

The REfund Update



The Graduation!

Last December, the first group of participants of the Savings Start program graduated! Page 1

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A Graduation to Remember

The first cycle of the Savings Start program finished and its 8 participants have proudly graduated!



Ben Patterson and Maritza Ortiz, one of the proud graduates

After a few words from Ben Patterson (from Coldwell Banker Nicaragua) and Jon Thompson (from Comunidad Connect and Community REfund), each participant was awarded a certificate and told us a bit about their experiences in the program. They expressed their happiness and excitement about this new step in their lives. They are very proud and grateful to the program and its' sponsors. We wish them all the best and in six months we will present a follow up on each one of their businesses!

Thanks to all who made this first cycle possible: Community REfund, ANID, Coldwell Banker Nicaragua, and BDF.

The businesses developed by the participants are:

1. A Spanish school (Yajaira Jimenez)
2. Transportation business (Roger Romero)
3. Food business (tortillas, tamales, enchiladas, etc) (Maritza Ortiz)
4. Training business for bartenders and waiters (Geovanny Martinez)
5. Transportation business (Agueda Magaly Rodriguez)
6. Fruit juices, ice cream and cooked beans (Marta Castro)
7. A car wash (Carlos Calderon)
8. Photocopy business (Jose Dinarte)

About us..

Community REfund is an initiative launched in 2007. Our mission is to ensure that local communities benefit from the growth of real estate and tourism in Nicaragua. We aim to encourage people to think differently about investment and offer a simple solution to responsible property investing that creates value in society and the environment while at the same time being financially profitable.

We have two main programs. The **Savings Start** program supports local small business owners and contributes to microenterprise development. The **Community Bridge** program helps to raise funds for local community projects.

Where do the funds come from? We solicit contributions from real estate buyers, developers, agents and other parties involved in the real estate transaction, and then channel these funds towards the needs of the local communities in a way that is mutually beneficial to both donors and recipients.



Featured projects

Casa Llanta

Casa Llanta (El Carizal, 6.6 kilometers south of San Juan del Sur, Nicaragua) is a logical approach to building in rapidly developing nations like Nicaragua. The project employs local community members and educates them in the skills of sustainable building by utilizing readily available byproducts, such as tires and plastic bottles, in conjunction with other local materials.



The aim is to empower local Nicaraguans that live near the Casa Llanta community and create skills that will foster a healthy independence from economic fluctuations affecting the community. The project also demonstrates to future developers that the cleanest water comes from the sky and the most reliable energy source is independent.

In addition to their training, the local work crew is paid at, or slightly above, the typical wage for local construction workers. Revenue generated by the project will provide the local population with the more costly components of sustainable building, such as solar panels and water filtration systems, for community improvement projects.

This project will demonstrate safe and effective methods of rainwater capture, grey and black water treatment, use of solar and wind energy, obtaining temperature regulation via thermal mass and passive solar design, as well as sustainable agriculture.

Casa Llanta demonstrates that the best development, and consequently the best investment, is one that invests in the local people and community.

Quinta Los Chavalos

Quinta Los Chavalos is both an ancillary school of public education and a home for young boys from nearby towns. Three educators and rotating volunteers make La Quinta one of Granada's most innovative educational programs. It tackles the ever-present problem of illiteracy and moves beyond it into the realm of computer training, science, and higher math for those who are ready to accept the challenge.

More than fifty children from local barrios attend La Quinta throughout the day for homework tutoring, extra reading and math classes, music and art activities, computer training, and sports. The resident boys, many the victims of neglect or violence in their family lives, have found refuge in La Quinta where they are assured safety, an education, and challenge. For them, Quinta Los Chavalos is the escape from domestic abuse or life on the streets, where many Nicaraguan children become glue-addicts and estranged from their families.



Piano concerts, art shows, piñata making, and museum trips help young students become well rounded and take them to new horizons in preparation for life beyond the barrio.

