

Published May 2022

# 2021 IMPACT REPORT



SELF  HELP  
INTERNATIONAL

# OUR MISSION:

Alleviating hunger by helping people help themselves.



## INSIDE HIGHLIGHTS:

|  |           |  |           |
|--|-----------|--|-----------|
| <b>Message from Executive Director</b> . . . .   | <b>5</b>  | <b>SHI expands to Upper West</b> . . . . .     | <b>20</b> |
| <b>What we do</b> . . . . .                      | <b>7</b>  | <b>Healthy baby for Adwoa</b> . . . . .        | <b>21</b> |
| <b>Impact at a glance in Nicaragua</b> . . . . . | <b>8</b>  | <b>Hannah dares to dream</b> . . . . .         | <b>22</b> |
| <b>Ramona expands business</b> . . . . .         | <b>9</b>  | <b>Teacher starts business</b> . . . . .       | <b>23</b> |
| <b>Ag leaders coordinate loans</b> . . . . .     | <b>10</b> | <b>Difference to Mamudu</b> . . . . .          | <b>25</b> |
| <b>Value of double row technology</b> . . . . .  | <b>11</b> | <b>Staff spotlight.</b> . . . . .              | <b>26</b> |
| <b>Biofortified rice in Nicaragua.</b> . . . . . | <b>12</b> | <b>Financial report</b> . . . . .              | <b>29</b> |
| <b>Osneylin improves family farm</b> . . . . .   | <b>14</b> | <b>Contribution list</b> . . . . .             | <b>30</b> |
| <b>Water committee saving money</b> . . . . .    | <b>16</b> | <b>Volunteers.</b> . . . . .                   | <b>33</b> |
| <b>Impact at a glance in Ghana.</b> . . . . .    | <b>18</b> | <b>Partners, staff and directors</b> . . . . . | <b>35</b> |



### PUBLICATION CREDITS:

**About the Cover Photo:** Igmer Canales works with Alfredo Aleman to grow biofortified crops and Quality Protein Maize seed corn in Melchorita, Río San Juan, Nicaragua.


**Executive Director:** Nora Tobin **Graphic Design:** Anne Denholm

**Ghana Photography:** Dela Aniwa & SHI staff

**Nicaragua Photography:** Alexandra Herrera & SHI staff



***Dominic Boakye feeds chickens at the Self-Help International Training Center in Ghana. The chickens offer practical learning opportunities for people interested in starting a poultry business.***



# Empowering with training & resources to put knowledge into action

*Gloria del Carmen Mejia Lopez and her  
granddaughter, Evelin Daniela Mejia, haul water  
in La Culebra, Nicaragua.*

# A message from the SHI Executive Director

Dear Friends:

The second year of the COVID-19 pandemic continued to heavily impact our day to day operations at Self-Help. Vaccines became available in the US, Ghana, and Nicaragua, bringing with them hope for a return to normalcy for those able to access them. Yet the emergence of new variants and limitations to global vaccine access kept us at a distance from one another for much of the year. Despite the distance, together, we accomplished a great deal.

Over the course of 2021, Self-Help's team of front-line workers continued to demonstrate our organization's greatest strength: locally-based skilled program staff in Ghana and Nicaragua who carry out Self-Help's mission day in and day out, and demonstrate tremendous creativity in adapting to and overcoming new challenges in the pursuit of alleviating hunger by helping people help themselves. We give thanks to all who advised our team throughout the year, particularly the Board of Directors, and we gratefully acknowledge the service of those who completed their terms this year: Fran Mueller, Dennis Preslicka, Nancy Ross and Dawn Taylor.

We strengthened partnerships with key allies to expand our collective impact and support for rural farm families. Self-Help Nicaragua worked closely with INTA, CIAT-HarvestPlus, and local producers to demonstrate and encourage the production of further biofortified crops such as rice and beans in addition to maize, to affordably enhance nutrition through culturally-appropriate foods. In a significant scaling of our impact, Self-Help Ghana expanded our service area into the Upper West Region in collaboration with the Ullo Traditional Area Development Committee, Ministry of Food and Agriculture, Kwame Nkrumah University of Science and Technology (KNUST), Engineers

Without Borders Chapters at KNUST and Iowa State University, and many others.

Worldwide, small business owners and family consumers faced challenges associated with interrupted global supply chains and increasing prices for supplies that were available to buy on the market. Families living on the edge of financial and food security before the pandemic were disproportionately affected by these disruptions. In response, Self-Help increased our micro-credit lending by 50% in 2021, issuing more than \$300,000 USD equivalent in loans to more than 900 families. In tandem, we upgraded our software systems to increase transparency and leverage data to provide early intervention support to those who are struggling and might need extra advising, support, or flexibility to be able to grow their businesses.

