

SEPTEMBER 2021

SELF HELP

INTERNATIONAL



2020 IMPACT REPORT

Alleviating hunger by helping people help themselves.



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A message from the SHI Executive Director

The COVID-19 pandemic affected the lives of everyone sharing our planet in 2020. Millions of families were directly affected by the virus, losing loved ones and grieving losses in more isolated ways than we've come to expect in society. The associated effects of changing social interactions, economic and supply chain disruptions, school closures and more impact us all. Grief, fear and loss touched every family.

Despite the fear and uncertainty brought on by the pandemic, Self-Help's teams of essential workers continued to work with partner communities to enhance family and community nutrition and food security.

Each of Self-Help's programs adapted the ways in which we partner with communities in Ghana and Nicaragua. Yet rather than fundamentally shifting our mission or goals, the pandemic underscored the importance of the work we carry out each day to support families to be better able to weather the unexpected.

Self-Help staff are known as trusted sources of information, so in the early days of the pandemic, we assisted with disseminating reliable information from trusted health sources to rural community partners, sharing facts about COVID-19, debunking myths, and supporting households and communities to establish handwashing stations.

When schools closed, Self-Help's school-based programs shifted to find new ways to meet participant needs. Meals normally offered through the school feeding program were made available in new ways based on recommendations of local community leadership. The Teen Girls Club implemented a new peer mentoring structure in lieu of after school meetings.

When markets closed and supply chains were disrupted, Self-Help offered more flexible micro-loan terms and additional risk management training.

When global supply chains were disrupted, including those for food and agricultural input distribution, Self-Help's agricultural extension specialists increased focus on support for

farmers to maximize yields to support local food security, and supported cultivation of household gardens.

When other international organizations found their in-country staff capacity reduced, Self-Help's teams assisted with distribution to ensure that nutrient-rich seeds and other agricultural inputs made their way to farmers in time.

In the face of economic uncertainties, some organizations found that they had to close their doors at a time when their services were most in need. Self-Help's long-time supporters stepped up and showed up to ensure we could continue carrying out our mission despite so many unknowns. Those who could, gave generously, such as donating vacation money to ensure others' needs were met. Skilled workers and recent graduates who found themselves with extra time on their hands reached out and volunteered their time and talents behind the scenes to further Self-Help's mission. Long-time supporters invited new friends to join us in making an impact. Self-Help's volunteer board members joined many (many!) video calls to share advice and expertise. **The successes highlighted in this report are a product of people around the world coming together to contribute time, talent, and treasure to alleviating hunger.**

2020 was also a year of renewed focus on social justice, particularly in the fight for racial equity. In the international development sector, many began listening more closely to the voices of those most affected, considering how to best move forward in supporting our global neighbors without replicating or reproducing systems of neocolonial inequity. Self-Help leadership is committed to continuing to listen, learn, and participate in ensuring that decisions are made at the most local level possible.

The pandemic demonstrated that now more than ever, we are all in this together. Each one of us plays an important role in building a healthier and more equitable world. Thank you for joining us on this journey!

With gratitude,



Nora Tobin
(she/her)

Empowering with training & resources to put knowledge into action



Self-Help's mission is to alleviate hunger by helping people help themselves. Our locally-hired teams of skilled professionals serve rural communities in Ghana, West Africa, and Nicaragua, Central America, to **improve quality of life with dignity.**

Founded by Vern Schield in Waverly, Iowa in 1959, Self-Help initially manufactured and shipped small "Self-Helper" tractors to subsistence farmers in 48 countries. In 1989, in collaboration with Nobel Peace Prize Laureate Dr. Norman Borlaug, Self-Help shifted to sustainable development programs that work with rural families and community leaders to improve lives with dignity.

Self-Help prioritizes local staff and expertise, and programs address the hard gaps in development by ensuring that clients have access to knowledge as well as the resources to put their knowledge into action.

WHERE WE WORK



OUR PROGRAM AREAS



PROMOTING CLEAN WATER, SANITATION, & HYGIENE

Partnering with communities to access safe drinking water to reduce waterborne disease transmission and improve the community's overall health and wellbeing.



IMPROVING AGRICULTURE

Equipping farmers with training in improved techniques, financing to access the inputs they need when they need them, and seed fortified with micronutrients so they can better feed and nourish their families and communities.



FIGHTING MALNUTRITION

Offering students a protein-rich school breakfast to combat hunger, and supporting mothers and newborns in the first 1,000 days to prevent stunting.



EMPOWERING WOMEN & GIRLS

Supporting girls to stay in school, and offering women financial literacy training and micro-loans to start enterprises and achieve economic self-sufficiency.

Learn more at www.selfhelpinternational.org

Impact at a glance

IMPROVING AGRICULTURE IN NICARAGUA

Self-Help improves agriculture in Nicaragua by conducting agricultural extension to farmers to teach agricultural practices aimed at increasing their yields; and promoting the cultivation of bio-fortified crops (beans and rice) and Quality Protein Maize (QPM).

331

farmers partnered with Self-Help to begin growing beans biofortified with iron and zinc which can help improve iron stores in iron-deficient populations.

76

agricultural input loans were issued to four farming groups to support the cultivation of nutrient-rich staple crops.

134

farmers across 14 communities cultivated the INTA-Nutrader QPM seed to enhance protein consumption



IN GHANA

Self-Help improves agriculture in Ghana through: the Agriculture and Entrepreneurship Program, which focuses on agricultural extension to individual farmers; and the Graduate Entrepreneurship Program (GEP)*, which trains college graduates to develop successful agricultural businesses.

138

farmers attended community extension training sessions on increasing their yields with improved farming methods.

7

students graduated from the 2019-2020 GEP cohort.



EMPOWERING WOMEN & GIRLS IN GHANA

Self-Help empowers women and girls in Ghana by: working with women business owners in the Micro-Credit Program by providing low-interest microloans and training sessions in effective business practices; and encouraging teen girls to stay in school through the Teen Girls Club.

224 Teen Girls Club training sessions were conducted on topics like reading, leadership, and self-esteem.

614 women received loans to invest in growing the capacity of their businesses.

100% of Teen Girls Club members in their last year of Junior High School sat for the Basic Education Certification Examination.

