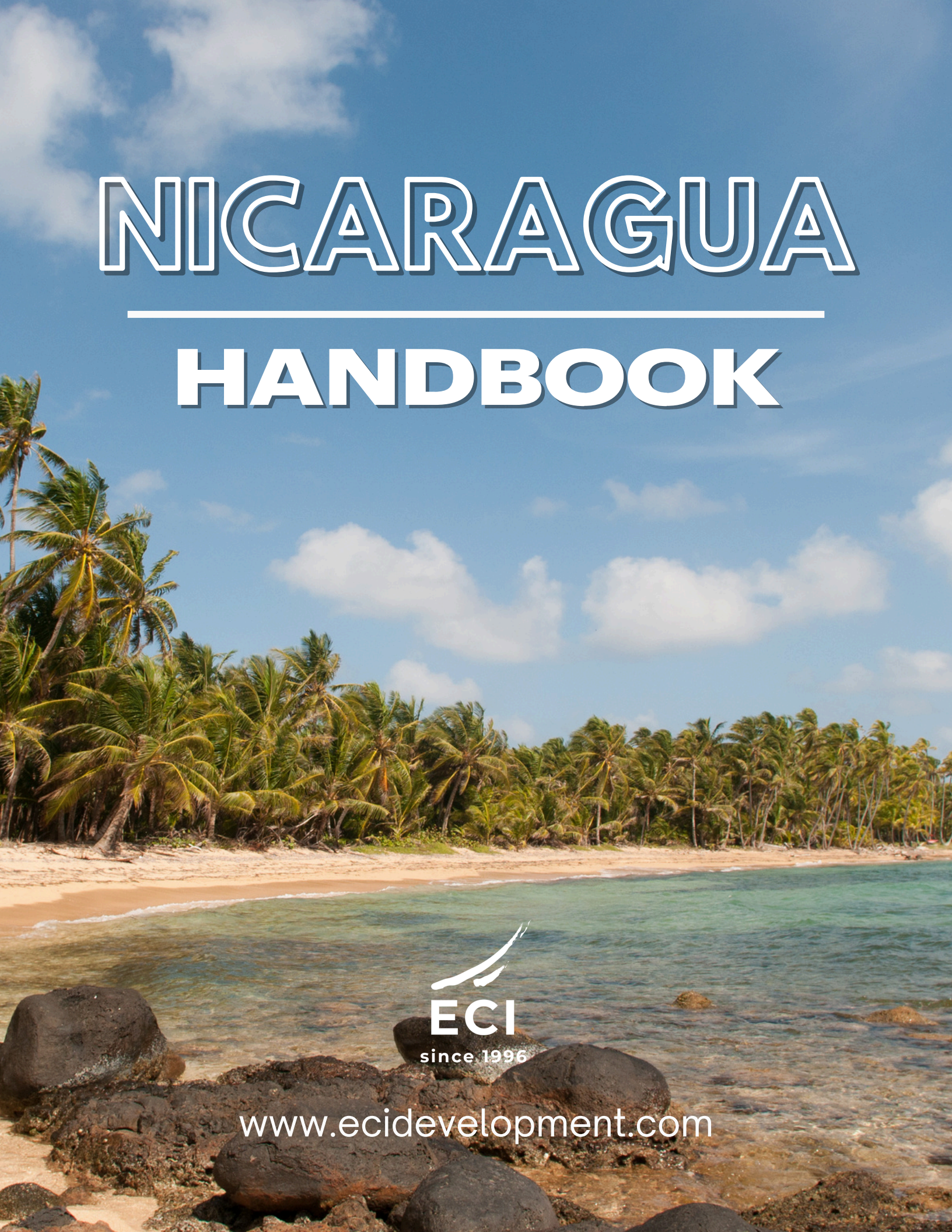
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Los Ángeles
Corn Islands
Bluefields
Santo Tomás
El Coral
Acoyapa
El Almendro
Monkey Point
San Miguelito
San Carlos
El Castillo
San José
San Juan de Nicaragua
Tortuguero
Pital
Guácimo

INTRODUCTION

Unsurprisingly for those who've spent time here, Nicaragua continues to receive glowing endorsements from major news outlets like U.S. News & World Report and NBC News. Yet, these accolades only skim the surface. Nicaragua has quietly evolved into one of the easiest and most rewarding destinations for Americans to visit, retire, or even reinvent their lives.

It's not just about affordability, although that's a significant draw—think low taxes, a manageable cost of living, and real estate opportunities that make owning a slice of paradise truly attainable. It's how these factors converge to create something greater: a lifestyle. A life where you don't just survive—you thrive.

And then, there's the breathtaking beauty. Nicaragua is stunning in a way that feels almost otherworldly—towering volcanoes rising from verdant landscapes, colonial cities painted in vivid hues, and coastlines that seem to stretch into infinity. It's the kind of place that quietly captures your heart and never lets go. Then there's the heartbeat of Nicaragua - its people. Warm, welcoming, and deeply rooted in community, Nicaraguans are renowned for their hospitality and kindness.

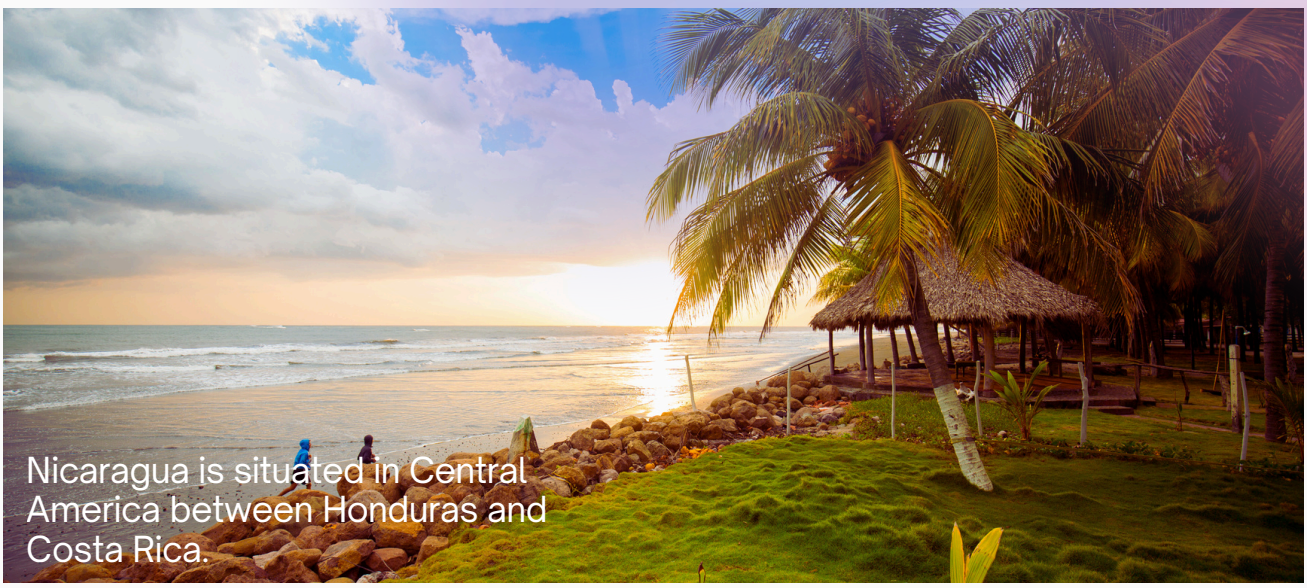
Add to this a thriving food culture, featuring everything from fresh-caught seafood to the beloved gallo pinto, and vibrant festivals where music and dance electrify the streets.

For outdoor adventurers, Nicaragua is a paradise—kayaking on crater lakes, hiking through cloud forests, and surfing world-class waves. And let's not forget the coffee: grown on misty hillsides, Nicaragua's beans are celebrated for their rich, smooth flavor, a true delight for coffee lovers.

But there's more. A retiree benefits program designed to make your transition seamless. Universal healthcare that's not only accessible but also high-quality. And safety—Nicaragua proudly holds the title of the safest country in Central America.

So, the real question is: what are you waiting for? Why spend time worrying about when or where your next chapter will begin when the path is already paved? Affordable, sustainable, breathtaking—it's all here. Nicaragua isn't just a destination; it's an opportunity waiting to be embraced.

GEOGRAPHY



Nicaragua is conveniently located less than two and a half hours by plane from Miami or Houston, making it an ideal destination for U.S. tourists and expats.

Traveling within the country is straightforward. It takes about five and a half hours to drive from the northern to the southern border along the Pan-American Highway, while traveling from west to east is most efficient by plane. Remarkably, 20% of Nicaragua's mainland is protected as national parks and nature reserves. These reserves have kept many of Nicaragua's natural wonders in pristine condition, offering visitors easy access by car or public transportation.

Nicaragua's geography is both fascinating and unique. The country is essentially split in half by a vast rainforest, creating a Spanish-speaking population on the Pacific coast and an English-speaking population on the Atlantic coast.

Nicaragua is slightly larger than Pennsylvania, making it the largest country in Central America besides Mexico.

Slightly larger than Pennsylvania, Nicaragua is the largest country in Central America (excluding Mexico). Despite its division by the rainforest, the country is geographically diverse, with three distinct regions: the Pacific Plains, the Central Mountains, and the Atlantic Plains.

Pacific Plains

The western flank of Nicaragua is the country's most developed region, with a third of the population living around Managua. It's known for its numerous volcanoes and lakes, including the iconic Lake Nicaragua and the Maribios volcanic chain, Masaya, and Maderas.

The Pacific Plains stretch from the northwestern border with Honduras to the southwestern border with Costa Rica. This region is hotter and drier than the Central Mountains and is home to resort communities, modern cities, and the cultural heritage of Spanish colonial cities like 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.ge in the Spanish colonial cities of Granada and León.

GEOGRAPHY

The Central Region is home to some of Nicaragua's most stunning cloud forests, rich with diverse flora and fauna, including mahogany, cedar, orchids, over 200 bird species, cougars, ocelots, and jaguarundis. This area offers excellent opportunities for outdoor adventures like hiking, mountain climbing, and camping.

Accounting for a quarter of Nicaragua's agricultural production, the region is known for its coffee and cigar tobacco farms, especially near the city of Estelí. Visitors can experience lush, untouched nature, authentic local cuisine, and Spanish colonial influences.

Atlantic Lowlands

While pristine nature can be found throughout Nicaragua, the Atlantic Lowlands truly embody unspoiled wilderness. Covering 56.2% of the country's landmass but home to just 10% of its population, this region remains largely untouched. The sparse population and lack of major cities have allowed the rainforest to thrive, making it a prime destination for adventurous eco-tourists.

Rivers serve as the primary means of transportation between towns in this heavily forested area. Visitors should plan ahead and bring adequate provisions to fully enjoy the experience.

On Nicaragua's West Coast, Spanish is the primary language, and most inhabitants are of mestizo descent. In contrast, the East Coast is predominantly home to indigenous and West Indian communities, where English and various indigenous languages are commonly spoken.

The Eastern Coast exudes a distinctly Caribbean vibe, adding to the country's rich tapestry of cultural influences. This region, like the Central Highlands, boasts diverse flora and fauna that remain largely untouched by urbanization or industrialization.

Two of the most popular destinations in this area are the port city of Bluefields and the Corn Islands. Bluefields offers a unique blend of Spanish, Indigenous, African, and English cultures rarely found elsewhere. The Corn Islands, just off the coast, are a Caribbean paradise perfect for aquatic adventures.

WEATHER & CLIMATE

In Nicaragua, the concept of seasons doesn't fit neatly into the tidy boxes familiar in North America. Forget spring, summer, fall, and winter—here, nature follows its own rhythm. Temperature isn't dictated by the time of year but by where you are in the country. Geography takes the lead, dividing the climate into three distinct regions, each with its own character.

Let's start with the lowlands—the Pacific and Atlantic coasts. This is where the heat turns up. Picture tropical days that climb to 86°F and beyond, balanced by evenings that cool slightly to a warm 73°F. The coasts are vibrant, alive, and consistently warm—day and night, all year long.

Head inland to the central region, and you'll find a gentler heat. Here, temperatures range from a refreshing 63°F in the mornings and evenings to daytime highs around 77°F.

Then there's the north—the mountains. Technically part of the central region but perched high above the lowlands, the northern highlands offer a distinct vibe.

With temperatures ranging from 54°F to 68°F, the altitude brings a crisp, refreshing coolness—a welcome contrast to the tropical warmth below.

And then there's the rain—a story all its own. Rainfall in Nicaragua isn't just about when but also where. On the eastern coast, rain falls generously, nourishing the lush green landscape. The western side sees less rainfall, while the northern mountains experience the least rain of all. Still, the rains aren't constant. Nicaragua moves to the rhythm of two main seasons: the dry season, from January to June, and the rainy season, from July to December. The dry season brings sunny skies and gentle breezes, while the rainy season transforms the landscape with dramatic bursts of rain, turning it into a verdant paradise.

It's a rhythm that might take some getting used to, but once you do, it feels like nature is sharing a secret: life here isn't about rigid patterns or expectations. It's about embracing the ebb and flow of the environment and letting the land itself set the rules.

CULTURAL FOUNDATIONS

Clothing

Nicaragua is a warm, tropical country, so it's best to pack light clothing. However, a light jacket is recommended if you plan to visit the northern areas, such as Matagalpa, Estelí, or Ocotal, where temperatures can drop significantly. While some parts of the country receive more rainfall than others, it's wise to bring rainproof clothing regardless of your destination, as significant rainfall can occur throughout Nicaragua.

Society

As of 2023, Nicaragua's population is 7,046,310. Of this, 69% are mestizo (Indigenous and White), 17% are White, 9% are Black, and 5% are Indigenous. Regarding language, 95.3% of the population speaks Spanish as their first language, while 4.7% speak Indigenous or Creole languages.
Nicaragua is notable for its high emigration rate, with approximately 2 million Nicaraguan citizens living abroad, including about 1 million migrants as of 2019. This figure represents roughly 30% of the country's current population.

Language

According to the Nicaraguan government, Spanish is the official language. However, Nicaraguan Spanish differs from traditional or European Spanish. It uses the more formal "ustedes" and "vos" conjugations instead of the "vosotros" and "tú" forms commonly used in Spain. Additionally, Nicaraguan Spanish features a distinct accent unique to the country. While Spanish is the mother tongue for the vast majority of Nicaraguans, linguistic diversity exists on the eastern seaboard, where Indigenous and Creole languages are spoken. Meanwhile, English is increasingly being adopted as a second language and for bilingual communication.

Religion

Historically, the western and central regions of Nicaragua have been predominantly Catholic. Over 90% of the population identifies with a Christian denomination. Approximately 73% are Roman Catholic, while about 15% attend evangelical churches. Around 2% belong to the Moravian Church, and 0.1% are members of the Episcopal Church.

Nicaragua also has small religious minorities, including Muslims and Jehovah's Witnesses, who together make up just over 2% of the population. Interestingly, contrary to common belief, about 15.7% of Nicaraguans report having no religious affiliation.

Currency

The official currency of Nicaragua is the Córdoba, named after Francisco Hernández de Córdoba. Banknotes are available in denominations of 10, 20, 50, 100, and 500 Córdobas, while coins come in 25 and 50 cents, as well as 1 and 5 Córdobas.

Most Nicaraguan stores and services also accept U.S. dollars, with a commonly accepted exchange rate of 36.6243 Córdobas per dollar. If you pay in dollars, you will likely receive your change in Córdobas. Euros are less commonly used, so you'll probably need to exchange them for Córdobas.

GOVERNMENT & POLITICS

Understanding Nicaragua's Democratic Republic

Nicaragua operates as a democratic republic with four branches of government: Executive, Legislative, Electoral, and Judicial. While its structure is similar to that of the U.S., Nicaragua's unique Electoral Branch is responsible for organizing all government elections.

The President, who leads the Executive Branch, serves as both Head of State and Commander in Chief, akin to the U.S. president. Nicaraguan presidents are elected for five-year terms.

The Legislative Branch, known as the National Assembly, is unicameral, with representatives also serving five-year terms. Members are elected from party lists, and certain presidential candidates who lose but secure a significant share of votes are allocated seats.

The Judicial Branch functions similarly to its U.S. counterpart and includes a Supreme Court. However, Nicaraguan Supreme Court judges serve five-year terms before requiring reelection.

In recent years, reforms have introduced more checks and balances. These include privatizing 351 state-run services, granting the Legislative Branch a majority vote veto against the President, and implementing army and national police reforms to reduce spending and limit their power. Despite these changes, the Executive Branch retains significant influence.

Politics in Nicaragua

Nicaragua has 22 active political parties, often forming coalitions around shared ideas. While the most recent elections (2016) saw a landslide victory for the FSLN, only two parties dominate: the Liberal Alliance and the FSLN. The FSLN (Sandinista National Liberation Front), led by Daniel Ortega since the 1980s, has been the dominant political force, except for 1990–2005, when it lost the presidency but retained influence in the National Assembly. Originally a communist/socialist movement, it has since adopted more capitalist policies, including privatizing state-run companies.

The Liberal Alliance, an offshoot of the Constitutional Liberal Party (PLC), is a coalition of conservative parties that united after PLC leader and former president Arnoldo Alemán was found guilty of misusing public funds. This alliance controlled Nicaragua from 1990 to 2005.

While challenges like government corruption persist, Nicaragua's democratic spirit remains vibrant. A consistently high voter turnout of around 75% underscores a population that values its voice and role in shaping the nation's future.

Nicaragua also distinguishes itself with freedoms and protections that foster civic engagement. Freedom of speech thrives, with minimal government censorship allowing open dialogue and expression. Strong labor rights empower workers to form and join unions, advocating for their interests.

Citizens also enjoy remarkable freedom of movement, with virtually unrestricted travel within the country and abroad, encouraging connectivity and opportunity.

These rights and protections reflect Nicaragua's cultural resilience and its commitment to fostering a society where liberties are not just ideals but lived realities. In this unique environment, challenges coexist with profound strengths, creating fertile ground for progress and potential.

NICARAGUAN FLAG & SYMBOLS

The Nicaraguan flag carries with it a deep sense of identity, drawing its origins from the United States of Central America—a short-lived but significant federation of which Nicaragua was a proud member. The flag's colors, blue and white, pay homage to this shared heritage, symbolizing unity and the natural beauty of the region.

Officially adopted on September 4, 1908, the flag features a central emblem that tells a story of pride and resilience. At its heart is a triangle, surrounded by the words "República de Nicaragua América Central". The triangle itself represents Nicaragua's geographic shape, but it's the imagery within that captures the imagination: five volcanoes, standing tall and majestic, symbolizing the five member states of the former United States of Central America.

The turquoise-browed motmot, or guardabarranco, is Nicaragua's national bird, chosen for its vibrant beauty and cultural significance. Found across the country, it symbolizes the harmony between nature and Nicaraguan life. Known for its calm demeanor and nesting in open spaces, it reflects the nation's love for freedom and resilience.

Legend paints the guardabarranco as a messenger of unity, embodying Nicaragua's peaceful spirit. Its vivid colors and serene presence serve as a reminder of the country's unique natural and cultural heritage, making it a fitting symbol of national pride.

CULTURE

Nicaragua's culture is a hidden gem on the world stage—one that often flies under the radar, yet stands out as one of the most welcoming, diverse, and vibrant in all of Central America. A mix of Amerindian, British, Caribbean, and Spanish influences, Nicaraguan culture is a complex mosaic that's uniquely its own. Depending on where you are, you can see traces of these influences in every corner, from the architecture to the way people speak and interact.

In Nicaragua, variety truly is the spice of life. It's in the food, the music, the festivals, and especially in the way the people weave together the threads of different cultural traditions. Take their cuisine, for example—a rich blend of indigenous ingredients with Spanish, Caribbean, and even African influences. Or listen to the language, where elements of English, Spanish, and local dialects coalesce into something distinctly Nicaraguan. It's this fusion that gives the country its pulse, its flavor, its vibrancy.

Perhaps one of the most striking aspects of Nicaraguan culture is its deep-rooted dedication to literature. For centuries, Nicaraguans have celebrated the written word, giving birth to literary giants like Rubén Darío, who revolutionized poetry and is known as the father of Modernism. This literary spirit is not just confined to the pages of history. It's alive and well in the classrooms, where reading and writing are given special importance.

The literacy rate in Nicaragua sits at around 83%, a testament to the country's commitment to education—even in some of the most rural and economically disadvantaged areas. It's a country where knowledge is cherished, and the pursuit of learning is an ongoing, shared passion. Nicaragua's free public education system plays a crucial role in this, helping to foster a well-read, educated population that takes immense pride in its cultural and intellectual heritage.

PRINT MEDIA

Print media in Nicaragua plays a significant role in the country's media landscape. While digital platforms have grown in influence, traditional print outlets still hold a special place, particularly in areas where access to the internet may be limited. Nicaraguans turn to their local newspapers and magazines not only for news, but for valuable cultural insights, political commentary, and coverage of events that shape both the country and the world.

Today's print media in Nicaragua is a blend of independent and state-run outlets, providing a wide spectrum of viewpoints. These publications continue to serve as reliable sources of information for the general public, ensuring that Nicaraguans stay connected to national developments, regional news, and global happenings.

La Prensa

www.laprensa.com.ni
An outspoken, neo-liberal, socially conservative newspaper that challenges officials and supports the U.S. It is one of Nicaragua's two most circulated papers.

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 aligns more closely with traditional Sandinista ideology, and as a result, promotes more socialist policies.

El Observador Economico

www.elobservadoreconomico.com/
This newspaper is strictly focused on economic issues. It provides facts, analysis, and opinions on current economic programs and events in Nicaragua.

La Jornada

www.lajornadanet.com
A Nicaraguan newspaper that reports both domestic and international news, it can be seen as a smaller, more localized version of The New York Times.

TELEVISION

IIn Nicaragua, television remains an important source of entertainment and information, offering a diverse array of programming to suit various tastes. Even without cable, Nicaraguans can easily access several local channels that deliver everything from the latest news to entertaining TV shows. For example, Canal 15 is a popular local news station providing up-to-the-minute coverage of national and international events, while Televicentro Canal 2 features a mix of locally produced TV shows, talk shows, and entertainment programs.

For those who prefer a wider variety of options, cable television is an excellent choice, and the offerings are both affordable and expansive. Local cable services provide access to the same Nicaraguan channels, along with additional international programming, for around $25 a month. These local providers typically offer a solid selection of both Spanish and Nicaraguan content, making it an ideal option for viewers who want to stay connected to their culture while enjoying quality entertainment.

