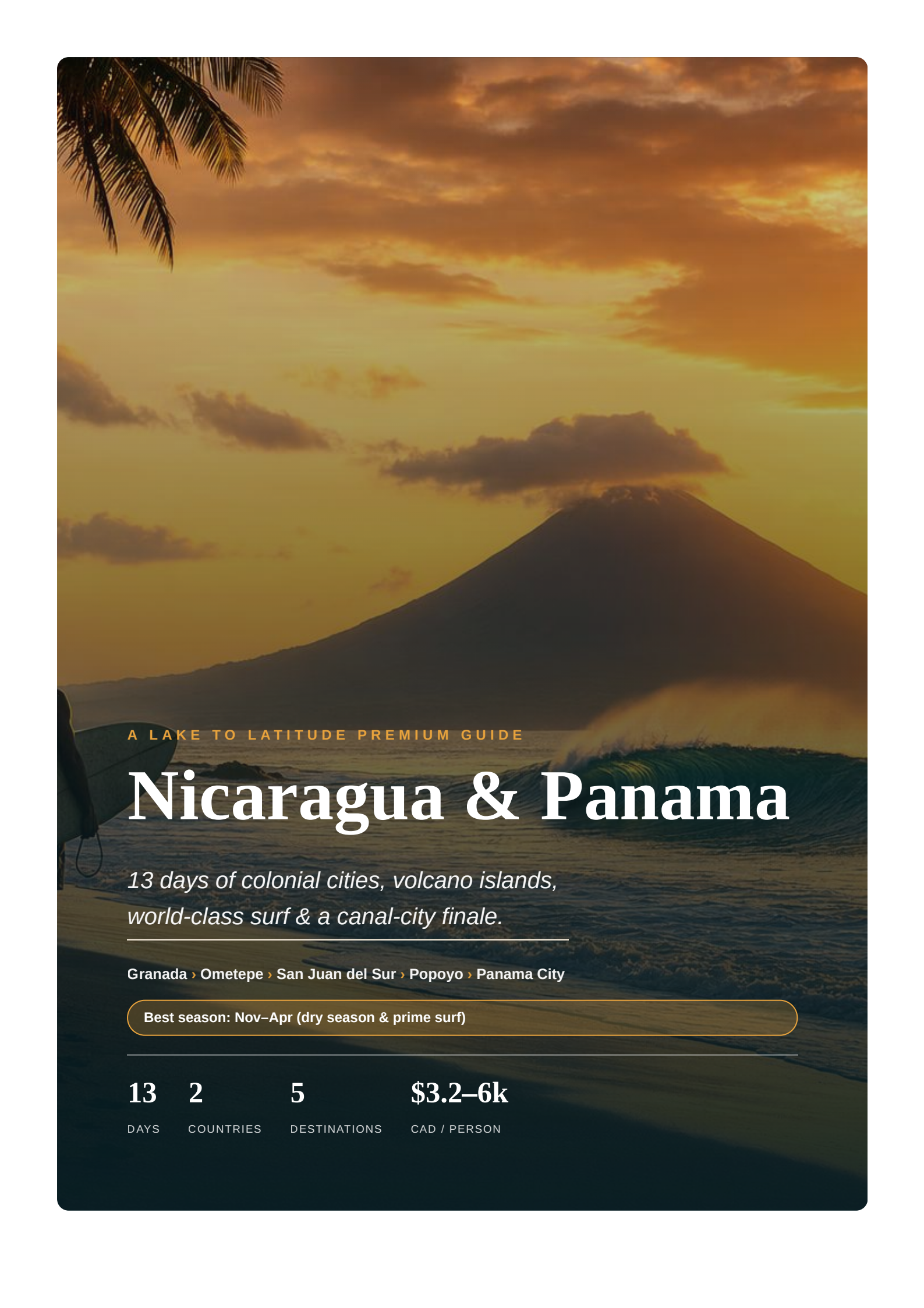




A LAKE TO LATITUDE PREMIUM GUIDE

Nicaragua & Panama

*13 days of colonial cities, volcano islands,
world-class surf & a canal-city finale.*