75% of women who received a loan also attended training sessions offered by Self-Help on topics such as business management and women's property rights.



IN NICARAGUA

Self-Help empowers women in Nicaragua through the Women's Empowerment Program, which works with women business owners by providing low-interest microloans, conducting one on-one counseling sessions to improve their business practices, and providing training sessions on topics like budgeting, saving money, and business marketing.

28 training sessions on topics like business marketing and financial management were conducted across 15 communities.

43% the average monthly business income increase reported by women surveyed by Self-Help who received a business loan.

ACCESSING CLEAN WATER

Self-Help promotes clean water in Nicaragua by collaborating with communities on installing CTI-8 water chlorinators in existing community water systems and working with community leadership on community maintenance of the chlorinator system.



100%

of loans made to communities for chlorinator installations were repaid in full.

2,797

more people across six communities gained access to clean water by installing community chlorinators that prevent many waterborne diseases.

185

community leaders attended trainings on chlorinator maintenance and water administration.

FIGHTING MALNUTRITION



Self-Help fights malnutrition through: Growing Healthy Food, Growing Healthy Children (GHFGHC), which promotes good nutrition among new mothers by providing breastfeeding counseling and teaching about nutritious foods; and the School Feeding Program (SFP), which works with farmers and schools to supply a breakfast porridge made of Quality Protein Maize for students.

162

mothers and their babies on average participated in GHFGHC each month.

83

new women joined the GHFGHC program in 2020.

850

children in kindergarten Class 1 at participated in the School Feeding Program.



Thanks to the frontline workers...

In March 2020, the world was upended by the COVID-19 pandemic. As the virus spread across countries, confusion reigned supreme regarding the best ways to slow the spread and protect individuals from contracting the virus.

As 2020 continued, certain measures stood out as effective in reducing an individual's risk of contracting COVID-19 including: physical distancing and avoiding crowds, wearing a protective face mask, and frequent handwashing. Across all of Self-Help International, staff were quick to implement and follow recommendations made by the Center for Disease Control, the World Health Organization, and in-country government agencies.

In Ghana and Nicaragua, Self-Help's staff in Ghana and Nicaragua were especially creative, flexible, courageous, and adaptable as they found ways to continue providing life-changing services to program partners in rural communities (see the list of Self-Help's entire team on page 35 of this report).

During a pandemic, communities don't stop needing access to clean water; mothers and children don't stop needing proper nutrition; teen girls don't stop needing educational support; women business owners don't stop needing access to loans and business support; and farmers don't stop needing agricultural inputs and extension services. In fact, during a pandemic, these services become more important than ever before.

This 2020 Impact Report is dedicated to Self-Help's frontline workers in Ghana and Nicaragua who remained steadfast in the face of COVID-19 and stayed committed to partner communities through all of the challenges and changes 2020 threw at them.

* Photos of Self-Help staff without masks were taken in Jan. 2020 prior to the global outbreak of the COVID-19 pandemic and subsequent safety precautions.





In Ghana...

By March 5, 2020, Ghana had six confirmed cases of COVID-19. That evening, President Nana Akufo-Addo addressed the nation about a series of measures related to preventing the spread of COVID-19. Two weeks later, as more cases were reported, the President again addressed the nation to announce a lockdown to stop the spread.

Immediately, Self-Help implemented safety measures in Ghana to protect staff and program partners. Staff adhered to all of the guidelines implemented by the Government of Ghana's Ministry of Health. Self-Help leadership established alternate transportation options for all staff and created new work-from-home options to limit staff's exposure to COVID-19. In order to provide services during the lockdown, Self-Help's team developed revised communication strategies with all clients utilizing the texting phone application, WhatsApp, and other mobile applications.

On April 19, 2020, the Ghanaian government lifted the lockdown but placed a ban on gatherings of over 25 people and mandated mask use out in public. Staff making visits to communities adapted group meetings and training sessions to comply with government guidelines and protect Self-Help staff and program partners. To encourage handwashing, Self-Help installed handwashing stations in the back of all of the vehicles. To help staff comply with mask mandates, Self-Help partnered with local seamstresses to make reusable masks for the staff to use.

The following pages contain stories that highlight the adaptability of Self-Help's program partners and the innovation of Self-Help's staff to continue providing crucial services during the pandemic.





EMPOWERING WOMEN & GIRLS

Sarah rises to the challenge to confront COVID-19

by Nora Tobin, Executive Director

At the end of March, Ghana's President Nana Akufo-Addo announced a lockdown to stop the spread of COVID-19. For business owners and Self-Help International program partners like seamstress Sarah Barnie, there were so many unknowns about the effects the global pandemic would have on their businesses and their families.

Prior to the pandemic, Sarah had spent 15 years building her business in the village of Nerebehi outside of Kumasi, one of the areas affected by the lockdown. She had come so far from the time that she accessed her first loan from Self-Help and started sewing clothing to sell. She had used subsequent loans to purchase a newer sewing machine and to expand her sewing shop. As she mastered the craft, she began hiring aspiring seamstresses and tailors as apprentices and taught them the trade from her shop. As business grew, she secured electricity for her shop and added electric sewing machines to her fleet alongside the treadle machines.

Over time, Sarah was able to achieve financial independence. She is highly regarded in her community. She takes pride in having been able to support both of her daughters to follow in her footsteps toward self-reliance. Her youngest daughter is a fully qualified hairdresser and a small business owner operating her own well-equipped salon.

As one of the most enterprising women with which Self-Help had worked, Sarah and one of her apprentices were invited to a special training session for highly skilled seamstresses to learn how to make reusable Days for Girls menstrual hygiene kits in February 2017. She'd recently completed a follow up training course and has been filling new orders, and even built a new store to diversify into grocery sales as well.

But what would this global pandemic and lockdown mean for her? For her family? For her business? For her daughter's business? For her apprentices? For her community? Her

life had not been without challenges. Sarah had overcome adversity, large and small. Many times, she had practiced resilience. Sarah's eldest daughter, in whom Sarah had so much confidence, had completed high school and was about to join the Ghana Police Service when disaster struck and she died at 21 years old. Sarah was shattered. Yet somehow, in spite of the crippling grief, she found a way to move forward.

