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MAP OF NICARAGUA



National Symbols



Dear Friend and Fellow Travelor,

Forget what you've heard about Nicaragua. This conveniently located Central American country is sure to surprise you with everything it has to offer, from its excellent surfing beaches on the Pacific Ocean to its incredible colonial towns. It's one of the safest countries in the Americas, and with its economy on the rise, Nicaragua is a great place to visit, live, and invest.

Travelers to Nicaragua will discover how easy it is to get to Nicaragua when they arrive at Augusto C. Sandino International Airport in Managua, with flights arriving from cities all across the world. The western part of the country surrounding the capital city is the most developed in Nicaragua. A third of the population lives around here, and it has the most volcanoes and lakes of the entire country. Don't miss out on the luxury resort experiences and cultural history that can be found in this region.

Other parts of Nicaragua are where you can find amazing rainforests, wildlife, mountains, and opportunities to visit coffee and tobacco plantations. The central region is mountainous, and the lowlands on the Atlantic side of the country are forested. Half of the country is considered part of the lowlands, but only 10% of Nicaraguans live there, so it's a great place to go for anyone who wants to get off the beaten track and really explore nature. The Bosawás Biosphere Reserve, located in the Nicaraguan lowlands, is a dedicated biosphere reserve, as well as being the second largest rainforest in the Western Hemisphere.

No matter where you are in Nicaragua, the temperature is going to be warm, ranging from $72^{\circ}F$ during the night to $86^{\circ}F$ during the day $(22^{\circ}C-30^{\circ}C)$. It generally feels a bit cooler during wet season and a bit warmer during dry season. The dry season lasts from January to June and the wet season goes from July to December. Wear light clothing to be comfortable during your time here.

The national language in Nicaragua is Spanish, but many local people also speak English. Nicaragua is a mostly Catholic country, and its government is a democratic republic with a President, a National Assembly, and a Supreme Court. The population is highly educated, with a literacy rate of 97%.

Nicaragua has its own currency called the córdoba, but most businesses will accept U.S. dollars as valid payment. Although Nicaragua is one of the poorest countries in Latin America, its economy is growing and shows signs of continued improvement in the upcoming years. The fact is, now is the best time to see for yourself what's so appealing about this under-the-radar country. When you read this handbook, you'll see why.





INTRODUCTION

Unsurprisingly to those already in the country, Nicaragua's living and retirement opportunities have been endorsed and recommended by such leading news sources as U.S. News & World Report and NBC News. Nicaragua is currently one of the easiest and most rewarding places for an American tourist or expat to visit or live. These opportunities are driven by affordable real-estate investment, low taxes, and a low cost of living coupled with a sustainable, high quality of life. However, that isn't all that Nicaragua has to offer. Nicaragua's natural and architectural beauty is unmatched, and the country also offers a helpful retiree benefits program and quality universal healthcare. Nicaragua also holds bragging rights to being the safest country in all of Central America. Instead of being plagued by worries of when or if you'll be able to retire, or where you should visit and invest next, take a deeper look into the reasons you should consider Nicaragua.

GEOGRAPHY

Nicaragua is situated in Central America between Honduras and Costa Rica. It is also conveniently located less than two and a half hours away from Miami or Houston by plane, making it ripe for U.S. tourism and ex-patriotism.

It takes about five and a half hours to go from the North to the South of the country by car along the Pan-American Highway. However, travelling West to East is virtually only accessible by plane.

An impressive 20 % of the Nicaraguan mainland is protected national parks and nature reserves. Many of Nicaragua's unique natural wonders are in pristine condition because of these vast reserves. Furthermore, they are open to tourism and, in general, are easily accessible by car or public transportation.

Nicaragua's geography is interesting and unique in several ways. For starters, the country is virtually split in half by a rain forest, which has created a Spanish speaking, economically growing half on the Pacific coast and an English speaking, economically stagnant half on the Atlantic coast.

Many people may consider Nicaragua a small country, however, it is slightly larger than Pennsylvania, making it the largest country in Central America besides Mexico.

Though Nicaragua is essentially divided in two by the rainforest, geographically it has three separate regions: the Pacific Plains, the Central Mountains, and the Atlantic Plains.

Pacific Plains

This western flank of the country is the most developed region, economically speaking, evidenced by a third of the Nicaraguan population living around Managua alone. It is known for being the region with the most volcanoes and lakes within Nicaragua.

The Pacific Plains run from Nicaragua's northwestern border with Honduras to its southwestern border with Costa Rica. Here you will find the famous Lake Nicaragua and some of Nicaragua's most famous volcanoes, such as the Maribios volcanic chain, Masaya, and Maderas.

Both Nicaraguan plain regions are hotter and drier than the Central region. However, the Pacific region is where you can find most of the resort communities, modern cities, and cultural heritage in the Spanish colonial cities of Granada and León.

Central Region

As the name suggests, the Central region takes up most of the area in the center of Nicaragua from north to south. It is a mountainous region with little to no flat terrain. This may make travel a bit slower but fortunately the altitude gives respite to the heat weary traveler since it lowers the average temperature significantly.

Here is where you can find some of the most impressive Nicaraguan cloud forests. The flora and the fauna of these forests include: mahogany, cedar, orchids, 200 species of birds, cougars, ocelots, and the jaguarondi. That being said, there are tremendous opportunities for hiking and other outdoor activities in this region such as mountain climbing and camping.

This region also hosts a quarter of Nicaragua's agricultural production. There the people specialize in growing coffee and some of Nicaragua's best cigar tobacco near the city of Estelí.

Here, one can get a taste of lush, untouched nature, authentic local cuisine, and Spanish colonial influences all in one region.



Atlantic Lowlands

Though a traveler can find pristine nature throughout Nicaragua, the Atlantic Lowlands is the true definition of unmarred. It covers 56.2% of Nicaragua's land mass, yet only 10% of the Nicaraguan population lives in the region. Therefore, due to the thinly dispersed population and the fact that there are little to no big cities in the region, that part of the Nicaraguan rainforest has thrived and become a mecca for hardy eco-tourists.

The many rivers that flow through this primarily forested region are usually the only form of transportation from one town to another. Therefore, before you visit you should make sure that you are prepared and bring a suitable amount of provisions.



The east coast and the west coast of Nicaragua could not be more different culturally. The west coast is where Spanish is the main language spoken and the ethnic group is mostly mestizo with some whites. However, on the east coast English or native languages are the norm because almost 100% of their population is Amerindian or black.

Some even say that the east coast might as well be considered part of the Caribbean due to how much closer their cultures are compared to that of the west coast. This simply adds to the diversity of foreign and domestic cultural influences on the country.

Here, as in the Central region, one can find all kinds of flora and fauna living virtually unaffected by urban sprawl or industrial production. Just another reason eco-tourists will find themselves enamored with Nicaragua.

Possibly the two most visited sites in this region are the port of Bluefields and the Corn islands, which are just off the coast of Nicaragua. Bluefields is a relatively small city but it has an interesting mix of Spanish, Native, African, and English cultures that can't be seen in many other places. On the other hand, the Corn Islands are a Caribbean paradise with a plethora of maritime activities as well as lush vegetation on one of their mountains.

WEATHER & CLIMATE

As with other parts of Central and South America, Nicaragua's climate does not conform to the four seasons model that we're used to in North America. For example, you can't easily determine the temperature by the time of year it is. Rather, temperature is gaged by what region you are in. The temperature is broken up into three areas.

The first of these areas is the lowlands on the Pacific and Atlantic coasts. They are the hottest with temperatures ranging from 73° F after sunset to 86° F and above during the daytime.

The second of these areas is the central region where temperatures will range between 63° F and 77° F, depending on the time of day.



The third of these areas is the northern mountains, which are technically part of the central region but are significantly colder because of the difference in altitude. The northern mountains will have temperatures between 54° F and 68° F, again, depending on the time of day.

Determining the amount of rainfall in Nicaragua is dependent on what region you are in. Concerning rainfall, Nicaragua is usually split into three regions: east, west, and the mountains. The east usually receives much more rain than the west, and the mountains in the north receive the least.

However, there are seasonal fluctuations which create Nicaragua's two seasons: the dry season and the rainy season. The dry season is usually between January and June. While the rainy season is usually between July and December.





CLOTHING

Nicaragua is a warm tropical country for which you should come prepared with light clothing. A light jacket could be necessary for a visit to the Northern Area (Matagalpa, Estelí, Ocotal, etc.), as temperatures do drop significantly in those areas.

Some parts of Nicaragua have more rainfall than others, but you should bring rainproof clothes to all of them since all of them incur significant rainfall at times.

SOCIETY

The latest UN data states that Nicaragua's current population is just over 6 million. Of those 6 million 69% are mestizo (Amerindian and White), 17% are White, 9% are Black, and 5% are Amerindian. Language wise, 95.3% of the population speaks Spanish as their first language. However, there are minorities of 4.7% that speak indigenous or Creole languages. Nicaragua is a significant country in regards to emigration, since 2 million

Nicaraguan citizens live abroad. To put that in perspective, that's the same as 30% of their current population.

Language

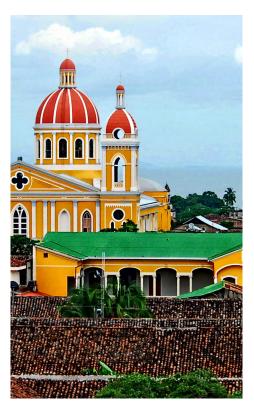
According to the Nicaraguan government, Spanish is the official language. However, their Spanish is different from traditional or European Spanish. Nicaraguan Spanish uses the more formal "ustedes" and "vos" conjugations instead of the "vosotros" and "tu" conjugations used in Spain. They also have a unique accent that is different from that of other Spanish speaking countries. Though Spanish is the mother tongue for an overwhelming majority of Nicaraguans, there are language minorities on the eastern seaboard that speak Indigenous and Creole languages. On the other hand, English as a second and bilingual language is on the rise.

Religion

Historically, the western and central regions of Nicaragua have been predominantly Catholic (58.5% of the population), while the eastern region is mostly Protestant (Evangelical and Moravian making up 23.2% of the population). There are also religious minorities such as Muslims and Jehovah's Witnesses at just over 2% of the population. Also, contrary to common belief, around 15.7% of Nicaraguans said that they have no religion.

Currency

The official Nicaraguan currency is the Córdoba, named after Francisco Hernández de Córdoba. Bills exist in denominations of 10, 20, 50, 100, and 500 Córdobas, with coins in 25 cents, 50 cents, 1 and 5 Córdobas. However, most Nicaraguan stores and services accept United States dollars, for which the generally accepted exchange rate is 25 Córdobas to the dollar. If you are paying with dollars you will most likely receive your change in Córdobas. On the other hand, you will probably have to exchange euros for Córdobas.



GOVERNMENT

Nicaragua is currently a democratic republic. There are four branches of government (Executive, Legislative, Electoral, and Judicial). Their system of branches is similar to that of the U.S., except that they have a separate electoral branch that is in charge of organizing all governmental elections.

The President (Executive Branch) is not only the Head of State but also the Commander in Chief, similar to the U.S. president. Nicaraguan presidents are elected for five year terms.



The Legislative Branch (The National Assembly) is unicameral and voted to 5 year terms. Representatives are elected by the people from party lists. However, certain presidential candidates who lose, but received a large percentage of votes during the elections, are also given seats.

The Judicial Branch functions similarly to its U.S. counterpart. They have a Supreme Court as well, however, Nicaraguan Supreme Court judges are only in power for 5 years before needing reelection by the National Assembly.

There are more checks and balances than there used to be, but the Executive Branch still wields a considerable amount of power. Some relatively recent reforms have been the privatization of 351 state-run services, the creation of the Legislative Branch's majority vote veto against the President, and army and national police reforms which have reduced spending and given less power to both groups.

POLITICS

There are 35 legally acknowledged political parties in Nicaragua, leading to many parties with similar ideas forming coalitions with each other. The Liberal Alliance is one example. Though the most recent elections (2011) were a landslide victory for the FSLN, usually only two parties receive significant percentages of the vote: The Liberal Alliance and the FSLN, which is currently in power.



The FSLN is the modern incarnation of the Sandinista movement. Its leader has been Daniel Ortega (the current president) since the 1980's, and it has been the sole party in power since the establishment of the democracy, except for the years between 1990 and 2005, when they lost the presidency but maintained a strong presence in the National Assembly. Originally, they were an ideologically communist/socialist movement, but for years now they have been privatizing state run companies and creating more capitalist policies.

The Liberal Alliance is an offshoot of the Constitutional Liberal Party that controlled the country from 1990 to 2005.

They are a coalition of several conservative parties that decided to come together after it was found out that the leader of the PLC (ex-president Arnoldo Alemán) was guilty of misuse of public funds.

Though International agencies and Nicaraguans themselves will have determined that there is a significant amount of corruption within the government, there has always been a high voter turnout hovering around 75%. This is usually attributed to the fact that Nicaraguans enjoy many liberties and protections that other Central/South American countries don't have. Some examples of these rights and protections are: free speech and minimal government censorship, unions, laws against public and workplace discrimination, and virtually unrestricted domestic and international travel.



Nicaraguan Flag and National Symbols

The Nicaraguan flag originates from the short lived United States of Central America, of which they were a part of. The U.S.C.A. used the same colors for their flag. The flag was officially adopted by Nicaragua on September 4, 1908. The symbol in the middle of the flag consists of a triangle encircled by the words "República de Nicaragua America Central." The triangle is symbolic of the shape of Nicaragua and has five volcanoes on it symbolizing the five states that comprised the United States of Central America.

ECONOMY

Though Nicaragua is still ranked as the poorest country in Central America, it is on the rise. This is evidenced by its maintained and continued economic growth throughout the last 16 years. Even though the recent economic crisis was a burden, Nicaragua's economy never shrank throughout it. In fact, Nicaragua's economy continued to grow during the recession, just at lower levels.

After the recession, their economy has returned to a real growth percentage around 5%. Two examples of Nicaragua's strong economic growth are the fact that their GDP has risen from 9.8 (USD bn) to 12.7 (USD bn) in just 5 years, and the poverty rate has gone from 42.5% in 2009 to 29.6% in 2014.

Many attribute this sustained growth to good governance (in terms of economic policies) and programs such as the United States-Central America Free Trade Agreement (CAFTA), which have continued to attract foreign investment into the country. These policies and agreements have not only helped Nicaragua's economy expand from its traditional agricultural roots (coffee, tobacco, beef, rum, sugar, etc.), but also helped them export their agricultural goods more efficiently. Nicaragua now has relatively new, thriving sectors in real estate, green technology, manufacturing and many more.

Current Macroeconomic Indicators

- GDP (official exchange rate): \$12.7 billion (2015 est.)
- GDP real growth rate: 3.9% (2015 est.)
- GDP per capita (2005) US\$4,574 (2014 est.)
- Labor force: 3.2 million (2014 est.)



CULTURE

The Nicaraguan culture is not well known internationally, yet it is one of the most welcoming, diverse, and vibrant of the Central American countries. Nicaragua is a unique mix of strong Amerindian, British, Caribbean, and Spanish cultures. Depending on the area that you are in, certain parts of those cultures will be easily visible.

Through the mixing of so many cultures, you could say that variety is the spice of life in all aspects of Nicaraguan culture. Whether it's their cuisine, literature, or language, there is a mélange of the rich parts of each culture and fuses them into one.

Additionally, Nicaraguans have had a passion for literature for centuries, which is visible through their great writers such as Ruben Dario, who is renowned worldwide as the father of Modernism. This passion also translates into a strong focus on reading and writing in all levels of education. Currently the Nicaraguan literacy rate is around 97%, which proves that even some of the poorest in Nicaragua still share the same literary passion. Nicaragua's free and rigorous public education system is the impetus for their surprisingly high literacy rate and another sign of their commitment to education.

PRINT MEDIA

La Prensa

www.laprensa.com.ni

An outspoken, neo-liberal and socially conservative newspaper. It regularly challenges foreign and domestic government officials and is generally in support of the U.S. It is one of the two most circulated newspapers in the country.

El Nuevo Diario

www.elnuevodiario.com.ni

El Nuevo Diario is La Prensa's direct competitor and is the second most circulated newspaper in the country. It is more in line with traditional Sandinista ideology and, therefore, promotes more socialist policies.

Hoy

http://www.hoy.com.ni/

"El periódico que yo quiero" ("the newspaper that I want") Hoy, covers both local and world news, with sections for sports, entertainment, community events, classified ads, and citizens' complaints.

Metro

http://www.readmetro.com/en/nicaraqua/

A free daily newspaper distributed throughout the city of Managua, Diario Metro is affiliated with Metro International, which has a presence in over 100 major cities worldwide. It is the most-read newspaper in Latin America, with more than 3.5 million daily readers.

TELEVISION

Without cable, there are several Nicaraguan television channels that show the news (Canal 15) and TV shows (Televicentro Canal 2). There are several others numbering up to 12 non-cable channels with a variety of programming.

However, if you want cable there are two options, more or less. Nicaraguan cable will get you Nicaraguan channels and will only be around \$25 a month. On the other hand, there are international cable companies, such as IBW, Claro, and CABLECOM, which will offer you a wide breadth of channels. These channels include English and Spanish versions of many U.S. channels such as CNN, Fox, and ESPN, while also offering Latin and European channels.

HOLIDAYS

| Date | Holiday |
|----------------|--------------------------------------|
| January | New Year's Day |
| March/April | Holy Thursday |
| March/April | Good Friday |
| May 1 | Labor Day |
| July 19 | Sandinista Revolution Day |
| August 1 | Festival of Santo Domingo (Arrival) |
| August 10 | Festival of Santo Domingo (Farewell) |
| September 14 | Battle of San Jacinto |
| September 15 | Independence Day |
| December 8 | Immaculate Conception Day |
| December 24-25 | Christmas Eve/Day |
| December 31 | New Year's Eve |

It is customary for both the government and private businesses to take the entire week between Palm Sunday and Easter Sunday off. Similarly, most government offices and private businesses close between Christmas and New Year's Day.

Many government offices close in mid-December and do not reopen until after the Festival of the Three Kings in early January.

If a holiday falls on a Tuesday or a Thursday, it is common for people to take off the Monday or Friday, respectively, in order to have a four-day weekend.

FAMOUS NICARAGUANS

ARTISTS

Luis Enrique Mejia - "Prince of Salsa" / Salsa singer / Composer / Grammy Award winner

Barbara Carrera - Actress / Former Bond Girl

Gabriel Traversari – Actor

Hernaldo Zuniga - Singer / Songwriter / Music Composer

Maria A. Morales – Executive editor, "People en Espanol"

Gioconda Belli - Writer / Poet

Ruben Dario - Famous Poet (Father of Modernism, Prince of Lyrics)

BASEBALL

Dennis Martinez - Former Major League Baseball Player / Houston Astros Coach

Devern Hansack - Former Major League Baseball Player (Boston Red Sox, 2007 World Series Champions)

 $\label{eq:Vicente} \textit{Padilla} - \textit{Current Major League Baseball Player (Hawks, Diamondbacks, Phillies, Rangers, Dodgers, Red Sox)}$

Erasmo Ramirez - Current Major League Baseball Player (Seattle Mariners)

Everth Cabrera - Current Major League Baseball Player (San Diego Padres)

BOXING

Rosendo Alvarez – Former World Champion

Alexis Arguello - Former World Champion

Ricardo Mayorga – Former World Champion

Jose Alfaro – World Champion

Roman Gonzales - Current WBC Champion and Former WBA Champion

CUISINE

Modern day Nicaraguan cuisine is a mix of indigenous and European influences. Though there are shared similarities, Nicaraguan cuisine can easily be separated into a west coast cuisine and an east coast cuisine. The main difference being that the west coast's cuisine was influenced by the Spanish and the east coast's cuisine has Caribbean influences.

Famous Dishes

Though many people only know of gallo pinto, Nicaragua actually has a wide variety of dishes. A few of the best and most representative ones are:



Gallo Pinto

Of course, gallo pinto is the most common dish in Nicaragua. Even if you ordered another dish, it will probably come with a side of gallo pinto. If you ask any Nicaraguan about their traditional foods, this will probably be the first one to come up. It is essentially rice and red beans, however, it can be mixed with many kinds of vegetables, cheeses, and herbs as well.



Nacatamal

This dish is similar to the tamales of Mexico, except instead of being packed into corn husks, it's packed into plantain husks. The ingredients are dough, corn, meat (beef, pork, or chicken), and an assortment of vegetables.



Vigorón

This dish is very popular among locals and, supposedly, its best iteration is at a kiosk called El Gordito in Granada. The kiosk is aptly named, as the proprietor is quite "gordito" and always sits outside welcoming guests.

The ingredients are yucca, fried pork skins, cabbage, and tomato which are placed on top of a plantain tree leaf.



Indio Viejo (Old Indian)

This dish is prepared with beef, onion, sweet chili, garlic, salt, tortillas, sour orange, and peppermint. It is an original indigenous dish that has a funny story behind the name. Apparently, in the time of the conquistadors, a group of hungry travelling Spaniards approached a group of Amerindians who were cooking. The story goes that in order to get the Spaniards to leave, the Amerindians told them that the dish they were preparing was an old Indian who had just died. Immediately, the Spaniards left them alone.



Quesillo

This dish is simply a soft Nicaraguan cheese wrapped in tortilla with salad and cream. The Nicaraguan cheese is also used in many other iterations where it is fried and put on top of other ingredients.



Sopa de Mondongo

A popular dish among the locals, it is a soup of boiled cow stomach with a large array of vegetables, herbs, and legumes. The taste is somewhere between a meat stew and a vegetable soup with added spices. It is usually served with avocado and cheese. Salads accompany it occasionally. It originates from Masatepe, Masaya.

Eastern coast cuisine



Buñuelos

Buñuelos are a dessert made of fried cheese and cassava balls with honey on top. They could be considered Nicaragua's version of deep fried Oreos since they're just as addicting.



Cajeta de Coco

This dish uses a kind of caramel made from boiled coconut water and a special candy called "dulce" poured over strips of coconut and yucca. It ends up being a kind of sweet dessert salad that can be, and usually is, placed on top of other dishes or rice.



