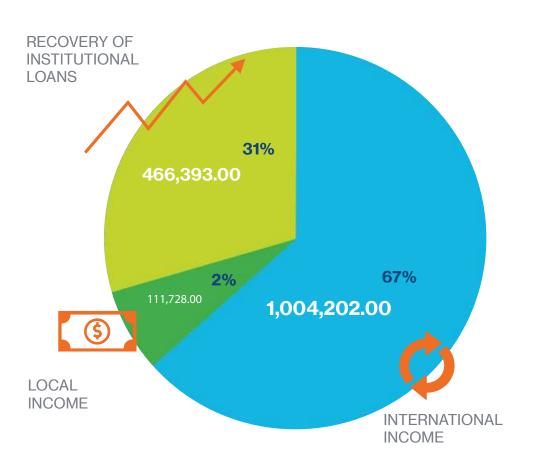
When the news spread in the community that Habitat was coming with a project, Tatiana immediately signed up and began to collect her financial contribution to have a decent home. Like the rest of the beneficiary families, the construction of the house was accompanied by a series of trainings and, according to her, the most interesting was that of Financial Education.

"They teach you how to organize money, how to save, for example us, before if we gathered more money what we used to do was buy more food. Not now, now if we have more we keep it. My dream now is to save money to make two rooms for the girls and put pottery on the floor because I want to see my house very beautiful,", she said.

Tatiana's husband works in the fields, sells firewood and transports food or materials in a horse cart they have. Between the two of them, they are trying to give their children a better quality of life and opportunities.



financial data









\$ 280,806.00

OPERATING COSTS



1,170,024.00
TOTAL INVESTMENT OF FUNDS





in Estelí

This is how varied and successful are the stories of the Estelian women who allied with Habitat for Humanity Nicaragua in the Women Entrepreneurs project, which was carried out in partnership with the Esteli Institute for Human Promotion (INPRHU). The project is a combination of own savings and subsidies, which sought to improve working conditions and boost the businesses of 100 women to generate stability and financial independence.









With the arrival of Covid and the temporary suspension of field work, the project managed to support 53 women and the change generated for them and their families is truly impressive. "We have realized that supporting women in the improvement of their businesses and their homes, not only has positive consequences for their economy, but also for everything that economic independence implies: security, self-esteem and, above all, knowing that they are improving the lives of their daughters and sons". said Frank Matus-Aguirre, Country Director of Habitat Nicaragua.



### Saving, investing and selling are the words of success 19



Learning how to manage her business, allowed Martha to increase his profits by 50%

Martha has a contagious smile, her enthusiasm in sharing her life experiences is so special that she could give motivational talks. With 45 years, married and mother of two children, she always seeks to improve herself every day, that is why she decided to be part of the Women Entrepreneurs of Habitat for Humanity (III Phase) project, in partnership with the Institute for Human Promotion (INPRHU).

As she tells us, she learned about the program through an acquaintance that she knows and In a period not exceeding 30 days this person, visited her to inform her that her application had been approved...

"I got excited because I had never received help with anything," she says.

Her husband, a bricklayer by profession, was diagnosed with diabetes and can no longer work where he is at risk of getting hurt; That is why both decided to invest money and efforts in Martha's business, which is the sale of new and used clothes, shoes, backpacks and once a week, nacatamales (typical Nicaraguan food).

Before being benefited and making improvements to her business, the store was in her living room, the

clothes had to be hung on the ceiling and where she received her customers was smaller. With the improvements made through the project, she managed to vacate her livingroom and relocate the merchandise, now she has enough space to have showcases, coat racks and her first dummy was bought, which her clients have baptized with the name "Martita", in love to the owner.

Martha told us that in addition to the economic benefit received by Habitat to make the improvements, she also attended Financial Education trainings and that one of the greatest lessons was to acquire the habit of saving, know how to manage her business and recognize how she should invest to continue getting ahead.



"Before being trained, my monthly earnings were 8,000 cordobas (US\$ 236), now it is 12,000 cordobas (US\$ 355)," she tells us smiling. The figures indicate that despite the economic crisis in the

country, Martha increased her profits by 50% thanks to the advice of Women Entrepreneurs.

> Now Martha shares with her friends and neighbors the benefit received and adds, "In order to get ahead, you have to seek help and fight.".

habitatnicaragua.org





### firms with microfinance companies

During fiscal year 2020, we continue looking for partners to extend our loan services for home improvements, accompanied by Construction Technical Assistance, for this we signed an agreement with the Fundación Desarrollo Económico - Comunitario (FUMDEC), MiCrédito and Fundenuse,

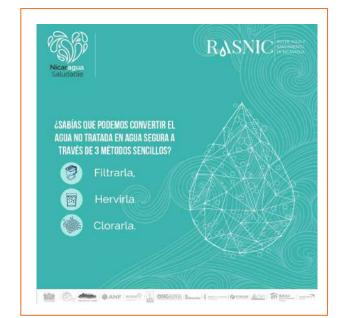
microfinance institutions that allowed us to reach more families in the north. west and south of the country. "Alliances are what allow us to continue growing and making possible the dream of hundreds of families: to have a decent and safe home to live in," said Frank Matus-Aguirre, director of Habitat for Humanity Nicaragua.