If you're looking for even more variety, international cable providers like IBW, Claro, and CABLECOM offer a broader selection of channels from around the world. These providers bring an impressive lineup of international programming, including U.S. networks such as CNN, Fox News, and ESPN, available in both English and Spanish. Subscribers can also enjoy a wide range of Latin and European channels, covering everything from sports and news to lifestyle and entertainment, catering to diverse preferences.

HOLIDAYS

In Nicaragua, it is customary for both the government and private businesses to take the entire week off from work between Palm Sunday and Easter Sunday. This extended break allows people to participate fully in religious observances, as well as to spend time with family and friends. Similarly, most government offices and private businesses close between Christmas and New Year's Day, with some even observing a full holiday season from mid-December to early January.

Many government offices in Nicaragua close in mid-December and do not reopen until after the Festival of the Three Kings, which takes place in early January. This period is typically dedicated to rest, celebration, and reflection with loved ones.

Additionally, when a public holiday falls on a Tuesday or Thursday, it is common for people to take off the adjacent Monday or Friday to create a long four-day weekend. This practice, known as "bridging," allows Nicaraguans to make the most of their time off, whether it's for relaxation, travel, or family gatherings.

DATE	HOLIDAY
JANUARY 1	NEW YEAR'S DAY
MARCH/APRIL	GOOD FRIDAY
MARCH/APRIL	HOLY SATURDAY
MARCH/APRIL	EASTER
MAY 1	LABOR DAY
JULY 19	THE SANDINISTA REVOLUTION DAY
SEPTEMBER 10	NATIONAL DAY
SEPTEMBER 15	INDEPENDENCE DAY
OCTOBER 12	INDIGENOUS RESISTANCE DAY
SEPTEMBER 14	BATTLE OF SAN JACINTO
DECEMBER 25	CHRISTMAS DAY
DECEMBER 31	NEW YEAR'S EVE

FAMOUS NICARAGUANS

Nicaragua has given the world a remarkable collection of talent that spans music, film, sports, and literature. In music, Luis Enrique Mejia, the "Prince of Salsa," has earned Grammy Awards for his electrifying salsa performances, while Hernaldo Zuniga's soulful songs and Gioconda Belli's evocative poetry continue to inspire generations. Ruben Dario, hailed as the Father of Modernism and the Prince of Lyrics, is a towering figure in global literature. Carlos Mejía Godoy, a celebrated folk musician and composer, remains a key figure in Nicaraguan music, blending traditional sounds with social and political commentary.

Hollywood has also welcomed Nicaraguans like actress Barbara Carrera, a former Bond Girl, and actor Gabriel Traversari, both of whom have captured the imaginations of moviegoers.

In the world of sports, Nicaragua's baseball talent shines. Dennis Martinez, a former Major League pitcher and Houston Astros coach, is a beloved figure in the MLB, while Devern Hansack was part of the 2007 Boston Red Sox World Series Championship team.

Stars like Vicente Padilla, Erasmo Ramírez and Everth Cabrera represent Nicaragua in Major League Baseball, showcasing the nation's love for the sport. In boxing, Nicaragua's legacy includes world champions like Rosendo Alvarez, Alexis Arguello, Ricardo Mayorga, and Jose Alfaro. Roman Gonzalez continues this tradition, holding the WBC title and previously dominating as a WBA champion.

At the 2024 Summer Olympics, Candelaria Resano shone as a rising star in surfing, bringing global attention to Nicaragua's status as a premier surfing destination.

In 2023, Sheynnis Palacios made history as the first Nicaraguan to win the Miss Universe title, a moment of immense pride that elevated the country's international presence.

These figures exemplify Nicaragua's global talent, beauty, and excellence, putting the nation firmly on the world stage.

CUISINE

Modern-day Nicaraguan cuisine is this fascinating blend of indigenous flavors and European influences, with a surprising twist—like a culinary tug-of-war between two coasts. You've got the west coast, where Spanish influence is front and center, and then there's the east coast, where the food takes on this distinct Caribbean vibe.

And here's where it gets interesting: while they share common ingredients and dishes, the flavors, the spices, the whole approach to cooking diverge based on who had the loudest voice in the kitchen.

The west coast, thanks to the Spanish, brings in things like rice, beans, and the more classic European techniques, but then head east, and you'll find yourself surrounded by coconut, fresh seafood, and the vibrant flavors of the Caribbean.

It's a split, yet it's all Nicaraguan—same ingredients, twists on seasoning, different cultures, but all working together to make dishes that are uniquely its own.

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

Gallo pinto is Nicaragua's most common dish, often served as a side with other meals. It's mainly rice and red beans, but can include vegetables, cheeses, and herbs.

Nacatamal

This dish is similar to Mexican tamales, but wrapped in plantain husks instead of corn husks. It contains dough, corn, meat (beef, pork, or chicken), and vegetables.

Vigorón

This popular dish is said to be best at El Gordito kiosk in Granada, named after its "gordito" proprietor. It consists of cabbage salad, boiled yuca, and chicharrones (fried pork rinds) wrapped in a banana leaf.

Indio Viejo (Old Indian)

Indio Viejo is a soup made with beef, onion, sweet chili, garlic, corn flour (masa), sour orange, and peppermint. This indigenous dish has a funny origin story: during the conquistador era, Amerindians told hungry Spaniards that the dish was made from an old Indian's body to scare them off, and it worked.

Quesillo

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

Sopa de Mondongo

A popular dish among the locals, it is a soup made with boiled cow stomach, along with a wide array of vegetables, herbs, and legumes. The taste is a blend of meat stew and vegetable soup, with added spices. It is usually served with avocado and cheese, and occasionally accompanied by a salad. It originates from Masatepe, Masaya.

Buñuelos

Buñuelos are a dessert made of fried cheese and cassava balls, topped with honey. They could be considered Nicaragua's version of deep-fried Oreos, as they're just as addictive.

Cajeta de coco

This dish uses a type 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 sweet dessert salad that can, 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 originates from Bluefields and is primarily a meat dish consisting of turtle, fish, beef, or pork, along with several vegetables and spices, including pepper, onion, banana, and chili. It is not for the faint of heart, as turtles are considered endangered.

PLACES TO VISIT IN NICARAGUA

This list is far from a complete catalog of everything Nicaragua has to offer—how could it be? We're talking about a country brimming with life and vibrancy, where every corner holds a story, a hidden treasure, or a "you really had to be there" moment. The truth is, experiencing all the wonders of "the land of lakes and volcanoes" in one trip is impossible—and that's perfectly okay.

What this list does is offer a starting point—a curated glimpse into the adventures and memories waiting for you. Maybe you'll stand in awe at the edge of a volcano, wander streets steeped in history, find serenity by a peaceful lake, or immerse yourself in the vibrant energy of a bustling market filled with the aroma of fresh tortillas and ripe mangoes.

The point isn't to see everything—it's about the journey. Treat this list as a nudge, an invitation, a guide to some of the must-sees. And then? Step off the beaten path, lose the map a little, and discover something incredible on your own.

MANAGUA

Managua was not a significant city until 1855, when it was designated the capital as a compromise during a power struggle between Granada and León. Since the early 2000s, however, Managua, Nicaragua's capital, has experienced an economic boom, mirrored by much of the country.

This economic growth has sparked a construction boom, causing Managua to expand rapidly. In many ways, the city is still recovering from the devastating 1972 earthquake that destroyed much of its infrastructure, particularly the downtown area. Rather than rebuilding over the old city center, much of the new development has spread outward, resulting in a city without a defined center. Instead, Managua features various popular business districts scattered throughout its expanse.

A short drive or walk through Managua quickly reveals the stark contrast between its newer, modern buildings and older, more traditional ones. Throughout much of the city, traditional houses and restaurants stand side by side with massive, ultra-modern malls, offices, and eateries.

However, this doesn't mean the city has fully recovered from the 1972 earthquake. The city center still bears visible marks of the disaster. The Old Cathedral in the Plaza of the Revolution remains standing, but its interior is off-limits due to structural instability. Flanking the Plaza are two significant buildings: the Palacio de Cultura, which survived the earthquake, and the Casa Presidencial, built afterward. While the Casa Presidencial (Presidential House) is not open to the public, you can visit the Palacio de Cultura (Palace of Culture), home to the National Museum. The museum features an impressive exhibition on Nicaragua's history, from the geological formation of the land by volcanoes to modern times. It also boasts one of the world's finest collections of Amerindian pottery and a dedicated exhibit on Rubén Darío, showcasing many of his personal belongings.

Near the city center lies Lake Xolotlán, with a recently developed waterfront strip featuring restaurants and entertainment options for the whole family. For history and archaeology enthusiasts, the UNESCO World Heritage site of Acahualinca is nearby. It contains 6,000-year-old human remains, the oldest evidence of human presence in the province of Managua.

Shopping in Managua

Whether you're hunting for souvenirs or simply exploring shopping options in a new country, Managua offers plenty of opportunities to indulge.

For a taste of artisan crafts and authentic Nicaraguan products, head to the large open-air Huembes Market. Here, you'll find an extensive selection of souvenirs, as well as reasonably priced Nicaraguan rum and cigars. Haggling is encouraged—don't hesitate to negotiate, as vendors are often willing to lower their prices. While Huembes is safer than other markets in Nicaragua, it's still wise to keep an eye on your valuables or, better yet, leave them in your hotel or home for added security.

If modern shopping is more your style, visit malls like Galerías. These upscale venues feature premium clothing stores, excellent restaurants, a movie theater, and several bars and nightclubs.

Although precautions are always recommended, Managua is not a city to avoid due to safety concerns. In fact, it's considered one of the safest capital cities in the region.

Attractions in Managua

Many of the amenities familiar to Western cities can now be found in Managua. After a day of sightseeing and cultural events, the city offers plenty of options for a night out.

Two highly recommended areas for tourists are Los Robles and Galerías. While some bars and clubs in these neighborhoods are considered the most upscale in Managua, entrance is typically free, and domestic beers are reasonably priced at around $2. Despite the lower prices, these high-class venues rival their U.S. and European counterparts. For a more authentic experience, these areas also feature affordable bars and restaurants that capture the local flavor.

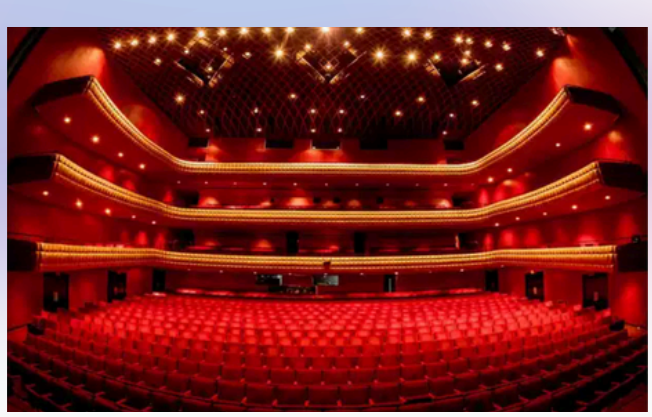
Movie theaters are also available in these neighborhoods, but for tourism purposes, exploring the city might be a more enriching option than watching an American movie.

If your idea of a relaxing evening or night out involves enjoying a play or a musical or cultural show, the Rubén Darío National Theater is the place to go.

One of the few significant buildings to survive the 1972 earthquake, it has been a prominent Latin American arts venue since its inauguration in 1962. Many celebrated international and local artists have performed there. Be sure to check the schedule during your visit—there's likely to be an interesting performance while you're in Managua.

For sports enthusiasts, the National Baseball Stadium is a must-visit. If you're in town during the season, you can catch up to five games a week. Baseball is by far the most popular sport in Nicaragua, with fewer events at other venues, such as the National Soccer Stadium.

Another notable attraction within the city limits is Lake Xolotlán, or Lake Managua. The newly developed waterfront is a great spot to visit, offering scenic views and entertainment. However, while parts of the water may appear clean, swimming is strictly prohibited.



Lagoons

One of Managua's most unique and striking features is its abundance of natural attractions within the city limits. Unlike most urban centers that push nature to the edges, Managua's lagoons are focal points, seamlessly blending raw beauty with the urban landscape. These lagoons remind you that this is still a land of water and volcanoes, of untamed landscapes and breathtaking scenery. While Lake Xolotlán has already been mentioned, Managua is also home to four lagoons worth exploring.

Tiscapa Lagoon

Tiscapa Lagoon is perhaps the most famous. Nestled in the crater of an extinct volcano, it has been largely protected by the Nicaraguan government due to its historical significance and the Pre-Columbian artifacts found nearby. The area is steeped in history, with the ruins of the Somoza palace perched on one of the surrounding peaks, alongside an old Italian tank gifted to Somoza by Benito Mussolini.

Towering above it all is Sandino's shadow, a powerful symbol of Nicaragua's defiant spirit. For adventurers, there's a zip line that offers thrilling views of the shimmering lagoon. Afterward, you can unwind at a nearby restaurant with a view that's hard to beat.

Asososca Lagoon

Less famous but arguably more critical is Asososca Lagoon, Managua's primary water source. While access to the lagoon is restricted to protect its vital role, a small overlook offers a serene and understated view worth the detour.

Nejapa Lagoon

Nejapa Lagoon, smaller and shallower, is a natural reserve left untouched and undeveloped. Though swimming is prohibited, the surrounding restaurants provide stunning views that stretch endlessly. During particularly dry seasons, the lagoon evaporates completely—a fascinating reminder of nature's rhythms and the city's connection to its environment.

Managua's lagoons are more than scenic spots; they encapsulate the city's history, culture, and connection to nature. Each one offers its own story, its own balance of necessity and beauty—waiting for those who know where to look.

The Chiltepe Peninsula

Located about 45 minutes northwest of Managua, the Chiltepe Peninsula offers some of Nicaragua's most breathtaking scenery. This area includes a large nature reserve and two volcanic lagoons: Xiloá, the lower lagoon, and Apoyeque, perched higher up. Both geothermally heated lagoons are perfect for swimming, with scuba diving equipment available for exploring their underwater life.

Development is minimal, but a few restaurants overlooking Xiloá provide a unique dining experience, some with direct water access for kayaking or swimming. Camping options are also available, though Apoyeque Lagoon is only accessible by hiking mountain trails.

The reserve is home to abundant wildlife, including butterflies, monkeys, and chocoyos (parakeets). While many can be spotted independently, hiring a guide can help uncover the more elusive creatures.

Additional Features

For an extended adventure, explore the nearby Chocoyero and Montibelli reserves. The Chocoyero reserve features two stunning waterfalls, which you can hike to for panoramic views of the surrounding landscape and nearby cities, including Managua. Montibelli's unique eco-hostel offers an immersive experience, growing fruits like pineapple, cactus fruit, and passion fruit using environmentally friendly methods. Visitors can enjoy fresh fruit juices and meals, making for a delicious and sustainable treat.

Montibelli and Chocoyero National Parks

Located just 30–45 minutes outside Managua, Montibelli and Chocoyero nature reserves offer stunning vistas and a haven for animal lovers, with opportunities to spot rare wildlife in their natural habitat.

Pochomil & Masachapa Beaches

Unlike the bustling, Instagram-famous San Juan del Sur, Pochomil and Masachapa offer tranquil retreats where time slows down and the sound of the tide replaces the distractions of tourist crowds.

Both beaches provide everything for a perfect day: cozy accommodations, fresh seafood at local restaurants, and a touch of adventure. Enjoy horseback rides along the shore, surfing the waves, or simply unwinding.

Pochomil's wide, sandy stretch is ideal for watching breathtaking sunsets painted in hues of orange, pink, and purple. Families will appreciate the shallow tide pools, perfect for kids to play safely. Masachapa, by contrast, is a charming working fishing village where you can watch fishermen bring in their colorful boats with the day's catch—and if you're lucky, buy fresh fish straight off the boat for an authentic ocean-to-table experience.

Located about an hour and a half from Managua, these beaches are accessible by car or local bus. For the adventurous, buses or microbuses from Managua can get you there, though some routes may require a transfer.

These beaches remain under the radar for most foreigners, offering plenty of space to relax, especially during weekdays when even locals are scarce.

Gran Pacifica Resort

For a more exclusive experience, visit Gran Pacifica, a stunning beach resort just an hour from Managua. Boasting 3.5 miles of pristine oceanfront, Gran Pacifica offers a tranquil, unspoiled setting perfect for relaxation and adventure alike.

Lounge by the pool, stroll along the expansive beach, or explore the waters at your leisure. For surfers, Gran Pacifica is a dream destination, home to one of the best surfing spots in the world. Whether you're a seasoned pro or a beginner, surfing lessons are available to help you catch the perfect wave.

With its mix of luxury, serenity, and world-class amenities, Gran Pacifica is the ultimate destination to immerse yourself in the best of Nicaraguan beach life.

LEÓN

León is a quintessential colonial city, filled with churches and traditional architecture that transport visitors back to the days of Spanish rule. Beyond its cultural, historical, and architectural treasures, León is surrounded by stunning nature reserves and awe-inspiring volcanoes.

One key attraction is the remnants of conquistador Hernández de Córdoba, whose remains were discovered alongside those of his murderer in a nearby basement before the city was abandoned. Today, his remains rest in a tomb in the ruined city, topped by a statue. Visitors can explore several sites, including Córdoba's basement and tomb, the main cathedral, and other historical buildings. A small entry fee applies but is well worth it.

The modern city of León was established in 1610 by the inhabitants of Old León, though many of its iconic buildings, such as the cathedral, were completed in the late 18th century. León is renowned for its abundance of churches, old and new. The most notable include the Recolección, El Calvario, and the Cathedral, where you can also visit the tomb of Rubén Darío and other literary figures.

León boasts a vibrant nightlife, fueled by its status as a college town. Visitors can enjoy everything from upscale restaurants and lively nightclubs to quieter bars and cafés where academics and students debate political issues. León has historically been a center for Sandinista and liberal thought, and while it is less radical today, it retains a liberal academic and political culture.

For nature lovers, León's surroundings are a must-see. The province is home to eight volcanoes in the Cordillera de los Maribios, offering hiking, sandboarding, and snowboarding opportunities depending on the season. Nearby, you'll find the beautiful Asososca and Monte Galán lagoons, both nature reserves where swimming is permitted. There's also the volcanic nature reserve on the island of Momotombito, located off León's Lago Xolotlán coast.

León's history is equally captivating. The original city, founded in 1524 near the Momotombo volcano, was abandoned in 1610 after earthquakes and a volcanic eruption. It was relocated 18 miles away to its current site. Visitors can explore the ruins of Old León, a UNESCO World Heritage site with partially restored buildings and pre-Columbian statues. Access requires a challenging hike and a local boatman's assistance.

Finally, León also boasts several beaches. For surfing, Puerto Sandino is highly recommended, while Poneloya and Las Peñitas are more developed and tourist-friendly, featuring upscale hotels. However, visitors should be cautious of the strong currents and waves at these beaches.

GRANADA

Founded by Hernández de Córdoba in 1524, Granada is considered Nicaragua's oldest city. Unlike León, which relocated after natural disasters, Granada has remained in its original location, preserving much of its original city planning. Known for its vibrantly colorful colonial architecture, the city showcases a mix of reconstructed and original buildings. Many entrances still display the royal Spanish crown and shield, a nod to its colonial past.

For centuries, the capital alternated between León and Granada, with León as a hub of liberal ideology and Granada as its conservative counterpart. Granada retains much of its 18th- and 19th-century grandeur and is often considered Nicaragua's cultural capital. Architecturally, it combines colonial design with Andalusian/Moorish influences, mimicking the original Granada in Spain, which earned it the nickname "La Gran Sultana."

Unlike Managua, Granada has a well-preserved city center, making it an ideal starting point for exploration. Begin at the central park and plaza, where kiosks serve local specialties like vigorón. The famed kiosk El Gordito is located near the cathedral, on the right side of the park facing Café Las Flores. Surrounding the park are stunning colonial buildings, many now housing restaurants and cafés, as well as the Cathedral and other significant landmarks.

The Cathedral, rebuilt several times after fires, remains true to its original architecture. Entrance is free, and outside stands a large stone cross monument, rumored to conceal Granada's treasure. The Cathedral's bells are still rung manually by a single person.

Next to the Cathedral is the Convent of San Francisco, one of Granada's oldest buildings, now a museum showcasing artifacts and art from the pre-Columbian era to modern times. Highlights include the renowned pre-Columbian statues from Zapatera Island, as well as paintings from the artists of Solentiname Island.

Another must-visit is La Merced Church, located near the central park. This historic church, dating back to 1539, has endured fires and looting but still retains elements of its original structure. Inside is a painting of the Virgin of Fatima, an important icon for Nicaraguan Catholics. Most visitors, however, are drawn to the bell tower, which offers breathtaking views of Granada's colorful cityscape, Mombacho Volcano, Lake Nicaragua, and Zapatera Island. For just $1, you can climb to the top, making it one of the city's best sunset spots—though long lines may require patience.

As you explore, don't miss Granada's celebrated gastronomy. Despite its traditional appearance, the city offers a unique blend of traditional, international, and experimental cuisine in its many outstanding restaurants.

When you wander the streets behind the Cathedral or along La Calzada, it feels like there's no end to the pubs, bars, and restaurants waiting to be explored. One moment, you're savoring a perfectly chilled mojito under a colonial archway; the next, you're enjoying a plate of gallo pinto as live music fills the air. Adding to the charm, many of these streets are pedestrian-only, allowing you to stroll at your own pace, stopping wherever the atmosphere draws you—no cars, no rush, just pure enjoyment.

If walking isn't your style or you're looking for a fresh perspective, Granada's iconic horse-drawn carriages offer a unique way to see the city. Picture this: a leisurely ride through cobblestone streets, the rhythmic clip-clop of hooves as you pass colorful colonial buildings and lively plazas. It's like stepping into a living postcard.

For just $5, you can enjoy a half-hour tour, or extend it to an hour for $10. The drivers typically follow routes that showcase major landmarks, historic sites, and picturesque views. Want a custom experience? Just ask—they're happy to tailor the journey to your preferences, offering a personalized tour of this enchanting city.

Fun fact: many of the carriages are historical treasures, passed down through generations of drivers. Riding in one isn't just a scenic adventure —it's a chance to connect with Granada's past in a way that feels beautifully authentic.