Rondón

This dish may be the most famous and representative of Nicaragua's east coast. It is a dish from Bluefields, and is mostly a meat dish comprising turtle, fish, beef, or pork with several vegetables and spices including pepper, onion, banana, and chili. It is not for the faint of heart since turtles are considered endangered.

PLACES TO VISIT IN NICARAGUA

This list does not even come close to gathering all there is to see and do in Nicaragua, nor will you be able to partake in all the wonders that "the land of lakes and volcanoes" has to offer in just one visit. However, some of these sites should most assuredly be included in your itinerary. Have fun discovering Nicaragua!

Managua

Managua was never an important city until 1855 when it was made the capital, a compromise during a power struggle between Granada and León. All the same, since around the beginning of this century Managua, Nicaragua's capital, has seen an economic boom, as has much of the country. Consequently, the economic boom has been followed by a construction boom that has caused Managua to expand at a breakneck speed. In a way, they are trying to recuperate after the devastating earthquake of 1972 that leveled most of the city, especially the city center. However, a lot of the construction is being done in a way that expands the city instead of building over the old down town area. This has caused Managua to develop into a city without a real center or downtown. Instead, popular or business areas are scattered throughout the city. Consequently, even though over a million people live in it, it does not look like a typical capital or big city. Especially since cautionary measures after the earthquake meant that very few high-rises have been built.



After a short drive or walk through Managua, you will immediately notice the stark contrast between the newer modern buildings and the older more traditional ones. Through most parts of the city you can easily find traditional houses and restaurants right next to massive, ultra-modern malls, offices, restaurants, etc.

Do not take this to mean that the city has fully recovered, because the city center still bares marks of the earthquake. The Old Cathedral still stands in the Plaza of the Revolution, but its interior is off limits due to its structural instability. Bordering it on both sides you can find two other buildings. One survived the 1972 earthquake (the Palacio de Cultura) and the other was built afterwards (the Casa Presidencial). You can't visit the Casa Presidencial (Presidential House) but you can go into the Palacio de Cultura (Palace of Culture), which houses the National Museum. It has a great exhibition on Nicaragua's history spanning the time when the volcanoes actually created the land to the present day. It also has one of the best collections of Amerindian pottery in the world. The Palace also has an exposition on Rubén Darío and many of his personal belongings.

Near the city center you can also find the Lake Xolotlan, with a newly built restaurant and entertainment strip along the waterfront that can be fun for all of the family. If you are interested in history or archeology, nearby is the UNSECO World Heritage site of Acahualinca, which contains human remains that are 6,000 years old. They are the oldest evidence of human presences in the province of Managua.

SHOPPING

Whether you are looking for souvenirs or simply to do some shopping in another country, Managua has plenty of opportunities for you to take advantage of.

In Managua you can get your fill of artisanal crafts and Nicaraguan products at the large open air Huembes Market. There you will be able to find any souvenir imaginable as well as a good selection of Nicaraguan rum and cigars at decent prices. Remember that haggling is fair game in these markets. There's no shame in trying to bring down the price they offer you since they are probably willing to sell it for less. However, it is not recommended for tourists to visit. On the other hand, if you're looking to do some more modern clothes shopping you can go to a mall like Galerias, which has all kinds of premium products as well as excellent restaurants, a movie theatre, and several bars and nightclubs.



Although visitors should take certain precautions, Managua is not a city to be avoided because of safety concerns. Interestingly, Managua is one of the safest capital cities in the region.

Attractions in Managua

Many of the amenities that you are used to finding in Western cities can now be found easily in some areas of Managua.

If, after a long day of sightseeing and cultural events, you are looking forward to going out for a couple hours, Managua has that for you too. Two highly recommended areas for tourists to go out are Los Robles and Galerias. Though some of the bars and clubs in these areas are considered the most expensive in Managua, entrance is usually free and you can still get domestic beers for around \$2. Though the prices are cheaper, these high-class establishments hold up well against their U.S. and European counterparts. In these areas you can also find cheaper, more authentic bars and restaurants to visit as well. These areas also have movie theatres, though for tourism purposes it's probably best to go out and see the city rather than see an American movie.





On the other hand, if your idea of a relaxing evening or night out is going to see a play or a musical/cultural show, look no further than the Rubén Darío National Theater. It is one of the few significant buildings that survived the 1972 earthquake. Since its inauguration in 1962, many celebrated international and local artists have performed there and it is still an important Latin American venue for the arts. When you're in town, look up the schedule. They will most likely have an interesting performance at least one of the nights that you are in Managua.

Sports-wise, you can visit the National Baseball Stadium. If you're here during the season, you'll be able to catch around five games a week at the National Stadium. Baseball is by far Nicaragua's most popular sport and, therefore, there aren't really many other sporting events, except for at the National Soccer Stadium.

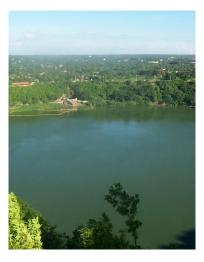
One of the last attractions within the city limits is Lake Xolotlán, or Lake Managua. While the aforementioned newly built waterfront is a fantastic place to go, the lake itself has become almost useless to the city because of extensive industrial waste pollution from earlier in the century. Though some of the water may look clean, swimming is strictly prohibited. The waterfront renovations have been a successful attempt at improving one part of the area, but there is a long way to go until Lake Xolotlan and its shores recover.



Lagoons

An unusual, yet spectacularly unique, aspect of Managua is the amount of natural attractions within the city limits. Lake Xolotlan has already been mentioned, but there are also four lagoons within Managua.

There is Tiscapa Lagoon, which may be the most famous. This lagoon is in the crater of an extinct volcano and has been largely protected by the Nicaraguan government because of Pre-Columbian remains that have been found in the area, and the fact that the President's House (during the Somoza regime) used to be on top of one of the peaks surrounding the lagoon. Here, one can see the emblematic statue of Sandino's shadow, fortress-like ruins of the Somoza palace, and an old Italian tank sent to Somoza by Benito Mussolini. You can also zip line over the lagoon and visit nearby restaurants with great views.



Less famous, but certainly more important, is the Asososca Lagoon. This lagoon is the most important water source for Managua since Lake Xolotlan is so contaminated. However, this also means that you can't visit it. There is a small overlook from which you can get a spectacular view, but that is about all you can do from a tourism perspective.

The last touristic lagoon is the Nejapa Lagoon, which is considerably smaller and shallower than the first two. You can't swim in this one either, however, there are some great views from restaurants surrounding it. It is a natural reserve and therefore has not been developed. A fun fact is that it is so shallow that during some dry seasons it evaporates completely.

The fourth lagoon is called Acahualinca. It is the smallest and not recommended for tourists. There isn't much to see and it is within the Chureca area which has only recently been converted from one of Latin America's worst garbage dumps, into a recycling center by the Spanish government.

Outside the City Limits of Managua

The Chiltepe Peninsula

The Chiltepe peninsula, about 45 minutes northwest of the center of Managua, has some of the most spectacular scenery of Nicaragua. It is a peninsula that dips into Lake Xolotlan and it contains a large nature reserve and two large, clean volcanic lagoons. The lower one is called Xiloa, while the one higher up on the volcano is called Apoyeque. You can swim in both of these geothermally heated lagoons that contain large amounts of fish that you can spot with the scuba diving equipment offered in the area. They are in a nature reserve so there is very little development around them, but there are a couple tastefully built restaurants overlooking the Xiloa lagoon which offer a must see experience. Some of these restaurants even have direct access to the water by either jumping off a platform or climbing down some stairs to rentable kayaks or boats. Camping options are also available.

Note: The only way to access Apoyeque is by hiking the mountain paths.

Montibelli and Chocoyero National Parks

Both of these nature reserves are about 30-45 minutes outside of Managua. Both have incredible vistas and if you are an animal lover you will be able to see several kinds of rare animals. Thriving populations of butterflies, deer, snakes, lizards, monkeys, hawks, and chocoyos live in these reserves. You will be able to find many of them on your own but with the help of a guide you can find the more reclusive ones.



Both offer camping opportunities, but the true difference between them is that the Chocoyero has two waterfalls which one can hike to the top of, offering fantastic views of the surrounding landscape and nearby cities (including Managua). Montibelli's unique trait is that there is an eco-hostel there that grows several fruits such as pineapple, cactus fruit, and passion fruit using environmentally safe techniques. While there, you can drink and eat some of the freshest fruit juices and meals you have ever had.

Beaches within the Province of Managua

If you want to visit some beaches during your stay in Managua, there are two within the same province. Both Pochomil and Masachapa are in about the same location and are around an hour and a half outside of Managua by car.

Both beaches offer accommodations for tourists as well as touristic opportunities such as restaurants, horseback riding, and surfing. Both of them can also be accessed easily by bus or micro bus leaving Managua though, depending on the bus you take, you may have to make a connection along the way. Though both of these beaches are well prepared for tourists, beautiful and worth visiting, they aren't that well known by foreigners. Therefore, if you are seeking a quieter beach experience then these two beaches are recommended, especially during the week when not even many locals will be there.

LEÓN

León is a wonderful example of a typical colonial city. The city is filled with churches and traditional architecture that may give you the impression of stepping back in time to when Nicaragua was ruled by the Spanish crown. Besides numerous cultural, historical, and architectural sites, there are also several worthwhile nature reserves nearby and aweinspiring volcanoes.

The current city of León is actually newer than you may have thought. The original city was built in 1524 and was an important trading city within Nicaragua. Unfortunately, it was built close to the Momotombo volcano and, during a series of minor earthquakes and a volcanic eruption in 1610, the city was abandoned for a new site about 18 miles away where the present day city of León was built.



Nowadays you can visit the ruins of old Léon by taking a bus from the more modern city. Around 60 years ago its preserved ruins were found under the volcanic soil in a style similar to Pompeii and Herculaneum. Since then it has been declared a UNESCO World Heritage site

and some of the important buildings have been partially restored. One of the main attractions there is the remnants of the conquistador, Hernandez de Cordoba, whose remains were found along with those of his murderer in a nearby basement before the city was abandoned. However, the remains were moved by locals to a tomb in the ruined city that has a statue of him on top of it. In all, you can visit several houses, the main cathedral, Cordoba's basement and tomb, and a few other main buildings. There is a small fee to enter but it is well worth it. The modern city of León was established in 1610 by the inhabitants of Old León. However, many of the impressive buildings, such as the cathedral, were not finished until the last quarter of 18th century. León, is famous for the abundance of impressive churches, new and old, within the city limits. No matter where you are in the city, you will hear a cacophony of church bells whenever it is time for mass. The most impressive churches are the Recolección, El Calvario and the Cathedral. Besides the impressive architecture of the main cathedral, you can also see Ruben Darío's tomb along with those of several other literary figures.

Modern León also hosts a vibrant nightlife fomented by the fact that it is a college town. Here you will be able to find everything from upscale restaurants and loud nightclubs, to quieter bars and cafés where academics and students come to discuss current political issues. A quick side note about León's political leanings. Historically and currently, León has been a center for Sandinista and liberal thought. Though it is far less radical than it used to be, León still maintains a liberal academic and political culture.

If you're interested in seeing the surrounding nature, your first stop should be to one of the eight volcanos within the province. They are part of the Cordillera de los Maribios and offer great hiking, sandboarding, and snowboarding opportunities on the season. Nearby by you can find two lagoons: Asososca and Monte Galan. Both of these lagoons are beautiful nature reserves, but you can also swim in them. There is also a volcanic nature reserve on the island of Momotombito, off León's Lago Xolotlan coast. It is virtually untouched, except for some pre-Columbian statues that are worth visiting. However, it is a physically demanding hike and can only be accessed by paying a local boatman.

Last but not least, there are also several beaches within the province. Some are touristic while others are pristine and untouched. For surfing it is recommended that you go to Puerto Sandino and for the touristic beaches of Poneloya and Penitas. Both beaches are significantly developed and have several upscale hotels. However, you must take precautions with the current and waves at the beaches, as they can be quite strong.



GRANADA

Just like León, Granada was founded by Hernandez de Cordoba in 1524. However, it is considered the older city because, although it has been partially destroyed a few times, it has always remained in the same place and with much of the same city planning as the original. It is a city known for its vibrantly colorful colonial buildings. Some of its buildings are reconstructions of the originals that were destroyed while others are essentially the original buildings. It is a city which hasn't changed much architecturally since Spanish times and if you know what the royal Spanish crown and shield look like, you'll be able to recognize it and iterations of it above many of the entrances to buildings in Granada.

The capital of Nicaragua alternated between León and Granada for quite some time. Since León was the hotbed for liberal ideology, Granada was its conservative rival. Granada still has a lot of its 18th-19th century capital grandeur, with many people still considering it the cultural capital of Nicaragua. Architecturally, as aforementioned, it is colonial, however, it has an Andalusian/Moorish twist to its buildings. This was done intentionally to make it look more like the original Granada which is on the southern tip of Spain and was the last Moorish stronghold in Spanish Andalusia. On account of this unique architectural choice for a Latin American city, Granada is nicknamed "La Gran Sultana".

Unlike Managua, Granada still has a city center which is where you should go to begin your visit. A good place to start is the central park and plaza where you will find several kiosks serving Vigoron and several other Nicaraguan specialties. The famed kiosk called El Gordito is near the cathedral on the right side of this park facing Café Las Flores. The central park is surrounded by beautiful colonial buildings, which have mostly been converted into restaurants and cafes. However, on one side you'll find a central plaza where the Cathedral and several other important colonial buildings are located.



The Cathedral has been burned down several times but the newest iteration is still impressive and true to the style and architecture of the original. Entrance is free and just outside of it you'll see a large stone cross monument which supposedly houses the treasure of Granada underneath. A fun fact about the Cathedral is that its bells are still rung by a single man instead of being mechanized.

On the right of the Cathedral you'll find the Convent of San Francisco. This building is an original and was not destroyed in the various times Granada had fires. It was the first main church and convent for the area, but now it is a museum on local history. It exhibits artifacts and art from the pre-Columbian era to modern times. Its claim to fame is the collection of Zapatera Island pre-Columbian statues. They are considered national treasures and are some of the most renowned pre-Columbian statues in the world. On a side note, the island of Zapatera, located south of Granada - almost touching the Western shore - still preserves many interesting petroglyphs and archeological finds, and is inhabited by an interesting and diverse array of tropical flora and fauna. The museum also contains several painting exhibits which include art from the famous painters' island, Solentiname.



Another must see in Granada is La Merced Church. It is relatively close to the central park and offers the best views of the city and its surroundings. The church itself is beautiful and still contains some of the original structure from 1539, though it has been burned and sacked several times. Inside there is an important Nicaraguan Catholic pilgrimage object, the painting of the Virgin of Fatima. Though, for most tourists, the main object of interest is the bell tower which you can go to the top of for \$1. From there, you can marvel at the incredible vista of Granada's vibrant buildings from above. You can also see some of Granada's natural wonders such as the Mombacho volcano, Lake Nicaragua, and Zapatera Island. Sunsets from the bell tower are also worth seeing, though the line can be daunting and you may not make it to the top in time.

As you walk around Granada you will undoubtedly see more churches and other colonial buildings worth seeing but you mustn't forget about Granada's famed gastronomy either.

Though it is a relatively small city and traditional looking city, Granada has modernized without many people noticing. This is most noted in the impressive mélange of traditional, international, and experimental restaurants that can be found throughout the city. When you walk the streets behind the Cathedral or along La Calzada Street, there seems to be an endless amount of pubs, bars, and restaurants for you to visit. Since many of Granada's more touristic streets are pedestrian only, it won't be too hard to get around.

On the other hand, some people prefer to leisurely ride in a carriage around the touristic areas. You can catch one of these hansom cabs for just \$5 for half an hour, or \$10 for an hour. The drivers already have planned routes that pass by all of the main touristic attractions, but you can give them different instructions if you wish to.

Granada's Natural Wonders

Right outside of Granada you can find some of Nicaragua's most celebrated natural wonders. First of all, there are "Las Isletas de Granada," which are a group of over 300 small islands in Lake Nicaragua that formed thousands of years ago when the Mombacho volcano erupted and blew its entire peak off. In other words, about one third of Mombacho went flying and landed where the Isletas are now. Tourists usually take a boat ride around these islets, observing the lush vegetation and abundant wildlife that can be easily seen from the boat. Some of these islands have hotels and other tourist accommodations on them, while others are untouched or are private residences. Boat rides are usually \$20-\$40.

Note: Lake Nicaragua is a clean lake, and swimming is allowed. However, Lake Nicaragua is also the only lake in the world with fresh water sharks, relatives of the bull shark. Consequently, it is highly advised that you only swim in approved areas.



After Las Isletas you can visit the Mombacho volcano that created them. It is directly south of Granada by about 30 minutes by car. There you will enter a massive nature reserve at the center of which is the volcano. In the Mombacho nature reserve, you can find tourist aids such as tourist centers and guides that will help you navigate the paths of the massive nature reserve. Along the way to the volcano you

will most likely see a broad and varied assembly of some of the flora and fauna in the area. Monkeys, birds, and larger felines will make you feel like you're on a rainforest movie set. As you climb higher, you will walk into Mombacho's cloud forest which gives that part of the climb a truly mystical experience. Once you make it to the top of Mombacho, you will experience amazing views of about one third of Nicaragua. Few places in the world can offer such a wide panoramic view.

Another, and particularly spectacular, natural wonder is the Apoyo Lagoon, which is shared between the Masaya and Granada provinces. The Apoyo Lagoon will be covered in the Masaya section.

A great way to see several of these sights is through the guided tours of the ChocoMuseo (The Chocolate Museum): Chocolate was discovered in the Americas by the Spanish, and Nicaragua, being one of the earliest Spanish mainland settlements, was probably the first place the Spaniards ever tried it. The Chocolate Museum offers three different activities. The first being the simplest, which is simply to walk in and buy some 100% Nicaraguan chocolate. The other two are more intensive:

You can do a "Bean to Bar" workshop where they give you the history of chocolate and how it is made, along with a guided process where you make some of your own chocolate and get to take it home with you.

A third way to experience the sights is to set up an intensive day tour, lasting from 8:30am to 3pm. Take a boat tour around Las Isletas; a horseback ride or hike (your preference) from

the dock to the plantain, cacao, and coffee plantations; lunch at a traditional (100% natural and local) restaurant with a vista of Mombacho and Las Isletas; and bathe in natural thermal waters. The ChocoMuseum tour is recommended as it has trustworthy guides that speak both English and Spanish. Through this tour you will surely get to experience some of the natural wonders and local life around Granada.

GRAN PACIFICA

The Gran Pacifica Beach & Golf Resort is merely an hour's drive outside of the capital city of Managua. Upon your arrival you will be greeted with miles of beautiful beachfront paradise. The stunning stretch of property provides the closest beach to Managua along with a wide variety of activities and accommodations.

The beach boasts excellent surfing conditions and the golf course is exceptionally maintained and located oceanside for your enjoyment. Guests are even able to enjoy horseback riding on the beach!



And how about a sunset post surf...







The activities are incredibly fun but the people of Gran Pacifica stand out. The culture existing within GP's little paradise is unmatched. There's a level of friendliness and inclusivity that is palpable upon arrival. As you enter the restaurant or meander to the poolside you're likely to receive a handful of smiles, hellos, or maybe engage in friendly conversation if you please. The staff is both friendly and accommodating.

The high quality amenities and infrastructure at Gran Pacifica really is a testament to the high quality of the resort. Being able to take hot or cold showers (with great water pressure) is always so nice after a long day or a swim in the ocean or pool.

The condos are equipped with high speed internet and cable TV with all of the standard US channels. And of course, the air conditioning in the houses, condos, and casitas is always a welcome comfort to escape the heat.

Whether you enjoy surfing, horseback riding, golfing, exploring nearby colonial cities or simply strolling along your own private beach, Gran Pacifica offers every amenity you expect in North America at a far lower cost of living for residents and visitors. Come see for yourselfl







MASAYA



Masaya is a relatively small, but highly populated town that isn't frequented very often by tourists. However, before visiting the natural wonders of the surrounding area, it is a worthwhile stop. Masaya and the other smaller towns of its province have a strong Amerindian culture and still preserve adaptations of many of the traditional dances and parades. They also produce very authentic and traditional souvenirs. From pottery and paintings to large handmade hammocks, the Masaya market has everything you could need souvenir-wise. Fort Coyotepe can be seen looming above Masaya on a hill top. It was built in the early 20th century and was a very important strategic outlook to see if any opposing armies were nearby. It was also very hard to assault due to the surrounding terrain. The other attractions within the city include authentic restaurants and a small port. Nearby, there is also the Masaya Lagoon which is badly polluted, but you can still see ancient petroglyphs on its shores left thousands of years ago. Lastly, if you are here on a Thursday you will be able to catch the Jueves de Verbena festivities where you will be able to see traditional dances and eat local specialties.



Natural Sights

Near the town of Masaya is the volcano named after it as well as its national park. This natural park has some fauna that you can't see at the nature reserves. For example: coyotes, iguanas, raccoons, and several varieties of monkeys.

However, the most spectacular sight and true reason for which most people come to the park is the volcano. The Masaya volcano has five different craters. Three of them are completely

extinct and one of them is barely active. Yet, there remains one crater that is still very active. It is still so active that due to volcanic activity within the past few years, parts of the park and of the volcano tour remain closed.

It is still safe to visit approved sites and, luckily, most of the main attractions are still open to the public. Once you have paid the small entry fee you can go up to the edge of the crater which has a small wall around it so that you don't fall in. You can even have a picnic by the smoking crater in a covered picnic shelter nearby. If you are lucky, you'll be able to see the birds that live in the crater entering and exiting it. They have evolved so that the sulfur and smoke doesn't bother them, and they make their nests along the interior walls of the crater. On the other hand, looking down into the active volcano through the smoke is like looking into the Earth itself, and you can truly understand why the ancient Amerindians and the Conquistadors thought that it was a door to hell.

On the highest peak of the crater, you can see a large wooden inaccessible to the public. The cross is, of course, a replica, but the story goes that when Spanish Conquistadors discovered the smoldering crater they were so worried that it would erupt or release some sort of devil that they had a priest baptize it. The Cross of Bobadilla, as it is called, was named after the priest who baptized the volcano and erected the original cross. Whether the story is true or not, it is clear that the attempts of exorcism had no effect on the wrathful Masaya volcano.

