

Leading the way to a future with hope



Annual Report 2006

# Letter from our Founders and Executive Director

It is with great joy and excitement that we share our 2006 Annual Report with you. At the start of 2006 Esperanza was serving 5,168 impoverished families in the Dominican Republic – a feat that took over ten years of research, planning and hard work to accomplish. Over the course of this year, Esperanza reached 4,287 new families, nearly doubling the number of families who now benefit from our programs and are on their way to transforming their lives.

As stewards of your gifts it is important to provide complete transparency of how our assets are used as well as the tangible impact to individuals, families and communities. A unique characteristic of Esperanza is that you don't need to wait for an annual report to find a lot of the information it contains. Our website ([www.esperanza.org](http://www.esperanza.org)) provides the public with up-to-date numbers of our performance and donors can access personal accounts to track their investment. We give investors the opportunity to become involved with the transformation process that takes place in the lives of those we reach.

This year was defined by the extraordinary dedication of our staff to overcome great hardship. Earlier this year Esperanza lost two integral members of its family in Luis Saturria and Genny Geraldo in a tragic car accident. They were part of our gifted management team and passionate about our mission. Their contribution endures in the lives of our borrowers and our staff as they honor the values and principles Luis and Genny instilled in them. Because of this, our team continues to grow with a renewed commitment to the people we serve.

That very commitment is a true testament to the dedication of all those involved in Esperanza's tremendous growth this year. We have designed this annual report to reflect the importance of each piece that makes Esperanza a viable solution to poverty. In the following pages, we acknowledge the diverse contributions of our partners and donors, the leadership of our Board of Directors, the commitment of our employees and most of all, the amazing stories of how our clients are using their God-given abilities to transform their lives. With your continued support, Esperanza will be able to help more and more families to lead healthy, full, enjoyable lives.

We are so grateful to you for the trust you have given and the support you have provided to enable Esperanza to fulfill and carry on its mission of serving the poor. Truly, we could not do it without you.

**Dave Valle**

Dave Valle  
Co-Founder  
President  
Board Chair

**Victoria Valle**

Victoria Valle  
Co-Founder  
Treasurer

**Carlos Pimentel**

Carlos Pimentel  
Executive Director  
Dominican Republic

For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. —Jeremiah 29 : 11 (NIV Bible)





# Contents

Our Mission	3
Where We Serve	4
Microfinance Services	5
Health Care	7
Education & Vocational Training	9
Social Mobilization	11
Our Leadership	13
Our Partners	14
Financial Statements	15



# Our Mission



Esperanza is a integral development organization focused on freeing children and their families from poverty through initiatives that provide income generation, health care and education – restoring dignity and self-worth to those who have lost hope.

We are actively serving over **9,500** impoverished families in the Dominican Republic. Esperanza has been a refuge of opportunity for over **11 years** for the most vulnerable people throughout the country.



# Where We Serve





# Microfinance Services



*Pablo de la Cruz builds and sells traps called "Nazas" made of bamboo for catching shrimp. He lives in Yabacao where many microentrepreneurs catch shrimp to sell to local stores and restaurants.*

Our clients have proven to use their profits to improve nutrition and living conditions for their families, send their children to school, grow their business and contribute to their communities.

A long-term goal for the associates is for them to eventually establish a good credit record, which allows them access to commercial bank credit or to have a sustainable profit margin so they no longer need loans.



*Ana Maria's "Colmado" or mini grocery store offers day-to-day necessities and is very important to the local marketplace. Colmados are popular in neighborhoods throughout the Dominican Republic.*

## 2006 Microfinance Performance Highlights:

Number of Loans:	<b>14,052</b>	Number of New Clients:	<b>4,287</b>
Amount Disbursed:	<b>\$2,320,359.80</b>	New Banks of Hope:	<b>587</b>
Repayment Rate:	<b>97.98%</b>	Percentage of Women:	<b>83.96%</b>



*Story of Hope:*

# Pedro Beras

**Pedro Beras** lives in the Comunidad Batey Inocencia of San Pedro de Macorís. When Esperanza visited this community for the first time, Pedro was working as a *cortador* or cane cutter, resigned to rigorous manual labor in the sugar cane plantations. Like many other Haitians, Pedro came to the Dominican Republic seeking better opportunities, which usually begins in the cane fields.