Granada › Ometepe › San Juan del Sur › Popoyo › Panama City

Best season: Nov–Apr (dry season & prime surf)

13

DAYS

2

COUNTRIES

5

DESTINATIONS

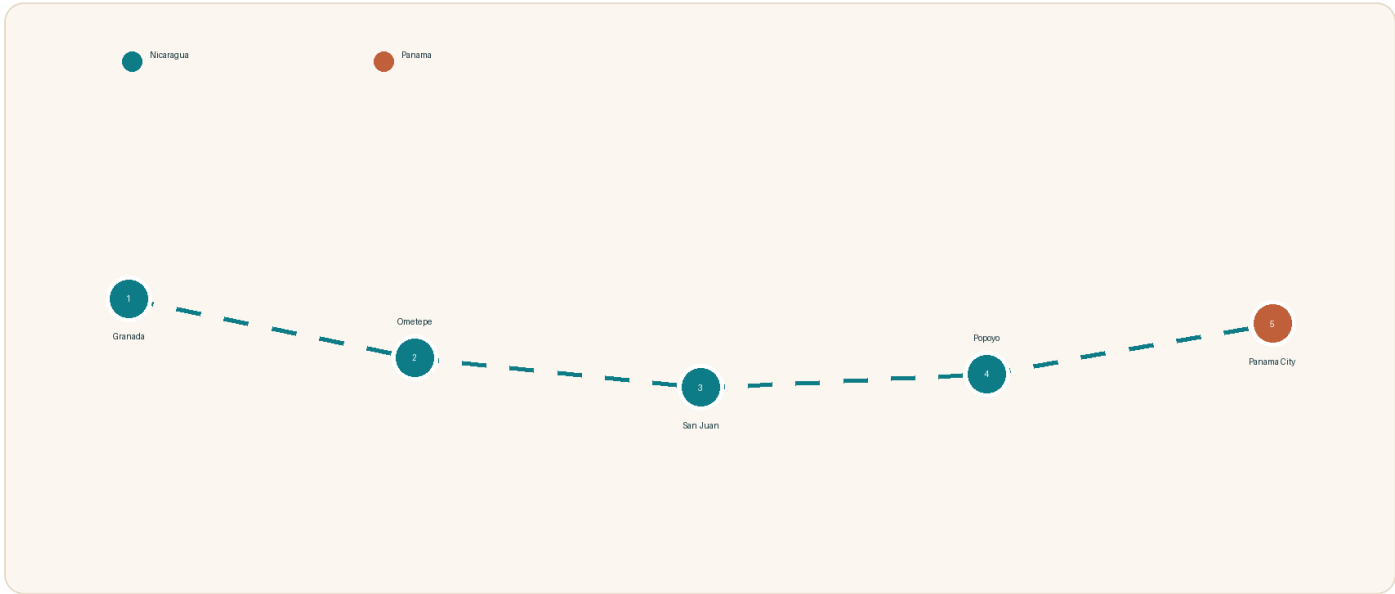
\$3.2–6k

CAD / PERSON

Trip at a Glance

DAYS	DESTINATION	HIGHLIGHTS
1–2	Granada	Colonial centre, Las Isletas, Masaya volcano
3–4	Ometepe Island	Twin volcanoes, Ojo de Agua, waterfalls
5–6	San Juan del Sur	Bay, sunsets, surf & catamaran
7–9	Popoyo	World-class surf, tide pools, yoga
10–13	Panama City	Fly over; Casco Viejo, the Canal & skyline