But even after all she had overcome before, could Sarah's family, business, and her community survive this global pandemic?

Sarah had seen her community recover from tragedy as well. In 2012, her village had experienced an unusual power surge, which killed some of her neighbors, burned houses, and affected every person, family and business in the community. Together, the community rose up from that devastation.

Sarah had also experienced challenges in her own business - it wasn't without risks, after all. Sometimes, she would take an order from a client, sew the commissioned piece, and never see the client again and never receive payment. Sarah overcame that, too. But even after all she had overcome before, could her family, her businesses, her community survive this global pandemic?

Among so many unknowns, one thing was clear: this was a time of market disruption. Self-Help's micro-credit program officers reached out to Sarah to see how she was doing. They discussed precautions she could take in her household and in her business to reduce her chances of being infected or spreading COVID-19.

Small business owners like Sarah would need to adapt to find ways to sustain their livelihoods while effectively social distancing. Self-Help program officers asked Sarah how her business was faring, discussed how the market was likely to change, and advised her on new factors to consider in determining what would be best for her business. They talked about trends and the risks and rewards of adapting her business model ahead of or after the arrival of a trend. Handmade masks were likely to be in demand in the weeks and months ahead, perhaps briefly, perhaps for a sustained period of time, perhaps not at all.

As a seamstress, Sarah was well-suited to begin making and selling masks for her neighbors. She could be part of the solution to helping support the health and hygiene of her community. What factors would she need to weigh in deciding



whether and when to add masks to her business?

The value of washable fabric masks was not yet clear. The World Health Organization guidance referred only to the use of disposable masks, and the Ghana Health Service did not have a policy on the use of reusable masks in March 2020. It was unclear how recommendations would evolve over time. It was possible that when properly used, handmade masks could keep people safer. When sewing Days for Girls kits, Sarah incorporated an element of education to ensure her clients could properly use the kit that went beyond simply sewing the materials together properly and selling the kit. What could that education component look like for how to properly use a mask?

In early April, the U.S. Center for Disease Control began recommending wearing cloth face coverings in public settings

(e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission. Sarah observed medical personnel in Ghana on TV wearing masks and decided that she would begin making masks for sale.

She created three designs for face masks and began sewing them in anticipation of future orders. She thought that the Ghana Health Service was providing good education on the basic dos and don'ts of face mask usage, and she decided she could also play a role in providing some basic education about how to put the masks on safely.

On April 19, President Akufo-Addo addressed the nation again. He announced the easing of restrictions, and he encouraged all citizens to wear face masks in public.

Sarah was already prepared. Orders for reusable masks were pouring in, including from Self-Help Country

Director Benjamin Kusi, who placed an order for 30 masks to distribute to staff members. Sarah was ready to rise to the challenge.

When Benjamin arrived at her shop in Nerebehi, Ghana on the following Saturday to collect the masks, Sarah refused payment.

“She was rather full of gratitude to Self-Help,” Benjamin said. Sarah donated the face masks to Self-Help’s staff, along with a piece of fabric and patterns to train members of the Teen girls Club to produce their own face masks to wear and sell.

By having the idea to sew masks before the mask mandate, Sara was able to prepare for the sudden influx in demand. She was able to ensure that her neighbors and friends would be able to access the masks they needed to go out in public and limit their exposure to COVID-19.

EMPOWERING WOMEN & GIRLS

Supporting girls in the time of COVID-19

by Grace Marfo, Teen Girls Club Program Officer

In early 2020, Self-Help International's Teen Girls Club (TGC) program revised the model to include additional time for English language tutoring. Participants had identified English tutoring as a major interest area and the school system supported the additional lessons. Self-Help's team partnered with local teachers to offer additional time each week for TGC participants to practice their English and receive guidance from trained teachers. Self-Help's team was seeing great success with this model and participants were very engaged.

Then, in March 2020, the COVID-19 pandemic emerged and shifted things in ways staff could not have anticipated: Ghana's schools closed with no sign or date of re-opening; distance learning options were limited due to lack of internet and other resources; and gathering in groups and travel was restricted – and at times forbidden completely – to mitigate the spread of the virus.

Self-Help's team knew from lessons learned during previous epidemics such as Ebola outbreak in West Africa that girls and women often see the largest and most negative long-term impacts from school closures. Self-Help's staff maintained communication with TGC Community Coordinators and heard that the girls were fearful they would forget all of the lessons from school.

How could Self-Help's TGC team keep girls engaged and ready to return to school when schools did reopen?

Many of the teachers facilitating the reading lessons during the after-school program were not from the



immediate communities, so they were not available to continue tutoring. However, some Senior High School (SHS) students who had been at boarding school and were TGC alumni came back to the community because schools had closed.

Self-Help staff saw a unique opportunity to engage these young women in the solution: they could provide a leadership opportunity for SHS girls while keeping both the SHS and Junior High School (JHS) girls involved in learning.

The team developed a peer-to-peer learning system that divided TGC participants into small groups based on their class level. This both allowed the groups to follow appropriate physical



distancing guidelines while also ensuring no one in the group would be left behind.

How could Self-Help's Teen Girls Club team keep girls engaged and ready to return to school when schools did reopen?

This model was even more successful than staff had anticipated. Self-Help staff saw SHS girls stepping up as leaders of the group, gaining confidence, and reinforcing their own learning as they taught others. The groups also formed unique bonds among

their fellow learners. Many of the girls felt more comfortable asking questions in a group of their peers, and they appreciated having the opportunity to work through challenges together instead of being provided the answers by a teacher.

After forming the groups as tutoring teams, staff have started delivering other trainings and content for the girls such as lessons focused on goal-setting, self-esteem, and leadership. Operating in the same small groups helped to ensure that girls and staff could maintain appropriate social distances while still benefiting from the program. Final year students at JHS and SHS returned to school to take their final exams before the summer break. 100% of club members in their final year of JHS sat for their Basic Education Certification Examination, and Self-Help staff were so proud that all TGC participants and alumni returned to school to sit for the exams.

To Self-Help, it was crucial to keep girls engaged and learning throughout the school closures. Self-Help's



team was proud of the SHS and JHS girls that embraced the temporary club model, and the TGC team is excited to see how they can carry the lessons of the peer-to-peer learning model into future TGC programming.