Apoyo Lagoon

Out of all of the lagoons described so far, the Apoyo Lagoon is probably the best to visit for traditional tourism. It is more developed than the completely untouched ones, but most of it is still completely forested. The Apoyo lagoon is the best one to swim in as it is probably one of the cleanest and, since it is so close to an active volcano, its waters are geothermally heated more than other lagoons. On account of those geothermal vents, the water is always at a great temperature.



There are a few very good restaurants hanging on to the inner walls of the lagoon. One of the best is called "La Abuela." The food is high class, as well is the décor and cleanliness of the restaurant. It is directly overlooking the lagoon and has a porch with an overlook you can jump off of into the lagoon. The restaurant also has some stairs that lead down to a small pier and beach where you can rent boats or enter the water directly via the beach if you do not wish to jump in from above.

Besides the restaurants, there are also hotels with bars and porches overlooking the lagoon if you wish to stay relaxing in paradise for more than a day. Many of these venues will have scuba sessions available as well. Either directly through the establishment or through a trusted company that they know, you will be able to dive to the bottom of the lagoon and see the fauna. Within the lagoon, the most common animals are several kinds of fish and some turtles.

To get to the lagoon you go pass Masaya on the Carretera Masaya. Make sure to keep a look out for the signs indicating the lagoon. It is recommended that you make at least the last part of the trip by bus or car capable of traversing unpaved roads.

Small-Town Nicaragua

If you wish to see a beautiful, yet often overlooked, traditional small town then look no further than Catarina, within the Masaya Province. Catarina is strategically located overlooking the Apoyo Lagoon. That being said, the main attraction of Catarina is its panoramic overlook that gives you a full view of the Apoyo lagoon and the surrounding natural reserve. You can also have a delightful picnic or stop by a local restaurant with a unique view if you are hungry.



Another attraction in Catarina is their tradition of artisanal crafting. Here you can actually see how many of the souvenirs sold in Masaya are made. You can also buy them here at a cheaper price, though there is less of a varied selection.

Catarina is also famous for their agriculture and the fertile land surrounding them. Though you probably won't be buying any plants to take back with you, you can still take a horseback riding tour around the top of the lagoons and their celebrated plant nurseries. This tour will give you a unique glimpse at much of Nicaragua's flora, contained in one easily accessible area, and an impressive vista of Apoyo's sapphire waters and the lush green cone surrounding them.

Catarina is easily accessible due to its paved roads and many signs along the surrounding highways indicating how to get there.

RIVAS

Though Granada may be Nicaragua's most famous city, Rivas Province is most likely the most touristic region of Nicaragua due to its abundance of beaches, resorts, expats, and natural wonders.

In the city of Rivas itself there isn't much to see, but it is a great city to use as a basecamp. It's clean and relatively close to all of the sites within its province. There are decent hotels and restaurants as well as a community that is very welcoming to tourists. There is also public transportation from the city to all of the sites in the province.

San Juan del Sur

The largest expat community within Nicaragua lives in San Juan del Sur, a city just south of Rivas right on the ocean with several beaches. San Juan del Sur is known as a party city because of the amount of foreigners that come to enjoy its resorts and nightlife. Throughout the year there are several particularly large beach parties, especially during holy week, New Year, and during the Pitahaya festival organized by expats who wanted to celebrate local tradition and culture with a modern twist. One could compare San Juan del Sur to Cancun in the party sense, but it is a much more beautiful and clean city surrounded by incredible natural beauty. On a side note, since San Juan del Sur started out as a small fishing village, it still has some of the best seafood in Nicaragua. Here you can find great domestic and international restaurants in all price ranges.

San Juan del Sur is also a mecca for surfers. You can access great beaches directly in the San Juan del Sur bay or by travelling to one of the surrounding ones if you want a slightly less crowded experience. A few of the other beaches are El Yankee, Marsella, Las Salinas, Maderas, and Majagual. All of the beaches are decently developed and have a significant amount of infrastructure that make them perfect for traditional beach tourism and relaxation, except for Majagual, Las Salinas, and La Flor. Las Salinas is in a municipality called Tola which is known for its high class tourism. Tola has very little development giving it a natural and pristine look, but the touristic development that it does have consists of 5 star hotels, mansions, and pricey restaurants. The one beach that is really different from the rest is that of La Flor. It is not developed due to the nature reserve by the same name where it is located. They all also have good waves for surfing. San Juan del Sur often holds local surfing competitions for more experienced surfers. A warning, the waves and currents of many Pacific beaches can be challenging at times even for experienced swimmers and surfers, so make sure to take precautions when going into deeper waters. Another popular activity at these beaches is fishing. Either on the coast or deeper in the ocean, you can catch a wide variety of fish, ranging from small to large sizes.



La Flor Nature Reserve

About 15-20 minutes south of San Juan you can find the La Flor nature reserve. Like other nature reserves in Nicaragua, it contains an astonishing variety of plants and animals. However, La Flor has something unique about it. Part of it is right on the beach, meaning that you can visit a completely protected and unsullied beach. On top of that, if you come from July to January you'll have a chance at seeing the seven turtle nesting runs. They are officially called arribadas and each time one happens, thousands of turtles come to shore to dig holes and lay a hundred eggs in each one. About fifty days later, you can come back to watch the baby turtles hatch and run to the ocean.

Ometepe Island

The name Ometepe comes from two Nahuatl words Ome (which means two) and Tepetl (which means hills). True to the original Amerindian name, there are two mountains (an active and an extinct volcano) with each one having its own island, since the two islands are technically separated by a river that passes through the thin strip of land connecting them. Visitors to Ometepe can enjoy everything from nature walks and tranquil swims on the island's sandy beaches, to adventurous hikes up the Maderas Volcano, culminating with an invigorating swim in the extinct crater's lagoon.

Whether you leave by boat from Granada or San Jorge port (near Rivas), you will arrive at either Altagracia or Moyogalpa respectively.



Moyogalpa

On your boat ride to Moyogalpa, you'll begin seeing some amazing views of the active volcano, Concepcion, with its top probably covered in a mystical mix of smoke and clouds. Once you arrive at Moyogalpa you'll immediately be greeted by a sight straight out of a buccaneer movie. Moyogalpa is still a very small port town resembling those you can find in the Caribbean. It does have a decent selection of resources for tourists, however. They have several restaurants, hotels, hostels, vehicle renting, a medical center, as well as internet, phones, and anything else you would need to contact people. Instead of spending a lot of time in Moyogalpa, it is recommended that you use it as more of a basecamp for a few of the surrounding attractions.

Nearby there are some beaches and on one of them, called la Punta Jesus Maria, you can walk out into the lake for over a kilometer on a stone outcrop/sandbar.



Concepcion Volcano

The most obvious, and impressive, attraction is the hulking giant of a volcano, Concepcion. Concepcion is just over a mile high and still causes minor tremors and puffs of gases occasionally. Though, these signs of volcanic activity are nothing to worry about since the volcano monitoring centers on the island would know if Concepcion was even close to having an eruption. Though it can be daunting, you can hike up Concepcion to the rim of its crater if you are careful. Unlike the volcanoes around Masaya, Concepcion does not have a wall or any kind of structure around its rim, so getting too close can be dangerous. However, it is perfectly risk free to hike up relatively close to it and see some amazing views of the surrounding area from there. On your way up you will also be able to see a lush rainforest virtually untouched by human development. This hike is usually done with the help of a guide. It is not illegal to do alone, but there aren't paths for most of the hike so it is highly recommended that you get a guide.

Charco Verde

After Moyogalpa and Concepcion, the next logical step would seem to be Altagracia. However, it is highly recommended that you stop in the Chaco Verde nature reserve along the southern part of highway 64 on your way to Altagracia. There is a famous hotel here if you wish to stay longer, but the main attractions are a pristine semi private beach and the Devil's Viewpoint, which is up a nearby hill and allows you to get a good view of the coast of the island. Around this viewpoint there are some of the most densely populated howler monkey families. If you hike this path, you are almost guaranteed to see and hear several of these monkeys.

Altagracia

Currently, Altagracia is the smaller of the two main towns, but in pre-Columbian times it was the capital of the Ometepe. There was a large community, or several communities, of Amerindians living on the island for possibly hundreds of years. The legend goes that several different tribes from around Nicaragua all were promised paradise by their gods if they left their homes and came to Ometepe. Consequently, they believed Ometepe was paradise and stayed there. This is why there have been such rich archeological finds on the island and also why there are thousands of petroglyphs on it.

In more modern times, Altagracia, and the small towns/ports surrounding it, became a haven for pirates and foreign invaders attempting to gain a foothold before sacking or attacking the Nicaraguan Pacific mainland.

However, Altagracia is currently a quaint port town with plenty of tourist resources and places to stay. It has direct ferries to Granada and can be even more relaxing than Moyogalpa.

Maderas Volcano

Last but not least is the Maderas volcano. It is the mountain located on what is technically the separate and smaller island. This island has a few towns, but they are much smaller than Moyogalpa and Altagracia. The Maderas volcano is 4573 feet and has been extinct for hundreds of years. Its entire mountainside is covered in lush, verdant cloud forest. There are several different trails going up to the top but the Finca Magdalena one is the best for vistas and you can do a tour and workshop at the coffee plantations there if you would like. Once you make it to the top, you'll notice that there is a steep path heading down into the crater straight towards a lagoon. The lagoon and the ground surrounding it are a great place to escape the heat and weariness you may have incurred on your way up. The water is also perfectly clean, so feel free to take a swim.

CARAZO

Carazo is one of the smaller Nicaraguan provinces. Diriamba is this province's second biggest city, and is also the one with the most activities. Within the city of Diriamba you can catch a glimpse at what life looks like in a relatively large rural city. There are a few hotels if you wish to stop over and use Diriamba as a basecamp for the province.

Within the same municipality you can find a significant amount of eco-tourism at a natural reserve called La Maquina. La Maquina is mostly known for its impressive rapids and a couple medium-sized waterfalls. There is no charge for getting in and it is easy to get around the nature reserve compared to most of the other nature reserves in Nicaragua.

Within the Diriamba municipality you can also find two beaches. They are called Casares Beach and La Boquita Beach. Both are rocky beaches, but La Boquita is the more known and popular one because of the hotels and restaurants around it. Casares is a much more private beach where you will find mostly locals. Casares is not really equipped for tourists so there really aren't hotels or restaurants.

Carazo has beautiful cool weather and around the corner holds a beach called "La Boquita," which is translated to "Little Mouth" in English. This beach, located less than half an hour from Diriamba, has its own tourist center with several restaurants, hotels, and bars. The beach has rocky areas from where you can enjoy the sun, but there are also sandy parts perfect for swimming.



The capital of the municipality, and the biggest city within it, is called Jinotepe. The city center has a significant amount of imitation colonial buildings that give it an older, more historic, look. You can use Jinotepe as a basecamp just like Diriamba if you would like to. There are several hotels, restaurants, and other resources for tourists. There is also a nearby beach called Huehuete. Though you can also visit this beach for just a day, it is mostly private homes that for sale or rent with private beaches.

Last but not least, you can head over to the small town of Santa Teresa where nearby you'll find the famous Chacocente nature reserve and beach. Similar to the La Flor beach and nature reserve, Chacocente is one of the few places in the world that has the turtle arribadas. Same as at La Flor, if you come during the right season you can see thousands of baby turtles hatching and running to sea.

CHINANDEGA

Besides being the capital of the municipality, Chinandega is also an important economic hub for the Northern regions. When visiting Chinandega, you will quickly realize that you are no longer in small town Nicaragua. It is less historical, but significantly more active and busier than colonial León to the south. Most of Chinandega's colonial buildings were destroyed or severely damaged during bombardments in 1928. Therefore, the only significant colonial building left is that of Our Lady Santa Ana Parish. Parts of it have been replaced, but it is still an impressive piece of colonial architecture. However, Chinandega does have its fair share of neo-colonial architecture. To name a few of these buildings: El Calvario Parish, Sanctuary of Our Lady of Guadalupe, and the Saint Anthony Church. They are all worth visiting and were mostly constructed during the mid-19th century.



Flor De Caña Tour

You can find all of the restaurant, housing, and touristic resources you could need in Chinandega. For those who like the Nicaraguan rum, Flor de Caña, the nearby town of Chichigalpa is the home of its main factory and its museum. For a price, you can go on a tour of their facilities, original house, and museum as well as drink some complimentary Flor de Caña during the tour.



San Cristobal Volcano Complex

As you look out on the cityscape, you will notice part of the Cordillera de Los Maribios looming powerfully to the Northwest. The largest volcano that you'll see in the distance is called San Cristobal, the smaller ones are called El Casita, El Choncho, Moyotepe, and La Pelona, and though they look as if they were close to the city limits, they are actually about an hour away by car. Chinandega can be a great basecamp to visit these volcanos from. There aren't really any options for staying in or around the Volcanos' nature reserve, so it is best to book your place to stay in Chinandega.

It is highly recommended that you hire a guide in León or Chinandega, since the hikes can be long and difficult.



Corinto

Corinto is a small port town on the Pacific coast of Chinandega. It is actually on an island, though from most vantage points it appears to be connected to the main land. Here you can get high-quality, fresh seafood at the markets or local restaurants. The cuisine is top notch and is one of the main reasons people come here. There are some nice beaches on Corinto. They are mostly rocky but you can find some that have sandy areas as well.

Another high point of Corinto is the view that you get from the shore of the Pacific and the Corintian islands around Corinto. These islands can be visited easily by boat. Several are inhabited, but the most interesting one is called El Cardon. On this island you can find a lighthouse and the ruins of a house where Ruben Darío lived for a time and wrote about the surrounding area.



El Viejo

A colonial municipality just north of Chinandega, the town of El Viejo houses a beautiful colonial Basilica with many historically important religious and colonial artifacts inside. Besides the Basilica, however, El Viejo is very small and does not contain much else of touristic value except for some locally made candies.

Most of El Viejo's touristic value is in the rest of its municipality rather than the actual town. Surprisingly, though El Viejo is a small town, it is the capital of a very large municipality.

Throughout this largely rural municipality you can find several nature reserves, the most impressive being called Padre Ramos and Cosigüina. The Padre Ramos Estuary is mostly a mangrove forest with some open areas where you can see all kinds of aquatic birds like storks and swans. For tourists, there are several restaurants, bars, and boat rentals.

El Viejo: Cosigüina

The Cosigüina nature reserve is much larger and has a volcano within it. It is in a relatively isolated part of the country and therefore doesn't get as many tourists as the other volcanos. However, Cosigüina is the friendliest hike and environment of all of the Nicaraguan volcanos. To get there you head north to the seaside town of Potosi where it is recommended that you get a hotel room and buy supplies. The hike up the volcano can take a few hours but it is not steep at all. Along the way there isn't as much fauna as at other volcanos, but you will still probably see several kinds of birds, monkeys, and butterflies. Once at the top, you will have several great vistas. Looking down into the volcano you'll see a lake that used to be great to swim in, however, after an earthquake many years ago it became impossible to descend into except for experienced rock climbers. Regardless, the view down into the verdant green and deep blue volcano is an awe-inspiring sight. What's even more awe-inspiring are the views from the top of the volcano overlooking El Salvador, Honduras, and Nicaragua.

Another Cosigüina related attraction is the Islotes de Cosigüina. These islets are some of the newest land in Nicaragua. They were formed in 1835 by one of Cosigüina's last eruptions. You will have to arrange transportation to them with one of the local sailors at Potosi or another local port. You can't land on the islands but they offer incredible close up views especially when they are almost completely covered by several different kinds of birds who call them their home or use them as a rest stop.

MATAGALPA



Despite the fact that most of the North-Central region is sparsely populated, Matagalpa and its province are full of some of Nicaragua's best attractions, and it is actually the second most populous province of Nicaragua. It is also an especially diverse region due to several North European families moving to the area during the coffee rush in the mid 1800's, and due to the strong indigenous community that existed in Matagalpa city until the early 1900's. However, Matagalpa's biggest claim to fame is the fact that it is an impressive historical and urban city in the middle of so much wilderness. It's one of the few places in the world where you can experience an urban, metropolitan life and witness some of the most celebrated and renowned nature reserves and ecological estates in the world within a half hour.

Matagalpa's churches are its main architectural attraction. Most of the churches that remain today are post-colonial such as the San Pedro Cathedral and Molaguina, which were built in the mid 1800's. However, there are a few colonial attractions in Matagalpa even though this wasn't a main city during colonial times. Only one of the colonial churches remains standing, and it's called San Jose. The San Jose church is an impressive building with a single bell tower and whitewashed walls, except for some cream colored details on the outside. Only foundation remains at the second colonial church of Matagalpa. It is called Santa Ana, and you can still visit its ruins along with the ruins of the Jesuit convent.

In the neighboring town of Ciudad Dario you can go visit the house in which the world renowned writer, Ruben Dario, was born. Even though he actually grew up in León, his mother was travelling when she was pregnant and was forced to give birth to him here. The town used to be called Metapa but changed its name shortly after Ruben Dario died. The small corner house has been refurbished into a sort of mini Ruben Dario museum with several artifacts that his mother and he supposedly used during their short stay in this house.

The Indigenous Matagalpians and their Villages

Within Nicaragua, Matagalpa is known as a very tough and militaristic city and region because of its history. Throughout the Spanish conquests, and even well into the post-colonial period, the Matagalpian Amerindians resisted foreign control. They were renowned bowmen and did not possess any firearms, yet they were able to hold off waves of Spanish, Nicaraguan, American, and English forces for centuries until - little by little - the Nicaraguan government

closed in on them. They established control over them in the latter half of the 19th century, and by the turn of the century the Matagalpian language and much of their culture was lost. However, this was only after they were tricked into treaties that ended up putting them at a disadvantage. If they had continued their relatively isolationist policy, it is possible that their language would have survived until today. Regardless, there are several surrounding villages that still conserve a Christianized adaptation of their indigenous traditions and crafting.

Nature Reserves

The largest nature reserve, and one of the most worthwhile to visit, in Nicaragua is called the Bosawas Biosphere Reserve, located within the province of Matagalpa.

It covers about 7,722 square miles / 20,000 square kilometers and is the second biggest rainforest in the Americas. It is possibly the wildest nature reserve within Nicaragua, since most of it is completely untouched in the sense that there aren't even trails or signs indicating how to get through it. Those who aren't experienced at hiking through the wilderness may want to stick to the mapped areas with trails. Those who want the true experience of being in the middle of a rainforest can venture forth into the deeper and thicker parts of the jungle. However, it is recommended that you hire a local guide so that you do not get lost, and so that they can help you avoid the jaguars and leopards that call the reserve their home.

Another interesting fact about the Bosawas reserve, and those bordering it, is that two tribes, the Miskitos and the Sumo, live within them. These tribes are far from uncontacted, but they still preserve much of their indigenous language and traditions. They live off of the jungle's resources and the nearby subsistence farming.



Nicaragua's Most Famous Coffee and Eco-Plantations

Some of Nicaragua's most well-known coffee is grown in the Matagalpian Mountains. The high altitude, humid weather, and fertile soil are what accounts for the distinctive taste in their coffee. To get an idea of the production of coffee in the region, you can visit the Coffee Museum within the city of Matagalpa. There are other exhibitions within it, but mainly you can see the history of coffee and the region since Pre-Colombian times.

Selva Negra

The world renowned Selva Negra farm, nature resort, and nature reserve is possibly the largest attraction in all of Matagalpa, and the best known in Nicaragua within certain circles. Many celebrities, business moguls, and upper echelon politicians have vacationed, gotten married, or celebrated a special event here.

Selva Negra originated during the same time as the gold rush in the U.S., when many European families were moving to the U.S. to seek their fortune in the western states. However, several European families ended up stopping midway and moving to Nicaragua because of the more certain and tangible benefits that awaited them there in the coffee farming sector. Around this time, the Nicaraguan government had realized how important the coffee sector could be for their country if they made it significantly larger. So, in order to do so they offered many benefits to anyone who would start efficient coffee farms within the country. Many Europeans, mostly from Scandinavia and Germany, moved to the Matagalpa area and

started successful coffee farms. After a few generations, many began to move back to their home countries. However, some Danish and German families stayed. The Selva Negra was started and continues to be owned and operated by one of these German families. Its name, which means Black Forest, was decided upon because the German family that started it was originally from the Black Forest area in Germany.



The Selva Negra Reserve has changed a lot since it was first started. It is now an eco-friendly, sustainable coffee farm with what is reported as some of the best coffee in the world. Much of it is now also a nature reserve where you can see some of the most pristine cloud forests in Nicaragua. However, one thing that hasn't changed is that the German family that owns it is still very involved in the day-to-day operations.

Many people simply come for a day visit to hike around the reserve a bit. However, there are other options. The reserve is also a resort and contains several options for lodging. For the young travelers, they have a youth hostel that is only about \$5 a night. They also have German-style bungalows that are more expensive, but can accommodate several people. Finally, you also have the option of renting your own ultra-modern chalet, built in a traditional looking style. The chalets are by far the most expensive option, and are where the celebrities and other big shots stay when they come here. They are secluded and removed from the rest of the resort without being too far away from the center of it either. The resort also has a restaurant and a bar for the visitors.

The second most well-known Eco-Plantation in the area is the Finca Esperanza Verde. It was founded in 1998 by Durham-San Ramón Sister Communities, and is a community-based project run by volunteers from North Carolina, with an all-Nicaraguan staff. The organization's aim is to have a sustainable and environmentally friendly farm/reserve.

They employ modern green technology such as solar panels, natural spring water sourcing, and environmentally friendly farming practices. This means that they don't use any pesticides or growth products, or farm in un-sustainable ways. They have been awarded for this by several institutions, including the Smithsonian museums.

However, Finca Esperanza Verde has many touristic options as well. The whole area of 1,200 meters / 3,937 feet is a sizeable nature reserve with lodging and activities for the visitors. Throughout the whole area, there are trails through which you can see 150 species of birds, butterflies, and small mammals such as howler monkeys and sloths. There are also waterfalls with a picnic site. To get around the reserve, you have three options: you can either walk, ride by horseback, or hire a pickup truck driver who will take you around the drivable areas. During certain times of the year (December – February), Finca Esperanza Verde also offers

volunteering opportunities where you can come to the farm and participate in the harvesting and processing of the coffee beans. They will also guide you through the steps of brewing the coffee you just picked and cooking some local dishes to go with it.