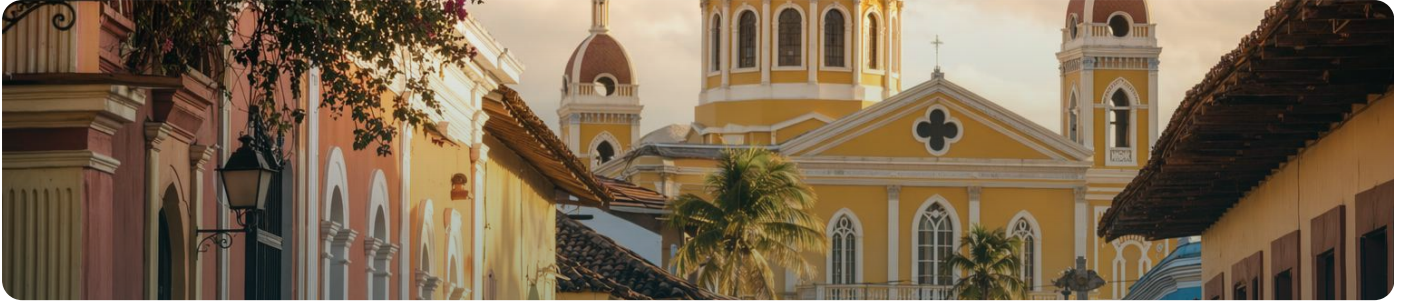
The transport plan: One rental car for all of Nicaragua (Granada → San Jorge ferry → San Juan del Sur → Popoyo); return it in Managua before flying to Panama City. In Panama City, skip the car — use Uber and the Metro; the old town is walkable.



ESTIMATED TOTAL, PER PERSON

\$3.2–6k CAD

Flights, hotels, car & ferries, food & drink, and activities. Full breakdown in Resources.



01 Granada

Nicaragua

Days 1–2

The colourful colonial jewel on Lake Nicaragua

★ Why you’ll love Granada

- ♦ One of the Americas’ oldest cities — candy-coloured colonial streets and a golden cathedral.
- ♦ Boat the 365 tiny islets of Las Isletas, born from a Mombacho eruption.
- ♦ Two of Central America’s great day trips on the doorstep: the Masaya lava lake and the Apoyo crater lake.

Hour-by-hour

Day 1 • Arrive in Granada

- 13:00 Check into a boutique hotel; settle in by the pool.
- 15:00 Colonial centre — the Cathedral, Parque Central, Calle La Calzada.
- 17:30 Climb the Iglesia La Merced bell tower for sunset.
- 20:00 Dinner along the café-lined Calle La Calzada.

Day 2 • Volcanoes & Las Isletas

- 08:30 Morning day trip: Masaya Volcano lava lake or a Laguna de Apoyo swim.
- 13:00 Lunch back in town.
- 15:00 Boat tour of Las Isletas — 365 islets on Lake Nicaragua.
- 19:00 Evening dining in the old town.

Where to stay — luxury, boutique & value

LUXURY	BOUTIQUE	VALUE
Tribal Hotel	Hotel Plaza Colón	Hotel Con Corazón

Eat & drink

🍷 Restaurants & food

- El Zaguán — grilled steak
- Pita Pita
- El Garaje — brunch

💎 Drinks & local flavour

- Flor de Caña rum (Nicaragua's finest)
- Nicaraguan coffee
- Toña & Victoria beer

💎 Hidden gems

- The glowing lava lake of Masaya after dark
- A swim in the warm Laguna de Apoyo crater lake

📷 Photography spots

- Calle La Calzada framing the yellow cathedral
- Las Isletas from the water at golden hour

Getting here: Arrival point

[Open in Google Maps ›](#)

[Hotels ›](#)

[Tours ›](#)

Daily budget: \$150–\$300 CAD/day (2 nights)



02 Ometepe Island

Nicaragua

Days 3–4

Two volcanoes rising from a freshwater sea

- ★ Why you’ll love Ometepe Island
- ✦ An hourglass island formed by twin volcanoes in the middle of Lake Nicaragua — utterly unique.
 - ✦ The spring-fed pools of Ojo de Agua are the most refreshing swim of the trip.
 - ✦ Slow, green and volcanic — waterfalls, petroglyphs and quiet villages.

Hour-by-hour

Day 3 • Ferry to Ometepe	
08:00	Drive to San Jorge; take the car ferry to Ometepe.
12:00	Check into an island eco-lodge.
14:00	Swim in the spring-fed pools of Ojo de Agua.
18:00	Sunset over the twin volcanoes.