The first loan that he received from Esperanza was of US\$ 93. He began selling provisions (vegetables, fruit, potatoes, sugar, etc.) and little by little, with subsequent loans, was adding other consumer staples such as rice, oil, salt, etc.

With his fifth loan, this time for US\$ 465, Pedro invested in more savings and bought a refrigerator that permitted him to sell refreshments and other products that require refrigeration. His store is now flourishing and filled with items priced. "Fair and square," assures this businessman.

**"My business has helped me to provide the members of my family with a better diet, health, home, clothing and education."**



Pedro is a father of five children (14, 12, 10, 9, and 6 years), and is married to Diera Simplevil. His work ethic and positive attitude have served him well in supporting his family utilizing Esperanza's programs.

"My business has helped me to provide the members of my family with a better diet, health, home, clothing and education. I have learned that one must put to God first in everything that we do. Through the growth this business, I can now offer the bare necessities to the members of my community. Previously they had to pay US\$ 2.00 to be transferred to the city to buy them; now that is no longer necessary."

Further down the road, when he finish paying his current loan, Pedro intends to request another loan to open a second store in his community. At present, Pedro Beras is paying back his ninth loan and is an example of perseverance for the other member of the community.



*Pedro Beras with his family outside their home.*



# Health Care



*Clinica Divina Providencia serves Esperanza families in Consuelo by providing services such as general medicine, pediatrics and cardiology.*

Through Esperanza's partnerships with health care providers, such as *Clinica Esperanza y Caridad* and *Clinica Divina Providencia*, clients receive special services including general medicine, vaccinations, dental care, OBGYN, physical therapy, rehabilitation and HIV/AIDS testing & counseling for \$1.50 per month.

Complimentary medical screenings along with preventative health and dental care services ensure Esperanza associates and their family members have the opportunity to live healthy lives.

## 2006 Health Care Performance Highlights

- 37,188** children received access to preventative medical screenings and vaccinations
- 7,945** women actively receiving Pap test and check up every six months
- 9,463** families benefited from affordable health care and improved nutrition
- 680** people who are HIV+ or infected with AIDS received testing and treatment





*Story of Hope:*

# Reina Pérez

**Reina Pérez**, known as Maritza to the people of her hometown in El Seybo, acquired her first loan as an associate of the Bank of Hope – “Futuro y Esperanza en Dios” or “Future and Hope in God.”

When Maritza was 19 years old, a woman began arguing with her and ended up throwing a poisonous liquid in her eyes. She became blind. Sometime after the incident, Maritza had the opportunity to come to know Jesus. In her free time she likes to listen to the Bible on cassette tapes. She does not read well in Braille for now, but is practicing so she can read the Bible.

With time, she learned that being blind is not a weakness and her impairment has not been a motive to leave her aspirations behind. Today Maritza works and earns a living to provide for her family. Maritza is married to Hector July Nuñez and they have two adopted children (14-year-old Porfirio and Brenda 11-year-old Brenda). During these last two years she was the only person working in the family.



After taking out and paying back two loans from Esperanza (USD \$150 and USD \$350) Maritza has two businesses: a *colmado*, or variety store, and a *fantasia*, which sells personal care products. She earns over USD \$300 per month. With her earnings she bought a freezer and refrigerator, which give her the opportunity to sell drinks, refreshments and more ice cream.

The work of Maritza has been of great aid for her family. Her work gives them food, clothes, shoes, and medicine. She can buy medicine for common illnesses such as flu, as well as anti-parasitic medicine for her ailing kidneys. Also, living conditions have improved. Before Maritza's loan, her entire family lived, slept, and cooked in two rooms. She managed to expand her home so they can now live more comfortably.

It may be very easy for someone without the ability of sight to become dependent on others to receive aid, but it is not so with Maritza. "I have had this business not to maintain it, but, so that the business will remain."