FIGHTING MALNUTRITION

Ayishetu promotes good nutrition in her community

by *Patience Obour,*
Promoting Good Nutrition Program Officer

Self-Help International facilitates the Growing Healthy Food, Growing Healthy Children (GHFGHC) program, which is teaching mothers in rural Ghana the importance of good nutrition through nutrition education and food demonstrations.

As part of Self-Help’s sustainability approach to ensure community ownership, partnering mothers participate fully in all of the activities. For example, mothers in GHFGHC are involved in the preparation of a food supplement called, “tom brown,” a porridge that consists of Quality Protein Maize (QPM) and peanuts roasted and milled together.

The tom brown is supposed to last mothers and infants an entire week, but many of the mothers end up using the tom brown for their whole family. This means the tom brown only ends up lasting a day or two.

Price increases at the market due to supply chain disruptions eventually took a toll on Ayishetu’s family budget.

One of the mothers partnering with GHFGHC in Kukuboso, Ayishetu, experienced this challenge in her household. Ayishetu confessed that her tom brown portion was not only feeding her infant in the program – it was also feeding his siblings. As a result, the 700g of tom brown lasted for a day in her house. She said her kids love the tom brown, and she decided to explore ways that she could have enough of the tom brown in her house.



Ayishetu was already growing QPM, so she only needed to purchase some peanuts from the market. Because of the training Ayishetu received on preparing tom brown and the help of Self-Help’s Promoting Good Nutrition team, Ayishetu had the knowledge and skills she needed to prepare the tom brown in her house to feed her family.

As a result of the COVID-19 pandemic in early 2020, Ayishetu started giving out the tom brown to other people in her community of Kukuboso because the mandated lockdown in Ghana meant that people didn’t have enough at home to eat.

Price increases at the market due to supply chain disruptions eventually took a toll on Ayishetu’s family budget, and she later realized there was demand in her community for the tom brown.

“I now sell some of the tom brown to other people in Kukuboso whose families have developed a taste for it, and I’m able to generate an alternative income,” Ayishetu said.

Programming through COVID-19



FIGHTING MALNUTRITION

For the GHFGHC program, Self-Help was able to safely continue distributing porridge supplements and eggs to mothers by asking community leaders to help get the supplies to the women. While staff were unable to conduct large group sessions or monitor the growth of the babies during the pandemic, they did continue one-on-one visits with mothers and babies that were the most high risk during this time. With schools not in session, Self-Help worked with some communities to provide alternatives to the school feeding program so that children could still access a nutritional meal.



TEEN GIRLS CLUB

With schools closed during the pandemic, it was crucial to keep girls engaged. Self-Help staff set up a peer-to-peer learning structure between SHS students that returned to communities and JHS students in communities to ensure that both groups of girls continued learning.



MICRO-CREDIT

The pandemic was hard on many businesses, so Self-Help staff worked with women who were facing challenges in their businesses or with their payments. Self-Help offered flexible payment plans and advised some women on how to adapt or diversify their businesses to improve their incomes.



IMPROVING AGRICULTURE

Because families were not able to travel to markets and their household incomes were more volatile due to the economic disruptions of the pandemic, Self-Help staff facilitated trainings on household gardens to promote the family cultivation of diverse, readily-available, nutrient-rich foods such as greens and orange-fleshed sweet potato.

In Nicaragua...

Starting in mid-March of 2020, Self-Help International was on high alert for the COVID-19 pandemic. By May 2020, unconfirmed reports of COVID-19 cases in Nicaragua began to surface and Self-Help staff were authorized to work from home.

During staff's time working remotely, they maintained relationships with program partners through text messages, phone calls, and occasional in-person meetings either individually or in small groups. Any in-person meetings followed safety practices mandated by Self-Help including: maintaining physical distance from program partners; wearing protective face masks; washing hands immediately after any meetings and frequently throughout the day; properly sanitizing Self-Help's vehicles and office space; and staying home if exposed to COVID-19 or feeling ill.

Self-Help's team also prioritized sharing accurate information with program partners about COVID-19 and proven preventive measures. Self-Help's program officers shared information with partners on the importance of maintaining physical distance, wearing protective face masks in public, regular handwashing, etc. Any in-person meetings with program partners started with a demonstration on proper handwashing and sanitation.







IMPROVING AGRICULTURE

Combating COVID-19 with better nutrition

by Jerry Perkins, Board Member

The COVID-19 pandemic is intensifying the impact of the twin scourges of disease and malnutrition in the world, but there is hope that new bio-fortified crops being introduced by Self-Help can help combat the new coronavirus.

Nutritional experts say that well-nourished people can better ward off such diseases as COVID-19, and bio-fortified crops have been shown to lessen the pandemic's impact.

Self-Help's efforts to introduce

bio-fortified beans that have been augmented with added iron and zinc reached 336 farmers in 2020 following the first distribution of the beans to 30 members of the farmers' cooperative in Los Chiles, a rural area in southeastern Nicaragua. Each of the 30 farmers from the Los Chiles co-op received 15 pounds of biofortified beans that had been developed at the International Center for Tropical Agriculture (CIAT is the acronym for its name in Spanish) in Colombia.

Also involved in the project is



Rendidor beans contain 60% more iron (86 parts per million, or ppm) and 50% more zinc (43 ppm) compared with the traditional bean varieties grown in Nicaragua.

Added zinc in the beans support the body's immune system, which is critical to fend off diseases like COVID-19 and to heal wounds. The beans' added iron is crucial for women of child-bearing years and especially for pregnant women, who experience increased blood volume and thus need iron to maintain healthy hemoglobin levels to transport oxygen throughout the body. For children, iron increases the formation of strong bones and teeth that will serve them well for the rest of their lives.

The Rendidor bio-fortified beans represent the first new crop introduced by Self-Help Nicaragua since 1999, when Self-Help began working in Nicaragua with the planting of Quality Protein Maize, or QPM, a high-protein corn variety that was developed at the International Maize and Wheat Improvement Center in Mexico.