As you read through this report, it may not be clear which "program" a person or family participated in. Self-Help's approach focuses on integrated community development, prioritizing people over programs. You'll read story after story about how people were able to help themselves in partnership with SHI in 2021.

Wherever you may be reading this report, we appreciate your ongoing support, whether as a formal partner, an informal advisor, an ally or advocate among your friends and faith communities, a financial supporter, a cheerleader, a virtual event participant, a front-line worker or a community leader putting training into action, we're grateful to be your partner in impact. We're truly better together.

With gratitude,



Nora Tobin  
(she/her)

# WHERE WE WORK:



Self-Help's mission is to alleviate hunger by helping people help themselves. We employ skilled professionals to 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 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.

Today, Self-Help employs local staff in each country to coordinate programs that enhance food security. Self-Help International gives people access to knowledge as well as the resources to put their knowledge into action.

## ABOUT NICARAGUA:

**Area Total:** 130,370 sq km  
(slightly larger than Pennsylvania)

**Population:** 6,301,880  
(24.9% live below the poverty line)

**Life expectancy at birth:** 74.8 years

**Land use:** 42.2% agricultural land; 25.3% forest; 32.5% other

**Language:** Spanish is the official language 95.3%, Miskito 2.2%, Mestizo of the Caribbean coast 2%, other 0.5%

## ABOUT GHANA:

**Area Total:** 238,533 sq km  
(slightly smaller than Oregon)

**Population:** 33,107,275  
(23.4% live below the poverty line)

**Life expectancy at birth:** 69.4 years

**Land use:** 69.1% agriculture land; 21.2% forest; 9.7% other

**Language:** English is the official language. Asante (Twi) 16%; Ewe 14%; Fante 11.6%; more than seven other languages make up the rest.

# WHAT WE DO:

## MAIN PROGRAM AREAS

### 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.

### 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.

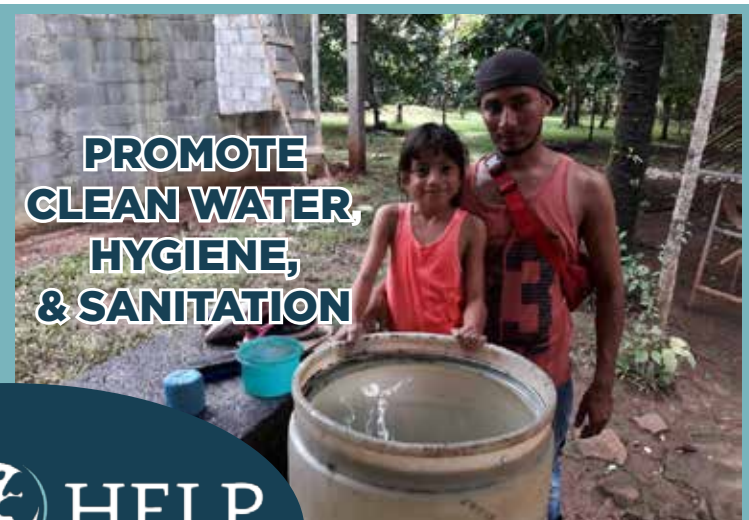
### FIGHTING MALNUTRITION

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

### 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.

Learn more at [www.selfhelpinternational.org](http://www.selfhelpinternational.org)



# Impact at a glance

## IN NICARAGUA



**\$26,783.12** issued in cash loans to 95 smallholder farmers for QPM production in 2021 and 4,300 lbs of certified seed issued as in-kind loans to farmers.

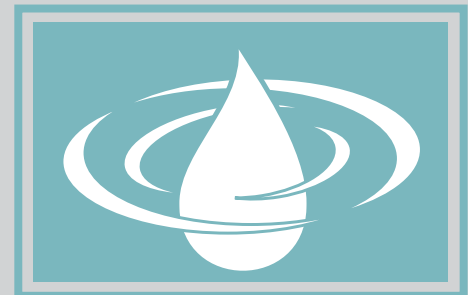
**100%** repayment rate of loans issued to smallholder farmers due in 2021.

**97** demonstration plots established with SHI Quality Protein Maize (QPM) seed with 160 farmers.

**372** farm families participated in Agriculture Extension Education training.

**6** chlorinators installed or updated, bringing clean water to 4,243 people.

**1,181** people from 5 communities gained access to a regular source of chlorine tablets following the establishment of a chlorine bank established in San Pedro de Lóvago, department of Chontales.