Day 4 • Island day	
08:00	Volcano viewpoints; San Ramón Waterfall hike (optional).
12:00	Charco Verde reserve and beach.
15:00	Punta Jesús María sunset sandbar.
18:00	Village life and dinner at the lodge.

Where to stay — luxury, boutique & value

LUXURY	BOUTIQUE	VALUE
Totoco Eco-Lodge	Finca del Sol Eco Lodge	El Zopilote / Hospedaje Soma

Eat & drink

🍴 Restaurants & food

- Totoco farm-to-table dinner
- Café Campestre (Balgüe)
- Local nacatamal & lake fish

🍷 Drinks & local flavour

- Fresh tropical juices
- Island-grown coffee
- Cold Toña after the swim

💎 Hidden gems

- The petroglyphs around Volcán Maderas
- Kayaking the Istián river channel between the volcanoes

📷 Photography spots

- The twin cones mirrored on the lake
- Ojo de Agua's turquoise spring pools

Getting here: By ferry

[Open in Google Maps ›](#)

[Hotels ›](#)

[Tours ›](#)

Daily budget: \$130–\$260 CAD/day (2 nights)



03 San Juan del Sur

Nicaragua

Days 5–6

Horseshoe bay, sunsets & the surf-town buzz

★ Why you'll love San Juan del Sur

- ✦ A lively horseshoe bay with the best sunsets in Nicaragua and a fun, laid-back scene.
- ✦ The gateway to a string of world-class surf beaches just over the headlands.
- ✦ Catamaran sails, a hilltop Christ statue, and beach-bar nights.

Hour-by-hour

Day 5 • Drive to San Juan del Sur

- 09:00** Ferry back to the mainland; drive to San Juan del Sur.
- 13:00** Check into your hotel; lunch on the bay.
- 16:00** Cristo de la Misericordia statue for the bay view.
- 18:30** Sunset over the bay; dinner on the malecón.

Day 6 • Surf or catamaran

- 07:00** Morning surf lesson at Playa Maderas.
- 12:00** Beach lunch.
- 15:00** Catamaran sunset sail along the coast.
- 20:00** Beach-bar nightlife on the bay.

Where to stay — luxury, boutique & value

LUXURY

Morgan's Rock Hacienda & Ecolodge

BOUTIQUE

Pelican Eyes Resort & Spa

VALUE

Hotel Casa Oro

Eat & drink

🍷 Restaurants & food

- El Colibrí — garden dining
- Barrio Café
- Fresh seafood on the malecón

💎 Drinks & local flavour

- Sunset cocktails at a cliff bar
- Nicaragua rum & Toña
- Fresh smoothies

💎 Hidden gems

- La Flor Wildlife Refuge turtle nesting (in season)
- Quiet Playa Marsella for a mellow afternoon

📷 Photography spots

- The bay from the Cristo statue
- Silhouetted surfers at Playa Maderas sunset

Surf here: Playa Maderas & Playa Hermosa are the local surf breaks — a short drive over the headland.

Scenic drive: The Tola beach road links a string of surf coves south of the bay.

Getting here: By ferry

[Open in Google Maps ›](#)

[Hotels ›](#)

[Tours ›](#)

Daily budget: \$170–\$340 CAD/day (2 nights)



04 Popoyo

Nicaragua

Days 7–9

World-class surf, tide pools & barefoot lodge life

★ Why you'll love Popoyo

- ♦ One of Central America's great surf destinations — a consistent reef break for every level.
- ♦ The natural Popoyo tide pool is a perfect ocean infinity pool at low tide.
- ♦ Barefoot surf-lodge living: dawn sessions, yoga, hammocks and huge sunsets.

Hour-by-hour

Day 7 • Drive to Popoyo

- 09:00** Drive to Popoyo and settle into a surf lodge.
- 14:00** First surf check; board rental and a warm-up session.
- 18:00** Sunset drinks over the break.

Day 8 • Surf, tide pools & yoga

- 06:30** Dawn surf at the main Popoyo reef.
- 09:00** Breakfast and a beachfront yoga session.
- 12:00** The natural Popoyo tide pools at low tide.
- 16:00** Afternoon surf; sunset on the sand.