Self-Help has long focused on promoting the cultivation and consumption of crops that have good yields and improved nutrition. Adding bio-fortified rice and beans to the crops Self-Help promotes will help farm families help themselves and those who consume those foodstuffs by improving the nutrition of the three staple foods that make up a traditional Nicaraguan diet.

Because Self-Help is adding bio-fortified rice and beans to the QPM corn on Nicaraguans' plates, people who have not been able to have an adequately nutritious diet will now have food that is rich in protein, fiber, and essential micro-nutrients and will be better able to stave off the effects of COVID-19, should they contract it.

Farmers in the Los Chiles co-op who each received 15 pounds of the Rendidor seeds agreed to return 30 pounds of seed to Self-Help after harvest, multiplying the bio-fortified bean seeds available for distribution to farmers in 2020. After paying back the "multiplier" beans, farmers were able to keep enough beans to feed their families for a year, save some of the beans for the next planting cycle, and sell the rest, helping to spread the benefits of the added nutrition.

In May, six months after that first distribution of bio-fortified beans, Self-Help distributed 1,710 pounds of bio-fortified beans to 137 farmers. The distribution included 900 pounds of beans for 70 farm families located in five communities on Ometepe Island and 810 pounds of beans for 67 farmers in three communities in the San Pedro de Lovago region. Self-Help expanded its bio-fortified bean distribution again in October, when the second bean-planting cycle began.

Jorge Campos, Self-Help's Nicaragua Country Director, said that, despite the limitations on mobility and logistics caused by the coronavirus, the bean seeds were distributed successfully in time to make the crucial spring planting window for edible beans. Weather conditions also were favorable for planting this spring, he added.

With many food supply chains experiencing disruption globally because of the novel coronavirus, Campos noted, supporting Nicaraguan farmers to grow food to feed their families and their communities is important more than ever.

"The health crisis that the country is going through brings with it an economic crisis," he said, "but its effects will be lessened if our enterprising women, the leaders of our rural drinking water programs and the farmers we work with remain active, innovating and producing to alleviate the possibility of a food crisis."

HarvestPlus, a Washington, D.C.-based organization that seeks to improve nutrition and public health by developing and promoting bio-fortified food crops

HarvestPlus also supports the Nicaraguan Institute of Agricultural Technology, which sold 500 pounds of Rendidor bean seed to Self-Help for distribution to the Los Chiles co-op members. The remaining 50 pounds of Rendidor bio-fortified beans were planted in two Self-Help demonstration and experimental plots.

ACCESSING CLEAN WATER

Innovation in chlorination brings clean water to San José

by Orlando Montiel Salas, Clean Water Program Officer

Throughout the outbreak of the COVID-19 pandemic, access to sanitary drinking water became more important than ever. With rural communities at risk for contracting COVID-19, it was crucial that they limit their exposure to waterborne illnesses that could impact their health and make them more vulnerable to complications from COVID.

San José, Nicaragua is a community of 23 families totalling 120 people, and all of the families have limited economic resources. As a rural community, one of the people's most basic needs has been access to safe drinking water.

In 2020, Self-Help International helped meet the community's need for access to sanitary water thanks to an alliance with the Asociación para el Desarrollo Local Ecosostenible, or the Association for Local Eco-Sustainable Development (ASODELCO). ASODELCO rehabilitated an artisanal well by adding a Mecate Pump (PBM), and Self-Help installed a chlorinator modified to adapt to the PBM well.

Community member, 66-year-old Bertilia, remembered that the artisanal well that ASODELCO rehabilitated in 2020 had previously dried up years ago and couldn't supply the families with drinking water. The women of San Jose had spent more than 15 years bringing water from a creek 3.5 kilometers away (2.2 miles), and they spent 40 minutes walking with jerry cans filled with water on their heads until they reached their homes. Families consumed this water directly without applying any treatment to eliminate any possible contamination. Many years passed without the community knowing that illnesses they were facing were possibly caused by non-potable water.



For several years, families in the community sought help to resolve their situation, until one day in 2017 they asked ASODELCO for support. Three years later – in March 2020 – ASODELCO built the PBM well and contacted Self-Help to help with the improvement of water quality, technical monitoring, and education in water purification.

The well was rehabilitated on Bertilia's land, and it is a community well where all families can go to access water for their homes.

Once the well was built, Self-Help worked with community members in San José Like Bertilia on chlorination for the well. This was a challenge, since Self-Help's Clean Water Program had not typically serviced PBM wells. However, Program Officer Orlando Montiel, creatively adapted the chlorinator's design so that it could serve this different type of well and efficiently disinfect water.

The community admires Bertilia, as well as her daughters and daughters-in-law, for the well rehabilitation and chlorinator installation. This is both incredible and important to community members who had never expected to have purified water access in their small community.

The women were grateful because they did not imagine how the purification of the water would be carried out. They were also surprised to see the chlorination device and mechanism adapted to the PBM well and discovered that the chlorinator has been easy for them to learn to use and operate.

Programming through COVID-19



IMPROVING AGRICULTURE

Self-Help knew that access to nutritional foods was crucial to helping rural families keep their immune systems strong against COVID-19. Throughout the pandemic, Self-Help remained committed to supporting farmers cultivating Quality Protein Maize. In addition, Self-Help began working with farmers on growing beans biofortified with iron and zinc, providing rural communities another immune-boosting source of food.



ACCESSING CLEAN WATER

During the COVID-19 pandemic, declining economic conditions meant that some rural communities were struggling to purchase water chlorination tablets, especially because some communities wanted to stock up in case of emergency. In response, Self-Help implemented a 20% subsidy for communities purchasing chlorination tablets throughout the pandemic to ensure that communities could still access sanitary drinking water.



WOMEN'S EMPOWERMENT

In mid-May of 2020, the loan repayment for rates for microloans issued in 2019 was 100%. By the end of the month, repayment rates had stalled due to slower business in Nicaragua caused by COVID-19. In response, Self-Help created an emergency delayed repayment policy and women were granted a 6-month repayment period at 0% interest. Self-Help staff then began reaching out to women individually to assess challenges they were facing because of the pandemic and help them adapt.