During these classes, they will also teach you about traditional, natural medicine that has been used by the locals for centuries. They also have a butterfly farm in operation during these times where they will be able to showcase the metamorphic process for you.

Jinotega



Jinotega is one of the largest provinces in Nicaragua and one of the few that border Honduras. It is also one of the most sparsely populated provinces, even more so than Matagalpa. Besides the main city of Jinotega, the provinces are mostly made up of small rural towns and dense jungle, since the Bosawas reserve encroaches from Matagalpa into Jinotega as well. It is very important for indigenous communities since it, and part of Matagalpa, are the most western parts of Nicaragua with any sort of significant indigenous population. Jinotega also produces about 80% of Nicaragua's coffee. However, these coffee plantations and farms are more commercial and therefore cannot be visited like the ones in Matagalpa.

Most, if not all, of the attractions in this area lie within the vast nature reserves such as El Jaguar and the Massifs. In these you will be able to find profound beauty as well as a very diverse and thickly dispersed amount of wildlife. Unlike most of the other provinces in the west, you can actually see the large rainforest animals that you usually only see in the movies. Even more so than in Matagalpa, you can see jaguars, pumas, boas, and other famous rainforest animals.

A couple other natural attractions that are worth visiting are La Cruz Hill and Apanas Lake. La Cruz Hill is the only significant piece of colonial architecture that you will find in the whole province. Around 1703, a local Spanish priest had a large cross erected on top of the hill. It still stands today. Nearby, you can go take a break at the Tepeyac retreat center. There you can camp or stay in one of their buildings in the middle of a nature reserve to get a taste of what it is like to live in the wild, without getting too far away from the retreat center and its resources.

ESTELÍ

Estelí is the third largest city of Nicaragua and is surrounded by mostly small towns and jungles. However, it is actually a very modern and progressive city. It is known for many within the country, one of them being its bar and club scene. This has also led to it becoming the music festival capital of Nicaragua. Frequently, young people from other parts of the country, mostly the western side, will travel up to Estelí for a weekend when there is a large musical event.

Part of the reason that Estelí's architecture and city planning is much more modern than many other cities in the country is because, during the revolution against Somoza, much of Estelí was completely destroyed. However, due to its historically strong economy and resilient people, it is one of the few cities in Nicaragua that fully recuperated from a disaster (environmental or man-made). All of the rubble was removed and new buildings were built where the old ones crumbled. New city planning allowed for some areas to be reorganized into a more modern style.



World Famous Tobacco

On account of the Cuban revolution, many people involved in the Cuban cigar industry moved to Estelí to continue their trade, free of political persecution. With them they brought many Cuban tobacco seeds. Between the seeds and Estelí's soil and climate, they found a perfect new combination for cigars. In fact, the new Cuban-Estelí tobacco is so good that before the U.S./Cuban embargo began to be lifted, most of the Cuban cigar brands (such as Cohiba) that were found in U.S. stores were from Estelí.

Currently, several world renowned cigar brands are based out of, or have a significant branch in, Estelí. For example: the aforementioned Cohiba brand, the Padron brand, the Joya de Nicaragua brand, and a more domestic one called Plasencia cigars.

When visiting Estelí, it is highly recommended that you visit one of the cigar factories conveniently located within the city limits. You can choose between the larger international brands, such as Padron, or the smaller ones like Plasencia. However, all cigars are hand rolled in Estelí's cigar factories, so any one of the factories should be an interesting experience.

Nature Reserves

There are a few smaller nature reserves in the area but the most famous one is called Miraflor. It is the perfect showcase for the varied climates that are present within the Estelí department because of its varied altitudes. There are three zones: the lower dry zone, the middle area humid zone, and a cold high altitude area to the north. These are the same three climates that you can find across Estelí.

This means that in a single reserve you can visit a cloud forest, meadows, waterfalls, lagoons, cold forests, caves, and tropical areas. The best way to see all of this in an adequate amount of time is probably to hire a guide and horseback ride across multiple areas.

Miraflor is about 254 square kilometers / 98 square miles, and one of its claims to fame is that it has one of the most varied collections of orchids in the world, numbering at over 200 species. However, it is also known for the 9 communities that live on the premises, making a living off of sustainable, eco-friendly farming. These are not indigenous communities per se, and therefore do not practice any Amerindian traditions. At these farms you can learn about and participate in sustainable forms of agriculture with the residents. You can even stay at tourist lodging within the communities if you wish to stay for an extended amount of time.

Archeological and Crafting Sites

There are also several archeological and crafting sites in the province of Estelí. They are located in several of the surrounding communities. Some of them are located in the second largest town of the province, which is called Condega. Here you can find a traditional Crafts Workshop where you can buy many crafts as you see them being made. You can also take classes in crafting using traditional methods.

Several of the surrounding towns such as Pueblo Nuevo and La Trinidad have small Pre-Columbian museums, but the most famous archeological remains are located in San Juan de Limay. There you can see the Limay Stone sculptures that have been produced using the same tradition for thousands of years. You can also see some of the originals from Pre-Columbian times.

Cuisine

Estelí is famous for what is considered by Nicaraguans as a hearty, northern, mountain diet. This usually consists of red meat with every meal, thick cheeses, and heavy soups. As with the rest of Nicaragua, you can always find your fair share of corn based dishes as well. Corn tortillas are served with red chorizo and used to wrap thick, melted cheeses that resemble European cheeses more than the soft water cheeses eaten in the southern parts of the country. Of course, coffee is the most popular drink in the area, since it can be used to both give energy and keep people warm. Unlike other parts of the country, Estelíans traditionally put milk in their coffee. Inhabitants of Esteli claim that their coffee is the best in Nicaragua. These inhabitants take pride in drinking coffee, but only if it is produced in their region.

SOMOTO, MADRIZ

Madriz is one of the smaller Nicaraguan provinces. It is located to the far northwest, and is mostly made up of peasant villages with some interesting local traditions. The capital of the municipality is a quiet urban city with some of its own attractions too.

The Villages

In the nearby village of Cacauli, you can go visit a holy site where the locals believe the Virgin Mary has appeared to several people. The story began a couple decades ago when a young kid named Panchito was walking to gather fire wood. Suddenly, the Virgin Mary appeared in front of him. He convinced the whole village of what he saw, and the word quickly spread across Nicaragua and neighboring countries. Nowadays thousands of pilgrims come on the 8th day of every month to pray in front of the fenced area where the supposed miracle happened. Many people, afterwards, have said that miracles have happened to them too.

In the villages of Totogalpa, Cusmapa, and Loma Panda you can find traditional crafting workshops where you can buy mostly dolls and some pottery made from clay or corn husks.

Somoto



Somoto started out as an indigenous town that was founded by Aztec immigrants who moved south from Mexico into northern Nicaragua. Their original name for it was Tepesomoto (Valley of the Geese), which is what the nearby volcano is still called. The geese population has diminished greatly since those days, but it is still possible to see some if you go to the city's main attraction: Somoto canyon. This canyon is one of the most scenic in Nicaragua. It has high rock walls that rise between 120 and 150 meters (394-492 feet) on either side as they guide the Coco River along its course. Thick jungle and brush covers the upper sides, but on the river's shores it is sparse enough that you can walk along the sides. There are also incredible views both down the river and towards the sky, framed by the two mountain peaks. You can also hire a local fisherman, or boat owner, to take you on a trip up and down the river.

Somoto also has one of the oldest church buildings in all of Nicaragua. Though parts of it have been repaired, much of the original 1661 structure remains. It is called the Temple of Saint James the Apostle, and is mostly an adobe structure. It also contains several colonial artifacts inside which are on display to visitors. If you want to see some more historical artifacts, you only have to take a short walk to the Piedra Pintada museum. It contains some ancient Pre-Columbian artifacts from the area. There are also small bakeries surrounding the museum that offer the region's famous dessert treat called rosquillas. These are fried dough sweets similar to a kind of biscuit.



If you wish to get more of an adventurous, nature experience you can also contact the local Sonis people of the area. If you notify them in advance they will even set up lodging for you. However, if you simply show up, they offer rappelling, horseback riding, and their traditional cuisine as fitting compliments to the beauty of the canyon.

Somoto is a good place to use as a base if you plan to explore the surrounding area. It has several restaurants and hotels and, if you are looking to let loose a little, there is also a thriving bar and club district.

NUEVA SEGOVIA

Nueva Segovia used to include Madriz within its province, but they split a little less than a century ago. This province is also on the smaller side, and is mostly made up of small towns instead of peasant villages. These towns have substantially more buildings and infrastructure than the smaller ones of Madriz.

The first place that you should go within Nueva Segovia is its capital, Ocotal. Ocotal is a colonial town that is on the quieter side of Nicaraguan towns. Some compare it to Granada, but smaller and with much less nightlife. Walking around the city you can go bar or restaurant hopping while admiring the surrounding colonial houses. There are some local curiosities, such as an old colonial barrel of gunpowder stored openly in the central park. Ocotal is a nice, peaceful town with a couple clubs if you do desire some more nightlife. However, it is a fantastic place to use as a basecamp for the province.

Some other sights that you may want to see are the local hot springs that aren't too far from the city of Ocotal itself. There you can bathe yourself and see if the curative powers of the hot springs are true, or if they are simply a beautiful and relaxing destination.

You can also go to nearby villages of Santa Maria and Las Trojas. There you can see some interesting lime mines and a cave full of colorful rocks and Pre-Columbian art called "The Cave of the Gnome." There are also picturesque pine forests surrounding the towns and coffee farms.

The arts and crafts shops of Mozonte are another worthwhile visit. They are renowned for having especially good and varied crafts made from many local animals and plants. Also, this town still has a colonial administration office with the royal title granted to the area.

Some other interesting attractions in the area are the colonial church of Ciudad Antigua, the salto de la selva waterfall (one of the most remote but impressive of Nicaragua), as well as a comically named hot spring called la vuelta del pedo (which can be translated as the passed gas running its course), because of the bubbling waters.

CARIBBEAN COAST

Many people around the world don't even realize that the Caribbean Coast of Nicaragua exists. Most people only know about the Pacific side and just assume that the Caribbean side

from true.



In Spanish colonial times, the Spaniards chose to only develop the Pacific side, except for a port or two like Puerto Cabezas on the Caribbean side. This was mostly because the jungle was, and continues to be, too dense and wild for much development. This means that indigenous communities were able to survive and keep most of their traditional culture when compared to the indigenous tribes of the Pacific coast.



This led to the British eventually trying their hand at taming the Caribbean coast as they had with many of the islands in the Caribbean. By the end of their venture, they were able to influence some of the coast with the traditional Caribbean influences that had developed on some of their islands. European missionaries also brought the Anglican and Moravian churches to the more Anglicized communities, making them predominantly Protestant instead of Catholic like on the Pacific Coast. These communities, such as Bluefields, became English speaking Creole communities, but the fact of the matter is that most of the coast, especially the inner areas, remained anything but tamed. These indigenous communities still persist today on some coastal areas, but more commonly in the towns and villages deep within the rainforest. In fact, another name for this coast is the Miskito Coast. The name comes from the most famous of the Atlantic indigenous communities, the Miskitos.

The Indigenous Communities

The Caribbean coast is also home to the Autonomous Provinces of Nicaragua: The RAAN and The RAAS. These areas essentially govern themselves, though they still have to abide by some federal laws. The names of the indigenous communities are: The Miskitos, Mayangnas, Ramas, Garifunas, and the Creoles (who technically aren't indigenous).

They make up only about 10% of the population, and most still speak their indigenous languages. Many don't know Spanish or English, except for the Creoles. This is part of the reason for the high illiteracy rate (around 45%) on the Atlantic coast compared to the low rate (5-7%) on the Pacific Coast.



Corn Islands

First and foremost, The Corn Islands are the most tourist friendly spot on this coast. They aren't over-developed, so they still have pristine beaches and local culture. However, there has been enough development that they have quality, modern resources for tourists and a lively nightlife. Most importantly, they are very safe and tourists should not encounter any problems as long as they use common sense.



Great Corn Island is where you can find most of the development aimed towards tourists and much of the local community. It also has beautiful natural wonders besides the beaches. Many appreciate hiking its few mountains/hills and enjoying the views of the surrounding area. This is especially true for Mount Pleasant, which has an old viewing tower from where you can see both islands and the surrounding ocean. Little Corn Island is for the more adventurous nature lovers. There are a few hotels and restaurants, but there are no phones or

TVs, and the electricity is only available at certain times. Most of the island is still untouched, so getting around can be difficult. The difficulty is worth it, though, since Little Corn Island has some of the most, if not the most, pristine jungle and beaches in the Caribbean.

There are also several scuba diving opportunities off of both islands. You can see many marine animals this way, but the more impressive sight is the 16th century Spanish Galleon just off the coast, 15 feet underwater. There have been no known studies or surveys of the wreck, so there aren't any accounts easily available as to what is actually inside. However, from the outside you can clearly see the entire boat, all of its cannons, and its anchor. This area used to be rife with pirates during the golden age of pirates, so it is thought that there are probably many more European wrecks that still contain their cargo, around the Corn Islands.

The Inner Mainland and the Coast

Unfortunately, it is not so easy to visit the other parts of Nicaragua's Caribbean Coast. Puerto Cabezas and the Mining Triangle are known to have very interesting cultures and very beautiful nature. However, it is highly recommended that tourists to do not visit these areas, since there is virtually no tourism industry developed there and they can even be dangerous for Nicaraguans.

Bluefields is a safer bet, though you still have to be cautious. Bluefields has an extremely vibrant community and its culture overflows from every corner of the city. Architecturally and infrastructure-wise it may not be the most impressive city, but many people have attested that the local people make up for that with their resonating festivals, music, and local cuisine. From Bluefields, you may want to catch a flight to San Carlos down by the Atlantic side of Lake Nicaragua.

San Carlos is a quaint port town that is usually used as a basecamp to sail down the San Juan River, which takes you past the famous town of El Castillo and then along the border with Costa Rica into the Nicaraguan Indio Maiz Biological Reserve. Everything along this trip is only accessible by water, none of the towns have airstrips.

El Castillo's claim to fame is its Spanish Colonial fort which sits on a piece of land that juts out between the San Juan River, forcing it to fork into two. It is an impressive and intimidating sight because of how vividly it triggers your imagination. As you sail forward, you can easily imagine how intimidating it would have been for pirates or invading forces to see the large fort with its cannons looming overhead.

Farther down the river you will sail into the Indio Maiz reserve. To enter, you must hire a guide in El Castillo or one of the MARENA (Nicaragua's environmental protection agency) officers at the entrance to the reserve. This is considered by many as the wildest reserve in Nicaragua. This is because of the extraordinary collection of flora and fauna here. Other reserves in Nicaragua may be wild, but the development surrounding them has cut down the population of large jungle predators and prized jungle reptiles significantly. However, in the Indio Maiz reserve you can find deer, sloths, wild boars, pumas, jaguars, pacas, foxes, spider monkeys, howler monkeys, white face monkeys, poison dart frogs, snakes, crocodiles, turtles, iguanas, etc. You can even find manatees at the manatee lagoon if you are lucky. Many of the indigenous communities can help guide you to find these sights, as well as allow you to stay with them for a price.

However, it is important to emphasize that all necessary supplies and preparations must be taken and purchased before venturing into this reserve. A guide or MARENA guard is also needed. The Indio Maiz reserve is completely wild and can easily be dangerous for anyone who doesn't come prepared and with someone knowledgeable of the area.

HOTELS BY REGION

MANAGUA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|-------------------|---|--|
| Paraiso Beach Hotel 2575 5111 | \$68-82 | Shipwreck Beach, Nicaragua | Beachfront, wheelchair access, pet friendly, restaurant, bar/lounge, air conditioning, internet children's activities, shuttle, room service, parking |
| La Princesa de la Isla 8854 2403 | \$58-60 | Woula Point, 9340394 , Nicaragua | Beachfront, restaurant, internet, wheelchair access, bar/lounge, shuttle, parking, laundry |
| Hotel Bellavista 8941 2959 | \$40-69 | Brig Bay 2 Playa Shipwreck, Nicaragua | Beachfront, pet friendly, restaurant, bar/lounge, kitchenette, air conditioning, internet, shuttle, room service, parking |
| Sea Star Spa Nicaragua: 8901 2410 Canada Cell.:780 777 7373 | \$100-146 | Long Bay Beach, South End, Nicaragua | Beachfront, pet friendly, bar/lounge, restaurant, spa, kitchenette, air conditioning, internet, room service, parking, transportation, business center |
| Casa Canada 2575 5878 or 8644 0925 | \$102-133 | Autonomous Region of the Southern Atlantic | Pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi |
| Arenas Beach Hotel 2249 1820 | \$95-99 | Southwest Bay, Nicaragua (Formerly Cesar Beach Hotel) | Beachfront, wheelchair access, restaurant, bar/lounge, air conditioning, refrigerator, internet, room service, transportation |

Please Note: These lists only make up a small portion of hotels in Nicaragua. Before you travel, be sure to do your research to ensure that you find lodging most suitable to your wants and needs.

GRAN PACIFICA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|----------------|---|--|
| Gran Pacifica Beach and Golf Resort 8219-8279 | \$124-\$645 | Carretera Vieja Leon, KM 49, 11 KM West San Diego, Villa El Carmen, Managua | WiFi, pool, beachfront, parking, restaurant, bar/lounge, room service, wheelchair access, pet friendly, children's activities, laundry, business center, air conditioning, babysitting |

SAN JUAN DEL SUR

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|-------------------|--|--|
| Villas de Palermo Hotel & Resort 00 1 800-734-3402 | \$119-176 | Carreterra San Juan del Sur, km 139, San Juan del Sur 48600 | Pool, beach, parking, high-speed Wi-Fi, restaurant, bar/lounge, room service, children's activities, meeting rooms, babysitting, business center, banquet rooms, laundry, air conditioning |
| Pelican Eyes Resort & Spa 2563 7000 | \$209-312 | De la Parroquia 1 1/2 cuadras al este, San Juan del Sur | Pool, restaurant, bar/lounge, beach, room service, parking, spa, high-speed Wi-Fi, air conditioning, children's activities, meeting rooms |
| Morgan's Rock Hacienda and Ecolodge 8670 7676 | \$303-464 | Playa Ocotal, 12 kilometers north of San Juan del Sur, Playa Ocotal, San Juan del Sur 505 | Pool, restaurant, beach, bar/lounge, high-speed Wi-Fi, parking, laundry, children's activities, babysitting |
| HC Liri Hotel 2568 2274 | \$48-126 | Playa San Juan Del Sur Contiguo Al Yahure, San Juan del Sur 505 | Pool, beach, parking, bar/lounge, high-speed Wi-Fi, wheelchair Access, air conditioning, |

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LEON

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|--------------------------------------|-------------------|--|---|
| Hotel El Convento 2311 7053 | \$112-113 | Two Blocks West From Parque Central Next to San Francisco's Church | Wheelchair access, restaurant, pool, bar/lounge, gym, air conditioning, refrigerator, high-speed Wi-Fi, meeting rooms, laundry, room service, parking, business center, banquet room, conference facilities |
| Azul Hotel & Restaurant 2315 4519 | \$59-79 | From the Cathedral, 2 1/2 blocks to the North | Pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, transportation |
| Hotel Real 2311 2606 | \$62-73 | Iglesia la Recoleccion 1 1/2 Cuadra Al Este, Leon 505 | High-speed Wi-Fi, room service, bar/lounge, kitchenette, air conditioning, transportation |
| La Perla Hotel 2311 2279 | \$74-116 | Iglesia La Merced 1 cuadra al norte | Pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, room service, parking, laundry |

MASAYA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---------------------------------|----------------|--|--|
| Hotel Casa Robleto 2522-2617 | \$50-60 | Ava. San Jeronimo, Parque San Jeronimo 1 1/2 c. al sur | Kitchenette, air conditioning, high-speed Wi- Fi, room service, parking |
| Hotel Ivania's 2522 7632 | \$33-52 | El Calvario de la Iglesia El Calvario 31/2 cuadras al oeste, Masaya 69 | Wheelchair access, restaurant, air conditioning, high-speed Wi-Fi, room service, parking, laundry |
| Hotel El Costeno 2522 3057 | \$10-50 | Del ministerio publico 2 cuadras y 1/2 al sur, Masaya 5052522 | Bar/lounge, kitchenette, air conditioning, high-speed Wi- Fi, parking |

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CARAZO & LA BOQUITA BEACH

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|-------------------|--|--|
| Hotel and Restaurant Hacienda San Pedro 2535 2860 | \$68-70 | Km 37. 5 From the Catholic Church or Central Park 350mts. north From the Catholic Church or Central Park 350 Mts. north San Marcos Carazo | Wheelchair access, pool, restaurant, bar/lounge, hot tub, refrigerator, air conditioning, high-speed Wi-Fi, room service, banquet room, conference facilities, transportation, meeting rooms. Business center, laundry |
| MyrinaMar Bed & Breakfast 8421 8306 | \$68-98 | Del Empalme 1km a la Boquita La Boquita | Beach, bar/lounge, kitchenette, internet, parking, transportation |
| D'Santos Hotel Boutique 8395 8582 | \$69-100 | Kilometro 43 carretera Panamericana, 300 metros al norte, Dolores 45000 | Wheelchair access, restaurant, high-speed Wi-Fi, parking, children's activities, transportation |

MATAGALPA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|----------------|--|--|
| Selva Negra Mountain Resort | \$15-230 | Km 140 Carretera - Jinotega, Matagalpa | Refer to the Selva Negra sub-section under Matagalpa |
| La Buena Onda 2772 2135 | \$17-35 | Avenida El Brigadista cancha El Brigadista 2 1/2 al este, Matagalpa 61000 | High-speed Wi-Fi, laundry, transportation |
| Hotel San Jose 2772 2544 | \$30-75 | Across from Iglesia San Jose, Matagalpa 61000 | Air conditioning, high-speed Wi-Fi, laundry |
| Hotel Roca de la Cumbre 2772 3117 | \$33-40 | Desde la Biblioteca del Banco Central, 1 1/2 Cuadras al Este, Matagalpa 61000 | Wheelchair access, pool, restaurant, bar/lounge, refrigerator, air conditioning, high-speed Wi-Fi, meeting rooms, business center, banquet room, conference facilities, children's activities, room service, transportation |