Day 9 • Explore nearby beaches

- 08:00** Surf Beginner's Bay or Playgrounds.
- 12:00** Explore nearby beaches — Guasacate and Santana.
- 16:00** Massage and relax; a final Pacific sunset.

Where to stay — luxury, boutique & value

LUXURY

Malibu Popoyo

BOUTIQUE

Magnific Rock — Surf & Yoga

VALUE

Popoyo Surf Lodge

Eat & drink

🍷 Restaurants & food

- Malibu Popoyo kitchen — coastal dining
- Magnific Rock restaurant
- Beachfront fish & ceviche

💎 Drinks & local flavour

- Fresh coconut & smoothies
- Flor de Caña sundowners
- Cold Toña

💎 Hidden gems

- The low-tide walk out to the tide pools
- Sunset from the Magnific Rock headland

📷 Photography spots

- A peeling wave at the Popoyo reef
- The tide pool mirror at low tide

Surf here: Popoyo (main reef, all levels inside), the expert-only Outer Reef, plus Beginner's Bay & Playgrounds.

Scenic drive: The dirt roads around Guasacate link a run of quiet surf beaches.

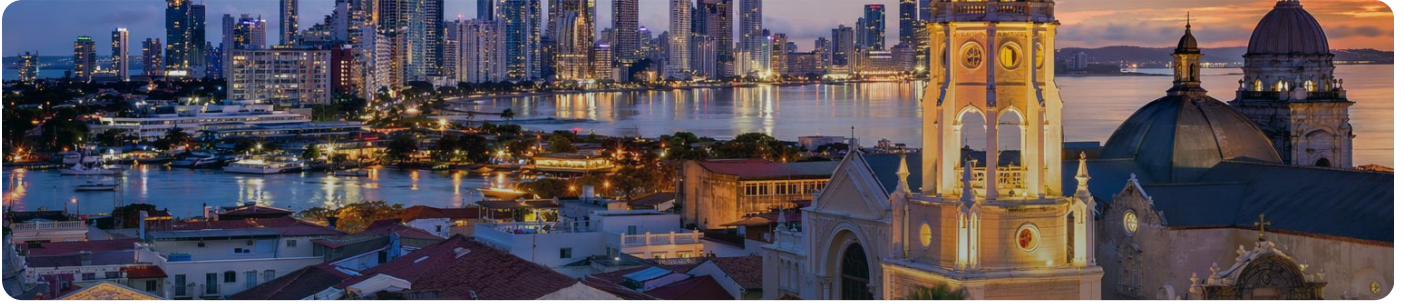
Getting here: By car

[Open in Google Maps ›](#)

[Hotels ›](#)

[Tours ›](#)

Daily budget: \$150–\$300 CAD/day (3 nights)



05 Panama City

Panama

Days 10–13

Casco Viejo charm, a world-famous canal & a skyline finale

★ Why you'll love Panama City

- ✦ A walkable, dazzling capital — the colonial old town of Casco Viejo meets a glittering skyline.
- ✦ The Panama Canal is one of the world's great engineering wonders, up close at Miraflores.
- ✦ Rooftop bars, ceviche, and some of the best coffee on earth.

Hour-by-hour

Day 10 • Fly to Panama City

- 09:00** Drive to Managua; return the rental car.
- 13:00** Fly Managua → Panama City.
- 16:00** Check into Casco Viejo; walkable old town on foot.
- 19:00** Rooftop dinner over the old town.

Day 11 • Casco Viejo & the waterfront

- 09:00** Casco Viejo — Plaza de la Independencia, San José's golden altar, Las Bóvedas.
- 13:00** Cinta Costera waterfront and the fish market for ceviche.
- 17:00** Rooftop cocktails with a skyline view.

Day 12 • The Canal & Biomuseo

- 08:30** Panama Canal — the Miraflores Locks visitor centre.
- 12:00** Amador Causeway with skyline views.
- 14:00** The Frank Gehry Biomuseo.
- 18:00** Sunset hike up Ancon Hill.

Day 13 • Departure

- 09:00** Panama Geisha coffee and last-minute shopping.
- 12:00** Transfer to the airport for your flight home.