Granada's Natural Wonders

Just outside Granada are some of Nicaragua's most stunning natural wonders, including Las Isletas de Granada, a group of over 300 small islands in Lake Nicaragua. Formed thousands of years ago by the Mombacho volcano's eruption, these islets can be explored on boat tours ($20–$40), offering views of lush vegetation and diverse wildlife. Some islands host hotels and tourist facilities, while others remain private or untouched.

Note: While Lake Nicaragua is clean and swimming is permitted, it is home to the world's only freshwater sharks. Swim only in designated areas.

Another must-see is the Mombacho volcano itself, located about 30 minutes south of Granada by car. The volcano is at the heart of a vast nature reserve offering tourist centers, guides, and marked trails. Along the way, you'll encounter a rich array of wildlife, including monkeys, exotic birds, and even larger felines, creating a scene straight out of a rainforest movie. As you ascend, you'll enter Mombacho's mystical cloud forest, adding a magical touch to the journey. At the summit, you'll be rewarded with breathtaking panoramic views of about one-third of Nicaragua —a truly unforgettable sight.

Another natural gem is the stunning Apoyo Lagoon, shared between the Masaya and Granada provinces. Details about the lagoon will be included in the Masaya section.

The Chocolate Museum offers three engaging activities:

- **Shop for Chocolate:** The simplest option is to walk in and purchase 100% Nicaraguan chocolate—perfect for those seeking a quick visit.
- **“Bean to Bar” Workshop:** Dive deeper into chocolate-making with this hands-on workshop. Learn the history of chocolate and its production process, then make your own chocolate to take home.
- **Intensive Day Tour:** This full-day adventure, lasting from 8:30 AM to 3:00 PM, combines cultural and natural experiences. Start with a boat tour around Las Isletas, followed by a horseback ride or hike (your choice) to the plantain, cacao, and coffee plantations. Enjoy lunch at a traditional, 100% natural restaurant with stunning views of Mombacho and Las Isletas, and finish the day with a relaxing soak in natural thermal waters.

The ChocoMuseo tour is highly recommended for its trustworthy guides fluent in both English and Spanish, ensuring a memorable and informative experience.

MASAYA

Masaya is a relatively small but densely populated town that is often overlooked by tourists. However, it’s a worthwhile stop with a rich Amerindian culture that still preserves traditional dances, parades, and authentic craftsmanship. The Masaya market offers a wide range of traditional souvenirs, from pottery and paintings to handmade hammocks.

Overlooking the town is Fort Coyotepe, a strategic stronghold built in the early 20th century. Perched on a hilltop, it provided an excellent vantage point to monitor approaching armies and was challenging to attack due to the rugged terrain. Other city attractions include authentic local restaurants and a small port. Nearby, the shores of the polluted Masaya Lagoon reveal ancient petroglyphs carved thousands of years ago. If you visit on a Thursday, you can enjoy the Jueves de Verbena festivities, featuring traditional dances and local specialties.

Natural Sights

Close to Masaya lies the volcano that shares its name, along with a national park teeming with unique wildlife like coyotes, iguanas, and several types of monkeys.

The main draw, however, is the Masaya volcano itself, with its five craters. Three are extinct, one is barely active, and one remains highly active.

Recent volcanic activity has restricted access to some parts of the park, but most main attractions remain open and safe. After paying a small entry fee, you can walk up to the crater's edge, protected by a low wall, and even enjoy a picnic nearby in a covered shelter. If you’re lucky, you might spot birds nesting along the crater walls, having adapted to the sulfur and smoke. Gazing into the smoking crater feels like peering into the Earth itself, giving insight into why ancient Amerindians and Conquistadors believed it was a gateway to hell.

On the highest peak of the crater stands a replica of the Cross of Bobadilla. Legend has it that Spanish Conquistadors, fearful of the volcano’s wrath, had a priest baptize it and erect the original cross to ward off the devil. While the story may not be true, it adds to the volcano’s mystique and its reputation as a force of nature that defies taming.

Apoyo Lagoon

Out of all the lagoons described, Apoyo Lagoon is arguably the best for traditional tourism. While more developed than untouched lagoons, much of its surroundings remain forested. It is also one of the cleanest lagoons and ideal for swimming, thanks to its geothermally heated waters from nearby volcanic activity, which keep the temperature consistently pleasant.

Many venues around the lagoon offer scuba diving sessions, either directly or through trusted companies. These dives allow you to explore the lagoon's underwater world, where you'll encounter various fish species and turtles.

To reach the lagoon, take the Carretera Masaya past the town of Masaya and follow the signs. The last stretch of the journey is best done in a vehicle suitable for unpaved roads.

The lagoon is home to several excellent restaurants perched along its inner walls. One standout is La Abuela, known for its high-quality food, elegant décor, and cleanliness. The restaurant offers stunning views of the lagoon from its porch, which also features a platform for jumping into the water. Alternatively, you can use the stairway leading to a small pier and beach for a more relaxed entry or to rent boats.

For those wishing to extend their stay in this paradise, there are also hotels with bars and porches overlooking the lagoon—perfect for unwinding and soaking in the serene surroundings.

Small-town Nicaragua

For a glimpse of traditional small-town charm in Nicaragua, look no further than Catarina, located in the Masaya Province. Perched overlooking Apoyo Lagoon, Catarina's main attraction is its panoramic viewpoint, offering stunning views of the lagoon and the surrounding natural reserve. It's the perfect spot for a picnic or a meal at a local restaurant with a one-of-a-kind vista.

Catarina is also known for its rich tradition of artisan crafting. Visitors can watch how many of the souvenirs sold in Masaya are made and purchase them at lower prices, though the selection may be smaller.

The town is celebrated for its agriculture and fertile land, home to renowned plant nurseries. While you might not be able to take plants home, you can enjoy a horseback riding tour around the top of the lagoon. This tour provides a unique opportunity to explore Nicaragua's diverse flora and enjoy breathtaking views of Apoyo's sapphire waters framed by lush greenery.

Catarina is easily accessible via paved roads, with plenty of signs along the highways to guide you to this hidden gem.

RIVAS

Granada may steal the spotlight as Nicaragua's most iconic city, but Rivas Province quietly takes the crown for its variety and natural beauty. This region is a treasure trove of beaches, resorts, vibrant expat communities, and stunning natural wonders. It's the kind of place where you can sip a tropical drink on a sun-drenched shoreline in the morning and hike through untouched forests by afternoon.

Rivas city itself doesn't boast grand landmarks or bustling nightlife, but it more than compensates with clean streets, comfortable accommodations, and a warm, welcoming atmosphere that makes you feel right at home. It's the ideal base camp for exploring the area.

What truly sets Rivas apart is its prime location. The province's top attractions are just a short trip away—whether it's the picturesque beaches of San Juan del Sur or the enchanting Isla de Ometepe with its twin volcanic peaks. With convenient public transportation connecting Rivas to these must-see destinations, getting around is a breeze.

San Juan del Sur

San Juan del Sur, located just south of Rivas on the Pacific Ocean, boasts the largest expat co - mmunity in Nicaragua. Known as a vibrant party city, it attracts visitors from around the world who come to enjoy its resorts and nightlife. Throughout the year, the city hosts several major beach parties, particularly during Holy Week, New Year's, and the Pitaya Festival—a celebration blending local tradition with a modern twist organized by expats. Often compared to Cancun for its party atmosphere, San Juan del Sur stands apart with its natural beauty, cleanliness, and charm. As a former fishing village, it's also renowned for some of the best seafood in Nicaragua, offering excellent domestic and international dining options to suit all budgets.

San Juan del Sur is a haven for surfers, with fantastic beaches both within its bay and in nearby areas for those seeking quieter spots. Popular beaches include El Yankee, Marsella, Las Salinas, Maderas, and Majagual, all offering good waves for surfing. While most beaches are well-developed and ideal for traditional beach tourism, some exceptions stand out. Las Salinas, located in the Tola municipality, features pristine landscapes and upscale development, including five-star hotels and luxury mansions. La Flor, by contrast, is part of a nature reserve, remaining undeveloped and offering a unique, untouched beauty.

A word of caution: the waves and currents at many Pacific beaches can be challenging, even for experienced swimmers and surfers. Always take precautions when venturing into deeper waters. For those less inclined toward surfing, fishing is another popular activity, whether from the coast or farther out at sea, offering opportunities to catch a variety of fish in all sizes.

La Flor Nature Reserve

Just 15–20 minutes south of San Juan del Sur lies the La Flor Nature Reserve. Like other reserves in Nicaragua, it boasts an incredible variety of plants and animals, but La Flor offers something truly unique. Part of the reserve is situated on a pristine, untouched beach, making it a rare and protected natural haven.

From July to January, visitors have the chance to witness the arribadas—seven annual turtle nesting runs. During these events, thousands of turtles come ashore to dig nests and lay approximately 100 eggs each. About 50 days later, you can return to marvel at the baby turtles hatching and making their way to the ocean, a breathtaking experience you won't want to miss.

Ometepe Island

The name "Ometepe" originates from two Nahuatl words: Ome (meaning "two") and Tepetl (meaning "hills"). True to its name, Ometepe features two mountains—an active volcano and an extinct one—each forming its own island. Technically, the two islands are separated by a river that cuts through the narrow strip of land connecting them.

Visitors to Ometepe can enjoy a variety of activities, from nature walks and relaxing swims on the island's sandy beaches to adventurous hikes up Maderas Volcano, where a refreshing swim awaits in the extinct crater's lagoon. Ferries depart for Ometepe from Granada or San Jorge port (near Rivas), arriving at Altagracia or Moyogalpa, respectively.

Moyogalpa

As your boat approaches Moyogalpa, you'll be treated to stunning views of the active Concepción Volcano, its peak often shrouded in a mystical mix of smoke and clouds. Upon arrival, the port town greets you with a scene reminiscent of a Caribbean buccaneer movie.

Moyogalpa remains a small, charming town with all the essentials: restaurants, hotels, hostels, vehicle rentals, a medical center, and modern amenities like internet and phone services.

Close to town are several beaches, including Punta Jesús María, where you can walk over a kilometer into Lake Nicaragua along a unique stone outcrop and sandbar—a must-see experience.

Concepción Volcano

The most striking attraction on Ometepe is the towering Concepción Volcano. Standing just over a mile high, it remains active, occasionally causing minor tremors and emitting puffs of gas. These signs of activity are closely monitored by the island's volcano monitoring centers, ensuring there's no imminent danger of eruption.

For adventurous visitors, hiking to the crater rim of Concepción is possible, though caution is essential. Unlike the volcanoes near Masaya, Concepción lacks a protective wall or structure around its rim, making it risky to get too close. However, the hike to a safe vantage point offers incredible views of the surrounding landscape and a chance to explore a pristine rainforest untouched by human development.

This challenging hike is typically undertaken with the assistance of a guide. While it's not illegal to go alone, the lack of marked trails makes a guide highly recommended for both safety and navigation.

Charco Verde

After exploring the bustling port town of Moyogalpa and the towering majesty of Concepción, the next natural stop on your Ometepe adventure is Altagracia. But before you rush off, take a detour along the southern stretch of NIC-64 to visit the Charco Verde Nature Reserve —a destination that practically calls your name.

Imagine a semi-private beach where gentle waves lap against the shore, creating a tranquil escape. The highlight of this reserve, however, is The Devil's Viewpoint. Perched atop a nearby hill, this vantage point offers one of the island's most breathtaking views. From here, the coastline stretches endlessly, and the lake sparkles in the sunlight, as if straight out of a dream. The hike to the viewpoint is equally rewarding, winding through dense forests teeming with life. This is howler monkey territory, and you'll likely hear their deep, resonant calls echoing through the trees. Their presence adds a touch of wild adventure to the serene surroundings.

For those who want to savor the magic of Charco Verde a little longer, cozy hotels nearby offer the perfect retreat. Whether for a brief visit or an overnight stay, Charco Verde is a must-see on your journey through Ometepe

Altagracia

At first glance, Altagracia may seem like the quieter sibling of Moyogalpa, but this charming port town carries a rich history that few places can rival. Today, it's the smaller of Ometepe's two main towns, but before European explorers set foot in the Americas, Altagracia was the island's capital and a thriving hub for Amerindian communities who had lived here for centuries.

According to legend, these early inhabitants were guided to Ometepe by divine promises of paradise. Drawn by its volcanic peaks, lush landscapes, and abundant freshwater, tribes from across Nicaragua settled here, creating a vibrant culture. They left behind one of the island's most remarkable legacies: thousands of petroglyphs. These ancient

rock carvings, featuring spirals, animals, and enigmatic symbols, provide a fascinating glimpse into the lives and beliefs of Ometepe's first settlers.

Centuries later, Altagracia took on a new role during the age of pirates and foreign invaders. The town and its surrounding villages became a temporary refuge for buccaneers prowling Lake Nicaragua, serving as a strategic base for raids on the mainland. Imagining its tranquil shores as a hotspot for swashbuckling schemes adds a touch of drama to Altagracia's serene image.
Today, Altagracia offers a peaceful retreat for travelers. With cozy accommodations, tourist amenities, and a direct ferry connection to Granada, the town provides a more relaxed alternative to Moyogalpa's busier vibe. Its slower pace and inviting charm make it a perfect escape for those seeking tranquility.

Maderas Volcano

The Maderas Volcano is the crown jewel of the smaller island on Ometepe. Though technically a separate landmass, this tranquil island features only a few small towns, much quieter than Moyogalpa or Altagracia. Standing at 4,573 feet, Maderas has been extinct for hundreds of years, its slopes blanketed by lush, verdant cloud forest.

Several trails lead to the summit, but the Finca Magdalena route is highly recommended for its breathtaking vistas. Along the way, you can also explore coffee plantations, where guided tours and workshops offer a glimpse into local agriculture.

At the top, you'll find a steep path descending into the volcano's crater, which holds a serene lagoon. Surrounded by cool, shaded terrain, the area is perfect for resting and escaping the heat after the challenging hike. The lagoon's pristine waters are ideal for a refreshing swim—a well-earned reward for your climb.

CARAZO

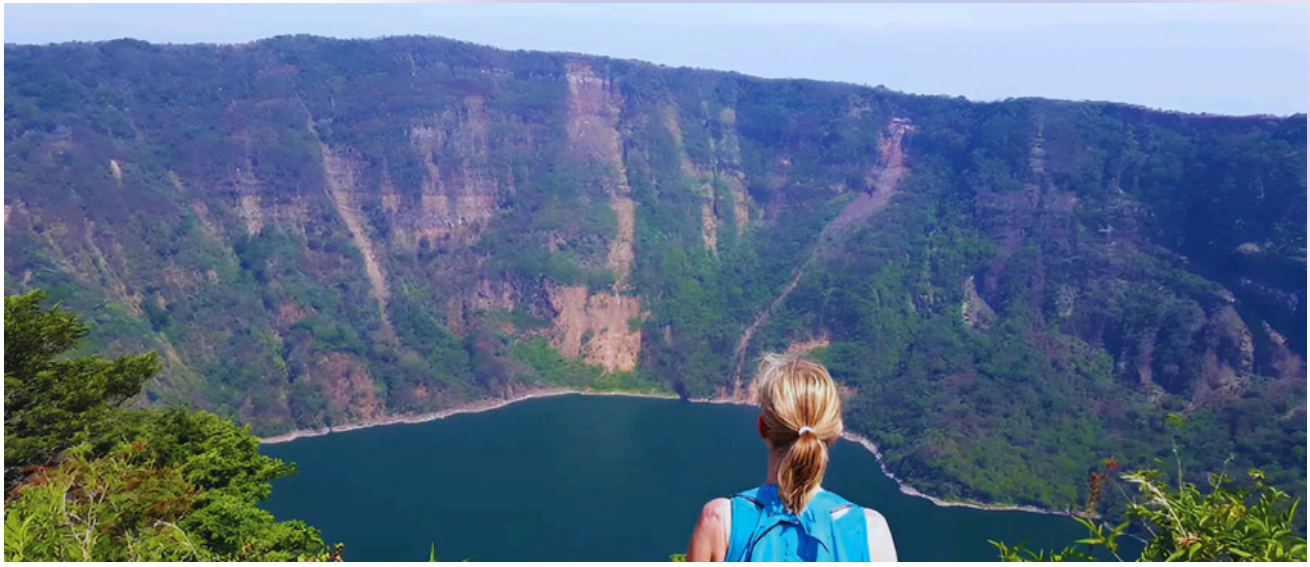
Carazo is one of Nicaragua's smaller provinces, and its second-largest city, Diriamba, offers the most activities for visitors. Diriamba has a few hotels, making it a convenient base camp for exploring the province.

One of the main attractions in Diriamba's municipality is the La Máquina Nature Reserve, known for its impressive rapids and medium-sized waterfalls. Entry is free, and the reserve is relatively easy to navigate compared to other nature reserves in Nicaragua, making it a popular spot for eco-tourism.

The municipality also features two beaches: Casares Beach and La Boquita Beach. Casares is a quieter, more private beach frequented by locals, with limited options for hotels and restaurants. In contrast, La Boquita is the more developed and popular choice, located less than half an hour from Diriamba. La Boquita has a tourist center with several restaurants, bars, and hotels. While parts of the beach are rocky, there are also sandy areas perfect for swimming.

The province's capital and largest city, Jinotepe, has a charming city center with imitation colonial buildings that lend it a historic feel. Like Diriamba, Jinotepe is a great base camp for tourists, with a range of hotels, restaurants, and amenities. Nearby, you'll find Huehuete Beach, which is primarily lined with private homes and beaches but can still be visited for a day trip.

Finally, a visit to the small town of Santa Teresa brings you close to the famous Chacocente Wildlife Refuge. Similar to the La Flor Nature Reserve, Chacocente is one of the few places in the world where you can witness the arribadas, seasonal turtle nesting runs. During the right season, thousands of baby turtles hatch and make their way to the sea—a magical experience not to be missed.



CHINANDEGA

Chinandega serves as both the capital of its municipality and an important economic hub for northern Nicaragua. Upon visiting, you'll quickly notice a shift from the small-town charm of other areas to a busier, more dynamic atmosphere. Unlike colonial León to the south, Chinandega is less historical, as most of its colonial buildings were destroyed or heavily damaged during bombardments in 1928.

The only significant colonial structure that remains is Our Lady Santa Ana Parish, but Chinandega features several noteworthy examples of neo-colonial architecture. These include El Calvario Parish, the Sanctuary of Our Lady of Guadalupe, and the Saint Anthony Church. Constructed mostly in the mid-19th century, these sites are well worth a visit for their architectural and cultural significance.

Flor de Caña Rum Tour

Chinandega offers all the dining, lodging, and tourist resources you might need. Just a short trip away in the nearby town of Chichigalpa is the main factory and museum of Nicaragua's famous Flor de Caña rum.

For $10 USD, you can enjoy the standard tour, which includes a guided visit to the facilities, an overview of the rum's history and production process, and complimentary tastings. For $100 USD, the VIP tour offers an enhanced experience, including a personalized Flor de Caña bottle in addition to the standard tour features.

San Cristobal Volcano Complex

Looking out over Chinandega's cityscape, you'll see part of the Cordillera de Los Maribios dominating the northwestern horizon. The largest volcano in the distance is San Cristóbal, accompanied by its smaller neighbors: El Casita, El Choncho, Moyotepe, and La Pelona. Though they appear close to the city, the volcanoes are actually about an hour away by car.

Chinandega makes an excellent base camp for exploring these volcanoes, as there are no accommodations within or near the nature reserve. It's best to secure lodging in the city before planning your visit.

Corinto

Corinto is a small port town on the Pacific coast of Chinandega, situated on an island that appears connected to the mainland from most vantage points. Known for its exceptional seafood, visitors can enjoy high-quality, fresh dishes at local markets or restaurants—one of the town's main draws.

Corinto also boasts a few beaches, most of which are rocky, though you can find sandy spots ideal for relaxation.

A highlight of any visit to Corinto is exploring the nearby islands by boat. Among them, El Cardon stands out. This island features a lighthouse and the ruins of a house where renowned poet Rubén Darío once lived and drew inspiration from the surrounding landscape.

El Viejo

Just north of Chinandega lies El Viejo, home to the stunning Minor Basilica of the Immaculate Conception of Mary. This masterpiece of colonial architecture attracts both visitors and pilgrims, making it a must-see for history buffs and art enthusiasts.

Beyond its iconic basilica, the town itself is humble and unassuming, offering little in terms of traditional tourist attractions aside from locally made candies. However, El Viejo's true appeal extends beyond its quiet streets to the vast municipality that surrounds it—a region brimming with natural beauty and ecological wonders.

This predominantly rural area is home to some of Nicaragua's most impressive nature reserves, including the Padre Ramos Estuary and the Cosigüina Peninsula.

The Padre Ramos Estuary is a paradise for birdwatchers and nature lovers. Its expansive mangrove forests and open waters create a sanctuary for a wide array of aquatic birds, from elegant swans to striking storks. Beyond its natural beauty, the area offers inviting restaurants serving local dishes, relaxed bars with scenic views, and boat rentals, allowing visitors to explore the estuary's tranquil waters at their own pace.

El Viejo: Cosigüina

The Cosigüina Nature Reserve is much larger than the Padre Ramos Reserve and features a volcano within its borders. Located in a relatively isolated part of Nicaragua, it doesn't attract as many tourists as other volcanoes. However, Cosigüina offers one of the most accessible and friendly hiking experiences among Nicaragua's volcanoes.

To reach Cosigüina, head north to the seaside town of Potosí. It's recommended to book a hotel and stock up on supplies here. The hike up the volcano, though a few hours long, is gentle and not steep. Along the way, you may encounter various birds, monkeys, and butterflies, though the fauna is less abundant compared to other volcanic trails.

Looking down into the crater, you'll see a vibrant lake—a deep green and blue marvel. Though it was once a popular swimming spot, an earthquake years ago made descent into the crater feasible only for experienced rock climbers. The views from the top extend far beyond the crater, offering panoramas of El Salvador, Honduras, and Nicaragua—an awe-inspiring sight in every direction.

Another highlight of the reserve is the Islotes de Cosigüina, small islands born from the volcano's massive eruption in 1835. These islets, some of the youngest landscapes in Nicaragua, are accessible only by arranging a boat ride with sailors in Potosí or nearby ports.