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JINOTEGA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|--|-------------------|---|---|
| Hotel Café Jinotega 2782 2710 | \$70-86 | Gasolinera Central Gas 1c Al Oeste 1/2 C al norte, Jinotega | Wheelchair access, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, laundry, room service, parking, business center |
| Hotel Kiuras Café and Restaurant 2782 3938 | \$20-32 | San Juan Cathedral 1 1 / 2 block south, Jinotega | Restaurant, bar/lounge |

CHINANDEGA

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|--|-------------------|--|--|
| Hotel Los Portales 2342 9190 | \$86-104 | Rotonda Los Encuentros 500 Metros al Norte, Chinandega | Beachfront, wheelchair access, pool, restaurant, bar/lounge, gym, kitchenette, microwave, air conditioning, refrigerator, high-speed Wi-Fi, meeting rooms, laundry, banquet room, conference facilities, children's activities, room service, parking, transportation, dry cleaning, business center |
| Hotel Los Balcones de Chinandega 2341 8952 or 2341 8994 | \$55-61 | Esquina de los Bancos 75 vrs al norte, Chinandega 0000 | Wheelchair access, bar/lounge, air conditioning, high-speed Wi-Fi, dry cleaning, laundry, parking |
| Hotel Los Volcanes 2341 1000 | \$47-75 | Kilometro 128 1/2 carretera a Leon - Chinandega, Chinandega | Wheelchair access, beachfront, pet friendly, pool, restaurant, bar/lounge, gym, kitchenette, air conditioning, internet, parking, children's activities, room service |

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SOMOTO

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|--|-------------------|---------------------------------------|--|
| Hotel Spa Huaca Yaran Tel.: 27222162 Cell.: 83309756 | \$28 | Del INSS 2 cuadras al este, Somoto | Restaurant, bar/lounge, spa |
| Hotel El Rosario 2722 2083 | \$ 15 | Enitel 1c. al Este, Somoto | Wheelchair access, restaurant, air conditioning, high-speed Wi-Fi, laundry, parking |

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OCOTAL

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|-----------------------------|-------------------|--|--|
| Hotel Frontera 2732 2668 | \$22-48 | Km. 226 Panamerican Highway, adjacent to Shell Ramos, Ocotal | Wheelchair access, pool, restaurant, air conditioning, high-speed Wi-Fi, parking, room service |
| Hotel Benmoral 27322824 | \$20 | Pan American Hwy, Ocotal | |

BIG CORN ISLAND

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|-------------------|---|--|
| Paraiso Beach Hotel 2575 5111 | \$68-82 | Shipwreck Beach, Nicaragua | Beachfront, wheelchair access, pet friendly, restaurant, bar/lounge, air conditioning, internet children's activities, shuttle, room service, parking |
| La Princesa de la Isla 8854 2403 | \$58-60 | Woula Point, 9340394 , Nicaragua | Beachfront, restaurant, internet, wheelchair access, bar/lounge, shuttle, parking, laundry |
| Hotel Bellavista 8941 2959 | \$40-69 | Brig Bay 2 Playa Shipwreck, Nicaragua | Beachfront, pet friendly, restaurant, bar/lounge, kitchenette, air conditioning, internet, shuttle, room service, parking |
| Sea Star Spa Nicaragua: 8901 2410 Canada Cell.:780 777 7373 | \$100-146 | Long Bay Beach, South End, Nicaragua | Beachfront, pet friendly, bar/lounge, restaurant, spa, kitchenette, air conditioning, internet, room service, parking, transportation, business center |
| Casa Canada 2575 5878 or 8644 0925 | \$102-133 | Autonomous Region of the Southern Atlantic | Pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi |
| Arenas Beach Hotel 2249 1820 | \$95-99 | Southwest Bay, Nicaragua (Formerly Cesar Beach Hotel) | Beachfront, wheelchair access, restaurant, bar/lounge, air conditioning, refrigerator, internet, room service, transportation |

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LITTLE CORN ISLAND

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|---|-------------------|---|--|
| Paraiso Beach Hotel 2575 5111 | \$68-82 | Shipwreck Beach, Nicaragua | Beachfront, wheelchair access, pet friendly, restaurant, bar/lounge, air conditioning, internet children's activities, shuttle, room service, parking |
| La Princesa de la Isla 8854 2403 | \$58-60 | Woula Point, 9340394 , Nicaragua | Beachfront, restaurant, internet, wheelchair access, bar/lounge, shuttle, parking, laundry |
| Hotel Bellavista 8941 2959 | \$40-69 | Brig Bay 2 Playa Shipwreck, Nicaragua | Beachfront, pet friendly, restaurant, bar/lounge, kitchenette, air conditioning, internet, shuttle, room service, parking |
| Sea Star Spa Nicaragua: 8901 2410 Canada Cell.:780 777 7373 | \$100-146 | Long Bay Beach, South End, Nicaragua | Beachfront, pet friendly, bar/lounge, restaurant, spa, kitchenette, air conditioning, internet, room service, parking, transportation, business center |
| Casa Canada 2575 5878 or 8644 0925 | \$102-133 | Autonomous Region of the Southern Atlantic | Pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi |
| Arenas Beach Hotel 2249 1820 | \$95-99 | Southwest Bay, Nicaragua (Formerly Cesar Beach Hotel) | Beachfront, wheelchair access, restaurant, bar/lounge, air conditioning, refrigerator, internet, room service, transportation |



BLUEFIELDS

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|------------------------------------|-------------------|--|---|
| Hotel and Casino Oasis 25720665 | \$70-100 | Esq Op Muelle Municipal Bluefields, Nicaragua | Air conditioning, transportation, internet, casino, bar |
| Hotel Caribbean Dream 2572 0107 | \$27-32 | Mercado 1st O, 1/2nd S, Bluefields, | Wi-Fi, TV, bar/lounge, restaurant, laundry |
| Hotel Jackani 2572 0440 | \$20 | Bo Punta Fria National Police 20 Meters South, Bluefields | High-speed Wi-Fi, air conditioning, dry cleaning |

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ESTELI

| NAME/PHONE | COST PER NIGHT | ADDRESS | AMENITIES |
|------------------------------------|-------------------|--|---|
| Hotel and Casino Oasis 25720665 | \$70-100 | Esq Op Muelle Municipal Bluefields, Nicaragua | Air conditioning, transportation, internet, casino, bar |
| Hotel Caribbean Dream 2572 0107 | \$27-32 | Mercado 1st O, 1/2nd S, Bluefields, | Wi-Fi, TV, bar/lounge, restaurant, laundry |
| Hotel Jackani 2572 0440 | \$20 | Bo Punta Fria National Police 20 Meters South, Bluefields | High-speed Wi-Fi, air conditioning, dry |

GRANADA

| NAME | COST | ADDRESS | AMENITIES |
|--|-----------|--|---|
| Los Patios Hotel 2552 0641 | \$103-104 | Calle Corrales 525, Granada 00000 | Pool, restaurant, spa, gym, kitchenette, air conditioning, high- speed Wi-Fi, laundry, children's activities, shuttle, room service, parking, dry cleaning |
| La Gran Francia Hotel and Restaurant 2552 6002 | \$81-131 | Esquina sureste del Parque Central, Granada | Wheelchair access, pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, laundry, shuttle, parking, transportation, dry cleaning, meeting rooms, banquet room, conference facilities |
| Casa Lucia Boutique Hotel & Yoga Retreat 2552 0239 | \$80-120 | 135 Calle Santa Lucia 1.5 blocks west of La Flor Panamena, Granada | Wheelchair access, pool, bar/lounge, gym, kitchenette, air conditioning, high-speed Wi-Fi, room service, transportation |
| Hotel Plaza Colon 213 908 1472 | \$98-138 | In front of Central Park, Granada 11111 | Wheelchair access, pool, bar/lounge, restaurant, air conditioning, high-speed Wi-Fi, dry cleaning, laundry, room service, parking |
| Hotel Patio del Malinche 2552 2235 | \$71-96 | Calle Caimito de Alcaldia 2 1/2c. al lago, Granada 0000 | Pool, bar/lounge, air conditioning, high-speed Wi-Fi, laundry, transportation |
| Casa San Francisco 2552 8235 | \$63-87 | Calle Corral #207, Granada | Pet friendly, pool, restaurant, bar/lounge, gym, air conditioning, high-speed Wi-Fi, shuttle, business center |
| Tribal Hotel 2552 0037 | \$85- 130 | Calle Cuiscoma, de la Gaviota Media Cuadra al Lago, Granada | Pool, bar/lounge, high-speed Wi-Fi, room service, parking, transportation |
| Hotel Colonial 2552 7299 | \$89-114 | Parque Central 25 varas al Oeste, Granada 0000 | Wheelchair access, pool, restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, laundry, shuttle, room service, transportation, dry cleaning, meeting rooms, business center, conference facilities |
| Jicaro Island Ecolodge Granada 2558 7702 | \$299-866 | Lake Nicaragua, Granada, Isletas de Granada 100 | Pool, restaurant, high-speed Wi-Fi, parking, transportation |
| Hotel Xalteva 2552 0982 | \$90-148 | Calle Obispo Ulloa, Granada 43000, Nicaragua (Formerly Xalteva Condominiums) | Wheelchair access, pool, bar/lounge, kitchenette, air conditioning, high-speed Wi-Fi, children's activities, shuttle, room service, parking, transportation, laundry, babysitting |
| Hotel Dario 2552 3400 | \$69-128 | Calle La Calzada De la Catedral 1 1/2 cuadra al lago, Granada 505 | Pool, restaurant, bar/lounge, hot tub, gym, air conditioning, high- speed Wi-Fi, meeting rooms, room service, parking, transportation, dry cleaning, business center, banquet room, laundry, conference facilities |
| Hotel Estrada 2552 7393 | \$72-150 | Calle El Arsenal, Granada, Nicaragua | Restaurant, bar/lounge, air conditioning, high-speed Wi-Fi, room service, parking, transportation, laundry |
| Hotel Real La Merced 2552 2824 | \$76-167 | Calle Real Xalteva, Granada, Nicaragu | Pool, restaurant, bar/lounge, reduced mobility rooms, air conditioning, refrigerator, high-speed Wi-Fi, laundry, room service, transportation |
| Hotel con Corazon 2552 8852 | \$51-70 | Calle Santa Lucia 141, Granada 0000 Granada | Wheelchair access, pool, bar/lounge, restaurant, air conditioning, high-speed internet, laundry |

RESTAURANTS BY REGION

MANAGUA

| NAME | CUISINE | PHONE | ADDRESS |
|-------------------------|---------------------------------------|-----------|---|
| La Casa de Los Nogueras | Mediterranean , Spanish (Spain) | 2278 2506 | Avenida Principal Los Robles No. R. 17, |
| La Gastronomia del Buzo | Mediterranean | 2265 8336 | Carretera Sur Km 13 100mts Al Sur 100 Mts Al Este |
| La Marseillaise | French | 2227 0224 | Calle Principal, #4, Managua |
| La Pampa | Argentinian | 2225 0996 | Villa Fontana Club Terraza 3 Casas al Oeste Managua |
| Los Ranchos | Central American BBQ | 2266 0527 | Bosques de Bolonia, Managua |
| Meson Real | Spanish (Spain) | 2278 0863 | 16 Av Sureste, Managua |
| NAU Lounge Managua | Sushi, Japanese, Bar | 22768989 | Costado Sur CC Metrocentro Interior Hotel Real International |

GRAN PACIFICA

| NAME | CUISINE | PHONE | ADDRESS |
|---------------------|------------------------|-----------|--|
| Sea Salt Restaurant | International, Seafood | 2732 2643 | Gran Pacifica Beach & Golf Resort, Villa el Carmen, Masachapa |

SAN JUAN DEL SUR

| NAME | CUISINE | PHONE | ADDRESS |
|----------------------------------|--|-----------|--|
| G&G Gourmet | Italian, Mediterranean, Vegetarian | 7789 7460 | 25 Meters South of the Municipal Market |
| Barrio Cafe | Bar, Café, Central American, International | 2568 2294 | Del Mercado Municipal, 1c al Oeste |
| La Cascada | Caribbean, Seafood, International | 2563 7000 | Pelican Eyes Resort and Spa |
| Terraza de Palermo Restaurant | Mediterranean, South American, Seafood, Vegetarian | 8670 7283 | Villas de Palermo Hotel and Resort, Carretera San Juan del Sur, km 139 |
| El Timon | International, Central/South American, Caribbean | 2568 2243 | Avenue of the Kings Central Zone, On the Beach Street, San Juan del Sur |

MASAYA

| NAME | CUISINE | PHONE | ADDRESS |
|--------------|------------------------|-----------|--|
| La Abuela | Central/South American | 8880 0368 | Laguna de Apoyo, Masaya |
| Café du Parc | Café, French | 2522 0549 | Costado Norte Parque Central Masaya |
| Kaffeto | Café | 8828 7934 | Mercado de Artesanias, Masaya |
| Los Yogis | Vegetarian, Fusion | 2520 2837 | 1. 5km From the Triangle to the Left, La Laguna de Apoyo |

| NAME | CUISINE | PHONE | ADDRESS |
|---------------------|-----------------------------|-----------|---|
| Pizzeria Colisseo | Italian, Pizza | 2532 2150 | 1/2 block South of BanPro, Jinotepe |
| MamaYamna El Chante | Mediterranean, Gastropub | 86629890 | De La Policia Nacional Media Cuadra Al Oeste Media Cuadra Al Sur, Jinotepe |
| Makimaki | Sushi, Japanese | 8679 1327 | Semaforo De La Universidad 1c Este, 1c Al Sur, 2c Al Este, Jinotepe |
| Café Paris | American, Café | 8850 3151 | Next to Banpro, Jinotepe |

MATAGALPA

| NAME | CUISINE | PHONE | ADDRESS |
|------------------------|--------------------------------|-----------|---|
| Seleccion Nicaraguense | International | 8404 4807 | 1/2 cuadra al norte de la Catedral San Pedro |
| El Balcon | Central/South American | 27723601 | Calle Central Main avenue, Matagalpa |
| Monkey's | Pub, South/Central American | 2772 0619 | South Side Waterfront Park Morazan in Matagalpa |
| Café Bar Artesanos | South/Central American | 2772 2444 | De Banpro, media cuadra al este |

JINOTEGA

| NAME | CUISINE | PHONE | ADDRESS |
|---|------------------|-----------|---|
| Restaurane La Perrera | Nicaraguan | 8949 7739 | Km 158 Carretera a Matagalpa |
| Jinocuba | Caribbean, Cuban | 8526 1491 | De la Alcaldia 5 Cuadras AL Norte, Jinotega |
| Panadera y Café La Casa de Don Colocho | Café, Bakery | 2782 2584 | Costado Norte escuela Gabriela Mistral |
| Soda El Tico | Central American | 2782 2059 | Del Parque Central 1 Cuadra al Este |

CHINANDEGA

| NAME | CUISINE | PHONE | ADDRESS |
|---------------------------------|---------------------------|-----------|--|
| Al Cielo Hotel y Restaurante | Italian, French | 89934840 | El Manzano, 2 Aposentillo, El Viejo |
| Costa Azul | Seafood | 2342-2888 | Costado Oeste de la Alcaldía 1c al Sur, Puerto de Corinto |
| El Paraiso | South/Central American | 23401914 | Frente al Hotel Farallones Chinandega |
| Buenos Aires Restaurante | South/Central American | 2341 3764 | De La Rotonda Los Encuentro 2C Al Oeste 2 1/2C Al Norte, Chinandega |

SOMOTO

| | NAME CUISINE | | PHONE | ADDRESS |
|-------------------|---|------------------------|-----------|--|
| | Aromas Cafe | Cafe | 27222621 | Aromas Cafe, Farmacia del Pueblo 1 1/2 c. al Este Somoto- Madriz, Somoto |
| | Cafetin Cua Italian, Mexican, South/Central American | | 8470 9226 | UNAN-Leon 2 C, Al Nortes 10 Vrs, Somoto |
| | Pizza Italia Somoto Pizza, Italian | | | Somoto, Somoto, Nicaragua |
| | NAME | CUISINE | PHONE | ADDRESS |
| | Llamarada Del Bosque | South/Central American | 2732 2643 | Costado Sur Parque Central, Ocotal 505 |
| | Casa Vieja | South/Central American | 2732 2559 | Del Supermercado San Juan, 1/2 Cuadra Al Norte, Ocotal |
| Sport Bar & Grill | | Steakhouse | 8448 0199 | Del Parque Central, Tres Cuadras Al Sur, Media Cuadra Al Oeste |

LITTLE CORN ISLAND

| NAME | CUISINE | PHONE | ADDRESS |
|---------------------------------|---|-----------|---|
| Tranquilo Cafe | BBQ, American, International | 8336 3068 | Little Corn Island |
| The Turned Turtle Restaurant | Caribbean, Seafood, American | 8333 0956 | Little Corn Beach and Bungalow |
| Café Desideri | Italian, Café | 8412 8341 | Beach Front, Little Corn Island (Formerly Italian Restaurant) |
| Darinia's Kitchen | Caribbean, Seafood, Vegetarian, Fusion | 8744 3419 | Little Corn Island |

BIG CORN ISLAND

| NAME | CUISINE | PHONE | ADDRESS |
|----------------|---|-----------|--|
| Sea Side Grill | Caribbean, Central American, Seafood | 82350966 | North End next to Fishermen Union, Big Corn Island |
| Comedor Maris | Seafood, Caribbean | 2575 5135 | Danette's house, blue sign on right side of main road, north end, Big Corn Island |
| The Dive Cafe | Café, American, Central/South American | 2575 5167 | Dos Tiburones Dive Shop |
| Big Fish Cafe | | | North End, Big Corn Island |

BLUEFIELDS

| NAME | NAME CUISINE | | ADDRESS |
|------------------|-----------------------|-----------|--|
| Galeria Aberdeen | Cafe | 2572 2380 | Calle Aberdeen, Donde Fue Los Pipitos, Bluefields |
| Pelican Bay | Seafood | 2572 2089 | Barrio Pointeen |
| Chez Marcel | French, International | 2572 2347 | Bo Teodoro Martínez Bluefields, Nicaragua |

ESTELI

| NAME | NAME CUISINE | | ADDRESS | |
|---------------------------|---|-----------|--|--|
| Casa Vecchia | Italian 88260309 | | Del Gallo Mas Gallo Media Cuadra Al Oeste, Estelí | |
| Pullaso's Ole | Pullaso's Ole Steakhouse | | Estelí 505 | |
| El Rincon Pinareno | Rincon Pinareno Cuban, Caribbean, Latin | | Bo Hermanos Carcamo Casa Cultura 80vrs al sur | |
| Castillo's Vuffet Spanish | | 2713 0337 | Roger Mangas 1/2 c east, Estelí | |

LEON

| NAME | CUISINE | PHONE | ADDRESS |
|-----------------------------|------------------------------|-----------|--|
| El Bodegon | Latin American, Caribbean | 8329 6261 | Parque de Los Poetas 275 Metros Al Norte |
| Alioli | Mediterranean, European | | 4ta Calle Del hotel El Convento 3C al Norte |
| Carnivoro | South American | 82446735 | Avenida Central, Iglesia Recoleccion 1c oeste 10m norte, Leon |
| Manhattan Restaurant+Bar | Japanese, Sushi, Asian | 8861 8112 | Iglesia la merced 75vrs al norte frente Hotel la Perla, Leon |

GRANADA

| NAME | CUISINE | PHONE | ADDRESS |
|-------------------------------------|--|-----------|---|
| Restaurante El Garaje | Latin, Vegan, International, Vegetarian | 7523 3473 | 512 Calle Corral From Convento San Francisco 2 1/4 Blocks Towards the Lake |
| Café de Los Suenos | French, European, Vegetarian, Vegan | 25527272 | Calle La Calzada In front of Centro Escolar Carlos A. Bravo, Granada |
| Pita Pita | Lebanese, Turkish, Greek, Vegan, Mediterranean | 5738 3870 | From Parque Central 1 block East., Calle La Libertad, Granada |
| Restaurante El Zaguan | South/Central American | 2552 2522 | Detras de Catedral Granada |
| Bocadillos – Tapas Kitchen & Bar | Mediterranean, South/Central American | 8767 4666 | 207 Calle Corrales in Hotel Casa San Francisco |
| Choco Cafe | Central American, American | 2552 4678 | Calle Atrevesada frente a Bancentro, |
| La Gran Francia | French | 2552 6002 | Esquina sureste del parque, Granada |

TRAVEL TO AND INSIDE NICARAGUA



When to Travel

The high tourist season is from December to April when the weather is the driest and the beaches are hot and sunny. However, if you want to visit while Managua is greener, it is recommended that you come during November when the rains become lighter, compared to May through October when the rain can make traveling within Nicaragua difficult.

Traveling by Air

When flying to Nicaragua, you will most likely fly into the Augusto Cesar Sandino Airport (MGA). MGA is your typical modern airport and you won't find it lacking any services or conveniences. It is the only major international airport in Nicaragua, though there are other smaller ones that do domestic and Central American flights, such as Granada and Bluefields.

Traveling by Car

If you're looking to make a long, though unforgettable, road trip to Nicaragua, you can take the Pan-American Highway. Technically the Pan-American Highway starts in Alaska and travels south until it stops between Panama and Columbia. However, for your trip to Nicaragua, you'd simply follow the Pan-American Highway until it takes you straight down to Managua.

International Bus Lines

Travelling by bus to Nicaragua is only possible from nearby Central American cities. That being said, there are daily buses from nearby Central American capitals such as Tegucigalpa (Honduras), San Salvador (El Salvador), San José (Costa Rica), Ciudad de Guatemala (Guatemala), Tapachula (México).

Services are provided by:

| COMPANY | DESTINATIONS | PHONE | COST (US\$) |
|-----------|--|------------------|---------------|
| Transnica | Costa Rica, El Salvador, Honduras, | +(505) 5794 7111 | \$40 to \$100 |
| Ticabus | Costa Rica, El Salvador, Guatemala, Honduras, Mexico, Panama | +(505) 2298 5500 | \$50 to \$200 |

INFRASTRUCTURE AND TRANSPORT



Roads

Besides the Pan-American Highway, Nicaragua has about 19,000 kilometers of roads. However, only around 2,000-3,100 of these roads are paved. To get to most touristic areas, you won't have a problem with the roads except for a few dirt or gravel roads when visiting the inner areas of national reserves or other natural wonders. As with just about everything else, most of the infrastructural development is on the Pacific side. There is no road that is fully paved between the Atlantic and Pacific coasts.