Where to stay — luxury, boutique & value

LUXURY	BOUTIQUE	VALUE
Sofitel Legend Casco Viejo	American Trade Hotel	Selina Casco Viejo

Eat & drink

🍴 Restaurants & food • Donde José — Panamanian tasting menu • Fonda Lo Que Hay • Fish-market ceviche (Mercado de Mariscos)	🍷 Drinks & local flavour • Panama Geisha — world-famous coffee • Craft beer & rooftop cocktails • Ron Abuelo rum
💎 Hidden gems • The rooftop bars of Casco Viejo at dusk • A boat to Monkey Island on Gatún Lake (Gamboa)	📷 Photography spots • The skyline from Casco Viejo's waterfront • A ship rising in the Miraflores Locks

Getting here: By flight

Open in Google Maps ›

Hotels ›

Tours ›

Daily budget: \$220–\$450 CAD/day (3 nights)

Premium Travel Resources

Budget breakdown (CAD / person)

CATEGORY	RANGE
Flights (int'l + Managua–Panama)	\$900 – \$1,400
Accommodation	\$1,100 – \$2,400
Car rental, fuel & ferries	\$400 – \$800
Food & drink	\$450 – \$750
Surf & activities	\$350 – \$650
Estimated total	\$3,200 – \$6,000

Foods & drinks to try

Gallo pinto · Nicaragua's rice-and-beans staple

Nacatamal · A hearty banana-leaf tamale

Vigorón · Yuca, chicharrón & slaw

Fresh ceviche · Along both coasts

Flor de Caña · Nicaragua's world-class rum

Toña & Victoria · The local beers

Panamanian sancocho · Panama's soul-food chicken soup

Panama Geisha · Some of the world's best coffee

Raspao · Panama's shaved-ice treat

Packing checklist

Documents	Passport, driver's licence (an IDP helps), insurance, car docs
Beach & surf	Swimwear, reef-safe sunscreen, rash guard, dry bag (boards rent locally)
Footwear	Sandals plus light hikers for volcanoes & Ancon Hill
Clothing	Light breathable layers; one warmer layer for Panama's AC
Health	Insect repellent, basic meds, rehydration salts
Tech	Type-A adapter, power bank, eSIM
Extras	Sun hat & sunglasses, reusable water bottle, small daypack

Planning checklist

- ✓ **2–3 months out** — Book flights (incl. Managua → Panama), Granada & the surf lodges
- ✓ **6 weeks** — Reserve the Nicaragua rental car with cross-nothing insurance; confirm the Ometepe car ferry
- ✓ **1 month** — Book a catamaran/surf lessons and a Panama Canal + Casco Viejo tour
- ✓ **2 weeks** — Buy travel insurance; get an IDP; download offline maps + Uber for Panama
- ✓ **On arrival** — Grab an eSIM; withdraw córdobas (Nicaragua) and use USD in Panama

Cultural etiquette

Currency	Nicaragua uses the córdoba (carry small cash); Panama uses the US dollar.
Driving	Drive in Nicaragua by daylight, keep cash for tolls/parking, and watch for livestock on rural roads.
In Panama City	Skip the car — use Uber, taxis and the Metro; the old town is walkable.
Surf etiquette	Respect the locals and the line-up — one surfer per wave, and don't drop in.
Tipping	Around 10% is appreciated; some restaurants add a service charge.

Practical & driving tips

- ✓ **Getting around:** One rental car for all of Nicaragua; return it in Managua before flying to Panama.
- ✓ **Panama City:** Uber is cheap and easy; Casco Viejo, the waterfront and rooftop bars are walkable.
- ✓ **Surf:** Boards and lessons are easy to rent in San Juan del Sur and Popoyo — no need to bring your own.
- ✓ **Money:** Carry small córdoba notes for Nicaragua; US dollars work everywhere in Panama.
- ✓ **Timing:** Nov–Apr is the dry season and prime surf; pack for heat and strong sun year-round.

Buon viaggio.

History, coast, islands, food, wine and scenic roads — a balanced journey to remember.