Though you can't set foot on the islets—they are off-limits to humans—you wouldn't want to disturb their natural magic. Covered almost entirely by flocks of birds, these islands resemble a living aviary. Watching hundreds, sometimes thousands, of birds swirl above the jagged rocks, with the sparkling water as a backdrop, feels almost otherworldly.

For the birds, the Islotes de Cosigüina are both a sanctuary for nesting and a vital stop during long migrations. For visitors, they offer a front-row seat to nature's theater—a breathtaking spectacle shaped by fire, time, and life itself

MATAGALPA

Despite much of the North-Central region being sparsely populated, Matagalpa and its surrounding province are rich with some of Nicaragua's best attractions. As the second most populous province in the country, Matagalpa boasts a unique cultural diversity. This stems from the arrival of Northern European families during the coffee boom of the mid-1800s, as well as the strong indigenous community that thrived in Matagalpa city until the early 1900s.

Matagalpa's greatest claim to fame is its extraordinary combination of urban life and wilderness. It's one of the rare places where you can enjoy a vibrant metropolitan atmosphere while being just a half-hour away from some of the most celebrated nature reserves and ecological estates in the world.

The city's main architectural attractions are its churches. While most of them are post-colonial, such as the San Pedro Cathedral and Molagüina Church, built in the mid-1800s, there are a few remnants from colonial times. The San José Church, with its single bell tower and whitewashed walls, is the only fully preserved colonial church in Matagalpa. The ruins of the Santa Ana Church and the Jesuit convent also offer a glimpse into the city's colonial past.

In the nearby town of Ciudad Darío, you can visit the birthplace of Nicaragua's world-renowned writer, Rubén Darío. Although he grew up in León, Darío was born here when his mother, traveling while pregnant, had to give birth in what was then called Metapa. Shortly after Darío's death, the town was renamed in his honor. His birthplace, a small corner house, has been turned into a mini-museum, featuring artifacts that he and his mother supposedly used during their brief stay.

The Indigenous Matagalpians and their villages

Matagalpa is often regarded as a tough and militaristic region due to its history of resistance. Throughout the Spanish conquests and well into the post-colonial period, the Matagalpian Amerindians fiercely opposed foreign control. Renowned as skilled bowmen despite lacking firearms, they successfully held off waves of Spanish, Nicaraguan, American, and English forces for centuries.

The tide turned in the late 19th century when the Nicaraguan government gained control through disadvantageous treaties. By the early 20th century, the Matagalpian language and much of their culture were lost, a fate that might have been avoided with continued isolation.

Despite this, nearby villages preserve elements of Matagalpian heritage, practicing Christianized traditions and crafting, keeping their legacy alive.

Nature reserves

The Bosawás Biosphere Reserve, located in Matagalpa, is Nicaragua's largest nature reserve and one of its most remarkable attractions. Spanning approximately 7,722 square miles (20,000 square kilometers), it is the second-largest rainforest in the Americas.

Bosawás is among the wildest reserves in Nicaragua, with much of it remaining untouched. Many areas lack trails or signage, making it an adventurous destination. For inexperienced hikers, sticking to mapped trails is recommended, while those seeking a more immersive experience can explore the deeper jungle. Hiring a local guide is strongly advised to avoid getting lost and to safely navigate areas inhabited by jaguars and leopards.

The reserve is also home to two indigenous tribes, the Miskitos and the Sumo, who maintain much of their language and traditions. These communities rely on the jungle's resources and nearby subsistence farming, offering a fascinating glimpse into a way of life deeply connected to the natural world.

Nicaragua's Most Famous Coffee and Eco-Plantations

Some of Nicaragua's most renowned coffee comes from the Matagalpian Mountains. The region's high altitude, humid climate, and fertile soil contribute to the coffee's distinctive flavor.

To learn more about the area's coffee production, a visit to the Coffee Museum in Matagalpa is a must. The museum features exhibitions on the history of coffee and its significance in the region, tracing its roots back to pre-Columbian times.

Selva Negra

The world-renowned Selva Negra Mountain Resort and Coffee Estate is arguably Matagalpa's most famous attraction. Over the years, it has hosted celebrities, business moguls, and high-ranking politicians for vacations, weddings, and special events.

Selva Negra traces its origins to the mid-19th century, during the coffee boom that attracted European settlers to Nicaragua. While many Europeans sought fortunes in the U.S. during the gold rush, some chose Nicaragua for its promising coffee sector, incentivized by government benefits. Scandinavian and German families were among those who established successful coffee farms in the Matagalpa region. One German family, originally from Germany's Black Forest, founded Selva Negra, naming it after their homeland. The estate remains family-owned and operated to this day.

Now an eco-friendly, sustainable coffee farm, Selva Negra produces some of the world's finest coffee. Much of the property has been transformed into a pristine nature reserve featuring Nicaragua's lush cloud forests. Visitors can enjoy day hikes or stay overnight, with a range of lodging options. Budget travelers can opt for the youth hostel at about $17 per night, while families and groups might prefer German-style bungalows. For a more luxurious experience, ultra-modern chalets offer privacy and comfort, often hosting celebrities. The resort also features a restaurant and bar.

Finca Esperanza Verde

The Finca Esperanza Verde Eco-Plantation is another celebrated attraction in the Matagalpa region. Established in 1998 by the Durham–San Ramón Sister Communities, this community-based project emphasizes sustainability, employing solar panels, natural spring water, and eco-friendly farming practices. The farm avoids pesticides, growth products, and unsustainable methods, earning accolades from institutions like the Smithsonian.

Spanning 1,200 meters (3,937 feet) in elevation, the reserve offers visitors trails through which they can spot 150 bird species, butterflies, howler monkeys, and sloths. Waterfalls with picnic areas add to the natural charm, and guests can explore the reserve on foot, horseback, or by hiring a pickup truck for drivable areas.

From December to February, Finca Esperanza Verde also hosts volunteer opportunities. Visitors can assist with coffee harvesting and processing, learn to brew freshly picked coffee, and even cook local dishes to accompany it.

JINOTEGA

Jinotega is one of Nicaragua's largest provinces and among the few that border Honduras. Sparsely populated, even more so than Matagalpa, the province is characterized by small rural towns and dense jungle, as the Bosawás Biosphere Reserve extends from Matagalpa into Jinotega. This area is significant for indigenous communities, as it represents the westernmost region of Nicaragua with a notable indigenous presence. Jinotega is also the country's leading coffee producer, contributing about 80% of Nicaragua's coffee. However, the plantations here are more commercial and not typically open to visitors like those in Matagalpa.

The province's main attractions lie within its vast nature reserves, such as El Jaguar and Peñas Blancas Massif, where you can encounter large rainforest animals like jaguars, pumas, boas, and other iconic wildlife. These reserves offer a rare opportunity to see creatures often associated with the cinematic rainforest experience.

Other notable sites include La Cruz Hill and Apanás Lake. La Cruz Hill features the province's only significant piece of colonial architecture—a large cross erected in 1703 by a local Spanish priest, which still stands today.

For a tranquil escape, visit the Tepeyac Retreat Center, where you can camp or stay in one of the on-site accommodations. Nestled in a nature reserve, the center allows visitors to experience the wilderness while remaining close to essential resources.

ESTELÍ

Estelí, Nicaragua's third-largest city, is surrounded by small towns and jungles but stands out as a modern and progressive hub. Known for its vibrant bar and club scene, the city has also earned a reputation as Nicaragua's music festival capital. Young people from across the country, especially the western regions, frequently travel to Estelí for weekend getaways during major musical events.

Estelí's modern architecture and city planning are partly the result of its reconstruction after being heavily damaged during the revolution against Somoza. Thanks to its historically strong economy and resilient population, the city fully recovered. Rubble was cleared, and new buildings were constructed, with some areas reorganized into a more modern layout.

World Famous Tobacco

The Cuban Revolution played a pivotal role in shaping Estelí's cigar industry. Cuban cigar makers, fleeing political persecution, relocated to Estelí and brought Cuban tobacco seeds with them. The combination of these seeds and Estelí's ideal soil and climate created a perfect new blend for cigars. Before the U.S.-Cuba embargo began to ease, many Cuban cigar brands sold in the U.S., such as Cohiba, were actually produced in Estelí.

Today, Estelí is home to several world-renowned cigar brands, including Cohiba, Padron, Joya de Nicaragua, and the domestic favorite, Plasencia Cigars. All cigars are hand-rolled in the city's factories, making a visit to one of them highly recommended. Visitors can choose between larger international brands like Padron or smaller, boutique factories like Plasencia for an authentic and fascinating experience.

Nature Reserves

The Miraflor Nature Reserve is the most renowned in the Estelí department, showcasing the region's diverse climates thanks to its varying altitudes. Within the reserve, visitors can experience three distinct climate zones: the lower dry zone, the middle humid area, and the cooler high-altitude zone to the north. This unique combination allows you to explore cloud forests, meadows, waterfalls, lagoons, cold forests, caves, and tropical areas—all within a single reserve.

Spanning 254 square kilometers (98 square miles), Miraflor is famous for its biodiversity, including over 200 species of orchids, making it one of the most varied collections in the world. The reserve is also home to nine communities practicing sustainable, eco-friendly farming. While these are not indigenous communities and do not follow Amerindian traditions, they offer visitors the opportunity to learn about and even participate in sustainable agricultural practices.

For the best experience, hire a guide and explore multiple areas on horseback. If you wish to extend your stay, overnight lodging is available within the communities, providing an immersive glimpse into life in this remarkable reserve.

Archaeological and crafting sites

The province of Estelí is home to several fascinating archaeological and crafting sites. In Condega, the second-largest city in the province, visitors can explore traditional crafts workshops where artisans create beautiful works. You can watch the crafting process, purchase items, or even take classes to learn traditional techniques.

Nearby towns like Pueblo Nuevo and La Trinidad feature small pre-Columbian museums. However, the most renowned archaeological site is in San Juan de Limay, known for its Limay Stone sculptures. These sculptures have been crafted using the same techniques for thousands of years. Visitors can admire both modern creations and original pre-Columbian pieces, offering a unique glimpse into Nicaragua’s ancient artistic heritage.

Cuisine

Estelí’s cuisine reflects the robust and rugged character of its mountainous landscape, offering hearty meals that celebrate strength and sustenance.

The diet here is unapologetically indulgent, with thick cuts of red meat featured in nearly every meal, accompanied by rich, flavorful cheeses that are worlds apart from the softer varieties found in the south. Estelí’s soups are a standout—warm, hearty bowls perfect for fending off the mountain chill.

Cheese takes center stage in Estelí’s culinary identity, with queso seco (dry cheese) and quesillo (a stretchy, stringy cheese) earning widespread acclaim. Quesillo is a popular street food, served in a fresh corn tortilla with pickled onions and a drizzle of sour cream. Another must-try is chicharrón con yuca, a dish combining crunchy, golden pork belly with tender boiled cassava, best enjoyed with lime and chili sauce for an extra kick. For dessert, atolillo, a creamy blend of milk, sugar, ground rice, cinnamon, and vanilla, offers a sweet and satisfying finish.

Estelíans take immense pride in their coffee, claiming it as the best in Nicaragua—and for good reason. Here, coffee isn’t just a drink; it’s a way of life. Unlike much of the country, where coffee is often served black, locals prefer it with milk, creating a smooth and comforting beverage that’s distinctly their own.

Another local favorite is pinolillo, a traditional drink made from toasted cornmeal and cacao, sweetened and served either hot or cold. Beyond its satisfying taste, it’s a cultural symbol deeply rooted in Nicaraguan tradition.

In Estelí, every meal is more than just food—it’s an experience. So, take your time to savor each bite and sip, as they carry the flavors of the mountains, the pride of the people, and the unmistakable spirit of Nicaragua’s highlands.

MADRIZ

Madriz is one of Nicaragua's smaller provinces, located in the far northwest. It is predominantly rural, characterized by small villages with fascinating local traditions. The capital, Somoto, is a quiet urban center with its own charm and attractions.

The Villages

In the nearby village of Cacaulí, you can visit a holy site believed by locals to be the place where the Virgin Mary appeared. The story began decades ago when a boy named Panchito claimed to see the Virgin while gathering firewood. His account convinced the entire village, and the tale quickly spread across Nicaragua and neighboring countries. Today, thousands of pilgrims visit the site on the 8th of every month to pray at the fenced area where the miracle is said to have occurred. Many claim to have experienced their own miracles after visiting.

In the villages of Totogalpa, Cusmapa, and Loma Panda, you'll find traditional crafting workshops specializing in handmade dolls and pottery crafted from clay or corn husks. These workshops offer a glimpse into the artisanal heritage of the region and provide an opportunity to purchase unique, locally made souvenirs.

Somoto

Somoto began as an indigenous town founded by Aztec immigrants who migrated south from Mexico into northern Nicaragua. Its original name, Tepesomoto (Valley of the Geese), remains preserved in the name of the nearby volcano. While the once-abundant goose population has greatly diminished, you can still spot some by visiting the city's main attraction: Somoto Canyon.

This stunning canyon features towering rock walls rising 120–150 meters (394–492 feet) on either side, framing the Coco River as it winds through. Thick jungle and brush cover the upper slopes, while the riverbanks are sparse enough to walk along. Visitors can enjoy breathtaking views of the river and sky framed by the peaks. For a unique experience, hire a local fisherman or boat owner for a scenic trip along the river.

Somoto is also home to one of Nicaragua's oldest church buildings, the Temple of Saint James the Apostle, dating back to 1661. While parts of the adobe structure have been repaired, much of the original architecture remains intact. Inside, you'll find colonial artifacts on display. A short walk away is the Piedra Pintada Museum, which houses pre-Columbian artifacts from the region. Nearby bakeries offer rosquillas, a traditional fried dough treat that's a local favorite.

For those seeking adventure, the local Sonis community offers activities like rappelling, horseback riding, and traditional cuisine, all set against the canyon's breathtaking backdrop. With advance notice, you can even arrange lodging within their community.

Somoto is an excellent base for exploring the surrounding area. The city boasts several restaurants, hotels, and a lively bar and club district for those looking to unwind after a day of exploration.

NUEVA SEGOVIA

Nueva Segovia, once united with Madriz as a single province, became independent less than a century ago. While smaller in size, Nueva Segovia consists primarily of towns rather than villages, offering more infrastructure and development than its neighboring counterpart.

The capital, Ocotal, is a charming colonial town known for its quiet atmosphere. Often compared to Granada on a smaller scale, Ocotal offers a peaceful experience with limited nightlife. Strolling through the city, you can enjoy bar and restaurant hopping while admiring the beautifully preserved colonial houses. An interesting local curiosity is an old colonial barrel of gunpowder, openly displayed in the central park. While nightlife is modest, there are a few clubs for those seeking evening entertainment. Ocotal is an excellent base for exploring the province.

Not far from Ocotal are the local hot springs, a must-visit for relaxation. Whether you believe in their curative properties or simply enjoy soaking in warm, mineral-rich waters, the springs provide a serene and rejuvenating experience.

You can also visit the nearby villages of Santa Maria and Las Trojas, where you'll find intriguing lime mines and "The Cave of the Gnome," a fascinating cave adorned with colorful rocks and Pre-Columbian art. These villages are surrounded by picturesque pine forests and coffee farms, adding to their charm.

For arts and crafts enthusiasts, the workshops in Mozonte are a must-see. Renowned for their high-quality and diverse creations, they feature items crafted from local animals and plants. The town also boasts a colonial administration office, complete with the royal title once granted to the area.

CARIBBEAN COAST

Many people worldwide aren't even aware that Nicaragua has a Caribbean coast, often assuming it mirrors the Pacific side. However, the Caribbean coast is entirely distinct, with its own rich history, culture, and geography.

History

During Spanish colonial times, the Spaniards focused their development efforts on the Pacific coast, leaving the Caribbean largely untouched except for a few ports like Puerto Cabezas. The dense, untamed jungle made large-scale development on the Caribbean side challenging, allowing indigenous communities to preserve much of their traditional culture—unlike the more colonized tribes on the Pacific coast.

This left room for British influence. By the end of their ventures, the British introduced elements of their Caribbean colonial culture, particularly in port cities like Bluefields. European missionaries also brought the Anglican and Moravian churches, making the Caribbean coast predominantly Protestant, in contrast to the Catholic Pacific coast. Bluefields and similar communities became English-speaking Creole hubs, while much of the inner region remained wild and untamed, home to resilient indigenous groups.

The Caribbean coast is also known as the Miskito Coast, named after the largest and most well-known indigenous group, the Miskitos.

The Indigenous Communities

The Caribbean coast is home to Nicaragua's two Autonomous Regions: the RAAN (North Caribbean Coast Autonomous Region) and RAAS (South Caribbean Coast Autonomous Region). These regions have a degree of self-governance, though they still adhere to federal laws.

The main indigenous groups include the Miskitos, Mayangnas, Ramas, and Garifunas, as well as the

Creoles (technically not indigenous). Together, they make up about 8.54% of the population. Most of these communities still speak their native languages, with many knowing little or no Spanish or English—except for the Creoles, who are predominantly English-speaking.

This language divide contributes to the higher illiteracy rate on the Caribbean coast (around 45%) compared to the much lower rate (5–7%) on the Pacific coast.

Corn Islands

The Corn Islands are among the most tourist-friendly destinations on Nicaragua's Caribbean coast. While not overdeveloped, they offer pristine beaches and a vibrant local culture alongside modern resources for visitors, including lively nightlife. Importantly, the islands are safe, with common-sense precautions ensuring a trouble-free experience.

Great Corn Island is the more developed of the two, with most tourist-focused infrastructure and a larger local community. In addition to its stunning beaches, the island boasts natural attractions like hiking trails and scenic viewpoints. A favorite is Mount Pleasant, home to an old viewing tower that offers panoramic views of both islands and the surrounding ocean.

Little Corn Island caters to adventurous nature lovers. With a few hotels and restaurants, the island maintains a remote charm—no phones, TVs, or round-the-clock electricity. Most of the island remains untouched, making transportation challenging but rewarding. Visitors are treated to some of the most pristine jungles and beaches in the Caribbean.

Both islands offer excellent scuba diving opportunities, featuring diverse marine life and unique underwater sights. The most remarkable is a 16th-century Spanish galLeón resting just 15 feet below the water's surface. While the wreck hasn't been fully studied, its cannons, anchor, and intact structure are visible from the outside. This region, once frequented by pirates during their golden age, is thought to contain other undiscovered European wrecks, potentially holding untold treasures.

The Inner Mainland and the Coast

Visiting Nicaragua's Caribbean Coast beyond the Corn Islands poses challenges due to its limited tourism infrastructure. While Puerto Cabezas and the Mining Triangle boast fascinating cultures and stunning natural beauty, these areas are not recommended for tourists due to safety concerns and the lack of developed amenities.

Bluefields is a safer option but still requires caution. Despite its modest architecture and infrastructure, Bluefields captivates visitors with its vibrant community, lively festivals, music, and flavorful local cuisine. From here, you can catch a flight to San Carlos, located on the Atlantic side of Lake Nicaragua.

San Carlos serves as a gateway to the San Juan River, offering a journey past the historic town of El Castillo and into the Indio Maíz Biological Reserve, along the border with Costa Rica. This entire route is accessible only by water. El Castillo is famed for its imposing Spanish Colonial fort, strategically perched to control the river's fork. As you approach, it's easy to imagine how daunting this sight must have been for pirates and invaders, with cannons looming overhead.

Further down the river lies the Indio Maíz Biological Reserve, often regarded as the wildest reserve in Nicaragua. Entry requires hiring a guide or a MARENA officer from El Castillo. The reserve is home to an extraordinary array of wildlife, including jaguars, pumas, sloths, monkeys, crocodiles, poison dart frogs, and even manatees in the aptly named Manatee Lagoon. Indigenous communities in the area offer guided tours and accommodations, enhancing your chance to witness these natural wonders.

It's crucial to prepare thoroughly before entering the reserve. Supplies must be secured in advance, and navigating the untamed terrain without an experienced guide can be perilous. The Indio Maíz offers a rare opportunity to explore an untouched jungle teeming with life, but only for those who are adequately prepared for its challenges.

HOTELS BY REGION

Please note: These lists only make up a small portion of hotels in Nicaragua. Before traveling, be sure to do your research to ensure that you find lodging most suitable to your wants and needs. Hostels and homestays may be other options to consider.