In November 2006, Reina Pérez received an award from Citigroup Foundation, and a Thurman Award from Hope International for her inspirational achievements in microenterprise. Belonging to a Bank of Hope has permitted Maritza to achieve her goals while living by her own efforts and has given her new expectations for the future.



*Reina next to her husband with their children and family*

# Education

Esperanza develops and implements education and training opportunities that meet explicit needs of our bank associates, other community groups and our staff. These include: leadership training, business planning, financial management, vocational & technical training, literacy and spiritual development.

Borrowers and their children need education as well as vocational and spiritual training - giving them access to practical information and skills. Literacy courses are offered to expand their knowledge and understanding. Each entrepreneur works with their loan officer to create a business plan and developing their proficiency in a specific trade.



*A Community Technology Center in Samaná is one of the places where Esperanza associates and their families can receive high-quality education programs provided by Esperanza through its network of partnerships.*

We have opened nine Computer technology centers for our clients and the public through our partnership with Microsoft, which provides software and curriculum and the Dominican government, which provides hardware, facilities and Internet access. Vocational training programs are available to Esperanza families and the general public.

Classes are offered on how to use a computer and basic software applications. Access to the Internet and encyclopedias give students enhanced opportunities for learning. The CTC's are designed to prepare students for entering the workforce as well as giving people a community resource that is affordable for everyone.





*Story of Hope:*

# Andrea Cotes



In her neighborhood there was no place to purchase chicken. With Flora's first loan of US \$130, she started a business selling chicken and now sells between 20 and 30 pounds of chicken daily, consistently earning around US \$160 monthly.

Now, with her sale of chicken her neighbors do not have to go to the center of town for food and she does not have to worry about providing her family with their next meal. In fact, she has since adopted 20 children, mainly relatives, in order to provide them with proper nutrition and ensure they receive an education.

She did not have a formal education past the elementary level, but she knows the business management skills and vocational training she received from Esperanza is a vital part of her accomplishments. Now Flora has the means to make her own way or as she puts it, "I walk with pesos in my pocket."

Flora is now providing for her family jointly with her husband and no longer needs to take another loan because she already has the capital to continue advancing in her business. On the other hand, she says she values the solidarity that she and the others member of her Bank of Hope have formed. She wants to support her neighbors who are working to provide for their families as well.

**Andrea Cotes Ramos de Mercedes** lives in the eastern region of the Dominican Republic in a province called El Seybo. She is known as "Flora" in her home town of Capotillo where she used to sell bowls and used clothes on the street. She hardly made enough money to sufficiently feed her three children, but it was her only way to make a living.

Since she hardly made enough money to support her three children, Flora could not afford to invest in a store. When the mayor in her town changed the law to prohibit selling along the streets without a store, she was left without means for income. Her search for an alternative opportunity ended when she met Algenis Chevalier – a loan officer for Esperanza. She and 28 other members of her community created a Bank of Hope to receive loans and business training from Esperanza.



*Andre with her husband, Jose Mercedes*

# Social Mobilization

The Social Mobilization program unites individuals and organizations to improve community services and increase opportunities for the local population.

Esperanza carries out its community development initiatives by building relationships with and enhancing the operational capacity of existing local organizations such as health clinics, vocational schools, churches, government programs, NGOs, social investors and socially conscious businesses to give its clients the best network of resources.

*Local institutions such as church networks work with Esperanza to administer social programs, host community meetings and provide ongoing support to families.*



Esperanza associates become members of “Banks of Hope” which foster social support, made up of solidarity groups who meet with their loan advisors at biweekly meetings. Esperanza also creates little league baseball facilities and sports training programs to improve childhood development and self-confidence.

Through our network and partnerships with local churches and organizations, Esperanza ministers to spiritual needs - restoring dignity and self-worth. This integral combination of services transforms individuals and their communities as a whole.

*Esperanza clients in a given community form “Banks of Hope” which functions as a solidarity group. Members receive social and emotional support, share business strategies and share resources to strengthen one another, their families and their community.*





# A Day in the Life of a Credit Advisor



**Ana Maria** gives twenty pesos to the driver who taxied her to this small village outside Santo Domingo. She set out this morning by public transportation. Her hour commute to this town consists of riding a crowded bus, transferring to a cab, then hopping on a motorcycle to make the long transition from extremely urban to extremely rural.