Something to keep in mind, most cities in Nicaragua do not use specific street addresses. Instead of having a house number and street name address, you will usually have to indicate where you want to go by referring to landmarks or well-known buildings. You won't be able to find specific addresses on google maps or similar services either. However, it is useful to look at some kind of map to see what main buildings there are around your destination. For example, before entering a taxi you will want to tell your driver that you are going to a restaurant two blocks south of the Hotel Seminole. With those instructions, he should be able to get you there. You will have to keep an eye out for the exact restaurant you wish to go to, though, since your driver may have never heard of it and will not know exactly where to stop.

There are also international car rental companies if you wish to have your own car. However, driver beware, driving around Managua can be very difficult due to the relatively unorganized de facto traffic laws and aggressive driving by the locals. Even though most locals handle the roads confidently, there are several minor accidents a day.

Rental Car Companies

| NAME | BRANCHES | VEHICLES | DAILY RENTAL | |
|-----------------------------|---|-----------------------------|--------------|--|
| Alamo | Managua | Sedan, Pickups, Trucks, SUV | \$33 - \$95 | |
| Budget | Budget Chinandega, Granada, Managua, Matagalpa, Peñas Blancas | | \$15 - \$230 | |
| Dollar Rent-a-Car | Boaco, Chinandega, Granada, Jinotega, Juigalpa, León, Managua, Masaya, Matagalpa, Rivas | Sedan, Pickups, Trucks, SUV | \$20 - \$295 | |
| Hertz | Hertz Managua | | \$40 - \$65 | |
| Lugo | Lugo Managua | | \$25 - \$130 | |
| Targa Managua Rent-a-Car | | Sedan, Pickup, Trucks, SUV | \$29 - \$35 | |

Taxis and Intercity Buses

Even though some roads can be problematic, once you are in Nicaragua it is relatively easy to travel. Some cities like Granada and León can easily, and safely, be toured on foot. However, all major cities have taxis and jitneys. These are relatively cheap and are the recommended form of transportation within Managua, unless you have a rental car. They do not use meters and a price must be agreed upon before entering. Taxis are usually safe, though one must be careful about flashing smartphones and other expensive items. The safest taxis are the ones that are under contract with a hotel, mall, or other large commercial or touristic enterprise.

On another note, do not expect anything too fancy from these taxis. Many have been constantly repaired over the years with odd parts and may not have working air conditioning or windows. Also, unless you hire a private taxi for yourself, it is highly likely that you will end up sharing the taxi with other people. It can be an interesting adventure travelling in a taxi, since they all follow a policy of picking up as many people as possible heading in the same direction. A piece of advice, if you clearly don't look Nicaraguan or speak Spanish without an accent, then taxis and other businesses may try to charge you a little more than usual. However, most of these prices can be negotiated down through haggling.

Buses aren't really used much by tourists or locals to travel within cities. However, there are incredibly cheap buses that travel from city to city. Due to a policy similar to that followed by the taxis, these buses can get rather crowded. Depending on the hour or station you get on the bus, all of the seats may already be taken and you will therefore have to stand throughout your ride. During the ride, you will see the bus stopping along the side of the road and at irregular bus stops to pick up more people heading in the same direction as you. Usually these buses do not have concrete schedules, but they leave and enter often. All you have to do is go to one of the stations and ask the non-uniformed employees which bus to take. It will be fairly obvious who the employees are, as they will be the only ones there hurrying people onto buses and announcing the destinations of particular buses.

Managua – Local Bus Schedule

| DESTINATION | TERMINAL | PRICE C\$ | PRICE US\$ | DURATION (HOURS) | SCHEDULE |
|---------------|--------------------|-----------|---------------|---------------------|---------------------------|
| Воасо | Mercado Mayoreo | 38 | 1.50 | 2 | 4am-9pm Every 30 mins. |
| Сатоара | Mercado Mayoreo | 68 | 2.50 | 2.5 | 5am-9pm Every 40 mins. |
| Condega | Mercado Mayoreo | 85 | 3.10 | 2.75 | 5am-9pm Every 1 hour |
| Chinandega | Mercado Israel | 66 | 2.50 | 2.75 | 5am-7pm Every 40 mins. |
| Diriomo | Mercado Israel | 23 | 0.95 | 1.75 | 7am-7pm Every 45 mins. |
| Estelí | Mercado Mayoreo | 57 | 2.25 | 1.75 | 4am-9pm Every 30 mins. |
| Granada | Mercado Huembes | 29 | 1.15 | 1.25 | 5am-9pm Every 15 mins. |
| Jalapa | Mercado Mayoreo | 136 | 5.50 | | 5am-5pm Every 2 hours |
| Jinotega | Mercado Mayoreo | 80 | 3.80 | 3.5 | 5am-6pm Every 1 hour |
| Jinotepe | Mercado Israel | 22 | 0.90 | 1.5 | 5am-7pm Every 20 mins. |
| Juigalpa | Mercado Mayoreo | 52 | 1.25 | 3 | 5am-6pm Every 15 mins. |
| La Paz Centro | Mercado Israel | 24 | 1.00 | 1.5 | 6am-7pm Every 15 mins. |
| León | Mercado Israel | 51 | 2.25 | 2.2 | 5am-7pm Every 40 mins. |

Managua – Express Bus Schedule

| DESTINATION | TERMINAL | PRICE C\$ | PRICE US\$ | DURATION (HOURS) | SCHEDULE |
|---------------|--------------------|-----------|---------------|---------------------|---------------------------|
| Воасо | Mercado Mayoreo | 38 | 1.50 | 2 | 4am-9pm Every 30 mins. |
| Сатоара | Mercado Mayoreo | 68 | 2.50 | 2.5 | 5am-9pm Every 40 mins. |
| Condega | Mercado Mayoreo | 85 | 3.10 | 2.75 | 5am-9pm Every 1 hour |
| Chinandega | Mercado Israel | 66 | 2.50 | 2.75 | 5am-7pm Every 40 mins. |
| Diriomo | Mercado Israel | 23 | 0.95 | 1.75 | 7am-7pm Every 45 mins. |
| Estelí | Mercado Mayoreo | 57 | 2.25 | 1.75 | 4am-9pm Every 30 mins. |
| Granada | Mercado Huembes | 29 | 1.15 | 1.25 | 5am-9pm Every 15 mins. |
| Jalapa | Mercado Mayoreo | 136 | 5.50 | 6 | 5am-5pm Every 2 hours |
| Jinotega | Mercado Mayoreo | 80 | 3.80 | 3.5 | 5am-6pm Every 1 hour |
| Jinotepe | Mercado Israel | 22 | 0.90 | 1.5 | 5am-7pm Every 20 mins. |
| Juigalpa | Mercado Mayoreo | 52 | 1.25 | 3 | 5am-6pm Every 15 mins. |
| La Paz Centro | Mercado Israel | 24 | 1.00 | 1.5 | 6am-7pm Every 15 mins. |
| León | Mercado Israel | 51 | 2.25 | 2.2 | 5am-7pm Every 40 mins. |

Masaya – Express Bus Schedule

| DESTINATION | TERMINAL | PRICE C\$ | PRICE US\$ | DURATION (MINUTES) | SCHEDULE |
|----------------------|-------------------|-----------|------------|--------------------|------------------------------|
| Jinotepe | Mercado Municipal | 17 | 0.75 | 50 | 5am-6pm Every 15 mins. |
| Managua (Huembes) | Mercado Municipal | 14 | 0.65 | 40 | 5am-6pm Every 18 mins. |
| Managua (UCA) | Parque San Miguel | 14 | 0.65 | 45 | 6am-7:30pm Every 15 mins. |
| Tipitapa | Mercado Municipal | 18 | 0.80 | 40 | 5am-4pm Every 15 mins. |

Granada – Express Bus Schedule

| DESTINATION | TERMINAL | PRICE C\$ | PRICE US\$ | DURATION (MINUTES) | SCHEDULE |
|-------------|--------------------|--------------|---------------|--------------------|---|
| Managua | Parqueo Colon | 25 | 1 | 75 | 5am-6pm M-F 5:30am-7pm Sat 5:30am-6pm Sun Every 15 mins. |
| Managua | Coop. Cocibolca | 25 | 1 | 60 | 5:25am-8pm Every 20 mins. |

León – Express Bus Schedule

| DESTINATION | TERMINAL | PRICE C\$ | PRICE US\$ | DURATION (HOURS) | SCHEDULE |
|-------------|-------------|-----------|---------------|---------------------|---------------------------|
| Managua | La Terminal | 45 | 1.80 | 1.25 | 5am-8pm Every 15 mins. |
| Guasaule | La Terminal | 90 | 3.60 | 3.5 | 6am |
| Matagalpa | La Terminal | 90 | 3.60 | 2.25 | 4:30am 2:45pm |

PORTS

Nicaragua has six ports, however, only two of them can handle international trade and shipping. These two ports are El Corinto, which can handle large-scale shipping, and Puerto Sandino, which handles small-scale shipping. Of the other four ports, only San Juan del Sur sees international ships on a regular basis, which mostly focus on touristic voyages. All of the other ports (Puerto Cabezas, El Bluff, and El Rama) are on the Atlantic coast, and they are only fit for small boats sailing domestically or to a couple nearby ports in neighboring countries.

There are many times that Costa Rican ports get used instead of Nicaraguan ones to bring products in. After arriving in Costa Rica, they will transport products up the Pan-American Highway. This is mainly due to the historical inadequacy of Nicaragua's ports. However, this is becoming less and less common as ports on both coasts of the country are receiving more funds from the Nicaraguan government. For example, several ports, especially on the Atlantic coast, are constructing facilities that will allow them to begin transporting medium to large scale trade.

There are also many smaller ports and docks which can provide you with transportation to islands, along rivers, or across Lake Managua.

Additional Boat and Ferry Information

| NAME | ROUTES | TYPE | PRICES |
|---------|---|-------|-----------------|
| Ferry 1 | El Rama – Bluefields Bluefields – El Bluff El Bluff – Big Corn Island Big Corn Island – El Bluff El Bluff – El Rama | Ferry | US\$6 to US\$25 |

TOURIST MARINAS

This information may pertain to you if you are considering purchasing a yacht or other type of boat in Nicaragua, or will be bringing one down from the U.S. There aren't many large or medium scale marinas for you to store your boat in Nicaragua, but there are three very reliable ones. One of these marinas is in San Juan del Sur, while the other two are found on the Managua shore of Lake Managua.

BASIC TRAVEL INFORMATION

COMMUNICATING

The telephone code is +505, followed by the eight-digit telephone number.

Nicaragua's two largest cell phone providers are Movistar and Claro. Claro is also the provider for domestic land lines. It is the only company which provides this service.

In order to call Nicaragua from abroad, dial 11 plus the country code (505) and the eight-digit telephone number. In Nicaragua, to make a call to the U.S. you just add 1 to the nine digit U.S. number.

Internet connection is available to anyone who requests this service, for a fee. Providers of this service are Claro, Movistar, Ibw, Yota, among others. Internet is available in most cities and towns in Nicaragua. Internet cafés can also be found in many cities, and they typically offer access at the rate of \$1 per hour. Particularly nice cafés will have air conditioning and flat-panel monitors. You can also access the internet through your cellphone, since Nicaragua now has 4G mobile data.

| CITY | NAME OF CAFÉ |
|-----------------|----------------------|
| Granada | Alhambra Café |
| Granada | Inter Café |
| Isla de Ometepe | Cyber-Café Arcia |
| León | Cyber Angel |
| León | Cyber Galaxy |
| Managua | Cyber Café el Dorado |

INTERNET

Every year, the internet network in Nicaragua spreads to more places and becomes faster. Many large urban areas have 4G internet for mobile devices and internet cables that are hooked up to the houses. The prices are relatively cheap for internet when compared to the U.S. There are also several internet cafés in large cities where you can surf the internet for as cheaply as \$1 an hour.

MAIL

Sending mail out of Nicaragua is not a problem. Curiously, their international mail service is much more reliable than their domestic one. However, one shouldn't send valuables through the mail as there is a higher chance it will be taken or taxed heavily by border authorities.

Receiving mail in Nicaragua is more difficult, but if you get a P.O. Box it should basically guarantee that your mail will get to you. Having it delivered to your house is more difficult, because of the fact that there are no exact addresses.

TIME ZONE

Nicaragua currently observes GMT-6 hours as its standard time. Daylight Savings Time (DST) is not observed. The time corresponds to U.S. Central time in non-DST periods, and U.S. Mountain time during DST. It is also 2 hours behind EST.

DOCUMENTS AND FORMALITIES

It is relatively easy for citizens of most western countries to travel to Nicaragua. You do not need a visa and the only document that you require to visit Nicaragua is a tourist card, which can be purchased at Nicaraguan customs for \$10 and lasts you 90 days. The only country exempt of the tourist card is Spain. The only other rule is that your passport must be valid for at least six months longer than your stay in Nicaragua.

NOTE: It is legally required that all visitors carry their passport on them during their stay in Nicaragua. Until recently, state IDs were accepted, as were photocopies of your passport. However, a new law has been made where technically the only valid form of ID they will accept is your actual passport.

GOVERNMENT CUSTOMS

Firearms and animals must be declared. A declaration of money and valuables must be made on arrival. Canned meats and dairy products are prohibited imports, as well as medication without accompanying prescriptions. There is no maximum length of stay for a yacht remaining in the country.

VAT

In Nicaragua, value added tax (VAT), referred to as IVA, is applicable to every sale as a kind of sales tax. The VAT level of goods and services is set nationally at 15%. A few activities, some in entertainment, carry only half that amount. Almost always, the price shown at stores will include the VAT. The amount of money that the tax incurred will not be indicated on the receipt.

Currently, there is also an additional 2% tourism tax that is sometimes added to the price of certain goods at restaurants and hotels for both foreigners and nationals. This money is meant for the Nicaraguan institute of tourism (Instituto de Turismo INTUR).

PAYMENT METHODS

Although U.S. dollars are generally accepted everywhere, foreign currencies can be exchanged in banks and authorized businesses. American Express, VISA, and Master Card are widely accepted, including at ATM's.

DRIVING PERMITS

Visitors can use their driver's license from their country of origin for thirty days after entry to Nicaragua.

WORKING HOURS

Most government offices are open to the public from Monday to Friday, between 8:00a.m. and 12:30p.m., and again from 1:30p.m. to 5:00p.m.

Private businesses are usually open from around 9a.m. until 8p.m. during the week, and later on weekends. These hours, of course, can change depending on the business.

Banks are open from 8:30a.m. till 4p.m. during the week, and from 8:30a.m. to 12p.m. on Saturdays.

GRATUITY

There will usually be a 10%-15% tip included in your bill at most restaurants, but you can always leave a larger tip if you want to. Taxi drivers do not expect tips, but it is obviously welcome.

SAFETY

Nicaragua is consistently regarded as a particularly safe country in the region, according to various international agencies. Managua is known as a relatively safe capital, as long as you stay out of the bad neighborhoods: Renee Schick, Jorge Dimitrov, La Fuente, San Judas, Villa

Venezuela, Batahola, Las Americas, Bello Amanecer, Vida Nueva, Los Pescadores, Domitila Lugo, Santana, the Mercado Oriental, and Hialeah.

The Nicaraguan Police are one of the most trusted in Latin America. They have several cooperation agreements with the U.S. and Spanish governments.

Even though Nicaragua is relatively safe, one should still avoid flaunting their wealth on the street or in taxis/buses. Pickpockets are also a problem, but they are no more prevalent than in big European cities like Paris. Additionally, violent crime, especially towards foreigners, is very rare. Common sense is usually all you need to stay safe.

As mentioned in the transportation section, walking is discouraged in Managua but not León and Granada, sometimes due to the lack of sidewalks. Therefore, take taxis. You will be able to tell if a taxi is registered to a company by its red license plate, and there should be a taxi registration paper pasted on the inside of the front windshield. If the taxi does not have these things, then it is a pirate taxi. Pirate taxis, however, are still usually a safe choice.

Information for Victims of Crime

The loss or theft abroad of a U.S. passport should be reported immediately to the nearest U.S. Embassy or Consulate. The criminal investigation is handled by the local police, so you may want to inform them as well. Informing the embassy should be your first priority, as they are the ones who can actually help you stay in the country legally or safely return to your home country.

U.S. EMBASSY



The U.S. Embassy is located at Kilometer 5 1/2 (5.5) Carretera Sur, Managua, Nicaragua.

U.S. Embassy phone number during business hours (7:30 AM- 4:15 PM Monday through Friday) (505) 2252-7104

After-hours phone number:

(505) 2252-7100

Consular E-mail:

consularmanagua@state.gov

Duty Officer phone number:

+(505) 8886 - 1495

GAINING LEGAL RESIDENCY



Many people find the pace of life in Nicaragua very attractive and decide to live there for multiple reasons. Whatever your motives may be for wanting to move to Nicaragua, there are a number of ways to remain in this country on a long-term basis.

Upon entering Nicaragua, United States and most European citizens (except Spain) will have to pay \$10 for a tourist card that will allow them to stay in the country for 90 days. As a tourist you can buy property, start a business, and invest in Nicaragua. However, you will not be able to own a bank account, a cell phone, or import your own goods without paying significant taxes.

However, many expats choose to go this route and become "permanent tourists." They simply prefer to constantly renew their tourist cards by leaving the country and returning every 90 days. If you over stay your tourist card, you will have to pay some fines before you are allowed to leave the country. Unfortunately, countries like Nicaragua are beginning to crack down on "permanent tourists" and may begin to deny tourist visas when it becomes too obvious.

Many expats, and people planning to move to Nicaragua, consider becoming permanent residents. Some benefits to being a Nicaraguan resident are: a tax exemption of up to \$25,000 on the value of an imported vehicle or one purchased locally, no sales tax for the first \$50,000 of building materials for building or restoring a home, and tax and customs exemptions of up to \$20,000 on household goods. Also, you won't need to leave the country every 90 days. The residency period lasts five years, and after two renewals you can apply for citizenship.

The easiest ways to apply for residency are as a pensioner/renter or as a foreign investor. Pensioners/renters will have to send physical and mental health documents, criminal records, and prove that they have a monthly income of at least \$600/\$750, respectively. Foreign investors, on the other hand, must simply have an approved business within Nicaragua or invest at least \$30,000 in Nicaragua (real estate counts).

However, there are a few things that you will want to take into consideration before becoming a resident or a citizen. Once you become a resident, you will have to pay \$6 to exit Nicaragua and be approved to do so by the government. You can pay for a year long pass (around \$80) that will allow you to enter and leave at your leisure. If you are travelling by plane, all of these payments can be done at the airport. You must reside in Nicaragua for six months of the year, unless there is an extenuating circumstance. You also will not be allowed to join any organizations that are fighting for political or cultural change.

Note: Non-residents are now allowed to open a bank account at LAFISE-BANCENTRO. However, it is the only bank within Nicaragua that will allow them to do so.

DUAL NATIONALITY

Nicaragua permits dual nationality and, though the U.S. will not recognize it, the U.S. government will not impede you.

Also, minors who have Nicaraguan citizenship, regardless if they have an American passport, will be required to obtain an exit stamp from Nicaraguan Immigration before being allowed to leave the country.

Nicaraguan Residency for U.S. Citizens

- 1. Form (C\$3.00)
- 2. 2Two photographs, passport size.
- 3. The stamped pages of the passport must be valid for at least 6 months.
- 4. Birth certificate authenticated by the Department of Foreign Affairs and by the Consulate of Nicaragua in your home country.
- 5. Personal letter requesting to be a resident of Nicaragua.
- 6. Criminal record from your home country, properly authenticated by the closest Consulate of Nicaragua to you, and later authenticated in Nicaragua by the Department of Foreign Affairs.
- 7. The applicant's Bill of Health.
- 8. A deposit is necessary as well. American citizens should place \$290.00 in a BANPRO account: Special Fund of the DGME, No. 1002-56-1-127777-9. Get four copies of verification.
- 9. If you are married, you will need proof of marriage authenticated by the Department of Foreign Affairs and by the Consulate of Nicaragua in your home country.
- 10. You will need to prove your source of income.
- 11. In front of a public notary, you will need to certify your dependents, source of income, and information on the person or company that will be hiring you if you plan to work in Nicaragua.
- 12. You will need a certificate authenticated by a public notary that proves you have registered your business if you have a business in Nicaragua or plan to start one.
- 13. You need to have a certificate of registration from the MIFIC if you are coming to invest in Nicaragua, in which case you must be investing \$30,000 or more.
- 14. Payments cost \$85.00 for a 1-year renewable residence or \$185.00 for a 5-year residence, card applicable to investor's certification by the MIFIC.

Note: You should have all of the originals of your documentation (photocopies will not be accepted). They should also be well translated into Spanish.