La Quinta also serves as a hub for international volunteers whose talents and expertise open a wider, more exciting world for children who have never ventured beyond the barrio limits.

School of Comedy and Mime

The School of Comedy and Mime is an innovative project to educate young people in Granada who are in precarious family situations where poverty, drug abuse, physical/sexual abuse, gang and other criminal activity are an unfortunate part of daily life.



Through theatre, clowning, mime and circus skills students discover how to respect themselves and others when taught that they can make a living through this art.

Physical abuse of the children, who are a part of the marginal economic class, is a major concern of the program. It often starts at the immediate family level where there may be anything from 6-16 sharing one small house. As a result, many children are forced to leave school early and to work long hours. Access to school, vocational/professional education, sports, technical, art, and other activities is almost nonexistent for many children and young people in poorer areas of the town. The "School of Comedy and Mime" considers itself an interdisciplinary and inter-institutional agency that works to meet some of these needs.

The program offers the students an opportunity to receive a qualified education through academic/artistic training. More importantly, the aim of the school is to give them a newer, healthier perspective that will improve their lives and pave the road for a more secure future. The program focuses on teaching skills that will prepare them to earn an income and strengthen their confidence to accomplish tasks that they previously thought were impossible.



www.CommunityREFUND.org

From one of our Savings Start graduates: *El Wrapo*

Maritza Ortez Zamora, one of the Savings Start program graduates, has launched her business called "El Wrapo". A freshly-made omelet stuffed with tasty ingredients such as cheese, ham, and sautéed vegetables, all wrapped in a homemade tortilla. Throughout the six month Savings Start course, Maritza was encouraged to save a little money every week to invest in "assets", in other words to buy equipment for her future business. Upon completing the course, her savings of \$150 were matched dollar for dollar by the Community REFund program.



Eduardo Holmann, ex- Mayor of San Juan del Sur with a wrapo in his hand, a customer and Maritza (on the right)

Mentoring is the other critical element of this entrepreneurial program. In Maritza's case, her mentor is Carol Franks, a trained chef and retired Canadian innkeeper who is well-known in San Juan del Sur as a volunteer English teacher.

"Currently Maritza peddles mini-tamales door-to-door making about \$7 a day.

She wanted to expand her business and sell to local tourists, principally backpackers and surfers. We tossed around a lot of ideas and settled on freshly-made omelets wrapped in her homemade tortillas," explained Ms. Franks.

Maritza wants to thank the Community REFund program, instructor Ben Patterson, mentor Carol Franks, equipment donors June Young of Peterboro, Canada, Mary and Rick Silver of South Hampton, Canada, Jon Thompson, Lilly Griner and Patricia Herron of the University of Maryland and Carlos Holmann of San Juan del Sur.

Maritza will be serving up **El Wrapo** from her food stand beside Banco BDF at the San Juan del Sur Beach every Saturday morning between 8 a.m. and 1 p.m.

Earthship Pitaya Festival at the community of El Carizal

El Carizal is a community located 6.6 km from San Juan del Sur. The project Casa Llanta (see page 2) located in this community is one of a kind. There are only four thousand houses like this in the world, and one of them is here in



Nicaragua. The Casa Llanta fund is a social project that is aimed to give back to the community by contributing to a healthier lifestyle for the families and children of El Carizal.

Earthship? An Earthship is a completely self-sustaining building made from recycled materials like bottles and tires that harvests rainwater and uses solar power.

The Earthship Pitaya Festival was organized with the objective of informing people about the Casa Llanta project and about sustainable living. The funds collected will be invested in the local El Carizal community through the Casa Llanta Fund, one of the projects supported by Community REFund. The amazing organization of the event made it a night to remember and everyone had a great time. There was music, activities for children and their parents, and great food and drinks for everyone. Around 500 people attended and everyone made a donation at the entrance to put towards local community projects.

Congratulations to Brooke Rundle, Tim Kelly, Sam Chally, Matty Powell and Justin Lyon (and all the other pre and post event helpers) for a great event for a good cause. Community REFund's staff became part of the Festival team to support the good cause. We will all be there helping next year as well!