She is dropped off at the end of a mile-long road more frequented by stray goats than automobiles. In the middle of sugar cane fields, she is greeted with small-town hospitality of handshakes or kisses on the cheek.

One of the women in the town escorts her around the community. Ana Maria walks from house to house meeting the tenants and witnessing their living conditions. She talks with teachers at the local school, visits the local library and meets with doctors at the town medical clinic to assess the needs of this community.

Children are running barefoot in the dirt and have little or no clothing; they are laughing and playing with sticks, mud and a fluttering scrap of paper on a string

resembling a kite. Ana Maria is speaking with their mothers and fathers about the future of their children.

Meanwhile, lively percussion music typical of the Dominican Republic blares from scratchy speakers, drowning out the plight of this impoverished town. Groups of people are engaged in animated conversations and for the moment are distracted from the fact that there are no jobs to provide for their families.

Ana Maria is here to help create realistic hope out of the mirage that has been keeping hope on the horizon though out of reach until now.

As one of Esperanza International's credit advisors, Ana Maria works as an ambassador to impoverished communities like this one to provide business training, financial guidance and spiritual mentorship to help them make the most of a small loan provided by Esperanza to start their own business.

Today she is inviting clients to meet at their local church tomorrow. There is no church service tomorrow and Ana Maria isn't coming to give out alms or charity - she is coming to work with her new business associates.

She has just begun to develop a relationship with 20 members of this community based on a loan and a promise. Ana Maria will be back tomorrow, then every two weeks for the next six months to help them repay their loans and rebuild their lives.

For now, she is off to another Bank of Hope. She treks up the road that had led her here this morning, but no taxi services come down this far looking for fares. After a mile walk in the noonday Caribbean sun, Ana Maria takes her promise of hope to another group similar to the one she just left.

In the morning, she will do it all over again - serving an average of 40 people a day and traveling long distances to do so. Her office is the homes and businesses of her clients. Her work is building close relationships with each individual to help them transform their lives. Her passionate faith in hope embodies the spirit of Esperanza and its associates.

# Our Leadership

## Board of Directors

**David Valle** President, Board Chair, Co-Founder

**Victoria Valle** Secretary/Treasurer, Co-Founder

**Nancy Cahill**

Attorney at Law

*Holman, Cahill, Garrett, Ives & Oliver, PLLC*

**Brian Holman**

Managing Director, Wichita, KS Branch

*Ronald Blue & Co.*

**Omar Minaya**

Executive Vice President of Baseball Operations

General Manager

*New York Mets*



## Senior Management

**Carlos Pimentel** Executive Director

**Pedro Lacén** Microfinance Services

**Maria Terésa Hernandez** Human Resources

**Andrés Barreto** Information Technology

**Juan Alberto Marmoléjos** Finance

## Branch Managers

**Yakaira Rosario** El Seybo & Hato Mayor

**Celida Pérez** Ingenio Consuelo

**Norberto Eusebio** Puerto Plata

**Griser Figaro** Samaná

**Helen Calcano** San Pedro de Macorís

**Lorenzo Ozorio** Santo Domingo





# Our Partners

Apex Foundation  
Baseball Tomorrow Fund  
Basil Stamos  
Boston Red Sox  
Ceprosh  
Kristina McNally  
Clinica Esperanza y Caridad  
David Engebretson  
Dominican Institute of Telecommunications (Indotel)  
Food for the Hungry  
Gene Colin  
Geneva Global  
Grameen Foundation  
Hope International  
Larry & Angela Heinemann  
Major League Baseball Players Association  
Major League Baseball Players Trust  
Merrill Lynch  
Microsoft

New York Mets  
Nike  
Pinnacle  
PROINFANCIA Association  
Red Del Camino  
Reilly Family Foundation  
SAP  
Seattle Mariners  
Sholar Foundation  
Stephen Sander Foundation  
Sterling Stamos  
Stewardship Foundation  
Teammates for Kids  
Tom & Connie Young  
Tommy Bahama  
USAID  
UPS  
Washington Mutual  
Westar Funding  
Willow Creek Church