Managua

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Seminole	+505 2270 0061	De Bancentro carretera a Masaya 1c oeste 1c al sur	$106-132	Swimming pool, sauna, gym, A/C, free breakfast, airport shuttle service
Hotel La Pyramide	**+505 2278 0687**	**Gimnasio Hercules, 1c. al sur, 1c. al este, 2 1/2 c. al sur**	**$48-75**	**Free internet, breakfast included, A/C, restaurant, parking, airport transportation, pet friendly**
Hyatt Place Managua		Carretera Masaya Km. 8.2, next to Galeria Santo Domingo	$91-203	Swimming pool, restaurant, bar/lounge, high speed internet, fitness center, wheelchair access, business center & meeting rooms, A/C
Real Intercontinental Managua	**+1 877 859 5095**	**Costado Sur Centro Comercial Metrocentro, Carretera Masaya**	**$113-242**	**Swimming pool, restaurant, bar/lounge, high speed internet, fitness center, wheelchair access, business center & meeting rooms, A/C, pet friendly**

Gran Pacifica

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Gran Pacifica Beach and Golf Resort	+505 8907 1686	Carretera Vieja León, KM 49, 11 KM West San Diego, Villa El Carmen	$124-645	WiFi, pool, beachfront, parking, restaurant, bar/lounge, room service, wheelchair access, pet friendly, children's activities, laundry, business center, A/C, babysitting

San Juan del Sur

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Villas de Palermo Hotel & Resort	+505 8672 0859	Carreterra San Juan del Sur, km 139, San Juan del Sur 48600	$119-176	Pool, beach, parking, high-speed Wi-Fi, restaurant, bar/lounge, room service, children's activities, meeting rooms, babysitting, business center, banquet rooms, laundry, A/C
Pelican Eyes Resort & Spa	**+505 2563 7000**	**De la Parroquia 1 1/2 cuadras al este**	**$239-366**	**Pool, restaurant, bar/lounge, beach, room service, parking, spa, high-speed Wi-Fi, A/C, children's activities, meeting rooms**
Morgan's Rock Hacienda and Ecolodge	+505 2563 9005	Playa Ocotal, 12 kms north of San Juan del Sur, Playa Ocotal, San Juan del Sur 505	$364-604	Pool, restaurant, beach, bar/lounge, Wi-Fi, parking, laundry, children's activities, babysitting
HC Liri Hotel	**+505 2568 2274**	**Playa San Juan Del Sur | Contiguo Al Yahure, San Juan del Sur 505**	**$53-94**	**Pool, beach, parking, bar/lounge, high-speed Wi-Fi, wheelchair access, A/C**

León

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel El Convento	+505 2311 7053	Two Blocks West From Parque Central | Next to San Francisco`s Church	$83-170	Wheelchair access, restaurant, pool, bar/lounge, gym, A/C, refrigerator, high-speed Wi-Fi, meeting rooms, laundry, room service, parking, business center, banquet room, conference facilities
Azul Hotel & Restaurant	**+505 2315 4519**	**From the Cathedral, 2 1/2 blocks North**	**$68-99**	**Pool, restaurant, bar/lounge, A/C, high-speed Wi-Fi, transportation**
Hotel Real	+505 2311 2606	Iglesia la Recoleccion 1 1/2 Cuadra Al Este, León 505	$62-73	Wi-Fi, room service, bar/lounge, kitchenette, A/C, transport
La Perla Hotel	**+505 2311 3125**	**Iglesia La Merced | 1 cuadra al norte**	**$95-177**	**Pool, restaurant, bar/lounge, A/C, Wi-Fi, room service, parking, laundry**

Masaya

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Casa Robleto	+505 2522 2617	Ava. San Jeronimo, Parque San Jeronimo 1 1/2 c. al sur	$50-60	Kitchenette, A/C, high-speed Wi-Fi, room service, parking
Hotel Ivania's	**+505 2522 7632**	**El Calvario | de la Iglesia El Calvario 31/2 cuadras al oeste, Masaya 69**	**$33-52**	**Wheelchair access, restaurant, A/C, Wi-Fi, room service, parking, laundry**
Hotel El Costeno	+505 2522 3057	Del ministerio publico 2 cuadras y 1/2 al sur, Masaya 5052522	$10-50	Bar/lounge, kitchenette, A/C, high-speed Wi-Fi, parking

Carazo & La Boquita Beach

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel and Restaurant Hacienda San Pedro	+505 8883 2125	Km 37. 5 From the Catholic Church or Central Park 350mts. north, San Marcos Carazo	$68-70	Wheelchair access, pool, restaurant, bar/lounge, hot tub, refrigerator, A/C, high-speed Wi-Fi, room service, banquet room, conference facilities, transportation, meeting rooms. Business center, laundry
Myrinamar Bed & Breakfast	**+505 8421 8306**	**Del Empalme 1km a la Boquita | La Boquita**	**$68-98**	**Beach, bar/lounge, kitchenette, internet, parking, transportation**
D'Santos Hotel Boutique	+505 8395 8582	Km. 43 carretera Panamericana, 300 metros al norte, Dolores 45000	$69-100	Wheelchair access, restaurant, high-speed Wi-Fi, vehicle parking, children's activities, transportation

Jinotega

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Café Jinotega	+505 2782 2710	Gasolinera Central Gas 1c Al Oeste 1/2 C al norte, Jinotega	$70-86	Wheelchair access, restaurant, bar/lounge, A/C, high-speed Wi-Fi, laundry, room service, parking, business center
Hotel Kiuras Café and Restaurant	**+505 2782 3938**	**San Juan Cathedral 1 1/2 block south, Jinotega**	**$20-32**	**Restaurant, bar/lounge**

Matagalpa

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Selva Negra Mountain Resort	+505 8509 4871	Km 140 Carretera - Jinotega, Matagalpa	$30-190	Refer to the Selva Negra sub-section under Matagalpa
La Buena Onda	**+505 2772 2135**	**Avenida El Brigadista | cancha El Brigadista 2 1/2 al este, Matagalpa 61000**	**$17-35**	**High-speed Wi-Fi, laundry, transportation**
Hotel San Jose	+505 2772 2544	Across from Iglesia San Jose, Matagalpa 61000	$75	A/C, high-speed Wi-Fi, laundry
Hotel Roca de La Cumbre	**+505 2772 3117**	**Desde la Biblioteca del Banco Central, 1 1/2 Cuadras al Este, Matagalpa 61000**	**$33-40**	**Wheelchair access, pool, restaurant, bar/lounge, refrigerator, A/C, high-speed Wi-Fi, meeting rooms, business center, banquet room, conference facilities, children's activities, room service, transportation**

Somoto

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Spa Huaca Yaran	+505 2722 2162 OR +505 8330 9746	Del INSS 2 cuadras al este, Somoto	$28	Restaurant, bar/lounge, spa
Hotel El Rosario	**+505 2722 2083**	**Enitel 1c. al Este**	**$15**	**Wheelchair access, restaurant, A/C, high-speed Wi-Fi, laundry, parking**

Chinandega

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Los Portales	+505 2342 9190	Rotonda Los Encuentros 500 Metros al Norte	$92-112	Beachfront, wheelchair access, pool, restaurant, bar/lounge, gym, kitchenette, microwave, A/C, refrigerator, 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	**+505 2341 8952 OR +505 2341 8994**	**Esquina de los Bancos | 75 vrs al norte**	**$55-61**	**Wheelchair access, bar/lounge, A/C, high-speed Wi-Fi, dry cleaning, laundry, parking**
Hotel Los Volcanes	+505 2341 1000	Kilometro 128 1/2 carretera a León - Chinandega	$47-75	Wheelchair access, beachfront, pet friendly, pool, restaurant, bar/lounge, gym, kitchenette, air conditioning, internet, parking, children's activities, room service

Ocotal

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Frontera	+505 2732 2668	Km. 226 Panamerican Highway, adjacent to Shell Ramos, Ocotal	$31-91	Wheelchair access, pool, restaurant, A/C, high-speed Wi-Fi, parking, room service
Hotel Benmoral	**+505 2732 2824**	**Pan American Hwy, Ocotal**	**$20**	

Big & Little Corn Island

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Paraiso Beach Hotel	+505 2575 5111	Shipwreck Beach	$68-82	Beachfront, wheelchair access, pet friendly, restaurant, bar and lounge, A/C internet children's activities, shuttle, room service, parking
La Princesa de La Isla	**+505 8854 2403**	**Woula Point, 9340394**	**$58-60**	**Beachfront, restaurant, internet, wheelchair access, bar/lounge, shuttle, parking, laundry**
Hotel Bellavista	+505 8941 2959	Brig Bay 2 | Playa Shipwreck	$$40-69	Beachfront, pet friendly, restaurant, bar and lounge, kitchenette, A/C, internet, shuttle, room service, parking
Sea Star Spa	**Nicaragua: +505 8901 2410 Canada cell: 780 777 7373**	**Autonomous Region of the Southern Atlantic**	**$102-133**	**Pool, restaurant, bar/lounge, air conditioning, Wi-Fi**
Arenas Beach Hotel	+505 2249 1820	Southwest Bay (Formerly Cesar Beach Hotel)	$95-99	Beachfront, wheelchair access, restaurant, bar/lounge, A/C refrigerator, internet, room service, transportation

Bluefields

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel and Casino Oasis	+505 2572 0663	Esq Op Muelle Municipal Bluefields	$70-100	Air conditioning, transport, internet, casino, bar
Hotel Caribbean Dream	**+505 2572 0107**	Mercado 1st O, 1/2nd S, Bluefields	**$27-32**	**Wi-Fi, TV, bar/lounge, restaurant, laundry**
Hotel Jackani	+505 2572 0440	Bo Punta Fria National Police 20m South	$20	Wi-Fi, A/C, dry cleaning

Esteli

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Los Arcos	+505 2713 3830	Del Costado NO de Catedral 1/2 C Al Norte	$54-$71	Restaurant, bar/lounge, internet, breakfast included, conference/event facilities, business center
Hotel Cuallitlan	**+505 2713 2446**	**Km 146 1/2 4c. to the Eas, 1C. North, Restaurante El Sopon**	**$40-60**	**Restaurant, bar/lounge, internet, breakfast, event facilities, business center, wheelchair access, pet friendly**

Granada

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Los Patios Hotel	+505 2552 0641	Calle Corrales 525	$103-139	Pool, restaurant, spa, gym, kitchenette, A/C, high-speed Wi-Fi, laundry, children's activities, shuttle, room service, parking, dry cleaning
La Gran Francia Hotel and Restaurant	**+505 2552 6002**	**Esquina sureste del Parque Central**	**$50-109**	**Wheelchair access, pool, restaurant, bar/lounge, A/C, high-speed Wi-Fi, laundry, shuttle, parking, transportation, dry cleaning, meeting rooms, banquet room, conference facilities**
Casa Lucia Boutique Hotel & Yoga Retreat	+505 8432 3983	135 Calle Santa Lucia | 1.5 blocks west of La Flor Panamena	$63-99	Wheelchair access, pool, bar/lounge, gym, kitchenette, A/C, Wi-Fi, room service, transportation
Hotel Plaza Colon	**+505 2552 8489**	**In front of Central Park**	**$98-138**	**Wheelchair access, pool, bar/lounge, restaurant, A/C, high-speed Wi-Fi, dry cleaning, laundry, room service, parking**
Hotel Patio del Malinche	+505 2552 2235	Calle Caimito | de Alcaldia 2 1/2c. al lago	$71-96	Pool, bar/lounge, A/C high-speed Wi-Fi, laundry, transportation
Casa San Francisco	**205 282 7450**	**Calle Corral #207**	**$63-87**	**Pet friendly, pool, restaurant, bar/lounge, gym, A/C, high-speed Wi-Fi, shuttle, business center**
Tribal Hotel	+505 2552 0037	Calle Cuiscoma, de la Gaviota Media Cuadra al Lago	$85-130	Pool, bar/lounge, Wi-Fi, room service, parking, transportation
Hotel Colonial	**+505 2552 7299**	**Parque Central 25 varas al Oeste**	**$89-114**	**Wheelchair access, pool, restaurant, bar/lounge, A/C, high-speed Wi-Fi, laundry, shuttle, room service, transportation, dry cleaning, meeting rooms, business center, conference facilities**
Jicaro Island Ecolodge Granada	+505 2558 7702	Parque Central 25 varas al Oeste	$391-758	Pool, restaurant, high-speed Wi-Fi, parking, transportation

Granada

NAME	PHONE	ADDRESS	PRICE	AMENITIES
Hotel Xalteva	+505 2552 0982	Calle Obispo Ulloa, Granada 43000, (Formerly Xalteva Condominiums)	$90-148	Wheelchair access, pool, bar/lounge, kitchenette, A/C, Wi-Fi, children's activities, shuttle, room service, parking, transportation, laundry, babysitting
Hotel Dario	**+505 2552 3400**	**Calle La Calzada | De la Catedral 1 1/2 cuadra al lago, Granada 505**	**$69-128**	**Pool, restaurant, bar/lounge, hot tub, gym, A/C, Wi-Fi, meeting rooms, room service, parking, transport, dry cleaning, business center, banquet room, laundry, conference facilities**
Hotel Estrada	+505 2552 7393	Calle El Arsenal	$72-150	Restaurant, bar/lounge, A/C, Wi-Fi, room service, parking, transportation, laundry
Hotel Real La Merced	**+505 2552 2824**	**Calle Real Xalteva**	**$76-167**	**Pool, restaurant, bar/lounge, reduced mobility rooms, A/C, refrigerator, Wi-Fi, laundry, room service, transportation**
Hotel Con Corazón	+505 2552 8852	Calle Santa Lucia 141, Granada 0000	$68-91	Wheelchair access, pool, bar/lounge, restaurant, A/C, high-speed internet, laundry

RESTAURANTS BY REGION

Managua

NAME	CUISINE	PHONE	ADDRESS
La Casa de Los Nogueras	Mediterranean, Spanish	+505 2278 2506	Avenida Principal Los Robles No. R. 17,
La Gastronomia del Buzo	**Mediterranean**	**+505 2265 8336**	**Carretera Sur Km 13 100mts Al Sur 100 Mts Al Este**
La Marsellaise	French	+505 2227 0224	Calle Principal, #4, Managua
La Pampa	**Argentinian**	**+505 2225 0996**	**Villa Fontana Club Terraza 3 Casas al Oeste Managua**
Los Ranchos	Central American BBQ	+505 2266 0527	Bosques de Bolonia
Nau Lounge Managua	**Sushi, Japanese, Bar**	**+505 2276 8989**	**Costado Sur CC Metrocentro |Interior Hotel Real International**

Gran Pacifica

NAME	CUISINE	PHONE	ADDRESS
Sea Salt Restaurant	International, Seafood	+505 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	+505 7789 7460	25 Meters South of the Municipal Market
Barrio Cafe	**Bar, Café, Central American, International**	**+505 2568 2294**	**Del Mercado Municipal, 1c al Oeste**
La Cascada	Caribbean, Seafood, International	+505 2568 2110	Pelican Eyes Resort and Spa
Terraza de Palermo Restaurant	**Mediterranean, South American, Seafood, Vegetarian**	**+505 8672 0771**	**Villas de Palermo Hotel and Resort, Carretera San Juan del Sur, km 139**
El Timon	International, Central/South American, Caribbean	+505 7710 2810	Avenue of the Kings | Central Zone, On the Beach Street, San Juan del Sur

Masaya

NAME	CUISINE	PHONE	ADDRESS
La Abuela	Central/South American	+505 8880 0368	Laguna de Apoyo, Masaya
Café du Parc	**Café, French**	**+505 2522 0549**	**Costado Norte Parque Central Masaya**
Kaffeto	Café	+505 8828 7934	Mercado de Artesanias, Masaya
Los Yogis	**Vegetarian, Fusion**	**+505 2520 2837**	**1.5km From the Triangle to the Left, La Laguna de Apoyo**

Carazo

NAME	CUISINE	PHONE	ADDRESS
Pizzeria Colisseo	Italian, Pizza	+505 2532 2150	1/2 block South of BanPro, Jinotepe
Mamayamina El Chante	**Mediterranean, Gastropub**	**+505 8662 9890**	**De La Policia Nacional Media Cuadra Al Oeste Media Cuadra Al Sur, Jinotepe**
Makimaki	Sushi, Japanese	+505 8679 1327	Semaforo De La Universidad 1c Este, 1c Al Sur, 2c Al Este, Jinotepe

Matagalpa

NAME	CUISINE	PHONE	ADDRESS
Selección Nicaraguense	International	+505 8404 4807	1/2 cuadra al norte de la Catedral San Pedro
El Balcon	**Central/South American**	**+505 2772 3601**	**Calle Central | Main avenue, Matagalpa**
Café Bar Artesanos	South/Central American	+505 2772 2444	De Banpro, media cuadra al este

Jinotega

NAME	CUISINE	PHONE	ADDRESS
Restaurante La Ferrera	Nicaraguan	+505 8949 7739	Km 158 Carretera a Matagalpa
Jinocuba	**Caribbean, Cuban**	**+505 8526 1491**	**De la Alcaldia 5 Cuadras AL Norte**
Panadera y Café La Casa de Don Colocho	Café, Bakery	+505 2782 2584	Costado Norte escuela Gabriela Mistral
Soda El Tico	**Central American**	**+505 2782 2059**	**Del Parque Central 1 Cuadra al Este**

Chinandega

NAME	CUISINE	PHONE	ADDRESS
Al Cielo Hotel y Restaurante	Italian, French	+505 8993 4840	El Manzano, 2 | Aposentillo, El Viejo
Costa Azul	**Seafood**	**+505 2342 2888**	**Costado Oeste de la Alcaldía 1c al Sur, Puerto de Corinto**
El Paraíso	South/Central American	+505 8886 6095	Frente al Hotel Farallones Chinandega
Buenos Aires Restaurante	**South/Central American**	**+505 2341 3764**	**De La Rotonda Los Encuentro 2C Al Oeste 2 1/2C Al Norte, Chinandega**

Somoto

NAME	CUISINE	PHONE	ADDRESS
Aromas Café	Café	+505 2722 2621	Aromas Cafe, Farmacia del Pueblo 1 1/2 c. al Este Somoto - Madriz
Pizza Italia Somoto	**Pizza, Italian**		**Somoto, Nicaragua**

Ocotal

NAME	CUISINE	PHONE	ADDRESS
Llamarada del Bosque	South/Central American	+505 2732 3469	Costado Sur Parque Central, Ocotal 505
Casa Vieja	**South/Central American**	**+505 2732 2559**	**Del Supermercado San Juan, 1/2 Cuadra Al Norte**
Sport Bar & Grill	Steakhouse	+505 8448 0199	Del Parque Central, Tres Cuadras Al Sur, Media Cuadra Al Oeste

Little Corn Island

NAME	CUISINE	PHONE	ADDRESS
Tranquilo Café	BBQ, American, International	+505 8336 3068	Little Corn Island
The Turned Turtle Restaurant	**Caribbean, Seafood, American**	**+505 8333 0956**	**Little Corn Beach and Bungalow**
Café Desideri	Italian, Café	+505 8412 6341	Beach Front, Little Corn Island (Formerly Italian Restaurant)
Darinia's Kitchen	**Caribbean, Seafood, Vegetarian, Fusion**	**+505 8744 3419**	**Little Corn Island**

Big Corn Island

NAME	CUISINE	PHONE	ADDRESS
Sea Side Grill	Caribbean, Central American, Seafood	+505 8235 0966	North End next to Fishermen Union
Comedor Maris	**Seafood, Caribbean**	**+505 2575 5135**	**Danette's house, blue sign on right side of main road, north end**
The Dive Café	Café, American, Central/South American	+505 2575 5167	Dos Tiburones Dive Shop
Big Fish Café	**Caribbean, Seafood**	**+505 2575 5269**	**North End, Big Corn Island**

Bluefields

NAME	CUISINE	PHONE	ADDRESS
Pelican Bay	Seafood	+505 2572 2089	Barrio Pointeen
Chez Marcel	**French, International**	**+505 2572 2347**	**Bo Teodoro Martínez Bluefields**

Estelí

NAME	CUISINE	PHONE	ADDRESS
Casa Vecchia	Italian	+505 8826 0309	Del Gallo Mas Gallo Media Cuadra Al Oeste
Pullaso's Ole	**Steakhouse**	**+505 2713 4583**	**Estelí 505**
El Rincón Pinareno	Cuban, Caribbean, Latin	+505 2713 4369	Bo Hermanos Carcamo Casa Cultura 80vrs al sur
Castillo's Buffet	**Spanish**	**+505 2713 0000**	**Roger Mangas 1/2 c east**

León

NAME	CUISINE	PHONE	ADDRESS
El Bodegón	Latin American, Caribbean	+505 8731 5216	Parque de Los Poetas 275 Metros Al Norte
Carnívoro	**South American**	**+505 2311 5895**	**Avenida Central, Iglesia Recoleccion 1c oeste 10m norte, León**

Granada

NAME	CUISINE	PHONE	ADDRESS
Restaurante El Garaje	International, Vegetarian/ Vegan	+505 8651 7412	Avenida Principal Los Robles No. R. 17
Café de Los Suenos	**European**	**+505 2552 7272**	**Carretera Sur Km 13 100mts Al Sur 100 Mts Al Este**
Pita Pita	Pizza, Mediterranean	+505 2552 4117	Calle Principal, #4, Managua
Restaurante El Zaguán	**Central American**	**+505 2552 2522**	**Villa Fontana Club Terraza 3 Casas al Oeste Managua**
Bocadillos - Tapas Kitchen & Bar	Tapas, Latin	+505 2552 5089	Bosques de Bolonia, Managua
Choco Café	**Café**	**+505 2552 4678**	**Costado Sur CC Metrocentro | Interior Hotel Real International**
La Gran Francia	Latin	+505 2552 6002	Costado Sur CC Metrocentro | Interior Hotel Real International

TRAVEL TO NICARAGUA

WHEN TO TRAVEL

TThe high tourist season runs from December to April, offering dry weather and sunny beaches. For a greener Nicaragua with lighter rains, visit in November, avoiding the heavier rains of May to October that can complicate travel.

Traveling by air

Most flights to Nicaragua arrive at Augusto Cesar Sandino Airport (MGA), the country's main international airport. MGA is modern and well-equipped, with smaller airports like Granada and Bluefields serving domestic and regional flights.

Traveling by car

For an unforgettable road trip, take the Pan-American Highway, which stretches from Alaska to Panama, ending just before Colombia.

International Bus Lines

Traveling 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).

Transnica

- **Destinations:** Costa Rica, El Salvador, Honduras
- **Phone:** +505 270 3133 | **e-mail**: info@transnica.com
- **Cost:** $15-60

Ticabus

- **Destinations:** Costa Rica, El Salvador, Guatemala, Honduras, Mexico, Panama
- **Phone:** +505 222-6094 or +505 333-3031
- **Cost:** $23-70

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. 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 traveling in a taxi, since they all follow a policy of picking up as many people as possible heading in the same direction.

If you don't blend in as a local, be prepared to channel your inner negotiator when hopping into a taxi. Overcharging tourists isn't unheard of, but don't let that dampen your travel vibes—it's all part of the adventure!

A good tip? Chat with locals or ask your hotel staff for an idea of typical fares to your destination. Having a ballpark figure can save you from paying "tourist prices" and give you a confidence boost in negotiations. And here's the fun part: think of haggling not just as a way to save a few córdobas but as a cultural experience. A little humor, a friendly smile, and a laid-back attitude can go a long way. Who knows? That quick bargaining session might end up being one of your favorite stories from Nicaragua.

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.

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 regularly, 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. 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.

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.

The most popular marina is in San Juan del Sur. It caters primarily to ocean-going vessels and offers basic amenities, making it a hub for sailors and yacht enthusiasts exploring the Pacific Coast. The other two marinas are located on the Managua shore of Lake Managua, catering more to freshwater boats. These facilities provide convenient access for those interested in cruising Nicaragua's inland waterways, with options to explore the country's largest lake, Lake Nicaragua, and its surrounding beauty.

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 road system.