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Donation to EcoStoves from the Association of Investors and Developers (ANID)

The Association of Investors and Developers donated a percentage of the profits collected in their last 'green development' workshop to purchase 3 EcoStoves for 3 families in San Juan del Sur. These families will now be able to breathe cleaner air inside their homes (Most Nicaraguan women cook over open fires forcing them, and the children who accompany them, to inhale unhealthy amounts of smoke each day).



A typical cooking space, rife with smoke



An EcoStove

An EcoStove is a cooking box on legs which allows for air to flow in one end fueling the fire, up the cement tubes along with the smoke, and out of the house. It's called EcoStove because it uses half the wood of an open fire, which means less cutting of trees in the surrounding watershed, which in turn means more water absorbed during the rainy season and wells less likely to go dry in March, April and May, before the rains arrive.

Los Pipitos from San Juan del Sur, stories of hope and achievements

Lissett Catalina Hernandez is an 18 year old with an eye disease that caused a vision impairment in her right eye. Despite her disability, Lissett has learned to read and write and loves to make crafts, dance, and play soccer. Fortunately there is a cure for her disease and thanks to a donation made by a Coldwell Banker Nicaragua client, Mr Nick Shaw (owner of Matakana Staging & Seating Inc. in Vancouver Canada) through Community REfund, she was able to have surgery and is now recovering. Soon, she will be able to return to regular school and live a normal life.

Yelsin Jose Romero Rocha is a thirteen year old boy with cerebral palsy. He cannot walk and has to be carried everywhere. His family cannot afford a wheel chair or leg braces. He is currently learning to walk, but without leg braces to support him it is very difficult for him to make progress. He also has difficulty speaking. A free surgery is offered in the capital city of Managua, but his family does not have the means to pay for transportation, lodging, or food while Yelsin spends 3 to 4 four days in the hospital. Yelsin is a happy child and is always smiling. He has learned to eat on his own and does not need much assistance in dressing himself.



Two children from Los Pipitos, San Juan del Sur.



Nevin (in the middle) with his 1st place medal.

The donation from Nick Shaw will cover the travel expenses associated with surgery so he can soon be walking much better!

Latest news and activities...

Just recently one of the children from Los Pipitos won 1st place in the Javelin competition at the Special Olympics in Managua!

They have also planted fruit trees around the school and had a concert organized by Brooke Rundle and friends where they played the drums, danced and had a wonderful time! The concert was recorded and the video will be available soon on the Community REfund webpage, www.communityrefund.org.



Meet our Steering Group

The Community REFUND Steering Group has overall responsibility for the strategy, direction and management of Community REFUND.

- Turalu Murdock, First American Title Insurance



- Jon Thompson, Comunidad Connect



- Chris Berry, Piedras y Olas... a Pelican Eyes Hotel and Resort



- Sergio Corrales, Garcia & Bodan



- Mike Cobb, Gran Pacifica



- Donn Wilson, Las Fincas



- Aram Terry, Aurora Beachfront Realty



- Lori Estrada, Montecristo



- Roger Keeling, Milagro del Mar



- Sara Murphy, Coldwell Banker Nicaragua



How You Can Help

To give back to the community, REFUND needs your help. Make a donation to CRF and ask your real estate agent, developer, attorney, and everyone else involved in the transaction to match your donation. Donations can also be made in person with a check through your real estate agent or online at www.communityrefund.org.

The benefits of your contribution are mutual. Communities with more assets are stronger, friendlier, and ultimately, better investments. Nicaragua presents incredible investment opportunities, but the opportunities to give back and improve the standard of living for the residents of this country are even greater.

Thank You

Thank you for considering a contribution to Community REFUND. By supporting these projects, you are helping to stabilize and strengthen local communities. In addition, your potential contribution sets a positive example for future responsible investment in Nicaragua. For more information, please contact us:

Online:

www.communityrefund.org

Email:

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