## Income Statement

### Income Statement as of December 31, 2006

All figures converted from Dominican Pesos to United States Dollars from: **33 DRP to: 1 USD**

Account Name	From: 1-Jan-2006	To: 31-Dec-2006	From: 1-Jan-2005	To: 31-Dec-2005
<b>Financial Revenue</b>		<b>328,379</b>		<b>165,246</b>
Financial Revenue from Loan Portfolio		324,275		160,582
Interest on Loan Portfolio		324,275		160,582
Fees and Commissions on Loan Portfolio		0		0
Financial Revenue from Investments		0		0
Other Operating Revenue		4,004		4,664
<b>Financial Expense</b>		<b>57,348</b>		<b>18,420</b>
Financial Expense on Funding Liabilities		57,348		18,420
Interest and Fee Expense on Deposits		0		0
Interest and Fee Expense on Borrowings		57,348		18,420
Other Financial Expense		0		0
Other Financial Expense		0		0
Net Inflation Expense		0		0
Other Non-Inflation Related Financial Expenses		0		0
<b>Net Financial Income</b>		<b>270,931</b>		<b>146,826</b>
Impairment Losses on Loans		40,717		17,393
Provision for Loan Impairment		41,677		17,393
Value of Loans Recovered		(959)		0
<b>Operating Expense</b>		<b>476,453</b>		<b>676,820</b>
Personnel Expense		286,655		0
Administrative Expense		189,798		676,820
Depreciation and Amortization Expense		20,921		44,878
Other Administrative Expense		168,177		631,942
<b>Net Operating Income</b>		<b>(246,239)</b>		<b>(547,387)</b>
<b>Net Non-Operating Income (Expense)</b>		<b>0</b>		<b>0</b>
Non-Operating Revenue		0		0
Non-Operating Expense		0		0
<b>Net Income (Before Taxes and Donations)</b>		<b>(246,239)</b>		<b>(547,387)</b>
Taxes		0		0
<b>Net Income (After Taxes and Before Donations)</b>		<b>(246,239)</b>		<b>(547,387)</b>
Donations		217,004		330,123
Donations for Loan Capital		192,242		0
Donations for Operating Expenses		24,580		330,123
<b>Net Income (After Taxes and Donations)</b>		<b>(29,234)</b>		<b>(217,264)</b>
Foreign Currency Translation Gains (Losses) arising from converting financial statements from functional currency to presentation currency		(217,004)		(330,123)
<b>Net Income (After Taxes and Donations)</b>		<b>(246,239)</b>		<b>(547,387)</b>





## Balance Sheet

### Balance Sheet as of December 31, 2006

All figures converted from Dominican Pesos to United States Dollars from: **33 DRP to: 1 USD**

Account Name	From: 1-Jan-06	To: 31-Dec-06	From: 1-Jan-05	To: 31-Dec-05
<b>Assets</b>				
Cash and Due from Banks		34,951		43,653
Trade Investments		0		0
Net Loan Portfolio		831,495		599,692
Gross Loan Portfolio		877,236		607,656
Impairment Loss Allowance		(45,741)		(7,965)
Interest Receivable on Loan Portfolio		15,183		0
Accounts Receivable and Other Assets		374,956		393,148
Other (Long-term) Investments		0		0
Net Fixed Assets		326,192		207,293
Fixed Assets		360,295		207,293
Accumulated Depreciation and Amortization		(34,103)		0
<b>Total Assets</b>		<b>1,582,778</b>		<b>1,243,785</b>
<b>Liabilities</b>				
Demand Deposits		0		0
Short-term Time Deposits		0		0
Short-term Borrowings		131,375		207,423
Interest Payable on Funding Liabilities		0		0
Accounts Payable and Other Short-term Liabilities		0		0
Long-term Time Deposits		0		0
Long-term Borrowings		859,091		962,212
Other Long-term Liabilities		0		0
<b>Total Liabilities</b>		<b>990,466</b>		<b>1,169,635</b>
<b>Equity</b>				
Paid-In Capital		0		0
Donated Equity		734,784		517,779
Prior Years		517,779		187,656
Current Year		217,004		330,123
Retained Earnings		(142,471)		(443,630)
Prior Years		103,768		103,758
Current Year		(246,239)		(547,387)
Reserves		0		0
Other Equity Accounts		0		0
Adjustments to Equity		0		0
<b>Total Equity</b>		<b>592,313</b>		<b>74,150</b>