NICARAGUAN CONSULATE INFORMATION IN YOUR COUNTRY

| CITY | CONSULATE INFORMATION |
|----------------|---|
| Atlanta | 3161 Lemons Ridge, Atlanta, Georgia 30339 E-mail: jtratch@bellsouth.net Tel: (770) 319 1673 / Fax : (770) 319 7387 |
| Boston | 52 Mulberry Street, Springfield, Massachusetts 01105 Tel: (413) 781 5400 / Fax : (413) 739 0801 |
| Charlotte | 505 Monroe Road, Suite C., Charlotte, North Carolina 28205 E-mail : gilbert@bergmanbrothers.com Tel: (704) 537-1230 / Fax: (704) 537-1326 |
| Denver | 1133 Race Street 17N, Denver, Colorado 80206 Tel: (303) 320-0317 |
| Houston | 8989 Westheimer No. 103, Houston, TX 77063. Tel: (713) 789-2762 |
| Los Angeles | 3550 Wilshire blvd, Suite # 200, Los Angeles, California 90010 Telf. : (213) 252-1170 |
| Baton Rouge | 16716 Amberwood Drive, Baton Rouge, Louisiana 70810 Email: casnica@yahoo.com Tel: (504) 236 8166 |
| Miami | 8532 SW 8th Street, Suite 270, Miami, Florida 33144 E-mail : <u>lmartinez@cancilleria.gob.ni</u> or <u>contactenos@consuldaonicamiami.com</u> Tel: (305) 265 1415 or (305) 265 1509 / Fax. : (305) 265 1780 |
| New York | 820 Second Ave. 8th floor, suite 802, New York, New York 10017 Tel: (212) 986-6562 or (212) 983 2446 / Fax: (212) 983 2646 |
| Philadelphia | Nicaraguan Consulate Necomer 2a Street and Girard Ave., Philadelphia, Pennsylvania Tel: (215) 427 2570 / Fax: (215) 427 9559 |
| San Francisco | 870 Market St. Suite 514-520, San Francisco, California 94102 E-mail : dgaleano@cancilleria.gob.ni Tel: 415 765 6821/6823/6825 / Fax. : 415 765 6826 |
| Tulsa | 3233 East 31th Street, Tulsa, Oklahoma 74105 Telf.: (918) 742 8617 / Fax.: (918) 743 7586 |
| Washington, dc | 1627 New Hampshire Ave NW, Washington, DC 20009 E-mail : mperalta@cancilleria.gob.ni Tel : 202 939 6570 / Fax. : 202 939 6545 |

TRANSITIONING TO LIFE ABROAD

MEDICAL & HEALTH CARE

Medical care varies greatly, depending on where you are in Nicaragua. However, Nicaragua can boast that it has the best hospital in all of Central America, and one of the few in Central American that is accredited by the U.S. government and U.S. and international health insurance companies. This hospital is called the Metropolitan Vivian Pellas Hospital. Besides the Vivian Pellas Hospital, there are also the Military and the Bautista Hospitals. Each of these is less expensive, but still has very good services. Unfortunately, many U.S. insurance companies will only cover procedures done at the Vivian Pellas.

In the past few years Managua has become a site of medical tourism. Many people in the U.S. have found it cheaper to pay for a plane ticket to Managua for their procedure than to pay the U.S. price.

If you leave Managua, the hospital situation is much less modern. However, in main cities like Granada, León, Matagalpa, etc., you should still be able to get decent emergency and basic care. They should also be able to transfer you to a Managua hospital if necessary.

Generally, the only vaccinations that you really need are the ones for the different kinds of Hepatitis, though there is no harm in getting others as well if you wish to.

Tap water is safe to drink in all Nicaraguan cities with running water. The only issue that you may have is that they put more chlorine in their tap water in Nicaragua. Some people aren't phased by, it while for others the extra chlorine doesn't sit well. Regardless, Nicaraguan water is much better than that of other Central American countries. In Mexico, for example, it is highly recommended to avoid consuming any tap water.

Managua Hospitals' Contact Information



Hospital Metropolitano Vivian Pellas

Phone: 2255 6900

Address: Masaya Highway – Km. 9.75, 250 mts

West. 24-hours daily



Bautista Hospital

Phone: 2249 0967, 2249 7070

Address: Barrio Largaespada, 24-hours daily



Military Hospital

Phone: 2222-5242, 2222-2763/6

Address: Next to Tiscapa Lagoon, 24-hours

daily

Fax: 2222-714

International Health Insurances that are accepted at Vivian Pellas

AETNA

ASSISTANCE SERVICES

AXA ASSISTANCE

BEST DOCTORS

BLUE CROSS/BLUE SHIELD

BMI

BUPA

CANASSISTANCE

CEGA

CIGNA

CLARIA

CORIS USA

DELAWARE DELAMLIFE

DKV

EDUCARE AAUG

EURO-CENTER

EUROPEA DE SEGUROS

GMC

HTH GLOBAL HEALTH

INTER MUTUELLES

METLIFE ATLAS AIG

MONDIAL ASSISTANCE

MORGAN WHITE

PANAMERICAN LIFE EL SALVADOR

QUALITY HM

RBC

REDBRIDGE - NALIC - GUARDIAN LIFE

SANUS HEALTH

SEVEN CORNERS

SANUS

SOS TRICARE

TRAVEL GUARD

UNICARE

UNITED HEALTH CARE

VANBREDA

DOCTORS

| SERVICES | NAME | REGION | TELEPHONE | ADDRESS |
|---|-----------------------------------|---------|------------------------------------|---|
| General Practice Doctor | Dr. Perez | Managua | 8801-1103 | Vivian Pellas |
| Eye Surgeon | Dr. Milton Eugarrios | Managua | Office 2278 6306 Home 2278 6256 | IBW offices in Los Robles, Managua. |
| Clinical Laboratory | Baptist Hospital Lab | Managua | 2249-7070 | Hospital Bautista |
| Clinical Laboratory | BIOLANALISIS | Managua | 2277-104, 2278-6350 | Carretera Masaya, Next to Hyundai |
| Clinical Laboratory | BIOLANALISIS | Managua | 2277-0582 | Main street Linda Vista, across from Texaco |
| X-Rays | Dr. Roberto Calderón | Managua | 2266-2740 | Instituto de Radiologia, from El Gueguense circle 1 block east |
| X-Rays | Rayos X Hospital Metropolitano | Managua | 2249-7070 | Vivian Pellas |
| General and Pediatric Surgery, Oncology, and Laparoscopic Surgery | William Abdalah | Managua | 2255-6900 | HMVP Masaya Hwy Km. 9.75 |
| Tropical Medicine | Juan Herrera | Managua | 2278-1169 | Rpto Serrano # 12 Costado Norte Tienda Siman |
| Speech Pathology/Audiology | Anneli Ahlers | Managua | 2278-7438 | Villa Fontana Sem ClubTer, 4 blocks west |
| Cardiology | Marco A. Arguello | Managua | 2251-2030 | Montoya |
| Dentist | David Madriz | Managua | 2276-1603 | Shopping Ctr. Las Colinas, 2nd Floor, 1st Module |
| Dentist | Martha Montalvan | Managua | 2276-1603 | Shopping Ctr. Las Colinas, 2nd floor, 1st module |
| Cosmetic and Oral Surgeon | Marco Mongalo | Managua | 2270-3173 | Rotonda El Periodista 150mts south |
| Dental Hygienist | Jeanette Mongalo | Managua | 2270-3173 | Ofiplaza El Retiro |

| Clinical Laboratom | Clinical Laboratory | Granada | 2552-5658 | Calle Atravesada, from Dardanelos |
|-------------------------|--|------------------------|--------------------------------------|---|
| Clinical Laboratory | Medilab | Granada | 2552-5058 | Bridge half block south |
| Clinical Laboratory | Clinical Laboratory Abigail Varela | Granada | 2552-0060 | Calle El Comercio, from the Municipal Market, 1 and ½ blocks south |
| Clinical Laboratory | Clinical Laboratory América | Granada | 8908-5404 | Calle Atravesada, at Calle Atravesada Clinic, from Datisa Hardware Store, ½ block west |
| Dentist | Dr. Erwin Esquivel Chavez | Granada | Tel: 2552-0664 Cel: 8971-7756 | Iglesia Xalteva 1c. al Este, 1c. al Norte. Granada – Nicaragua Website: http://www.esquivelurbina.com/ |
| Dentist | Dr. Leonard Grant | Granada | 8405-9650 | One block North of Petronic gas station, 1/2 block west |
| Dentist | Dr. Salinas | Granada | 8681-9357 | Calle Real Xalteva, next door to the Lottery Building. Granada, Nicaragua |
| Dentist | Dr. Manuel Mongalo and Kenia Estrada | Granada | 8386-4661 | One block South of Kelly's Bar on La Sirena |
| Dermatologist | Dr. Raquel Rodriguez | Granada | 8867-9226 or 2552-5989 | Granada Clinica Atravesada |
| Dermatologist | Dr. Gustavo González | Granada | 2552-2307 | From Taller Santa Marta, 2 blocks west |
| Dermatologist | Dr. Castillo | Granada and Managua | 2270-4110 | Clinic Beaute about a mile to the left of Galeria in Granada. Vivian Pellas in Managua |
| General Practice Doctor | Dr. Francisco Martínez Blanco | Granada | 2552-5989 | Calle Inmaculada, Piedra Bocona Specialty Center |
| Gynecologist | Dr. Carolina Gutiérrez Aguirre | Granada | 2552-7842 | Calle Atravesada, from BANCENTRO bank, 1 and ½ blocks north |
| Pediatrician | Dr. Casta Nicaragua | Granada | 2552-5300 | Calle Atravesada, at Policlínico Central from Datisa Hardware Store, ½ block north |
| Ophthalmologist | Dr. Teresa Baldizon | Granada | Cell: 8857-9322 Office: 2552-6354 | On Xalteva, just to left of the two large eyeglass chains and Praga - large sign on the office. |
| Urologist | Dr. Alberto Guadamuz | Granada | 2552-5989 | Calle La Libertad, Piedra Bocona Specialty Center |
| Orthopedist | Dr. Gerardo Pavón | Granada | 2552-6969 | Calle Atravesada, at Calle Atravesada Clinic, ½ block south from Dardanelo Bridge |
| Internal Doctor | Dr. Rafael López | Granada | 2552-5989 | Calle La Libertad, Piedra Bocona Specialty Center |
| Psychologist | Dr. Roger Alfredo Martinez | Granada | 8584-9784 | La Calle Nueva, del portón del cementerio 1.5 cuadras al lago |
| Pediatric Surgeon | Dr. Alina Gutierrez Ramírez | Granada | 8888-8634 / 8694-149 | Clínica Redemptoris Mater, Calle Nueva, 1 and ½ blocks towards the lake from the cemetery |
| Pharmacy | Farmacia Praga | Granada | 2552-5726 | Calle El Comercio, from La Merced Church, ½ block towards the lake. Also, another location on Inmaculada, just past La Colonia supermarket |
| Pharmacy | Farmacia Santa Rosa | Granada | 2552-4690 | Barrio Otra Bandita, 1 block north and ½ block west from the firefighter station |

| Oral Surgeon | Gadmal Farach | Managua | 2270-7913 | Ofiplaza El Retiro Suite 713 | |
|--|--|---------|----------------------------|--|--|
| Orthodontics | Esteban Bendana | Managua | 2270-5021 | Enitel Villa Fontana 300mts south | |
| Pediatric Dentistry | Paulino Castellon | Managua | 2266-2122 | Rotonda El Gueguense 300mts west 150mts north | |
| Dermatologist | Alina Gomez | Managua | 2255-6900, X84204 | Masaya Hwy Km. 9.75, 250mts west | |
| Dermatology and Venereology | Federico Prado | Managua | 2277-2664 | Colonial Los Robles VII Etapa # 11 | |
| Endocrinology | Denis Granados | Managua | 2255-6900 X84240 | Masaya Hwy Km 9.8, 250mts west | |
| Ear Surgery | Karen Mojica | Managua | 2252-4376 | Colonial Los Robles, Chaman 1 block east, 1 1/2 block north | |
| Gastroenterology | Abraham Montealegre | Managua | 2255-6900 X84211 | Masaya Hwy Km 9.75, 250mts west | |
| Colon proctology | Luis Molina | Managua | 2255-6900 X84310 | Masaya Hwy Km 9.75, 250mts west | |
| Thoracic and Bariatric Surgery | Noel Turcios | Managua | 2267-1285; 0138 | Next to Tiscapa Lagoon | |
| Hematology | Jose Vega | Managua | 2266-5132 | Rpto Bolonia, Mansion Teodolinda 300mts south, 75mts west | |
| Clinical Pharmacology | Enrique Sanchez | Managua | 2255-6900 Ext 84215 | 1) Masaya Hwy Km. 9.75, 250mts wes 2) B Altamira | |
| Intensive Care | Mauricio Barrios | Managua | 2276-2142 | Km. 9 3/4 C. Masaya | |
| Neurophysiology | Gerardo Reyes | Managua | 2255-6900 | Masaya Hwy Km 9.75, 250mts west | |
| Neurosurgery | Jorge Muñoz | Managua | 2255-6900, X84236 | 1) Masaya Hwy Km. 9.75, 250mts wes 2) Bo. Largaespada | |
| OB/GYN | JuanJosé Lugo | Managua | 2293-6519 | Masaya Hwy Km. 9.75, 250mts west, south side HMVP | |
| Hematology | Dagoberto Cisneros | Managua | 2255-6900 | Masaya Hwy Km 9.8, 250mts west | |
| Oncology Surgery | Roberto Guillen | Managua | 2255-6900 X84303 | Masaya Hwy Km 9.8, 250mts west | |
| Ophthalmology | Luis Bustamante | Managua | 2278-2300, 2278- 2400 | 1)Rot El Periodista 150mts so 2) My Hwy | |
| Acupuncture/Massage | Haruo and Michiko Yamaki | Managua | 2248-5356 | Clinica Don Bosco 100mts south | |
| Orthopedics and Traumatology | Dino Aguilar and Luis Gutierrez- Quant | Managua | 2255-6900 | Masaya Hy Km. 9.75, 250mts west | |
| Pediatrics | Leonel Palacio del Carmen | Managua | 2255-6900 X84130, 84161 | Masaya Hwy 250mts west | |
| Pathology | Hugo Arguello | Managua | 2268-6137 | Estadio Nacional 200mts. north | |
| Physical Therapy | Alejandra Aleman | Managua | 2276-1669 | Masaya Hwy, Las Colinas Calle La Rivera # 115 | |
| Plastic Surgery | Jose D. Brockman | Managua | 2255-6900 | Masaya Hwy Km 9.8, 250mts west | |
| Psychiatry | Jose Salmeron | Managua | 2270-8202 | Reparto Lomas del Valle, Ave Vigo D 10 | |
| Marriage Counseling and Family Therapy | Emilio Molina | Managua | 2278-3920 | Reparto Sn Juan # 569 | |
| Clinical Psychology | Rosa-Maria Sachez | Managua | 2270-5640 | Altamira D Este #158 Former Vicky Store, 1 block east | |
| Master in Health Psychology and Social Welfare | Alma Garcia | Managua | 2266-6610; 2250- 2331 | South Hwy, Old American embassy, and ½ blocks north | |
| Pulmonology | Salome-Lilly Arellano | Managua | 2255-6900 X 84206 | Masaya Hwy Km. 9.8, 250mts west | |
| Rheumatology | Sergio Aragon | Managua | 505 2255-6900 Dial 2 | Km 9.8 Masaya Hwy, 250mts west | |
| Urology | Felipe Estrada | Managua | 2277-1300, X 122 | Masaya Hwy, Across from Union Europea Bldg. | |
| | | - | | Bolonia, Opt Nicarag 1 block east, | |
| Veterinarian | Claritza Solis | Managua | 2264-0072 | 30mts south | |

EDUCATION UNIVERSITIES



INCAE - Business School

INCAE is a private, non-profit, multinational, higher education organization devoted to teaching and research endeavors in the fields of business and economics. Aimed at training and instructing individuals, from a worldwide perspective, to be capable of successfully holding top management positions in Latin America. It has the technical supervision of the Harvard Business School.

Address:

Campus Francisco de Sola Km.15 1/2 Carretera Sur. Montefresco, Managua P.O. BOX 2485

tel +505 2248 9700

Fax: +505 2248 9835 / 2265-8630

Master Program's contact

Andrea Ortega tel +505 2248 9759

Email: andrea.ortega@incae.edu

Executive Education's contact

tel +505 2248 9776 / 2248 9885 / 2248 9769 Email: incae-nicaragua@incae.edu



Redemptoris Mater Catholic University

This is considered one of the best universities in Nicaragua. It is a modern Catholic university that seeks to create the next generation of Central American leaders. However, all classes are taught in Spanish.

Address:

Carretera a Masaya, Km 91/2, 500 vrs al suroeste Tel. (505) 2248-9595

Email: info@unica.edu.ni Website: http://unica.edu.ni/



Keiser University

Keiser University is based in the U.S. but has several international campuses, including the San Marcos in Nicaragua. The San Marcos Campus is located in San Marcos, Carazo, Nicaragua. The campus has fifteen classrooms; a library and auditorium; campus dining facilities; modern computer and science (aquaculture, biology, chemistry and physics) laboratories; spacious dormitories with semi-private rooms; a faculty office and administrative buildings; student services building; a conference center; and a new 300-person chapel.

You can call Monday through Friday, between 8:00 am and 5:00 pm.

Admissions:

admissions lac@keiser university.edu

Phone number: (505) 2278 6911 or (505) 2535 2314 Toll free from the U.S.A. at 1 (800) 969 1685



Universidad Americana (UAM)

The UAM is the most popular college among Nicaragua's elite. All of its classes are given in English and it is part of the Inter-American University Organization (OUI). It has agreements with several reputable international schools throughout Europe and the U.S. It maintains interchanges with several universities in the United States, Europe, South America, and Central America. Also, it is a charter member of the Latin American Network of University Cooperation (RLCU).

Address:

Camino de Oriente Costado Noroeste Website: http://www.uam.edu.ni/ Email: admision@uam.edu.ni

Phone: (505) 2278-3800

PRIMARY AND SECONDARY EDUCATION - BILINGUAL OR TRILINGUAL



American Nicaraguan School

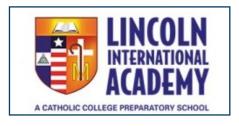
The American Nicaraguan School is a private, non-profit coeducational school founded in 1944, located on a 26-acre campus in Managua, Nicaragua. ANS offers an educational program from Kindergarten (3 years old) to grade twelve for students of all nationalities. It is the only school accredited by the Southern Association of colleges and schools (SACS) in Nicaragua.

The school offers 80 internet-ready classrooms, 10 administrative offices, wireless internet, a library/media center, technology center, science laboratories, fine arts and music department, and extensive athletic facilities for soccer, tennis, basketball, swimming, baseball, and volleyball. The American Nicaraguan School offers over 20 community service organizations as well as HACIA Democracy, sponsored by Harvard University. ANS is proud to be a member in the National Honor Society and Junior Honor Society.

Address:

Frente al Club Lomas de Monserrat Phone: (505) 2252 7310, 7312 Phone from the U.S.: +17862692117

Website: ans.edu.ni



Lincoln International Academy

Lincoln International Academy is a Catholic, private, bilingual school that follows the United States and Nicaraguan curriculum guidelines for Preschool, Elementary, and Secondary education.

Founded in 1991, it is located on a 12-acre campus in Managua, Nicaragua, and offers 8 preschool classrooms, 15 primary classrooms, 15 secondary classrooms, 14 administrative offices, a chapel, a library, a technology center, science laboratory, a bookstore, athletic fields, an assembly hall, and a cafeteria. The school is an educational community with a strong sense of Catholic values. Lincoln ensures a strong Catholic presence through the campus ministry and a sense of public service through community service.

Address:

Las Colinas Sur, de la base militar Julian Roque 600 mts al sur.

Phone: (505) 2276-3000 U.S. Phone: +1 (786) 467 8457 Email: lincoln@lincoln.edu.ni Website: lincoln.edu.ni

Nicaraguan-German School

The Nicaraguan-German School is a bicultural and trilingual school. At the moment, they have approximately 670 students. Around 10% of the pupils, and a third of the teachers, speak German as their native language. Aside from Primary and the Secondary schools, they offer families a daycare and formation program for children from 1 ½ years old until Preschool/Kindergarten.



Address:

Carretera Sur km 10 ½ P.O. Box 16-36 Managua, Nicaragua Teléfono: (505) 2298 1000

Telefax: (505) 2265-8117 Website: coalnic.com



Pierre and Marie Curie School

A bilingual school – Spanish/English from preschool and French as a third language. The educational experience is built as much inside as outside of the classroom in a multicultural and multilingual atmosphere.

Address:

Avenida Pierre y Marie Curie, Las Colinas Sur Managua, Nicaragua

Tel. (505) 276-1611, (505) 2276 1555

E-mail: curie@ibw.com.ni Website: eupmc.edu.ni



Notre Dame School

The Notre Dame School is a bilingual catholic school whose objective is to provide educational opportunities, similar to those offered in the United States, within a bilingual and multicultural environment. The Notre Dame School offers three types of secondary level programs: High School, the Nicaraguan Bachillerato, and the International Baccalaureate.

US Mailing

Address:

Notre Dame 1551, N.W. 82nd Avenue, Suit 505-00162 Miami, Florida 33126 Phones: (505)2276 0353, 54



The Nordic International School

Their vision is to fuse together the Nordic style of teaching with a U.S. accredited curriculum that will give their students an official U.S. high school degree upon graduation. They offer education from preschool through high school, and the classes are mostly taught in English. Students are also taught Spanish and a Scandinavian language if the wish.

LEGAL LAWYERS

| SPECIALTY | NAME | CITY | NUMBER | ADDRESS |
|---|-------------------------------|---------|---|---|
| General Legal | Dominguez & Associates | Granada | 2552 6883 | Atravesada Street, Banpro 1block south |
| Legal: Intellectual, Commercial, Banking and International Law; Civil and Criminal litigation | Aguilar Castillo Love | Managua | (505) 2267-1035/ 2267-1099 | Km 4.5 Ctra. a Masaya. Costado Este Centro BAC |
| Legal, Fiscal and Financial Consultancy | Herdocia & Garcia Abogados | Managua | (505) 2255-0596/97 | Club Terraza 300 Mts. Este, Rpto. Mirasol #1 |
| Children Issues, Civil and Corporative Law, Banking, Financial and Marketing, Patent, Trademark and Copyrights, Contracts and Collections, Aeronautical and Maritime, Mining and Petroleum, Mediation & Arbitraje and Notarial Services | Guevara Mena, Róger | Managua | Phone: (505) 2270-3875 – Mobile: (505) 8878-5795 | Blvd., Jean Paul Genie, Villas Italianas #14 |
| Banking, Judicial, Corporative, Property, Tax and Public Law | Legis Group | Managua | (505) 2222-4694/ 2222-2187 | Ministerio de Defensa 1 C. Oeste y 30 Vrs. Norte #422 |

FOREIGN INVESTMENT LAW

Current foreign investment law guarantees investors:

- The right to repatriate 100% of invested foreign capital after three years of initial investment.
- The right to repatriate 100% of profits generated by registered capital.
- The right to 100% of foreign property in most areas.
- Access to foreign currency at the official exchange rate.
- Total tax exemption in the sale of shares and/or the total sales of the company.
- The right to international arbitration to resolve any dispute.
- The possibility of negotiating special exemptions for long-term investments.