Rental Car Companies

NAME	BRANCHES	VEHICLES	DAILY RENTAL
Alamo	Managua, San Juan del Sur, Peñas Blancas, Rivas, Granada, Estelí	Sedan, Pickups, Trucks, SUV	$36-160
Budget	**Chinandega, Granada, Matagalpa, Estelí, Managua, San Juan del Sur**	**Sedan, Pickups, Trucks, SUV**	**$10-45**
Dollar Rent-a-Car	Managua, Tola, San Juan del Sur, León, Matagalpa, Estelí, Chinandega	Sedan, Pickups, Trucks, SUV	$10-135
Hertz	**Managua**	**Sedan, SUV, Pickups, Mini-bus**	**$40-65**
Lugo	Managua	Sedan, Pickups, Trucks, SUV	$25-130
Targa Rent-a-Car	**Managua**	**Sedan, Pickups, Trucks, SUV**	**$29-35**

MANAGUA - Local Bus Schedule

	TERMINAL	PRICE C$	PRICE US$	DURATION (HOURS)	SCHEDULE
BOACO	Mercado Mayoreo	38	1.50	2	4am-9pm Every 30 mins.
CAMOAPA	**Mercado Mayoreo**	**68**	**2.50**	**2.5**	**5am-9pm Every 40 mins.**
CAMOAPA	Mercado Mayoreo	85	3.10	2.75	5am-9pm Every 1 hr
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.

MANAGUA - Express Bus Schedule

	TERMINAL	PRICE C$	PRICE US$	DURATION (HOURS)	SCHEDULE
BOACO	Mercado Mayoreo	38	1.50	2	4am-9pm Every 30 mins.
CAMOAPA	**Mercado Mayoreo**	**68**	**2.50**	**2.5**	**5am-9pm Every 40 mins.**
CONDEGA	Mercado Mayoreo	85	3.10	2.75	5am-9pm Every 1 hr
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.

GRANADA - Express Bus Schedule

	TERMINAL	PRICE C$	PRICE US$	DURATION	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.**

León - Express Bus Schedule

	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 2:45 pm

BASIC TRAVEL INFORMATION

Communicating

The country 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 011 plus the country code (505) and the eight-digit telephone number. In Nicaragua, to make a call to the U.S. you just add 001 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.

Internet

Nicaragua's internet network expands annually, offering faster speeds and broader coverage. Many urban areas now have 4G mobile internet and affordable home connections. Internet cafés are common in cities, with options like Alhambra Café in Granada, Cyber-café Areia in Ometepe, Cyber Metropolitano in León, and San Judas Cyber Café in Managua, where access costs around $1 an hour.

Mail

Sending mail from Nicaragua is reliable internationally but less so domestically. Avoid mailing valuables, as they risk being taken or heavily taxed. Receiving mail is trickier—using a P.O. Box ensures delivery, while home delivery is challenging due to the lack of 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.

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 ATMs.

Driving permits

Visitors can use their driver's license from their country of origin for thirty days after entry to Nicaragua. Ensure your auto insurance covers driving in Nicaragua, or purchase temporary car insurance locally, as coverage varies depending on where you're from.

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, an 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 certain neighborhoods including: 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 entry, US and most European citizens (except Spain) will have to pay $10 for a tourist card that allows 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 goods without paying significant taxes.

However, many expats choose to go this route and become “permanent tourists.” They prefer to constantly renew their tourist cards by leaving the country and returning every 90 days. If you overstay your tourist card, you will have to pay 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. 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 $1000/$1250, respectively. Foreign investors, on the other hand, must have an approved business within Nicaragua or invest at least $30,000 in Nicaragua (real estate counts).

If you are a resident of Nicaragua with a cédula, you must have an exit visa from the Nicaraguan Immigration office. You will need to purchase the exit visa (visa de salida) form and have copies of your cédula (front and back) and the first and last pages of your passport.

Be sure to bring your passport and cédula. They will then stamp your passport which you will show when you leave the country. If leaving by air, you can do all of this at the airport.

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. Two 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.

If you have any further questions, call the airport office: +505 233 1624

NICARAGUAN CONSULATE INFORMATION IN THE U.S.

CITY	CONTACT 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
Houston	**6009 Richmond Ave, #100, Houston, TX 77057** **Tel: (713) 789 2762**
Los Angeles	3550 Wilshire blvd, Suite # 200, Los Angeles, California 90010 Tel: (213) 252 1170
Miami	**1332 W Flagler St, Miami, FL 33135** **Tel: (305) 265 1415**
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	**1628 John F Kennedy Blvd, Philadelphia, PA 19103** **www.nicaconsulphilly.com** **Tel: (215) 568 1088**
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
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 in Nicaragua varies depending on your location, but the country offers excellent healthcare options. The Vivian Pellas Metropolitan Hospital is one of the best in Central America and is accredited by the U.S. government, making it one of the few hospitals in the region covered by U.S. and international health insurance. In addition, the Military and Bautista Hospitals provide high-quality, affordable care.

Managua has become a popular destination for medical tourism, with many U.S. residents choosing to fly there for procedures, as it can be more cost-effective than treatment in the U.S. While the medical facilities in smaller towns may not be as modern, cities like Granada, León, and Matagalpa offer reliable emergency and basic care, and patients can be transferred to Managua hospitals if needed.

As for vaccinations, the primary ones recommended are for various types of Hepatitis, although there's no harm in getting additional vaccines if you wish.

Tap water is safe to drink in Nicaraguan cities with running water, though it contains more chlorine than some may be used to. While many people don't mind it, others may find it unpleasant. Overall, Nicaraguan tap water is safer than in many other Central American countries, like Mexico, where tap water should be avoided.

Managua hospitals' contact information

Hospital Metropolitano Vivian Pellas
Phone: +505 2255 6900 | Address: Masaya Highway – Km. 9.75, 250 mts West. 24-hours daily

Bautista Hospital
Phone: +505 2249 0967, +505 2249 7070 | Address: Barrio Largaespada, 24-hours daily

Military Hospital
Phone: +505 2222-5242, +505 2222-2763/6
Address: Next to Tiscapa Lagoon, 24-hours daily
Fax: +505 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

INFORMATION HEALTH CLUB

Club de la Salud

The Health Club is a Hospital's own medical program, through which affiliates have the right to obtain discounts on hospital services, outpatient consultation with our Network doctors and covered medications according to the limits and conditions established in the discount table for each of the Plans.

We offer you 3 types of plans:

• **Children's Health Club**: From 0 to 16 years, offers discounts of up to 80% in the main areas of care, for the payment of a monthly fee of:
* $ 30.00 net dollars.

• **Adult Health Club**: From 17 to 64 years old, offers discounts of up to 80% in the main care areas, for the payment of a monthly fee of:
* $ 30.00 dollars in Standard.
* $ 60.00 dollars in Gold.

• **Senior Health Club**: 65 years and older with no age limit, offers discounts of up to 50% in the main areas of care, for the payment of a monthly fee of:
* $ 45.00 dollars in Standard.
* $ 95.00 dollars in Gold

The benefits are obtained from the same day that you enroll, it applies to direct discounts, it is a plan without deductibles, without reimbursement procedures, with international-quality medical-hospital services accredited by the Joint Commission International.

Attached you will find the discount tables of each of the plans, where you will notice that there are 4 columns:
* The 1st are the discounts you receive the same day you join.
* The 2nd column is effective from 90 days.
* The 3rd (Standard) and 4th (Gold) are the maximum discounts that come into effect after 180 days of being in the selected plan, this discount will always keep it.

External consultation
Club members are offered a 20% discount with the doctors assigned to the plan (attached list).

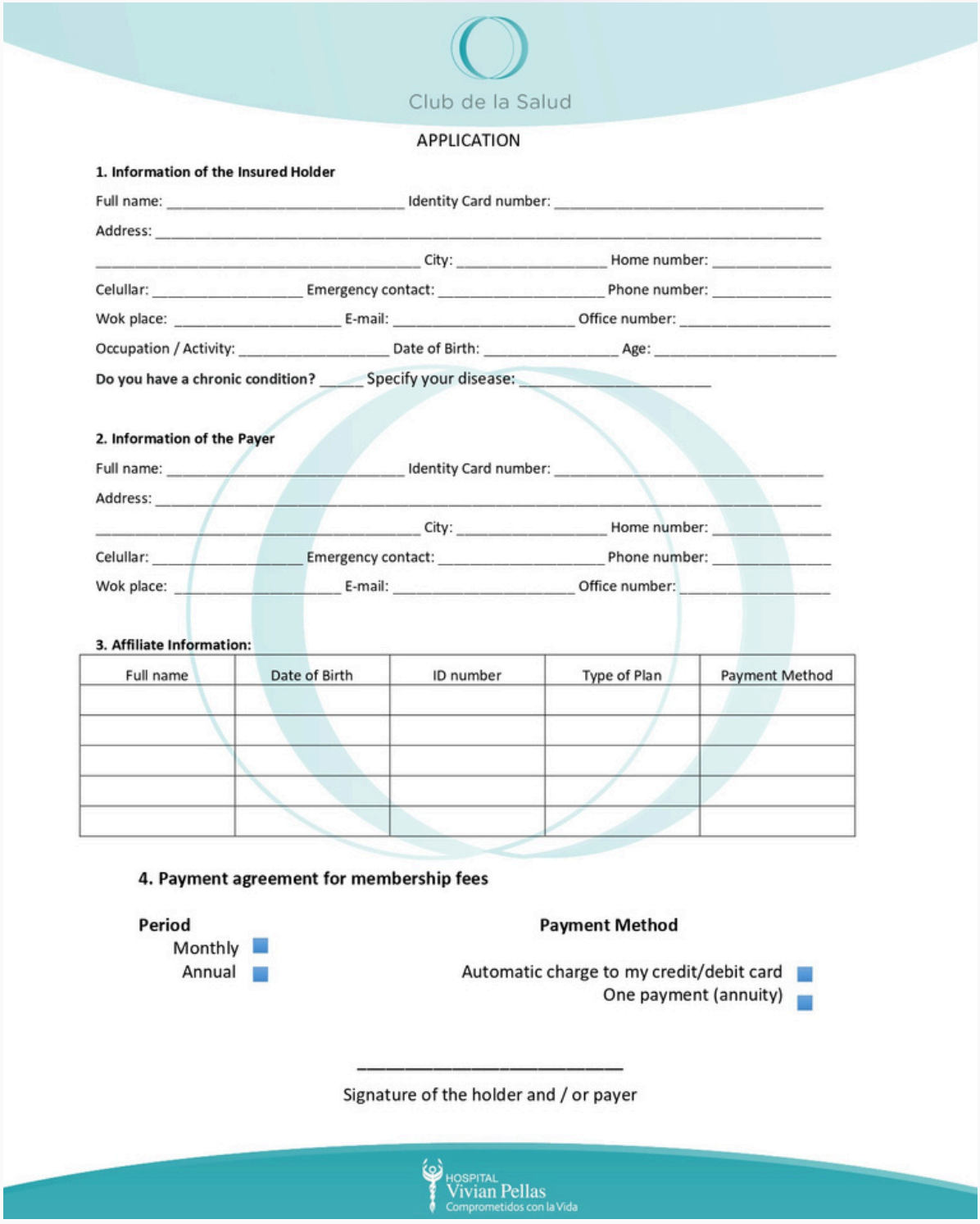
Limit of Coverage
The maximum amount of discount applies per year of validity of the contract:
* Standard: It cannot exceed twenty thousand net dollars ($ 20,000) per year, maximum per event ($ 4,000), 5 events per year.
* Gold: May not exceed thirty thousand net dollars ($ 30,000) per year, maximum per event ($ 6,000), 5 events per year.

Payment Methods
The payment methods we offer you for canceling your plan are:
* Full annuity payment, giving you a 10% discount.
* Subscription to the monthly automatic debit, with any type of card.

Membership Requirements
* Complete registration documents.
* Copy of adult identification.
* Birth certificate for the entry of minors.

HOSPITAL Vivian Pellas
Comprometidos con la Vida

APPLICATION HEALTH CLUB



Club de la Salud

APPLICATION

1. Information of the Insured Holder

Full name: _____ Identity Card number: _____

Address: _____

_____ City: _____ Home number: _____

Celullar: _____ Emergency contact: _____ Phone number: _____

Wok place: _____ E-mail: _____ Office number: _____

Occupation / Activity: _____ Date of Birth: _____ Age: _____

Do you have a chronic condition? _____ Specify your disease: _____

2. Information of the Payer

Full name: _____ Identity Card number: _____

Address: _____

_____ City: _____ Home number: _____

Celullar: _____ Emergency contact: _____ Phone number: _____

Wok place: _____ E-mail: _____ Office number: _____

3. Affiliate Information:

Full name	Date of Birth	ID number	Type of Plan	Payment Method

4. Payment agreement for membership fees

Period

Monthly ☐

Annual ☐

Payment Method

Automatic charge to my credit/debit card ☐

One payment (annuity) ☐

_____

Signature of the holder and / or payer

HOSPITAL Vivian Pellas
Comprometidos con la Vida

MEMBERSHIP HEALTH CLUB

Club de la Salud

MEMBERSHIP AGREEMENT
HEALTH CLUB

CONTRACTING PARTS:
Ramiro Jose Manzanares Ortiz, with identity card number 001-091067-0066K on behalf of the corporation called HOSPITAL METROPOLITANO, S.A., of the domicile of Managua, on one hand, who will hereinafter be referred to as THE HOSPITAL, and _____ with identity card number _____ acting on his/her own behalf and/or representation of _____, in my capacity as _____ on the other hand, who will hereafter be called THE HOLDER MEMBER and / or PAYER, enter into this Health Club Membership Agreement, in the form of: (indicate the chosen modality), which will be governed by the clauses detailed below;

Children's Health Club	____
Adult Health Club	____
Golden Adult Health Club	____
Senior Health Club	____
Golden Senior Health Club	____

FIRST CLAUSE: OBJECT
The Hospital Metropolitano S.A. administers a Prepaid Health System called CLUB DE LA SALUD, which aims to offer its members medical-hospital care, at prices and conditions accessible to users, based on discounts on the list prices of hospital services and the doctors assigned to said Program.

Through this Agreement, THE HOLDER MEMBER in Annex 1 of this contract (Application), joins the HEALTH CLUB through the hospital program described therein, hereinafter THE PROGRAM, in accordance with the terms and conditions established in the Health Club Regulations that constitute Annex 2 of this contract.

THE HOLDER MEMBER declares to know and accept in this act the coverage, discounts and limitations of the programs listed in Annex 3 in this contract, as well as the requirements to access the benefits of this, indicated in the Program Regulations.

HOSPITAL Vivian Pellas
Comprometidos con la Vida

SECOND CLAUSE: ABOUT MEMBERSHIP REQUIREMENTS.
He/she and/or applicants must comply with the requirements established in the Health Club regulations to be enrolled in the program as affiliates. These include, but are not limited to, the following: The corresponding application, the signing of this contract and the single payment of registration to the program.

THIRD CLAUSE: ABOUT THE COVERAGES IN HOSPITAL SERVICES OF THE HEALTH CLUB PROGRAM
THE HEALTH CLUB includes discounts on the services offered at the Hospital Vivian Pellas facilities, as detailed in Annex 3 of this contract.

The maximum amount of discount per event and annually accumulated to be applied in hospital services for each version of the program are detailed in Annex 3.

All treatments and procedures indicated in Annex 4, which is an integral part of this contract, are excluded.

FOURTH CLAUSE: OF COVERAGES IN HEALTH CARE IN THE HEALTH CLUB
Members of the Health Club Program may be attended by specialist doctors assigned to the program, who will be responsible for granting a 20% discount on the external consultation fee established by each of them. The copayment must be paid directly to the specialist.

FIFTH CLAUSE: MEMBERSHIP FEE
The member must pay, for each affiliation contract, a registration fee to the Health Club for a value of $ 10.00 (Ten Dollars) only once at the time of registration.

In order for affiliates in the contract to access the benefits of the HEALTH CLUB hospital program, the HOLDER MEMBER must pay for each of them the monthly fixed fee agreed upon at the time of affiliation. It is understood that such quota may be varied, upon notification..

SIXTH CLAUSE: PAYMENT METHODS
Membership fees may be paid by paying a single annual fee, made at the time of signing this contract, or by paying 12 equal monthly fees, which must be made by one of the forms set out in the Annex 5 of this contract.

MEMBERSHIP HEALTH CLUB

Club de la Salud

They are part of the HEALTH CLUB and are subject to this Regulation, the programs called Children's Health Club, Adult Health Club and Senior Health Club.

To be considered an active member of the club, the member must have paid in advance one day before the established date of membership, the corresponding monthly fees. If the member had not made their monthly payment and would require medical or hospital care, they may enjoy the benefit as long as they cancel the overdue fee (maximum 1 fee) before receiving the service.

If they spend more than 60 calendar days in arrears in their quota, the member will have lost their acquired rights as a member of the Club in terms of seniority and benefits (discounts of the plan).

SEVENTH CLAUSE: TERM AND RENEWAL

The term of this contract is one year from the subscription of this contract, which will begin on / / and end on / /. The contract will be renewed upon expiration, unless one of the parties notifies the other in writing 30 days prior to the expiration date of their desire not to renew it. HOMETSA may make changes in the values of fees and percentages of discounts, prior notification. The contract renewal procedure is established in article 7 of the Health Club Regulations.

In cases where the Affiliate has paid in advance the annual value of the contract and wishes to terminate it in advance, no refund will be made.

None of the parties will be relieved of their obligations assumed under this Contract until the effective dissolution date thereof, regardless of the issue that caused such dissolution.

EIGHTH CLAUSE: CONTRACT REGULATION

This contract will be subject to the provisions contained in the Regulations of the HEALTH CLUB. THE AFFILIATE HOLDER in this same act declares to accept and know each and every one of the provisions contained in the aforementioned Regulation, which are implicitly included in this contract.

NINETH CLAUSE: ACCEPTANCE OF OFFICIAL FORMS

The member, in advance, accepts the validity and applicability of what is established in the forms normally used by the Hospital Vivian Pellas, for the admission of his patients, including what is established in the form called Admission Sheet, Agreement and Authorization, as well as the regulations and procedures indicated.

HOSPITAL Vivian Pellas
Comprometidos con la Vida

TENTH CLAUSE: ARBITRATION

Any discrepancy or claim that may arise between the parties due to this Agreement, must be resolved or resolved only by arbitration; renouncing the parties expressly to any other type of trial. The arbitration will be fair and will be carried out in accordance with the Mediation and Arbitration Law.

ELEVENTH CLAUSE: ANNEXES THAT ARE PART OF THE CONTRACT

Annex 1: Health Club Application
Annex 2: Health Club Regulations
Annex 3: Children's, Adult and Senior Health Club Coverage Table
Annex 4: Uncovered Services and Exclusions
Annex 5: Payment Methods

In faith of the above, we sign this Affiliation Agreement in two equal copies, in the city of Managua, at _____ of the month of _____ of the year _____.

FOR HOMETSA:

Ing. Ramiro Manzanares
General Director
Hospital Vivian Pellas

FOR THE AFFILIATE:

ADULT COVERAGE TABLE

COVERAGE TABLE - ADULT HEALTH CLUB				
HOSPITAL SERVICES	discount % from:			
				GOLD
	24 hours	90 days	180 days	180 days
EMERGENCY				
Emergency Physician Service	30%	50%	70%	100%
Ambulance Service1	20%	40%	60%	80%
Other Emergency Services2	20%	30%	50%	100%
PHYSICAL MEDICINE AND REHABILITATION				
Physiotherapy session	20%	30%	50%	60%
DIAGNOSTIC HELP EXAMS				
Laboratory	20%	30%	50%	70%
X-rays	20%	40%	60%	70%
Ultrasound	20%	30%	40%	60%
Magnetic Resonance (MRI)	20%	30%	40%	60%
Computed Tomography (CT)	20%	30%	40%s	60%
Mammography	20%	30%	40%	60%
Bone densitometry	30%	50%	70%	80%
Pathology	30%	50%	70%	80%
Electrocardiogram (EKG)	15%	20%	25%	30%
Endoscopy	20%	30%	40%	60%
Colonoscopy	20%	30%	40%	60%
Neurophysiological Studies	5%	10%	15%	25%
Cardiological Studies3	15%	20%	25%	25%
Executive Medical Checkup	20%	25%	30%	30%
INTENSIVE CARE				
ICU hospitalization	N/A	40%	70%	80%
Equipment Rental	N/A	30%	50%	60%
OPERATION ROOM (Inpatient or Outpatient)				
Room in Medical and Surgical Hospitalization	N/A	40%	70%	80%
Operating Room Rights	N/A	40%	70%	80%
Right to Anesthesia	N/A	40%	70%	80%
Extra Hour Anesthesia	N/A	40%	70%	80%
Right to Recovery Room	N/A	40%	70%	80%
Equipment Rental	N/A	40%	70%	80%
BIRTHS AND CAESAREAS				
Room in Maternity	N/A	25%	30%	30%
MEDICATIONS IN4				
Emergencies	5%	10%	15%	30%
Medical and Surgical Hospitalization	5%	10%	15%	30%
Births and C-sections	5%	10%	15%	20%
External Consultation	20%	25%	30%	30%
ICU	5%	5%	10%	10%
PERIODIC REPLACEMENT MATERIALS IN5				
Emergencies	20%	25%	30%	50%
Medical and Surgical Hospitalization	20%	25%	30%	50%
Births and C-sections	5%	10%	20%	20%
ICU	5%	5%	10%	10%
DENTISTRY				
General assessment and/or basic dental cleaning	20%	40%	60%	60%
Teeth whitening	5%	10%	15%	20%
Other dental procedures6	10%	15%	20%	30%

1. Ambulance transport is limited to the perimeter of Managua and will be offered according to the availability of the ambulance, without additional commitment to the Hospital, when the Ambulance is out of service or unavailable.
2. Other Emergency Services: Administration of injections, changes of probes, cures, nebulization, removal of stitches, vital signs.
3. Cardiological studies include: echo and/or electrocardiogram, Holter, Stress Test, Coronary Calcification Scan.
4. The discount on medications does not apply to cancer drugs, anxiolytics, vitamins, preventive vaccines (except tetanus in wounds), vasomotors, and milks and/or food supplements, hormones, tonics, contraceptives, restorative, psychotropic and hypnotic, sweeteners, reducing agents weight. Also excluded are personal items sold in pharmacy.
5. The supply of periodic replacement material and medications is limited by normal hospital supplies. If the hospital does not have a specific medication or material available, it will offer the member a substitute or similar. There is no discount on Cardiology and Hemodynamic MRP
6. Other dental procedures: X-ray examination and analysis, resins, simple exodontias, occlusal adjustment, simple partial dentures, simple fixed prostheses.