SHI AWARDS & RECOGNITION

Country Directors presented with the 2020 Merry Fredrick Leadership Award

The 2020 Merry Fredrick Leadership Award was awarded jointly to Self-Help Ghana Country Director, Benjamin Kusi, and Nicaragua Country Director, Jorge Campos, for demonstrating incredible leadership in the face of enormous obstacles during the COVID-19 pandemic.

The award was established by the Board of Directors in 2013 to recognize, initiate, or promote leadership based on merit and fulfillment of the mission of Self-Help International, and named in honor of retired Executive Director Merry Fredrick.

“Everyone is a good leader because they have good followers. I have a team made up of hardworking and dedicated staff, and this award couldn’t have been possible without their help and they also have every reason to be happy. I dedicate this award to the entire Ghana team,” said Benjamin Kusi. “Let’s continue to work together to empower the people we serve.”

“I am extremely grateful for this recognition, which I want to share with my colleagues,” Jorge Campos said. “A true leader goes ahead and recognizes the strengths and weaknesses of his team and has a clear horizon to see where their work is going. I believe that we made the best of our personal and collective talents to tackle the challenges we faced in 2020.”

“Jorge and Benjamin are so talented and dedicated. Witnessing the ways they both rose to the new challenges in 2020 was both unsurprising and inspiring,” said Executive Director, Nora Tobin. “It is an honor to be their partner in leading this incredible organization.”

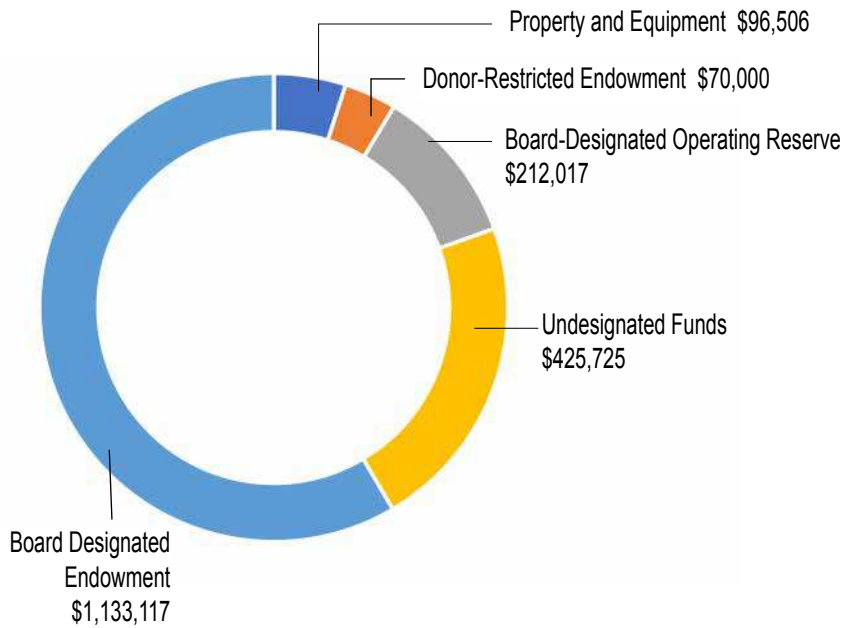


“Jorge and Benjamin are so talented and dedicated. Witnessing the ways they both rose to the new challenges in 2020 was both unsurprising and inspiring.”



CONSOLIDATED FINANCIALS

Net Assets



Detailed Statement:

OPERATING REVENUES:	
Contributions	\$648,840
In-Kind	\$7,878
Investment return	\$114,581
Micro-credit interest	\$33,769
Paycheck Protection Program	\$45,100
Project income	\$6,375
Fundraising events	\$2,453

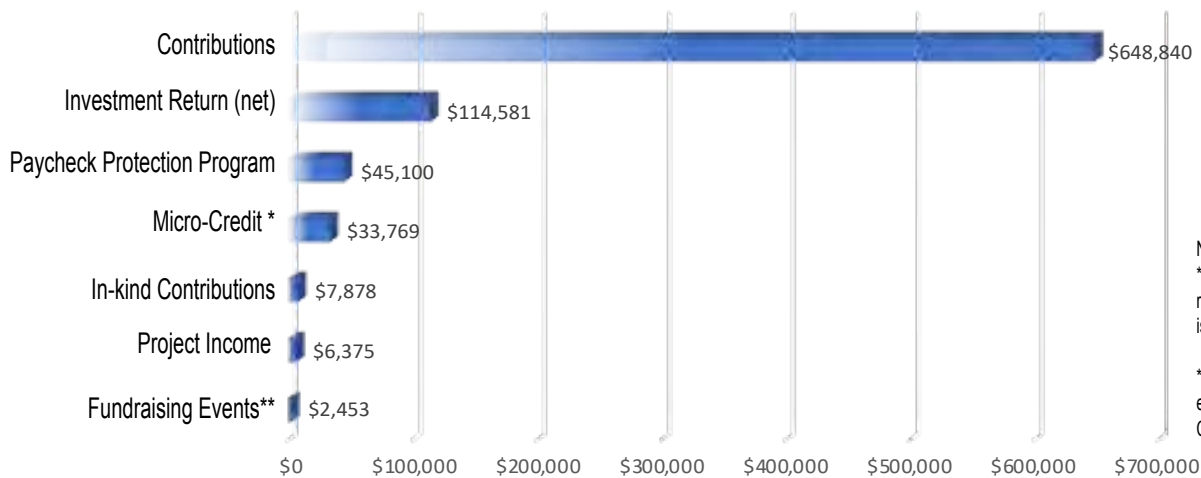
Total operating revenue **\$859,826**

OPERATING EXPENSES:	
Ghana	\$256,099
Nicaragua	\$189,905
Global education	\$830
Management & general	\$114,434
Fundraising	\$95,022
Translation adjustment (currency exchange adjustments)	\$40,603

Total operating expenses **\$656,290**

Net assets, beginning of year	\$1,802,262
Net assets, end of year	\$1,964,365
Increase in net assets	\$162,103