## Portfolio Report

### Portfolio Report as of December 31, 2006

Figures converted from Dominican Pesos to United States Dollars from: **33 DRP to: 1 USD**

	From: 1-Jan-2006	To: 31-Dec-2006	From: 1-Jan-2005	To: 31-Dec-2005
	Number of Loans	Value of Portfolio	Number of loans	Value of Portfolio
<b>Portfolio Activity</b>				
Loans Disbursed	42,648	6,208,258	32,717	3,770,289
Loans Outstanding	9,465	877,236	5,168	607,656
<b>Movement in Impairment Loss Allowance</b>				
Impairment Loss Allowance, Beginning of Period	N/A	7,965	N/A	0
Impairment Loss Allowance, End of Period	N/A	45,741	N/A	7,965
Loans Written Off	477	3,900	0	9,428
Provision for Loan Impairment	N/A	41,677	N/A	17,393
Loans in Recovery or Recovered	0	959	0	0
<b>Portfolio</b>				
	Number of Loans	Value of Portfolio	Loss Allowance Rate (%)	Impairment Loss Allowance
Current Portfolio	9,100	844,311	0.0%	0
Portfolio at risk 31 to 60 days	189	17,702	0.0%	4,426
Portfolio at risk 61 to 90 days	95	8,839	0.0%	4,420
Portfolio at risk 91 to 120 days	81	6,382	0.0%	4,787
Portfolio at risk over 120 days	0	0	0.0%	0
Renegotiated portfolio <= days	0	0	0.0%	0
Renegotiated portfolio > 1 days	0	0	0.0%	0
<b>Loans Outstanding</b>	<b>9,465</b>	<b>877,236</b>	<b>0.0%</b>	<b>13,632</b>

## Non-Financial Data

### Non-Financial Data as of December 31, 2006

	From: 1-Jan-2006	To: 31-Dec-2006	From: 1-Jan-2005	To: 31-Dec-2005
<b>Operational Data</b>				
Number of Active Clients		9,465		5,168
Number of New Clients during period		5,224		1,627
Number of Voluntary Depositors		0		0
Number of Deposit Accounts		0		0
Number of Savers Facilitated		0		0
Number of Personnel		47		40
Number of Loan Officers		26		25
<b>Macroeconomic Data</b>				
Inflation Rate (Cumulative YTD)		8.5%		4.2%
Market Rate for Borrowings (Current Annual)		28.0%		32.0%
Exchange Rate, Dolares (x Pesos Dominicanos = 1.0 Dolares)		33.800		32.000
GNI per capita		3,291		3,411





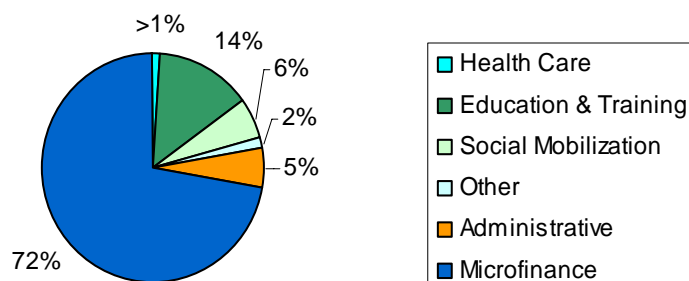
## Health Care, Education and Social Mobilization Programs