SENIOR COVERAGE TABLE

COVERAGE TABLE –SENIOR HEALTH CLUB				
HOSPITAL SERVICES	discount % from:			
				GOLD
	24 hours	90 days	180 days	180 days
EMERGENCY				
Emergency Physician Service	20%	30%	50%	80%
Ambulance Service1	20%	30%	50%	80%
Other Emergency Services2	20%	30%	50%	80%
PHYSICAL MEDICINE AND REHABILITATION				
Physiotherapy session	20%	30%	50%	50%
DIAGNOSTIC HELP EXAMS				
Laboratory	10%	20%	30%	50%
X-rays	10%	20%	30%	50%
Ultrasound	10%	20%	30%	50%
Magnetic Resonance (MRI)	10%	20%	30%	50%
Computed Tomography (CT)	10%	20%	30%	50%
Mammography	10%	20%	30%	50%
Bone densitometry	10%	20%	30%	50%
Pathology	10%	20%	30%	50%
Electrocardiogram (EKG)	10%	20%	30%	50%
Endoscopy	10%	20%	30%	50%
Colonoscopy	10%	20%	30%	50%
Neurophysiological Studies	5%	10%	15%	25%
Cardiological Studies3	15%	20%	25%	25%
Executive Medical Checkup	20%	25%	25%	30%
INTENSIVE CARE				
ICU hospitalization	N/A	20%	30%	50%
Equipment Rental	N/A	20%	25%	30%
OPERATING ROOM (Inpatient or Outpatient)				
Room in Medical and Surgical Hospitalization	N/A	20%	30%	50%
Operating Room Rights	N/A	20%	30%	50%
Right to Anesthesia	N/A	20%	30%	50%
Extra Hour Anesthesia	N/A	20%	30%	50%
Right to Recovery Room	N/A	20%	30%	50%
Equipment Rental	N/A	20%	30%	50%
MEDICATIONS IN[4]				
Emergencies	5%	10%	10%	20%
Medical and Surgical Hospitalization	5%	10%	10%	20%
External Consultation	5%	15%	25%	30%
ICU	5%	5%	5%	10%
PERIODIC REPOSITION MATERIALS IN[5]				
Emergencies	5%	15%	25%	30%
Medical and Surgical Hospitalization	5%	15%	25%	30%
ICU	5%	5%	5%	10%
DENTISTRY				
General assessment and / or basic dental cleaning	20%	40%	60%	60%
Teeth whitening	5%	10%	15%	20%
Other dental procedures6	10%	15%	20%	30%

1. Ambulance transport is limited to the perimeter of Managua and will be offered according to the availability of the ambulance, without the additional commitment to the Hospital, when the Ambulance is out of service or unavailable.

2. Other Emergency Services: Administration of injections, changes of probes, cures, nebulization, removal of stitches,

vital signs.
3. Cardiological studies include: echo and / or electrocardiogram, Holter, Stress Test, Coronary Calcification Scan.
4. The discount on medications does not apply to cancer drugs, anxiolytics, vitamins, preventive vaccines (except tetanus in wounds), vasomotors, and milks and/or food supplements, hormones, tonics, contraceptives, restorative, psychotropic and hypnotic, sweeteners, reducing agents weight. Also excluded are personal items sold in pharmacy.
5. The supply of periodic replacement material and medications is limited by normal hospital supplies. If the hospital does not have a specific medication or material available, it will offer the member a substitute or similar. There is no discount on Cardiology and Hemodynamic MRP
6. Other dental procedures: X-ray examination and analysis, resins, simple exodontias, occlusal adjustment, simple partial dentures, simple fixed prostheses.

AUTOMATIC DEBIT AUTHORIZATION

HOSPITAL
Vivian Pellas

AUTOMATIC DEBIT AUTHORIZATION
"Club de la Salud"

I_____, with identification number (identity and / or residence card) _____ authorize Vivian Pellas Hospital to automatically debit from my card detailed below, the amounts corresponding to the payment of 12 installments (s) as Monthly __ / __Annuity.

Card Number:

Due date: _____

Card Type: _____

Monthly or annual fee amount: _____

*The contract of affiliation to the Health Club has automatic renewal, I am aware that, in the event that wish to renew it upon expiration, I must comply with the provisions of article 7 of the Regulation of the Health Club. In case of not informing, the rights and obligations established in said contract, they will continue.

Includes:

Full Name	Amount	Plan Type

In the city of Managua, at _____ of the month of _____ of the year _____.

_____

Cardholder Signature

DOCTORS

Granada

SERVICES	NAME	REGION	TELEPHONE	ADDRESS
DENTIST	Dr. Salinas	Granada	+505 8681 9357	Calle Real Xalteva, next door to the Lottery Building
DENTIST	**Dr. Manuel Mongalo and Kenia Estrada**	**Granada**	**+505 8386 4661**	**One block South of Kelly's Bar on La Sirena**
DERMATOLOGIST	Dr. Raquel Rodriguez	Granada	+505 8867 9226 +505 2552 5989	Granada Clinica Atravesada
DERMATOLOGIST	**Dr. Gustavo González**	**Granada**	**+505 2552 2307**	**From Taller Santa Marta, 2 blocks west**
DERMATOLOGIST	Dr. Castillo	Granada	+505 2270 4110	Clinic Beaute a mile to the left of Galeria in Granada. Vivian Pellas in Managua
GENERAL PRACTICE	**Dr. Francisco Martínez Blanco**	**Granada**	**+505 2552 5989**	**Calle Inmaculada, Piedra Bocona Specialty Center**
GYNECOLOGIST	Dr. Carolina Gutiérrez Aguirre	Granada	+505 2552 7842	Calle Atravesada, from BANCENTRO bank, 1 and ½ blocks north
PEDIATRICIAN	**Dr. Casta Nicaragua**	**Granada**	**+505 2552 5300**	**Calle Atravesada, at Policlínico Central from Datisa Hardware Store, ½ block north**
OPHTHALMOLOGIST	Dr. Teresa Baldizon	Granada	Cell: +505 8857 9322 Office: +505 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**	**+505 2552 5989**	**Calle La Libertad, Piedra Bocona Specialty Center**
ORTHOPEDIST	Dr. Gerardo Pavón	Granada	+505 2552 6969	Calle Atravesada, at Calle Atravesada Clinic, ½ block south from Dardanelo Bridge
INTERNAL DOCTOR	**Dr. Rafael López**	**Granada**	**+505 2552 5989**	**Calle La Libertad, Piedra Bocona Specialty Center**
PSYCHOLOGIST	Dr. Roger Alfredo Martinez	Granada	+505 8584 9784	La Calle Nueva, del portón del cementerio 1.5 cuadras al lago
PEDIATRIC SURGEON	**Dr. Alina Gutierrez Ramírez**	**Granada**	**+505 8888 8634 / +505 8694 149**	**Clínica Redemptoris Mater, Calle Nueva, 1 and ½ blocks towards the lake from the cemetery**

Granada

SERVICES	NAME	REGION	TELEPHONE	ADDRESS
PHARMACY	Farmacia Praga	Granada	+505 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**	**+505 2552 4690**	**Barrio Otra Bandita, 1 block north and ½ block west from the fire station**
ORAL SURGEON	Gadmal Farach	Granada	+505 2270 7913	Ofiplaza El Retiro Suite 713
CLINICAL LABORATORY	**Clinical Laboratory Medilab**	**Granada**	**+505 2552 5658**	**Calle Atravesada, from Dardanelos Bridge half block south**
CLINICAL LABORATORY	Clinical Laboratory Abigail Varela	Granada	+505 2552 0060	Calle El Comercio, from the Municipal Market, 1 and ½ blocks south
CLINICAL LABORATORY	**Clinical Laboratory América**	**Granada**	**+505 8908 5404**	**Calle Atravesada, at Calle Atravesada Clinic, from Datisa Hardware Store, ½ block west**
DENTIST	Dr. Erwin Esquivel Chavez	Granada	Tel: +505 2552 0664 Cel: +505 8971 7756	Iglesia Xalteva 1c. al Este, 1c. al Norte www.esquivelurbina.com
DENTIST	**Dr. Leónard Grant**	**Granada**	**+505 8405 9650**	**One block North of Petronic gas station, 1/2 block west**

Managua

SERVICES	NAME	REGION	TELEPHONE	ADDRESS
GENERAL PRACTICE DOCTOR	Dr. Perez	Managua	+505 8801 1103	Vivian Pellas
EYE SURGEON	**Dr. Milton Eugarrios**	**Managua**	**Office +505 2278 6306 Home +505 2278 6256**	**IBW offices in Los Robles, Managua**
CLINICAL LABORATORY	Baptist Hospital Lab	Managua	+505 2249-7070	Hospital Bautista
CLINICAL LABORATORY	**BIOLANALISIS**	**Managua**	**+505 2277 104, +505 2278 6350**	**Carretera Masaya, Next to Hyundai**
CLINICAL LABORATORY	BIOLANALISIS	Managua	+505 2277 0582	Main street Linda Vista, across from Texaco
X-RAYS	**Dr. Roberto Calderón**	**Managua**	**+505 2266 2740**	**Instituto de Radiologia, from El Gueguense circle 1 block east**
X-RAYS	Rayos X Hospital Metropolitano	Managua	+505 2249 7070	Vivian Pellas
GENERAL & PEDIATRIC SURGERY, ONCOLOGY, AND LAPAROSCOPIC SURGERY	**William Abdalah**	**Managua**	**+505 2255 6900**	**HMVP Masaya Hwy Km. 9.75**
TROPICAL MEDICINE	Juan Herrera	Managua	+505 2278 1169	Rpto Serrano # 12 Costado Norte Tienda Siman
SPEECH PATHOLOGY/ AUDIOLOGY	**Anneli Ahlers**	**Managua**	**+505 2278 7438**	**Villa Fontana Sem ClubTer, 4 blocks west**
CARDIOLOGY	Marco A. Arguello	Managua	+505 2251 2030	Montoya
DENTIST	**David Madriz**	**Managua**	**+505 2276 1603**	**Shopping Ctr. Las Colinas, 2nd Floor, 1st Module**
DENTIST	Martha Montalvan	Managua	+505 2276 1603	Shopping Ctr. Las Colinas, 2nd floor, 1st module
COSMETIC AND ORAL SURGEON	**Marco Mongalo**	**Managua**	**+505 2270 3173**	**Rotonda El Periodista 150mts south**
DENTAL HYGIENIST	Jeanette Mongalo	Managua	+505 2270 3173	Ofiplaza El Retiro

Managua

SERVICES	NAME	REGION	TELEPHONE	ADDRESS
ORTHODONTICS	Esteban Bendana	Managua	+505 2270-5021	Enitel Villa Fontana 300mts south
PEDIATRIC DENTISTRY	**Paulino Castellon**	**Managua**	**+505 2266-2122**	**Rotonda El Gueguense 300mts west 150mts north**
DERMATOLOGIST	Alina Gomez	Managua	+505 2255-6900, X84204	Masaya Hwy Km. 9.75, 250mts west
DERMATOLOGY AND VENEREOLOGY	**Federico Prado**	**Managua**	**+505 2277-2664**	**Colonial Los Robles VII Etapa # 11**
ENDOCRINOLOGY	Denis Granados	Managua	+505 2255-6900 X84240	Masaya Hwy Km 9.8, 250mts west
EAR SURGERY	**Karen Mojica**	**Managua**	**+505 2252-4376**	**Colonial Los Robles, Chaman 1 block east, 1 1/2 block north**
GASTROENTEROLOGY	Abraham Montealegre	Managua	+505 2255-6900 X84211	Masaya Hwy Km 9.75, 250mts west
COLON PROCTOLOGY	**Luis Molina**	**Managua**	**+505 2255-6900 X84310**	**Masaya Hwy Km 9.75, 250mts west**
THORACIC AND BARIATRIC SURGERY	Noel Turcios	Managua	+505 2267-1285; 0138	Masaya Hwy Km 9.75, 250mts west
HEMATOLOGY	**Jose Vega**	**Managua**	**+505 2266-5132**	**Rpto Bolonia, Mansion Teodolinda 300mts south, 75mts west**
CLINICAL PHARMACOLOGY	Marco A. Arguello	Managua	+505 2251 2030	Montoya
INTENSIVE CARE	**Mauricio Barrios**	**Managua**	**+505 2276-2142**	**Km. 9 3/4 C. Masaya**
NEUROPHYSIOLOGY	Gerardo Reyes	Managua	+505 2255-6900	Masaya Hwy Km 9.75, 250mts west
NEUROSURGERY	**Jorge Muñoz**	**Managua**	**+505 2255-6900, X84236**	**Masaya Hwy Km. 9.75, 250mts west Bo. Largaespada**
OB /GYN	JuanJosé Lugo	Managua	+505 2293-6519	Masaya Hwy Km. 9.75, 250mts west, south side HMVP
HEMATOLOGY	**Dagoberto Cisneros**	**Managua**	**+505 2255-6900**	**Masaya Hwy Km 9.8, 250mts west**
ONCOLOGY SURGERY	Roberto Guillen	Managua	+505 2255-6900 X84303	Masaya Hwy Km 9.8, 250mts west

Managua

SERVICES	NAME	REGION	TELEPHONE	ADDRESS
OPHTHALMOLOGY	Luis Bustamante	Managua	+505 2278-2300, 2278- 2400	1)Rot El Periodista 150mts so 2) My HWY
ACUPUNCTURE/ MASSAGE	**Haruo and Michiko Yamaki**	**Managua**	**+505 2248-5356**	**Clinica Don Bosco 100mts south**
ORTHOPEDICS & TRAUMATOLOGY	Dino Aguilar and Luis Gutierrez-Quant	Managua	+505 2255-6900	Masaya Hy Km. 9.75, 250mts west
PEDIATRICS	**Leónel Palacio del Carmen**	**Managua**	**+505 2255-6900 X84130, 84161**	**Masaya Hwy 250mts west**
PATHOLOGY	Hugo Arguello	Managua	+505 2268-6137	Estadio Nacional 200mts. north
PHYSICAL THERAPY	**Alejandra Aleman**	**Managua**	**+505 2276-1669**	**Masaya Hwy, Las Colinas Calle La Rivera # 115**
PLASTIC SURGERY	Jose D. Brockman	Managua	+505 2255-6900	Masaya Hwy Km 9.8, 250mts west
PSYCHIATRY	**Jose Salmeron**	**Managua**	**+505 2270-8202**	**Reparto Lomas del Valle, Ave Vigo D- 10**
MARRIAGE COUNSELING AND FAMILY THERAPY	Emilio Molina	Managua	+505 2278-3920	Reparto Sn Juan # 569
CLINICAL PSYCHOLOGY	**Rosa-Maria Sachez**	**Managua**	**+505 2270-5640**	**Altamira D Este #158 Former Vicky Store, 1 block east**
MASTER IN HEALTH PSYCHOLOGY AND SOCIAL WELFARE	Alma Garcia	Managua	+505 2266-6610; 2250- 2331	South Hwy, Old American embassy, 1 and ½ blocks north
PULMONOLOGY	**Salome-Lilly Arellano**	**Managua**	**+505 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**	**+505 2277-1300, X 122**	**Masaya Hwy, Across from Union Europea Bldg.**
VETERINARIAN	Claritza Solis	Managua	+505 2264-0072	Bolonia, Opt Nicarag 1 block east, 30mts south
CLINICAL LABORATORY	**Clinical Laboratory Christian Delgado**	**Managua**	**+505 2552-5656**	**Calle Real Xalteva, from Xalteva Church, ½ block west**

EDUCATION

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 / +505 2265 8630

Master Program's contact - Andrea Ortega
Tel: +505 2248 9759
E-mail: andrea.ortega@incae.edu

Executive Education's contact
Tel: +505 2248 9776 / +505 2248 9885
+505 2248 9769
E-mail: incae-nicaragua@incae.edu

Redemptoris Mater Catholic University

This renowned Catholic university is one of Nicaragua's finest, blending faith, ethics, and intellectual rigor to shape future leaders across Central America. Offering a diverse range of undergraduate and postgraduate programs in fields like medicine, engineering, business, and social sciences, it empowers students to tackle both local and global challenges. All classes are taught in Spanish, deepening students' connection to the region's culture and language. With state-of-the-art facilities and a dynamic academic atmosphere, the university attracts passionate learners from across Nicaragua and beyond.

Address:
Km 9.5 Carretera Masaya 500 Vrs al sur oeste
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. Located in the charming town of San Marcos, Carazo, this campus is a hub for high-quality education tailored to meet the needs of local and international students. The campus boasts fifteen well-equipped classrooms, a modern library, and a versatile auditorium, all designed to foster a dynamic learning environment. Students benefit from cutting-edge facilities, including specialized computer and science laboratories for aquaculture, biology, chemistry, and physics, which support hands-on learning and research opportunities. The campus also prioritizes student life and community, offering spacious dormitories with semi-private rooms, a dining facility, a 300-person chapel, and a dedicated student services building.

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

Admissions:
E-mail: admissionslac@keiseruniversity.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)

Universidad Americana (UAM) is a prestigious institution and a top choice among Nicaragua's elite, renowned for its international focus and high academic standards. All classes are conducted in English, making it an attractive option for students seeking a globally oriented education. UAM is a member of the Inter-American University Organization (OUI).

The university fosters academic collaboration and cultural exchange through partnerships with universities in North America, South America, Europe, and Central America. As a charter member of the Latin American Network of University Cooperation (RLCU), UAM is dedicated to enhancing regional and international cooperation in higher education. Its comprehensive approach to academics, paired with its strong international connections, positions UAM as a leader in shaping future professionals with a global perspective.

Address:
Camino de Oriente Costado Noroeste
Website: http://www.uam.edu.ni/
E-mail: admision@uam.edu.ni
Phone: +505 2278 3800

PRIMARY AND SECONDARY EDUCATION (bilingual or trilingual)

American Nicaraguan School

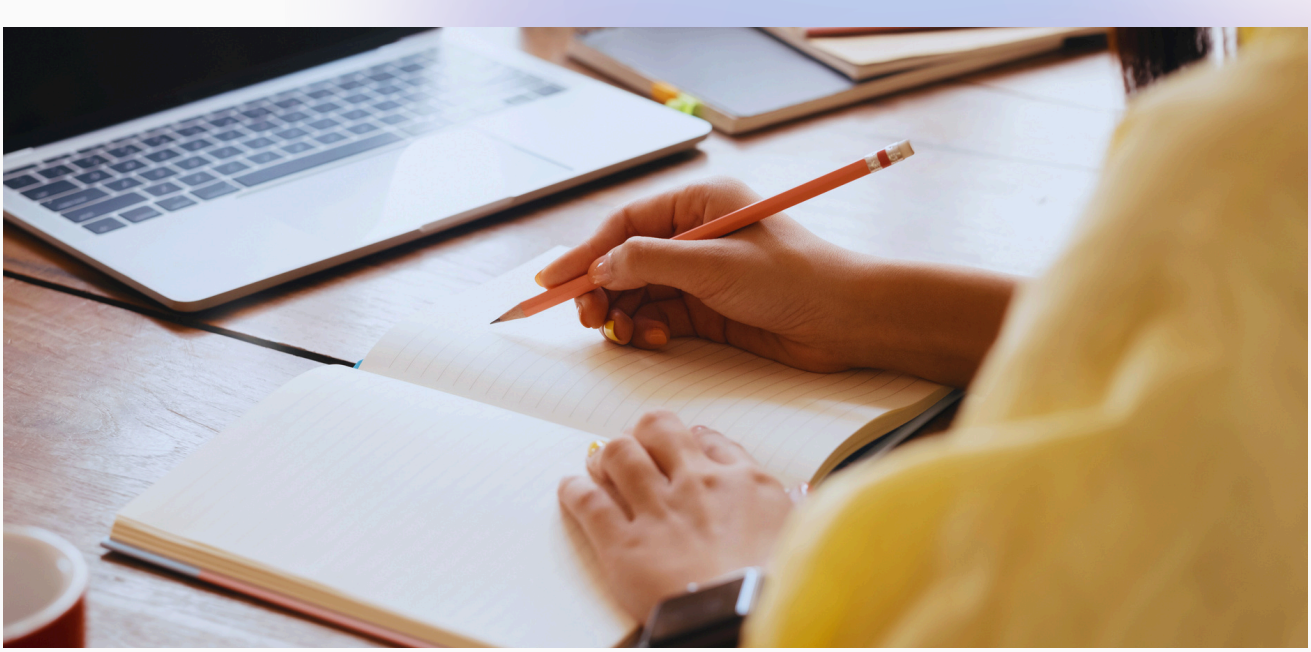
The American Nicaraguan School is a private, non-profit coeducational school founded in 1944, located on a 26-acre campus in Managua, Nicaragua. ANS offers an educational program from Kindergarten (3 years old) to grade twelve for students of all nationalities. It is the only school accredited by the 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
Tel: +505 2252 7310, +505 2252 7312
From the U.S.: +1 (786) 269 2117
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 pre-school 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.
Tel: +505 2276 3000
U.S. Tel: +1 (786) 467 8457
E-mail: lincoln@lincoln.edu.ni
Website: lincoln.edu.ni



PRIMARY AND SECONDARY EDUCATION (bilingual or trilingual)

Nicaraguan-German School

The Nicaraguan-German School is a premier bicultural and trilingual educational institution in Nicaragua, with a unique blend of cultural and linguistic diversity. With approximately 670 students currently enrolled, the school fosters an inclusive environment where around 10% of the pupils and a third of the faculty speak German as their native language, enriching the community with authentic cultural experiences.

In addition to its well-regarded primary and secondary education programs, the school provides comprehensive early childhood education. Families can take advantage of a specialized daycare and formation program designed for children as young as 1½ years old, continuing through preschool and kindergarten. This robust foundation prepares students not only for academic success but also for navigating a globalized world with proficiency in multiple languages and cultural fluency.

Address:
Carretera Sur km 10 ½, P.O. Box 16-36 Managua
Tel: +505 2298 1000 | Fax: +505 2265 8117
Website: coalnic.com

Pierre and Marie Curie School

An educational institution offering a trilingual curriculum with Spanish and English starting from preschool and French introduced as a third language. Its approach emphasizes a multicultural and multilingual environment.

It is accredited both by Nicaragua's Ministry of Education and internationally by Cognia, ensuring adherence to high academic standards. The school is equipped with science laboratories, language labs, libraries (one specifically for preschoolers), an archaeology museum, a semi-Olympic swimming pool, soccer fields, and basketball courts. The curriculum is rich in science, arts, and environmental education, inspired by the legacy of Pierre and Marie Curie. The school's mission is to prepare students for a global society with strong ethical values, scientific knowledge, and critical thinking skills.