### bricklayer training

trained on the topic of learn about safety regugood construction prac- lations, carry out physitices by Habitat for cal surveys and draw Humanity Nicaragua, the plans, in order to provide workshop was carried a better service to the out with the support of construction and home such as Swisscontact the beneficiary families and INPRHU Estelí. In this and their clients. space, the participants

bricklayers were had the opportunity to organizations improvements made for

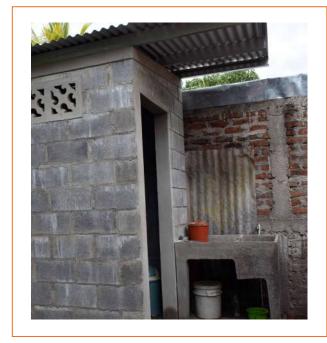


### advocacy from national platforms

Habitat Nicaragua's parti- ted with the Inter-Amecipation in national platfor-rican paign, in the face of policy and monitoring

Development ms such as the Water and Bank to finance a Sanitation Network (Ras- study on sanitation nic) and the National technologies that are Board for Risk Manage- being implemented in ment (MNGR) was very the country. With the successful during fiscal MNGR we are involved year 2020. We worked in activities at the Cenwith Rasnic in the productral American level, tion and launch of the including the construc-Healthy Nicaragua cam- tion of the gender Covid-19; and we negotia of the situation of the pandemic.

### briefs of Habitat Nicaragua



### sanitary units

124 families in Estelí already have adequate sanitary units, and connected to the city's network, thanks to the our partner organiza-

Familias Unidas. In this project, Habitat was in our healthy home charge of providing advice and technical support to ensure the to have good hygiene quality of construction habits. of the units, design the work carried out by units, and provide the

the methodology of educational program that teaches families

### budget and Health

Financial Education is a necessity, especially in the current global economic context. At Habitat Nicaragua we trained more than 220 people, among them employees and administrators of business partners to the "Club de Amigos Habitat" program,

who learned how to manage their personal finances and prepare their own budget.

There were also 196 trainings on Healthy Housing for families who learned about topics such as home distribution, cleaning and hygiene.







### Martha Palacios, the soul of the office

"The reason for my happiness is because I enjoy working and I love what I do"

For an organization to be successful, it is necessary that all the gear works perfectly, and that is precisely the work carried out by Martha Palacios, Administration Coordinator of Habitat for Humanity Nicaragua for 8 years, she always ensures that the administrative gear and logistics is always 100%.

She started as a receptionist and administrative assistant 12 years ago, and it didn't take long for her immediate boss to see her potential and support her to grow in her career. The experience with Habitat has been such that today Martha considers the office as her second home

and her colleagues as her family.

"When I hear the word Habitat, the first thing I think of is home and family, it is that seriously that is for me, here we are a family and you feel at home, but we also work to bring a home to many families that need it and that's what fills me the most, being part of this," says Martha.

A business administrator by profession, Martha is the soul of the office, her contagious energy and her loud laugh inherited from her mother, are a constant reminder that in this life you have to be happy.





Despite the fact that office work does not allow her to interact often with families. Martha does not miss out on any institutional volunteer work. "It surprises me that as soon as you arrive. people, for just seeing a shirt that says Habitat thank you for helping them have a roof, it is at that moment you fall into reality in saying that this is why I work here".

Currently Martha is studying Efficient Procurement Management, because she knows that this knowledge will help her to be even more efficient in her work.

The reason for my happiness is because I enjoy working and I love what I do, coming every day and saying hello to the security man from the entrance to the last person I meet, it makes me happy, ""

she said.