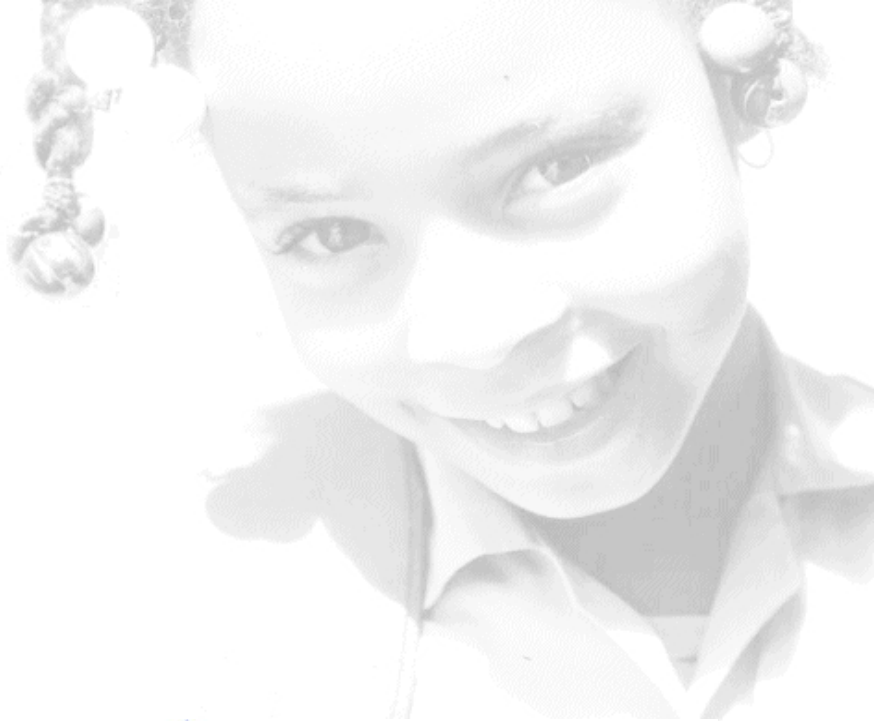
### Human Development Program Income Statement as of March 31, 2007

All figures converted from Dominican Pesos to United States Dollars at: **33 DRP to: 1 USD**

Income	From: 1-Jan-2006	To: 31-Mar-2007
<b>Income from Donations</b>		
Gifts-in-Kind ( <i>Software licenses donated by Microsoft</i> )		2,012,303
Donations for Programs		426,393
Other Operating Revenue		137
<b>Total Income</b>		<b>2,438,833</b>
<b>Expenses</b>		
<b>General &amp; Administrative Expenses</b>		
Personnel Expense		66,636
Administrative Expense		11,828
Other Administrative Expense		54,544
<b>Sub Total</b>		<b>133,008</b>
<b>Health Care Program Expenses</b>		
"Esperanza y Caridad" Clinic		6,818
Other Health Associations		4,545
<b>Sub Total</b>		<b>11,363</b>
<b>Education &amp; Training Program Expenses</b>		
"Tu Hogar Cristiano" School		10,909
Technology Centers		81,275
<b>Sub Total</b>		<b>92,184</b>
<b>Social Mobilization &amp; Other Program Expenses</b>		
Mission Trips		30,015
Haiti Program		18,471
<b>Sub Total</b>		<b>48,486</b>
<b>Software Licenses</b>		
Licenses Donated to Technology Centers		493,333
<b>Sub Total</b>		<b>493,333</b>
<b>Total Expenses</b>		<b>778,374</b>
<b>Balance</b> ( <i>Microsoft software licenses to be disbursed</i> )		<b>1,660,459</b>

Program Expenses





#### **United States**

Esperanza International Foundation  
1611 116th Ave. NE, Suite 101  
Bellevue, WA 98004-3048

Tel: (425) 451-4359  
Fax: (425) 451-4360  
Email: [info@esperanza.org](mailto:info@esperanza.org)

#### **Dominican Republic**

Calle Juan de Morfa No. 67  
Villa Consuelo, Edif. ASPIRE, 4ta. Planta  
Santo Domingo (D.N.) Republica Dominicana

Tel: (809) 221-7963  
Fax: (809) 221-7962  
Email: [esperanza@cird.net](mailto:esperanza@cird.net)