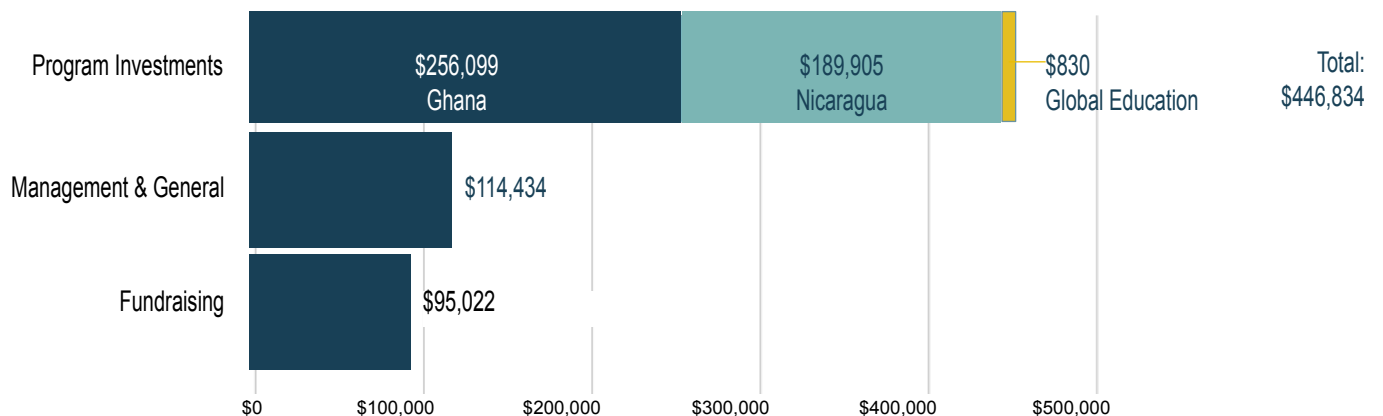
Revenue, Gains, and Other Support



NOTES:
* Micro-Credit interest is re-invested into the program to issue more loans.

** Revenue from fundraising events held virtually is listed in Contributions.

Statement of Functional Expenses





Leave a Legacy

WITH SELF-HELP INTERNATIONAL

Your generous ongoing support has allowed Self-Help International to weather challenges like the COVID-19 pandemic to continue partnering with rural communities. Together, we have worked to alleviate hunger by helping people help themselves.

By naming Self-Help International as a beneficiary in your will or estate plan, you can continue to provide the resources and training for rural communities to alleviate hunger and break the cycle of poverty. Once you've provided for your loved ones, consider leaving a gift that will continue to foster a tradition of empowerment and education throughout all the seasons yet to come.

If you have included Self-Help International in your will and your name is not listed, please let us know so we can honor your wishes and be good stewards of your gift. All requests for anonymity will be honored.

We gratefully acknowledge the following supporters who have included Self-Help International in their wills or estate plans.

- Jim and Judy Fogdall
- Fran and Howard Mueller
- Richard and Karlene Neal
- David and Mary Jane Oakland
- Nora Tobin and David Murphy



**Contact Nora Tobin,
Executive Director, at
nora@selfhelpinternational.org
or 319-352-4040.**

2020 Contributions

**Includes active recurring monthly donors from January - December 2020; gifts initiated in 2021 will be reflected in the 2021 Impact Report*

SELF-HELP'S Circle of Impact INVESTORS

Our Circle of Impact is a group of people who donate monthly to Self-Help International. Because of this ongoing support, we can respond flexibly to the needs of the communities we serve. When times are good, we can invest in communities' success; when they struggle to overcome a challenge, we can offer extra help.

We appreciate the following loyal supporters who are committed to sustainable solutions for alleviating hunger and poverty.*

Saleh Alromaihi
Charlotte Ansere
Brian Badgley
Aaron Chan
Teri Edman
Patrick Eitenbichler
Timothy M. Fitzgibbon
Kathy and Marv Folkerts
David and Merry Fredrick
Maureen Gearino
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Jim Jennings
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Klayton Kruger
Paul and Leah LaMonica
Fr. John Ludwig
Francisco Martinez
Thereshan Naidoo
Richard and Karlene Neal
Rebecca Nunley
David and Mary Jane Oakland
Anthony Richard
Joey Schulz
Gail Sorensen
Dorothy Stanley
Jane Swallow
Helen Tandoh
Helen Tobin
Rod and Jenny Townsend
Jim Vowels

If you would like to learn more about joining Self-Help's Circle of Impact by setting up a recurring gift, please contact Susan Cornforth at susan@selfhelpinternational.org or 319-352-4040.

\$20,000+

Global Giving
Lags Trust
Richard and Karlene Neal
Keith and Nancy Swanson
Maureen Roach Tobin and Terrence M. Tobin
Ted and Deb Waitman

\$10,000 - \$19,999

Anonymous
Will and Gabby Erken
Jim and Judy Fogdall
Iowa Annual Conference of the United Methodist Church
Fran and Howard Mueller
Donna and Ken Speake

\$5,000 - \$9,999

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Berkshire Hathaway Energy Foundation
Jeff and Angela Clement
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Paul and Claudia Schickler
Cynthia Thorland and Fritz Weitz
Jim Tobin and Virginia Heagney
Marilyn Van Roekel

\$2,500 - \$4,999

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Norma Hirsch	Westminster Presbyterian Church, Waterloo
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Jessica and Jeff Manno	

\$1,000 - \$2,499

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Robert and Martha Ward
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Dr. Linda Railsback

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Women's Group
St. Timothy UMC, Cedar Falls
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Gail and Mark Stelmacher
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Robert Waggoner
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\$250 - \$499

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Tom Mitchell
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Jane Lorentzen
Molly and Greg Martin
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Bill and Cathy Olson
Sherry Olson
Barbara Orchulli
Jerry Peck and Carol Drum
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Margaret Phelps
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Perpetual Adoration
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Stephen Taylor
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J. Kelly and Irene Tobin
Nora Tobin and David Murphy
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Natalie Vernon
Andreas Vogt
Fred and Edie Waldstein
Marianne Waldstein
Marietta Walsh
West St. Charles UMC
Joe Willis
Catherine Witte
Lauri and Jim Young
Rev. Ed and Verona Zelle

THANK YOU...

to the more than 700 individuals, civic and faith-based organizations, foundations, and businesses who generously made gifts in 2020 to alleviate hunger by helping people help themselves.

The community impact highlighted in this report would not have been possible without each and every one of you!