### **Personal Profile**

Martha is the seventh of daughters." she shared nine siblings, and she tells while releasing her usual us since she was a child laughter. she knew she wanted to work in an office, so when Wife for 30 years and studies.

going to get ahead, and calmly," she says. although my brothers do not like this phrase, she says it a lot and that is that I am one of her best

her mother struggled to mother of two children pay for a computer aged 27 and 21. Martha course, she rewarded her has led her life with the by getting her first job as rhythm that she wanted, a computer operator and she has been part of paying for his university dance groups, Zumba, with charitable causes and a gym lover. "I "Today my mother sees think that all this allows me and tells me that she me to always walk in a always knew that I was good mood and take life



# Fiscal year 2020 july 2019 june 2020

#### **AFFILIATE PARTNERS**

Habitat for Humanity Metro Denver

Habitat for Humanity Greater Sacramento

Habitat for Humanity Central Arizona

Habitat for Humanity Pinellas and West Pasco Counties

Habitat for Humanity Forsyth County

Habitat for Humanity Mclean County

Habitat for Humanity San Joaquin County

Habitat for Humanity Black Hills Area

Habitat for Humanity Douglas County Minnesota

Habitat for Humanity Greater Birmingham

Habitat for Humanity Twin Cities

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Habitat for Humanity Greater Los Angeles

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Habitat for Humanity Cedar Valley

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Habitat for Humanity Goodhue County

Habitat for Humanity Houston County

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Habitat for Humanity Tulare/Kings Counties

Habitat for Humanity Blue Water

Habitat for Humanity Catawba Valley

Habitat for Humanity Seneca County

Habitat for Humanity Central Minnesota

Habitat for Humanity Canadá

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#### Collaborators

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Olin Dodson

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George Relmer

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**Bonnie Bressette** 

Pam Ori

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### Major Donors

Cars for Homes

### LOCAL ORGANIZATIONS, FOUNDATIONS AND CORPORATIONS

### Major Donors

Embajada de Alemania en Nicaragua Embajada de Luxemburgo en Nicaragua Fundación Familias Unidas

#### Collaborators

Fundación 10

Fundenuse

Hugo App

Sherwin Williams Nicaragua

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Almacenes de la construcción El Halcón S.A.

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"Support a Family #WeAreCommunity" Campaign

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Blanca Patricia Matus

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Tenorio Gutiérrez

Chantel Romero Hernández

Chris O'Rourke

Christian Pérez

Coralia López Mendoza

Cristina Keating

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Familia Mendieta - Bendaña

Frank Matus-Aguirre

Frank y Gladys Matus

Guiomar Ochoa

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Fares Guillen Abdalah

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María Aleiandra Neret Arquello María Auxiliadora Reves García María Auxiliadora Soza Maltez María Del Camino Fernández Gago María Victoria Baca Vargas Martha Cecilia Paiz Aquilar Martha Elizabeth Palacios Moreno Martha Patricia Morales Marín Martin Antonio Jarquín López Mauricio Ricardo Salmerón Belli Mccall Raftus Milade Ivette Jaar Zelava Milagros Irías Ortega Minerva Bellorín Rodríguez Mirna Moncada Fonseca Modesta Rosa Zeledón Rivera Nancy Azucena Aróstegui Sánchez Natalia Núñez Cuadra Nerv Heriberto Olivas Castro Néstor Antonio Narváez Murillo Noel Blandón Nolberto José Montenegro Espinoza Norma Gómez Saavedra Olga De Los Ángeles Salgado Castillo Orlando Rizo Mendoza Oscar José López Molina Rafael Amador Rodezno Reyna Luz Vidaurre Roque Roberto Cruz Segueira Rogelio Blandón Cabrera Rosario Arana Daboud **Ruth Ortiz Roias** Ruth Aleiandra Acevedo Ruiz Sandra María López Flores Scarlett Torrez Leiva Teresa De Jesús Baldizón Segueira Victoria A. Álvarez Alizaga Violeta Sánchez Alegría Zulma Patricia Espinoza Beiarano

### **LOCAL ALLIES**

### **Organizations**

American Nicaraguan Foundation Centro de Estudios y Promoción Social Club Rotario Managua Cooperativa de Mujeres Solares de Totogalpa Crea Comunicaciones Instituto de Promoción Humana Estelí **FUMDEC** Fundación Fabretto Cooperativa Salud para todos

Universidad Nacional de Ingeniería - DFAE

#### Microfinance Institutions

**FUNDENUSE SERFIGSA** LEÓN 2000 ADIM **MICRÉDITO** 

Grupo Plasencia

#### **CENTRAL GOVERNMENT ENTITIES**

#### **INVUR**

#### **MUNICIPALITIES**

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

#### **NETWORKS AND BOARDS**

Mesa Nacional de Gestión de Riesgos Red de Agua y Saneamiento Red de Vivienda y Asentamientos Humanos Red Nacional de Voluntariado

#### FRIEND'S CLUB COMMERCIAL PARTNERS

Aiúa Mexican Grill Alamo Ren a Car Apovo Resort Cinemas Crowne Plaza Don Parrillón Hippos Hooters

Hotel Granada Hotel Los Arcos

Jalil's Hummus La Gran Francia

Laguna Beach Club

Las Brasas

Mi Vieio Ranchito Catarina

Mi Vieio Ranchito Carretera a Masava

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