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

PRIMARY AND SECONDARY EDUCATION (bilingual or trilingual)

Notre Dame School

The Notre Dame School in Nicaragua is a bilingual Catholic institution that delivers a robust educational experience combining faith, multiculturalism, and rigorous academics. It offers three secondary-level programs: the High School Diploma, the Nicaraguan Bachillerato, and the globally recognized International Baccalaureate (IB) Diploma Programme. Classes are primarily conducted in English, and the school emphasizes a multicultural approach to education, catering to students aged 2 to 19.

Notre Dame School is a long-standing IB World School, accredited since 1995, with programs designed to foster critical thinking and global awareness. The curriculum spans a wide range of disciplines, including mathematics, sciences, languages, and humanities, delivered within a coeducational, non-boarding environment.

U.S. Mailing Address:
Notre Dame 1551, N.W. 82nd Avenue,
Suite 505-00162
Miami, Florida 33126
Tel: +505 2276 0353, 54

The Nordic International School

This school offers a unique blend of Nordic pedagogical principles with a U.S.-accredited curriculum. The school serves students from preschool through high school and emphasizes bilingual education, with classes primarily conducted in English while also offering Spanish instruction and an optional Scandinavian language.

The institution prides itself on fostering creativity and individuality, integrating arts, music, and hands-on activities such as carpentry and sewing into its curriculum. It values diversity, welcoming students of various nationalities, and aims to instill strong social skills alongside academic excellence. Its approach prepares students to be proactive, socially responsible, and lifelong learners in a multicultural environment.

Address:
Banco Avanz Villa Fontana, 1 kilómetro al sur,
Managua, 10000, Nicaragua
Tel: +505 2277 1113
E-mail: info@colegionordico.org
Website: colegionordico.org/

ATTORNEYS

SERVICES	NAME	CITY	TELEPHONE	ADDRESS
General legal	Dominguez & Associates	Granada	+505 2552 6883	Atravesada Street, Banpro 1 block south
Legal: Intellectual, Commercial, Banking and International Law; Civil and Criminal litigation	**Aguilar Castillo Love**	**Managua**	**+505 2267 1035/ +505 2267 1099**	**Km 4.5 Ctra. a Masaya. Costado Este Centro BAC 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 & Corporative Law, Banking, Financial And Marketing, Copyrights, Contracts & Collections, Aeronautical & Maritime, Mining & Petroleum, Mediation & Arbitraje & Notarial Services	**Guevara Mena, Róger**	**Managua**	**+505 2270 3875 +505 8878 5795**	**Blvd., Jean Paul Genie, Villas Italianas #14**
Banking, Judicial, Corporative, Property, Tax and Public Law	Legis Group	Managua	+505 2222 4694/ +505 2222 2187	Ministerio de Defensa 1 C. Oeste y 30 Vrs. Norte #422

LABOR & FINANCE

Foreign Investment Law

Current foreign investment law guarantees investors:

• Full repatriation of capital and profits after 3 years.
• 100% foreign ownership in most areas. • Access to foreign currency at the official exchange rate.
• Tax exemptions on share sales and company sales.
• International arbitration for dispute resolution.
• Potential for special exemptions on 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, Napa Auto Parts, Tommy Hilfiger, Guess, 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

PRONicaragua: this is the country's Investment Promotion Agency, assisting investors with country information, key contacts, professional service lists, and facilitation services at no cost. It operates as a public-private entity under the Presidential Commission on Investment Promotion.

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

PNC/PROCOMPE: national competitiveness program that provides support to key industries or clusters in order to improve competitiveness.

CETREX: an electronic clearing house for export permits.

CEI: Nicaragua's export promotion center, offering trade information on business opportunities, market insights, and regulations.

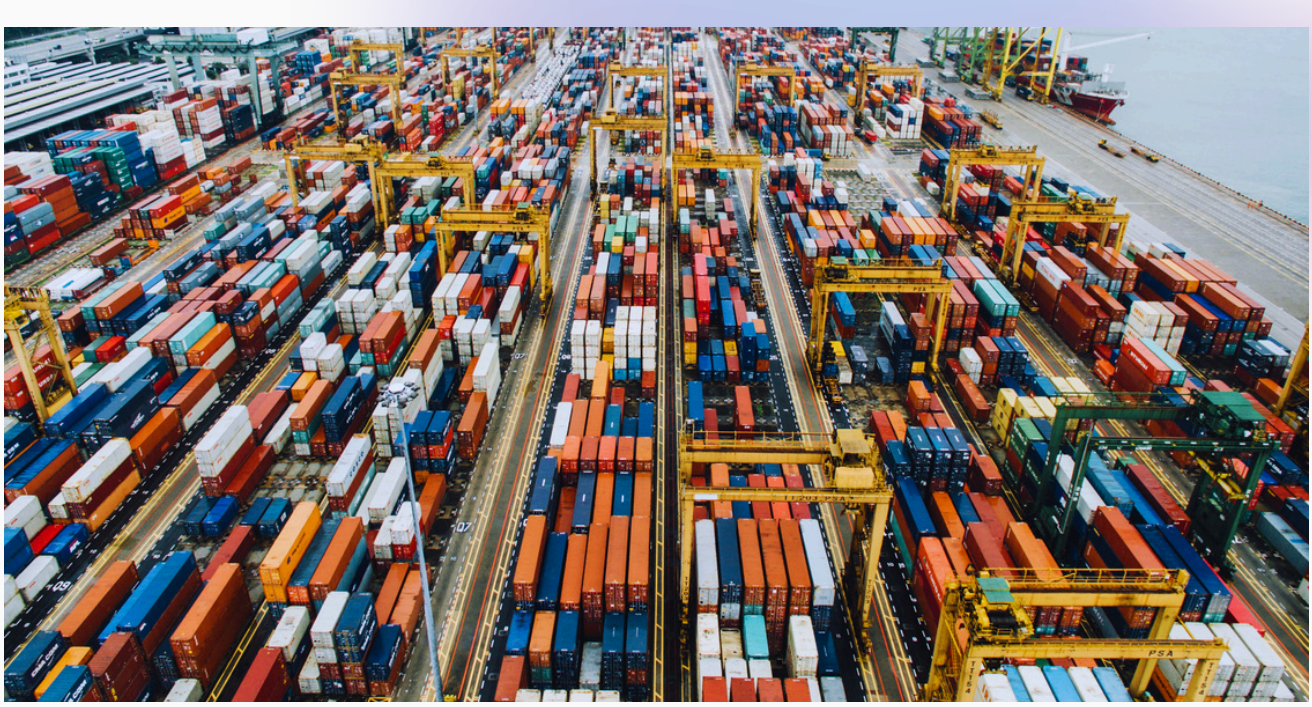
Financial institutions with correspondent U.S. Banks

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 - nearly 3 million - is known for its flexibility, youth, high productivity, good work habits, and capacity to learn quickly when properly trained. Unemployment is at 2.4% in 2024 and underemployment was reported at 42.6% 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 lower-skilled labor. Employee turnover is at 6% to 10% in Free Zones, while absenteeism is extremely low, at an average of less than 5%.



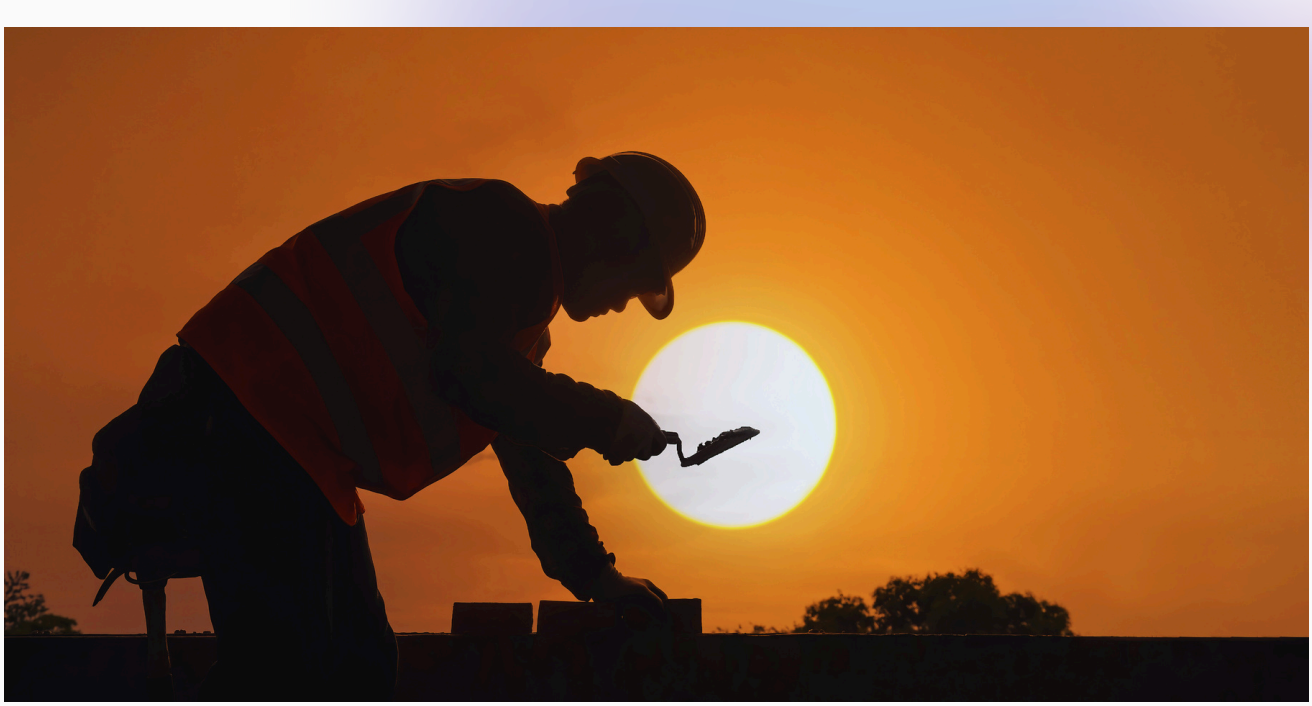
Free Zones or Export Processing Zones

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, near Managua's international airport. Companies here are 100% exempt from corporate and local taxes, 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. As of 2016, 176 companies operated with FTZ status in Nicaragua employing approximately 115,000 people. Most free zones are in Managua and roughly 40% belong to the textile and apparel sector. 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

The Nicaraguan Constitution guarantees every citizen the freedom to join or form labor unions, fostering an environment that protects workers' rights to organize. Union membership is entirely voluntary and is not a condition for securing employment in any sector. This framework aims to balance individual freedoms with industrial relations. Nicaraguan firms have generally maintained positive and cooperative relationships with labor unions in recent years. This collaboration has contributed to industrial stability, particularly in the country's free trade zones (zonas francas), which are critical to the economy.

Notably, there have been no significant instances of union-organized work stoppages or disruptions in these zones over the last few years, reflecting a climate of relative labor peace. The current Labor Code of Nicaragua outlines strict protocols for resolving labor disputes. Workers may resort to striking only as a last resort, after exploring alternative mechanisms such as negotiation and mediation overseen by the Ministry of Labor. If these steps are not followed, strikes are deemed illegal. In such cases, employers are legally entitled to dismiss employees who refuse to return to work.

Despite these protections, union membership has been declining in Nicaragua in recent years. This trend mirrors a broader reduction in union influence across the country. Factors contributing to this decline include economic shifts, globalization, and changes in the labor market, which have reduced the perceived necessity or attractiveness of union affiliation for many workers. As union membership decreases, so too does the overall power and bargaining leverage of these organizations.

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 m3

Telecommunications

Nicaragua offers a range of telecommunication services with competitive rates for local and international calls, varying by provider and destination.

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

The cost of office and warehouse space is also relatively affordable, with industrial facilities and office spaces available at different price points, depending on location and usage.

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 past with increasing speed. The textile, service, tourism, 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 averaged 2.7% in 2020.

Nicaragua's economy has been showing resilience, with a steady GDP growth rate. In 2023, the economy grew by 4.6%, driven by strong performance in the services sector, including hotels, restaurants, and retail. Despite challenges, such as external shocks and a volatile global economy, Nicaragua has been maintaining steady growth, with projections of continued positive but slower growth in 2024.

A significant factor in this growth has been the rise in foreign direct investment (FDI), which has helped stabilize the country's economic outlook.

FDI in Nicaragua increased significantly in recent years, reaching approximately $946 million in 2023, up from $515 million in 2019. This increase is supported by strong remittance inflows, which also play a vital role in the country's economic stability.

Nicaragua's adherence to macroeconomic stability measures, including fiscal discipline and policies recommended by international bodies like the International Monetary Fund (IMF), has helped control the deficit and bolster foreign investor confidence.

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. 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 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 value-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. We do recommend that you also find a reputable attorney who knows his way around Nicaraguan law.

In the last 20 years, the real estate market has changed drastically in Nicaragua. Unlike many 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 property, negotiate the price and terms with the seller. Before paying a deposit or signing anything, have a real estate attorney review the required documents provided 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:

- *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 recently, but they've scaled back operations across several Central American countries. That said, existing policies are still in effect (generally covering protection against title defects, fraud, and disputes over property ownership). With the right legal guidance, you can navigate the property landscape with confidence and security.

TAXES AND FEES

Transfer Tax:
The real estate transfer tax is a one-time payment that ranges from 1% to 4% of the property's declared value. This tax is usually paid at the time of purchase, with the rate depending on the value of the property. While it is commonly the responsibility of the seller to cover this tax, it is often negotiated between the buyer and seller as part of the terms of the sale.

Registration Fee:
The fee for registering the property deed with the Public Registry is 1% of the property's value. This is also a one-time payment made by the buyer at the time of registration. Registering the property is essential for confirming legal ownership and ensuring that the property is recognized by the Nicaraguan authorities.

Annual Estate Tax:
Nicaragua imposes an annual real estate tax of 1% on the assessed value of the property, which is paid to the municipal government. This tax is due each year and is typically based on the value established by the municipal authorities. It's important to stay current with this tax to avoid penalties or complications with property ownership.

Legal Fees:
Legal fees for real estate transactions in Nicaragua typically run around 1.5% of the property's sale price. These fees cover the cost of hiring a local real estate attorney to oversee the legal aspects of the transaction, including contract review, due diligence, and ensuring that the sale complies with Nicaraguan property laws. Legal assistance is highly recommended to navigate the complexities of property transactions and safeguard your investment.

Other Potential Costs:
In addition to the main taxes and fees, buyers should be aware of additional costs that may arise, such as notary fees, which are often required for the formalization of the deed. Notary costs can vary but generally fall in the range of $100 to $200 USD. There may also be minor administrative fees for property surveys, certifications, or other official documents necessary for the transaction.

Buying real estate? 16 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 property from an international airport? The time to reach the destination is the key factor, not the miles.

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 and paid for, either by the developer or the property owner through storage tanks and pressurizing systems. If buying an existing home or condo, test faucets, showers, and 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 without a construction requirement rarely expand. If community is important to you, buy in a project that mandates home construction, or be prepared for a potentially empty "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 220 volt 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’re committing to a long-term relationship, and you want to make sure that the company you’re working with has a history of delivering on promises, maintaining financial stability, and operating transparently.

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. There's a world-class golf course and pro-shop, horseback riding along the beach, oceanside massages, and an oceanfront bar and restaurant, Gran Pacifica also offers services that truly elevate your experience. From housekeeping services to air conditioning and high-speed Wi-Fi, convenience and comfort are at your fingertips.

Guests and residents often find themselves at Sea Salt Restaurante, a poolside, oceanfront dining experience. The atmosphere is casual yet elegant, with the gentle sounds of the ocean in the background and a warm breeze that makes outdoor dining a pleasure. The menu features a variety of Nicaraguan and international dishes, ensuring there's something for everyone. Whether you're indulging in fresh seafood, savoring a juicy churrasco steak, or enjoying lighter fare, guided by the friendly wait staff, every meal is a celebration of flavor and the perfect complement to the beautiful surroundings. And as the sun sinks lower, the evening comes alive with a relaxed ambiance.

The poolside area glows softly under the lights, creating a romantic setting perfect for a sunset dinner, while the sounds of the waves and laughter from other guests enhance the laid-back, tropical vibe of Gran Pacifica.

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.

Last but not least, Gran Pacifica is 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: Mr. David Wallace
- Director: Ambassador John Maisto, U.S. State Department Ret.
- VP of Sales and Marketing: Ms. Lora Hassen
- 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)

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.

According to a 2008 TD Waterhouse survey, 45% of Canadian Baby Boomers stated that they plan to spend at least one month outside of Canada annually during retirement. With around 9.6 million Baby Boomers in Canada as of recent estimates, this translates to approximately 4 million individuals who may rent or own property abroad in their retirement years.

This highlights a growing trend among Canadian retirees who seek to escape harsh winters and explore new lifestyles in warmer climates, with many preferring a more flexible, extended vacation-style living rather than permanent relocation. The survey also noted that access to healthcare is a key factor in these decisions.

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 of ECI could see significant appreciation of their assets over the long term, particularly as the demand for affordable, high-quality retirement options in Latin America continues to grow. However, for the purpose of the business plan, all return on investment (ROI) figures are conservatively calculated using current, static sales prices based on actual transactions of ECI's Gran Pacifica real estate in Nicaragua. This approach ensures that the analysis remains grounded in current market conditions, reflecting a prudent and cautious outlook.

ECI's business model is designed to follow the successful blueprint of North American companies that have catered to the retirement sector, particularly Del Webb and its renowned Sun City brand.

With over 50 communities across 21 states, Del Webb pioneered a retirement model that combined affordability, amenities, and a vibrant community life, attracting retirees from across the U.S. This model has proven highly successful, as it appeals to retirees on many levels, offering not just a home, but an entire lifestyle.

ECI seeks to replicate this success in Latin America, where the demand for retirement communities with a focus on quality of life and cost-effectiveness is increasing.

By offering an attractive alternative to retiring in North America, ECI is tapping into a growing subset of retirees looking for a more affordable, yet high-quality, lifestyle south of the border. ECI aims to create communities where retirees can enjoy a fulfilling lifestyle, with easy access to healthcare, recreational activities, and an active social environment—all while keeping costs manageable.

With a focus on destinations like Nicaragua, which offer both lower costs and a desirable climate, ECI's model provides an appealing option for retirees seeking to stretch their retirement dollars while enjoying a comfortable and fulfilling lifestyle. This market is expected to grow as more Baby Boomers approach retirement and look for opportunities that combine both adventure and affordability.

WHY ECI DEVELOPMENT?

ECI accelerates the sales pace, retail price, and Return on Investment (ROI) to shareholders by building resort communities with the infrastructure and amenities expected by the North American consumer. ECI and its partners have invested over $26M to date in acquisitions, infrastructure, construction, amenities, and services. ECI showcases tangible examples and finished products. The differential between hard cost and actual sales prices of land with infrastructure is significant, thus providing a strong ROI to shareholders.

ECI is a diversified investment, both geographically and by business type. Gran Pacifica Phase I showcases 45 completed residences with many more under construction. Current facilities include: golf course, clubhouse, condominiums, bar, restaurant, and swimming pool. Existing facilities in Belize include: beachfront resort with 20 condominiums, beach bar, one restaurant, health club, tennis court, and swimming pools. The Baymen Gardens includes: 54 completed condos, with many more under construction.

Gran Islotes Panama is selling, and the initial infrastructure is complete. The Costa Rica business unit is passing through environmental permitting. Acquisitions of assets in the tropical highlands of Ecuador and Chile are being actively pursued. Ownership includes a telecommunication and cable TV provider, water, sewerage, rental management, and security companies.

A powerful A-team is in place and has proved its skill since 1996, by dealing effectively with the many challenges facing projects of this scale. ECI's CEO, President, and COO are development professionals with a combined experience of over 70 years in the industry. In addition to specific developmental talent, the ECI team includes a former White House policy advisor and Ambassador to the region, the architect of three Marriott hotels and the Four Seasons in Costa Rica, the land planning firm that was Walt Disney's choice for master planning when looking to build a town, and a cadre of influential Latin Americans.

Desirability is the key driver behind demand, and demand, in turn, drives price. ECI Development has embraced this principle by building vibrant, master-planned neighborhoods that rival the most successful projects in the U.S., such as the renowned Walt Disney Celebration near Orlando, FL, and other well-established communities like WaterColor, Kentlands, and Rosemary Beach. These developments, which prioritize thoughtful community design, have proven to deliver yields that are three to five times higher than traditional planning methods. At the heart of this success is the creation of a village-like atmosphere that resonates with buyers seeking not just a home, but an integrated lifestyle with a sense of belonging.

In particular, the Baby Boomer generation craves a blend of services, infrastructure, amenities, and a strong sense of community. ECI stands as one of the few developers in Latin America delivering on this promise. We have differentiated ourselves through a commitment to high-quality community layout and sustainable planning. This vision has positioned ECI as a leader in creating desirable communities that cater to the growing demand for a better quality of life in retirement. ECI's market is vast and expanding. The number of U.S. retirees receiving Social Security benefits overseas has increased significantly, from 413,000 in 2019 to 760,000 in 2022. This trend is expected to continue, with an average of 11,500 Baby Boomers retiring each day. As Baby Boomers increasingly seek affordable, enhanced retirement lifestyles, Latin America has emerged as the ideal destination due to its natural beauty, lower cost of living, and quality of life.

Furthermore, the availability of bank financing for property purchases in ECI communities is a key differentiator. In a region where securing financing can be challenging, ECI's partnership with reputable financial institutions provides confidence for buyers, making it even easier to invest in their dream home. With this offering of bank financing in place, ECI is making it possible for more North Americans to make their dream of living in a world-class community in Latin America a reality.

As more retirees explore tropical locales for their retirement, the potential for growth in ECI's communities is boundless. With the unique combination of lifestyle, affordability, and exceptional planning, ECI is positioned to meet the demand for sustainable, vibrant communities that promote a fulfilling, hassle-free lifestyle. The future is bright for both ECI and the retirees, digital nomads and adventurers seeking to make Latin America their home for the next chapter of their lives.

THANK YOU!

Thanks for reading! We look forward to seeing you in Nicaragua.

USA/Canada 1-800-290-3028

Info @ ECI Development.com

ecidevelopment.com