2020 Partners & Volunteers

PARTNERS & COLLABORATORS

NICARAGUA

Alcaldía Municipal de San Pedro de Lovago
CIAT Nicaragua - HarvestPlus
Cooperativa Agrícola Multisectorial Productores Unidos de Los Chiles "San Marcos y San Lucas" R.L.,
Banco de Semillas Comunitario
Cooperativa BIOMETEPE
Desarrollo Ecosostenible (ASODELCO)
Desenvolupament Sostenible (DESOS)
East-West Seed Company
Fundación San Lucas "ARETE"
Gestor Territorial de Proyectos (GTP)
Higienista Municipal
Instituto de Protección y Sanidad Agropecuaria (IPSA)
Nicaragua Ministry of Health (MINSA)
Nicaraguan Institute of Agricultural Technology and the National Center for Agricultural Research and Biotechnology (INTA-CNIAB)
Organismo Internacional Regional de Sanidad Agropecuaria (OIRSA)
Técnico Unidades Municipales de Agua y Saneamiento (UMAS)

GHANA

Centre for No-Till Agriculture (Dr. Kofi Boa)
Consortium for Innovation in Post-Harvest Loss and Food Waste Reduction
Samuel Darkwa (Volunteer)
Engineers Without Borders (KNUST and ISU chapters)
Ghana Health Service (GHS)
Ghana Education Service (GES)
Kwame Nkrumah University of Science and Technology (KNUST)
Dr. Max Rothschild
Ministry of Food and Agriculture (MOFA)
Annor Thomas (Volunteer)
Ullo Traditional Area Development Committee
Women's Health to Wealth (Abenaa Akuamoaa-Boateng)

INTERNS

Ricki Grover - Communications (Spring)
Karianna Klassen - Ghana Program, Microcredit (Fall)
Katsuya Okonogi - Graphic Design (Spring)
Somerle Rhiner - Women's Empowerment Program (Fall)

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Debbe Baker	David Murphy
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Emily Bingham	Mark Olsson
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Jeff Cornforth	Jackson Sanor
Heidi Fichter	Kendra Spier
Kathy & Chuck Glatz	Jon Tehven
Taylor Hess	Maureen Tobin
Will McAneny	Terry Tobin
Diane McElroy	

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Will Erken
Deb Giarusso
Megan Sehr
Keith Swanson
Nancy Swanson
Nora Tobin

NICARAGUA

Susan Cornforth
Dr. William Edwards
Dr. Alix Paez
Mary Jane Paez
Katie Seifert
Nora Tobin

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Rod Bodholdt	Jerry Perkins
Barb Dahlby	Jon Tehven
William and Jane Edwards	Ted and Deb Waitman
Fran Mueller	

LAGS MEMORIAL GOLF EVENT

Jeff Cornforth
Nick Taiber
Ted and Deb Waitman

WEEK TO EMPOWER GLOBAL WOMEN

Jackie Akerberg	Jerry Perkins
Shawn Burke	Paul and Claudia Schickler
Jeff Clement	Florine Swanson
Deanne Edwards	Jonathan Swanson
Van Everett	Keith and Nancy Swanson
Drew Larson	Dawn Taylor
Mick Messman	Maureen and Terry Tobin
Mary Jane Oakland	
Kim O'Connor	

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Robert Hellman, Sr
Jerry Larson
Maria Maixner
J. Howard Mueller
Gene Novak*
Dr. Warren Prawl
Dr. Bert Schou
Jon Tehven
Dr. Jim West

***SPECIAL NOTE:**

Self-Help was saddened by the loss of one of our strongest advocates, Gene Novak, on January 8, 2021. His legacy continues in the lives touched by the work of Gene and his wife, Lois.

STAFF

IOWA

Nora Tobin

Executive Director

Susan Cornforth

US Operations & Administrative Specialist

Megan Sehr

Development Director

Katie Seifert

Program Specialist (Latin America)

Jessica Crawford

Program Specialist (Africa)

GHANA

Benjamin Kusi

Country Director

George Saforo

Program Coordinator (since May 2020)

Victoria Yamson

Empowering Women and Girls Coordinator

Banye Mumuni Ali

Accounts Officer

Grace Marfo

Teen Girls Club Program Officer

Nancy Ansah

Micro-Credit Program Officer

Lydia Adomako

Micro-Credit Program Officer

Jesse Jackson Sarkodie

Nutrition Program Officer (until Aug. 2020)

Patience Obour

Nutrition Program Officer

Zakaria Adams

Training Center Manager

Ebenezer Osei Jones

Graduate Entrepreneurship Program Manager (until April 2020)

Emmanuel Obiri Laryea

Youth in Agriculture Program Officer (until July 2020)

Justice Amoka Sam

Community Crop and Livestock Specialist (since Sept. 2020)

Dominic Boakye

Training Center Caretaker

Richard Opoku

Caretaker/Driver

Benjamin Antwi

Security

GHANA SUPPORT STAFF

These are members of staff that are paired with Self-Help on a short-term basis to complete government sponsored national service work.

From National Builders Corps:

Osei Akwasi
George Amo
Benjamin Brown
Bede Dery
Bridget Gyamfi
Latifa Momeen
From Post-National Service:
Annor Thomas, Jr.,

Abigail Adoma Yeboah
Samuel Darkwa Yeboah
From National Service:
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Albert Amoateng
Anthony Amonoo
Emmanuel Boateng
Doe Christopher
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Essel Ebenezer Kwame
Osei Michael, Jr,
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Sumaila Yusuf

NICARAGUA

Jorge Campos

Country Director

Lucia Vega Galeano

Program Operations Manager

Yolanda Fletes

Women's Empowerment Program Officer

Orlando Montiel Salas

Clean Water Program

Mario Barberena

Agriculture Program Technician

Rodolfo Hernandez Navas

Agriculture Program Officer

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Self-Help International

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Kumasi, Ghana

IN NICARAGUA
Quinta Lidia, frente al Km. 288 (Este)
Carretera a Managua, San Carlos
Río San Juan, Nicaragua

IN UNITED STATES
207 20th St NW Suite A
Waverly, IA 50677

(319) 352-4040
www.selfhelpinternational.org
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