Requisites

The Foreign Investment Committee must approve the investment plan. Presently, efforts are being made to streamline these procedures and make them more business friendly.

Major Foreign Investors include: American Airlines, Delta Airlines, United Airlines, Keiser University, Avon Products, Colgate-Palmolive, Kimberly Clark, Pricewaterhouse Coopers, Dry Clean USA, DHL U.S, FedEx Co., Dollar Rent-a-Car, Avis Rent-a-Car, Budget Rent-a-Car, Hertz Rent-a-Car, Western Union, Xerox, Co., Ernst & Young, Deloitte, Kraft foods, Inc., Pepsi Cola, Coca Cola, PriceSmart, Wal-Mart, Seminole, Hotel Intercontinental, Best Western Hotels, Barceló Hotels, Hilton Corporation, Cinemark, Metrocentro, Textile Unlimited, Napa Auto Parts, Tommy Hilfiger, Guess, Nine West, Kenneth Cole, Crocs, Swatch, Tissot, Levi Strauss, Payless Shoe Source, Burger King, Subway, McDonald's, Friday's, Pizza Hut, Papa John's, among others.

INVESTMENT FACILITATION

ORGANIZATIONS

PRONicaraqua

This is the Investment Promotion Agency of Nicaragua. Its purpose is to serve the needs of investors who are considering investing in, or sourcing from, Nicaragua. PRONicaragua provides the investor or sourcing executive with useful country information, key contacts, lists of professional services firms, and facilitation services at no cost. They are located in Managua, Nicaragua, in the Presidential Palace of Nicaragua, and operate as a public-private institution under the Presidential Commission on Investment Promotion.

MIFIC

(Ministry of Development, Industry, and Commerce) - Nicaragua's ministry of economy.

PNC/PROCOMPE

National competitiveness program provides support to key industries or clusters in order to improve competitiveness.

CETREX

An electronic clearing house for export permits.

CEI

A source of trade related information, which provides actual and potential traders with data about business and market opportunities, trade regulations, and requirements. CEI is Nicaragua's center for export promotion.

FINANCIAL INSTITUTIONS WITH CORRESPONDENT U.S. BANKS

Several financial institutions in Nicaragua have affiliations with banks in the United States:



Banco de América Central (BAC) www.bancodeamericacentral.com



Banco de Crédito Centroamericano (BANCENTRO) www.bancentro.com.ni



Banco de la Producción, S.A. (BANPRO) www.banpro.com.ni



Banco de Finanzas, S.A. (BDF) www.bdfnet.com

COMPETITIVE & PRODUCTIVE LABOR

Nicaragua's workforce, numbering nearly 3 million, is known for its flexibility, youth, high productivity, good work habits, and a capacity to learn quickly when properly trained. Unemployment is currently at 6.1% in 2015 and underemployment was reported at 46.5% in 2008. The result is an abundant availability of workers. There is also a large pool of U.S. or foreign trained, multi-lingual managers available, in addition to the large pool of lowerskilled labor. Employee turnover is estimated at 6% to 10% in Free Zones, while absenteeism is extremely low, at an average of less than 5%.

FREE ZONES OR EXPORT PROCESSING ZONES

The free trade zone regime has grown rapidly since 1997. The state-owned Free Trade Zone Corporation (CZF) hosts 15 companies at the Las Mercedes Industrial Free Zone, located near Managua's international airport. Companies here are 100% exempt from corporate and local taxes, as well as property and capital gains taxes, customs duty, VAT, and sales tax. Additionally, the CZF has, under its umbrella, 20 companies that are run as self-managed free trade zones (ZOFAS) in diverse provinces of the country. There are seven privately owned free trade zones authorized; two are still under construction. The whole free trade zone system comprises 45 companies (13 from the United States, 14 Taiwanese, 7 Korean, and 4 Nicaraguan, among other nationalities). Direct employment rose from 36,779 in 2000

to 37,049 in 2001. Currently there are approximately 40,000 jobs at the various Free Trade Zones. The primary free trade zone industries include: apparel (73%), tobacco (15%), and telecommunications (3%). The remaining industries (constituting 2% each) are carton boxes, automotive parts, wigs, and shoes. The free trade zones generated \$5 billion in exports in 2012, up from \$381 million in 2007. They are a major source of employment growth in Nicaragua.

Some of the industries and companies that participate in these free trade zones are: Polo Ralph Lauren, Dockers, Adidas, Liz Claiborne, North Face, Wrangler, Lee Jeans, Levi>s, Dickies, Hanes, Under Armor, among others. Apparel companies operating in Nicaragua also service major retail chains such as Target, J.C. Penney, Wal-Mart, Kohl>s and Gap.

There are six main rights that are guaranteed under the Nicaraguan code of labor: decent working conditions, freedom of association, collective bargaining, elimination of forced labor and obligatory overtime, elimination of discrimination, and the elimination of child labor. All of these are still in effect in free trade or export zones.



For more information, contact Alvaro Baltodano, Executive Director, CNZF, at web@cnzf. gob.ni or Tel. +505-2263-1530.

Labor Unions

Under the constitution of Nicaragua, every citizen enjoys the freedom to join or form a labor union. Union membership, however, is not mandatory and is not a prerequisite for getting any particular job. Nicaraguan firms have had good working relationships with the unions in recent years, and there have not been any major cases of union-organized work stoppages or disruptions in Nicaraguan free zones in the last five years.

Under the present Labor Code, workers may strike only after they have exhausted other methods of dispute resolution, including mediation by the Ministry of Labor. If these requirements are not fulfilled, the strike is considered illegal and the employer has the right to dismiss any employee that does not return to work. Union membership has been declining in recent years, and the power of unions has decreased accordingly.

COST OF BASIC SERVICES



Electricity

Union Fenosa (Spanish Utility Company)

| APPROXIMATE RATES: | | |
|--------------------|-----------------------------|--|
| Light Industry | | |
| Up to 25 KW | US\$0.1035 per KW | |
| Medium Industry | | |
| Up to 200 KW | US\$0.0796 per KW | |
| Large Industry | | |
| Over 200KW | US\$0.0813 per KW | |
| Pumping | US\$0.07 | |
| Water | US\$0.96 per m ³ | |

Telecommunications

Fixed-line Telephone Sample Rates (Claro) Local Calls \$ 0.022 per minute Central America \$0.35 USA & Canada \$0.70-0.90 Mobile Rates (Movistar and Claro) Local Calls, \$0.12-\$0.45 per minute (varies by time of day and other criteria)

Office and Warehouse Space

Monthly Rent Industrial Facilities: U.S. \$130 per square meter Offices: U.S. \$220 per square meter

INVESTMENT IN NICARAGUA

In the last two decades, Nicaragua has been recovering from its fraught past with increasing speed. The textile, service, touristic, and agricultural industries have grown particularly quickly. A large part of Nicaragua's growth has been due to a rising amount of foreign direct investment (FDI), encouraged by government policies. In recent years, Nicaragua has had continuous GDP growth, and a large part of this comes from the FDI which reached 12.2% in 2012. This is a large difference from the 4% average across the rest of Central America.

Consequently, Nicaragua has one of the fastest GDP growth rates in Latin America. Part of this is also because it has been one of the Central American countries to fully apply the recommendations and mandates imposed by international regulatory organizations, like the International Monetary Fund. This has also helped them to control their deficit and encourage more FDI. According to the most recently available data from the UN, foreign direct investment in Nicaragua has been steadily on the rise, increasing from about \$286 million to \$946 million.

One of the best examples of Nicaragua's efforts at modernizing its laws and economy to appeal to investors, is the relatively new Law 306. This law gives foreign investors the same rights as a domestic investor. It also gives foreign investors benefits and other tax exemptions when importing their valuables. Additionally, it opens up every sector of the Nicaraguan economy to foreign investing, where there used to be rules as to where you could invest.

The main benefits that Law 306 provide are:

- Exemption from import duties and sales tax in the purchase of local construction materials. The material and accessories must be used in the construction and equipping of the hotel and lodging industry. The privileges are given if the products or items are not produced in the country.
- Exemption from the 15% value-added tax on local products or items such as furniture, passenger vehicles for more than 12 passengers, and cargo trucks. Prior to exemption, the Nicaraguan Tourism Institute must declare such vehicles as necessary for the operation of a tourist enterprise. Equipment that contributes to the saving of energy, water, or security equipment for the project is exempted from value-added tax for ten years. Exemption of import fees and taxes are possible depending on the equipment.
- Exemption from property taxes for a period of ten years.
- Exemption from valued-added taxes on construction, design, and engineering services.
- Partial exemption of income tax (80%) for a period of ten years. This applies only to the hotel service industry and investments in tourism infrastructure.
- Ensures you can repatriate 100% of your profits and the initial investment (after three
 years).
- If you want to read the law in full, go to the tourism board's website to find both a Spanish and an English version of Law 306: www.intur.gob.ni

BUYING PROPERTY IN NICARAGUA

The following section will give you a brief run through of investing in real estate in Nicaragua. However, we do recommend that you also find a reputable attorney who knows his way around Nicaraguan law. When buying property, this can be a necessity for both locals and foreigners alike.

In the last twenty years, the real estate market has changed drastically in Nicaragua. Unlike other Central American countries, foreigners are allowed to buy and own property in Nicaragua with open access to credit markets.

However, something to look out for is the lack of a clear title for some properties. This includes properties that changed hands during the 1980s. Unresolved property disputes still exist, and this should be a major consideration for investors.

In Nicaragua, the construction, real estate, and tourist industries are among the fastest growing sectors of the economy. Land prices are still low by U.S. standards and good investment opportunities exist throughout the country. There is no need to be deterred from investing in Nicaragua, as long as you secure the services of competent professionals.

Necessary Documentation

When buying a property, feel free to negotiate the price and terms with the seller. Before giving a deposit or signing anything, however, have a real estate attorney review the following documents that must be given to you by the seller:

- 1. Land Title / Escritura de Propiedad
- 2. Tax Certificate / Libertad de Gravamen
- 3. Property History / Certificado Registral.
- 4. Property Map or Survey/ Certificado Catastral
- 5. Municipal Tax Certificate / Solvencia Municipal
- 6. Special Power of Attorney, if some else is representing you in this purchase.

What to Avoid

We advise that potential buyers avoid the following features, which have been known to be problematic:

- Agrarian Reform Titles
- Municipal Property
- Supplemental Titles Issued by Court Order

Legal Considerations

- Check to be sure the property was not formerly purchased through Law 85. This law distributed luxury homes and properties larger than 100 square meters.
- Check to be sure the property was not formerly purchased through Law 86. This law distributed smaller homes in lower class neighborhoods.
- Check to be sure the property was not formerly purchased through Law 88. This law distributed land to lower class people through agrarian reform.
- Check to be sure the property was not formerly purchased through Law 209. This law
 was part of the modifications to agrarian reform.
- Check that the Title and Deed meet all legal requirements.

- Check to see that the Title is properly registered in the real estate section of the Property Registry Office in the city where the property is located.
- Study the details and history of the property for the last 25 years in the Real Estate Property Office.
- If possible, find out from neighbors or locals if there are, or have been, any problems with neighboring properties.
- Verify that the owner is in full possession of the property.
- Exceptions: The only secure way to buy property that has been affected by Laws 85, 86, 88 and 209 is to have a Settlement Statement issued by the Territorial Ordinance Office, referred to as OOT, which is under the supervision of the Ministry of Finance. Verify that the ordinance is registered in the Real Estate Property Registry.

Title Insurance in Nicaragua

Currently there are no title insurance companies in Nicaragua. First American used to operate here until relatively recently, but they have pulled out of several Central American countries. However, existing policies are still in effect.

Taxes and Fees

Transfer Tax:

The real estate transfer tax depends on the value and runs from 1% to 4% of the value of the property. It is paid only once, at the time of purchase. While the seller usually pays this tax, it is sometimes negotiated between buyer and seller.

Registration Fee:

The registration fee is 1% of the value of the property. This is paid only once by the buyer at the time the deed is registered.

Annual Estate Tax:

Real estate taxes are 1% of the value of the property and are paid to the Municipal Government. This tax is paid each year.

Legal Fees:

Legal fees on real estate transactions are usually 1.5%.

BUYING REAL ESTATE? 18 QUESTIONS YOU NEED TO ASK!

An educated buyer is a happy owner. The answers to the questions below should be an important part of your property selection process. There are no "right" or "wrong" answers, but we've found that the things people take for granted or assume are standards in North America, may not be in Nicaragua. Much of the world outside North America and Europe is the land of "Buyer Beware." Be sure you know the answers to the following questions and make a conscious decision about what levels of creature comforts are mandatory and which may be optional.

- 1. How far in drive time is the resort from an international airport? The time to reach the destination is the key factor, not the miles. Proximity is important.
- 2. Is there year-round access? Not all roads in Nicaragua are accessible year round. Even if they are, you should know what condition they are maintained in.
- 3. What about safety, security, and health care access? How is security provided on-site and how far is it to major medical care? How many minutes by car? How long in the dry season, how long in the rainy season?
- 4. What kind of title guarantee can be provided?
- 5. What kind of construction and design standards are in place and can be enforced? Zoning is almost non-existent, and you may not like what gets built next door. Be sure to know what the deed restrictions are or you may be unpleasantly surprised by a neighbor whose tastes are radically different than yours.
- 6. What kind of infrastructure currently exists? Rarely (or never) will the government or utility company run utilities or infrastructure to a project site. If they say, "It's coming," don't hold your breath. Buy what you see and be sure the pricing is reflective of existing reality. You can never be disappointed that way.
- 7. Are there state-of-the-art telecommunications or fiber optics for fast and reliable worldwide communications? In a time where we take internet and phone service for granted, understand the reality of the telecommunications infrastructure. See question # 6 for promises of service.
- 8. Is there enough fresh water and water pressure? Water pressure must be planned for and paid for. Either the developer has planned and paid for this, or the property owner will purchase storage tanks and pressurizing systems. If you are considering an existing home or condominium, check all interior and exterior faucets, turn on the showers, and flush the toilets.
- 9. Is the house plumbed with hot water? Not a silly question. Look under the sinks to see if there is hot and cold service.
- 10. Is there a central sewer system? If not, property owners will be responsible for paying for and installing septic systems. Request to see a copy of a "perk test."
- 11. Is there a building requirement, or does the development allow for continual resale (flipping) of lots? Projects that do not require construction of homes rarely expand. If community is what you desire, purchase in a project that requires home construction or understand that you may have the only house in the "ghost town."
- 12. What about Home Owner's Association? Are the fees high enough to cover maintenance of infrastructure? Yes, high enough. You should worry about low fees. Fees that are set

- too low equate to expected surprise assessments in the future and/or a drastic rise in HOA fees when the true costs of maintenance are carried by property owners.
- 13. Who can oversee the construction of my home, and who can manage the day-to-day operation and rental potential? How will you build your home from 2000 miles away? Who is going to validate the specifications of design for you during construction?
- 14. If building a home, what is included in the price of the home? Does it include hot water heaters, lights, fans, air conditioning, screens in the windows, telephone, and TV cables in the wall? Have they wired a 220volt circuit where the water heater and AC units will go? Have they plumbed for hot water to all sinks in all bathrooms and laid a line for the icemaker in your fridge? Assume nothing.
- 15. Are there amenities under construction for use by owners and visitors? Buying what you see is an important bottom line. So is knowing the vision of a project, to be sure that the long term plans align with your goals and desires as a homeowner.
- 16. Is there a track record of success, and is the development company financially secure? Buying a property in a foreign country is like getting married. You should know who you are marrying. Hopefully the developer will be around for many years and, if so, you want to be sure you are comfortable with the long term association.
- 17. What about green belts and common areas? If public spaces are important to you, be sure they exist in the master plan. Remember, too, that there needs to be a plan for the care and maintenance of these areas.
- 18. Is there financing available? Financing is rare in the region. Ask early about its availability if this is important to you.

WHY GRAN PACIFICA?



Gran Pacifica Resort is currently ECI Development's largest property, with clear title over 3.5 miles (5.8 km) of beach front on the Pacific Coast of Nicaragua. The property sits 42 miles west of the capital city of Managua, and just one hour from the international airport. The warm, semi-arid climate creates a Southern California feel and provides the perfect environment for year-round golf.

The property includes 2,512 acres of rangeland and, to date, over \$25 million have been invested in land, architectural designs, permits, civil engineering work, infrastructure, homes, condominiums, amenities, and a golf course. Master planned as a Spanish Colonial-style community, the design elements take the best of the architectural heritage found in Granada and León and blend it with the kind of urban planning expertise shown to produce true community.



Gran Pacifica acts as ECI's initial proof of concept, and is delivering a rich experience to owners and residents alike. Phase I infrastructure is complete, and 80% of the 299 properties in Phase I are sold. Gran Pacifica's progress includes a public road all-weather upgrade, bridge at the property's entrance, 23 km 3-phase power line to property, nursery with more than 45 species of animals and 6,500 plants, tax exemptions approved by the Nicaraguan Institute of Tourism (INTUR), environmental approval by the Ministry of Natural Resources (MARENA), 2 km boulevard from bridge to Phase I, cobblestone streets and old Chicago-style brick sidewalks, underground utilities to the home, including: water, sewage and storm drain systems, electricity and fiber optic telecommunications. In addition, Gran Pacifica hosts a beach clubhouse, bar, and restaurant, as well as an 18-hole golf course with 9 holes open for play today.

Right now, 45 Phase I homes are complete with numerous additional homes under construction. The first 22 condos are finished, with 33 more under construction. Complete lot and home packages start under \$140,000. Residences on the golf course begin for as low as \$160,000. Oceanfront condos are available under \$149,000. At the other end of the spectrum, Gran Pacifica offers several homes over 5,000 square feet with dramatic ocean views. With over 3.5 miles of coastline to work with, Gran Pacifica is home to many neighborhoods and diverse product selections. In addition to the excellent infrastructure that all residents enjoy, Gran Pacifica offers a wide range of amenities to make your time enjoyable and stress-free. Some of these amenities include: a world-class golf course and pro-shop, horseback riding, ocean-side massage, oceanfront bar and restaurant, housekeeping services, air conditioning, and Wi-Fi.



Many guests and residents choose to enjoy the outdoor bar and dining experience at Gran Pacifica's pool-side, oceanfront restaurant, La Tasca. With a full-service wait staff and delicious Nicaraguan and international favorites on the menu, there is something for everyone to enjoy: from a refreshing poolside drink to Nicaragua's fresh seafood and famous churrasco steak.

The "Meatgrinder," Nicaragua's second most beautiful and aggressive surf point, is located on the south side of Gran Pacifica's 3.5 miles of beach. With great skill necessary for surfing this spot, it's no wonder that surfers from all over the world come to Gran Pacifica to test their skills on the waves.

There are also several wide swimming beaches for bathers and surfers that want a calmer, more relaxing visit to the beach. The beautiful rolling waves provide surfers and boogie boarders with excitement, just north of Gran Pacifica at Playa Norte.

Gran Pacifica is also a wonderful place to have your dream wedding by the beach. With its capacity of condos and houses, it allows you to accommodate all of your guests. A spa for the bride on her big day, golf for the groom, a restaurant with delicious food, an exquisite view to the ocean, and great amenities for your guests!

THE TEAM

- Chairman and Chief Executive Officer: Mr. Michael Cobb, Co-Founder
- · Chief Legal Officer: Mr. Joel Nagel, Co-Founder, Attorney at Law
- President: Mr. Eddie Littlefield, Commercial Developer, Charlotte LC
- Chief Operating Officer: Michael Hanyecz, Developer
- Director: Ambassador John Maisto, U.S. State Department Ret.
- VP Construction: John Morgan
- VP Sales: Kent Payne, Former VP Sales Bridgeport Development
- Gran Caribbean Chairman: Mr. George Kingston, Developer
- Grand Baymen Chairman: Michael Cobb, Developer
- Gran Islotes Chairman: Lief Simon, Publisher and Developer

ASSOCIATES & PARTNERS

Urban Design Associates (UDA), Architecture Firm (Disney Celebration Community) Zürcher Arquitectos S.A, Architect (Costa Rica Marriott hotels) Larry Dewhurst: Las Perlas Condominiums, Joint Venture Partner

BUSINESS MODEL



Affordability is critical. ECI delivers homes and condos starting under \$130,000. The average 3-bedroom, 2-bath residence is offered between \$175,000 and \$250,000. Financing is also available for clients to further enhance affordability. Peace of mind is provided by Title Insurance through First American and Stewart Title companies. Reasonably priced homes and residences are delivered in a climate type chosen by the retiree, with state-of-the-art infrastructure, and amenity packages similar to or better than what is available in North America. This is the hallmark of ECI Development.

Quality of life in Latin America is superb. In many ways, it exceeds what is possible in North America because of affordable labor rates and domestic help. A full-time maid costs less than \$200 per month in most countries in the region. Organic produce, meats, cheeses, and fresh seafood, readily available and affordable in Latin America, are incredibly healthy and nourishing. Baby Boomers will enjoy a far superior quality of life for far less money. They will have effectively dodged the "cut back and suffer" bullet that Ernst and Young defines in its report.

TD Waterhouse recently performed a survey to gauge the attitudes of the 9,000,000 Canadian Baby Boomers. What they found further verifies the absolute need for a quality product in Latin America. In the study, 45% of the respondents stated that they plan to spend one month or more outside Canada in retirement. With 9.3 million Canadian Baby Boomers, this equates to over 4 million retirees who will be renting or owning property outside of Canada in their Golden Years.

Historically, Mexico and Costa Rica have attracted a large percentage of expatriate retirees who relocated to the region. What resulted in these countries was an incredible escalation of real estate value. ECI is working at the very beginning of this trend, in countries and sub-regions that are in their earliest stages of this growth phase. Shareholders could see significant appreciation of assets over this period. However, for the purpose of the business plan, all ROI figures are calculated using current, static sales prices derived from actual sales of ECI's Gran Pacifica real estate in Nicaragua, producing what should be a very conservative analysis.

The business model is simply to follow the examples of successful North American companies who served retirees, companies like Del Webb and their Sun City brand with over 50 communities in 21 states. These successful companies delivered a product choice that appealed to retiring consumers on many levels, but did so only in North America. ECI is building a similar model in Latin America to serve the subset of retirees who want the quality of life and affordability of a retirement south of the border.

Nicaragua Handbook 2016

escape artist