PROMOTING CLEAN WATER,  
SANITATION, AND HYGIENE



EMPOWERING  
WOMEN AND GIRLS

**52** women received \$8,971.48 in new micro-loans in 2021.

**81** individuals trained by the Women's Empowerment Program in 2021.



# Ramona expands her business

*By Yolanda Fletes, Micro-Credit Program Officer*

Self-Help International's Women's Empowerment Program (WEP) provides women and their families training so they can improve their lives.

Women apply for micro-credit loans from Self-Help to start or invest in their small businesses. With the profits from their businesses and increased family income, the women are able to improve their quality of life, help with their children's education, and support their households.

Ramona Gómez has been a partner with the Women's Empowerment Program from the community of Laurel Galán, Nicaragua, since 2018. She is married with three children. Ramona makes cuajadas (a type of milk curd), cheeses, and creams which she sells.

"I was happy with the achievements I was making in the training group, so I decided to request a loan to invest in the purchase of milk to make cuajada to sell. My husband was happy because I was able to help him with the expenses at home," Ramona said.

With Ramona's second loan, she purchased 25 gallons of milk to produce more dairy products. Ramona has been able to set aside profits from those products for her daughter's education.

"My daughter is now studying at university, and my goal is that my two other children also get university degrees," Ramona said. "My family is happy to see me now as an empowered business woman, and I have goals to get ahead and expand my business."



***Ramona Gómez has used two micro-loans to expand her business and received training from Self-Help International on ways to improve her profits.***

# Leaders help coordinate loans

By Rodolfo Ricardo Hernandez Navas, Agriculture Program Officer

In Nicaragua, Self-Help has adopted a three-pronged approach to assist farmers in improving the quality and quantity of food they produce.

The crucial elements are:  
(1) access to improved seeds, such as high protein (QPM) corn and biofortified beans;

(2) improved knowledge of agricultural practices, communicated through workshops, demonstration plots, and social media postings; and

(3) short-term loans using funds received from Self-Help donors. Access to credit allows farmers to not only acquire improved seeds but also purchase the fertilizer, pesticides, and seed protection inputs they need to take full advantage of the genetic potential of the seed they purchase.

Initially, Self-Help provided credit to a group of farmers who agreed to produce certified QPM seed corn, which was then channeled into the commercial agricultural input market. In 2019, the credit program was extended to a larger group of 68 farmers who, after completing the necessary training, planted the certified QPM seed and produced commercial corn.

Self-Help has developed this innovative model that identifies leading farmers in each community who in turn identify other farmers whom they consider to be good credit risks. By utilizing local leaders, Self-Help leverages its professional expertise and capital to benefit many more families.

The following farmers are examples of three key leaders from the communities of San Agustín, Nueva Armenia, and Las Minas. All three of them began collaborating with Self-Help to produce



***Ariel Aguirre, on left, consults with SHI Program Officer Rodolfo Hernandez about financing to buy needed inputs and products.***

certified seed corn. As of 2021, they have taken responsibility for helping their neighbors obtain financing to buy needed inputs and market their products.

Isidro Aguilar Andino is the president of the Los Chiles Cooperative, which has 46 members. He is also responsible for the biofortified bean seed bank in his community. Through Isidro's efforts, the members of the Cooperative plus four other farmers in his community received loans from Self-Help.

José Ariel Aguirre Villareyna is from the community of Nueva Armenia. Besides facilitating loans for his group of 22 farmers, he shares with them the agricultural knowledge he has learned from Self-Help.

Basilio de Jesus Machado Davila is the leader with the largest number of producers under his responsibility. He has taken charge of a group of 39 farmers from Las Minas. He helps them obtain financing from Self-Help and passes on the knowledge and strategies that he has learned through the Self-Help agriculture program.

For the crop year harvested in 2021, 65 farmers received loans totaling 429,480 Córdoba (about \$12,600 US). Loans are to be repaid within a period of seven months, after the crops are harvested. By the end of 2021, 100% of the loans were paid off.

Self-Help has confidence in these three leaders because they know the people in their communities and their needs, and have earned their trust. They have become vital intermediaries in fulfilling Self-Help's mission.



# Double-row technology helps improve production

*By William Edwards, PhD – Self-Help International Board Member*

Corn is a staple crop in Nicaragua, and introducing Quality Protein Maize (QPM) is an effective and affordable way of improving diets.

QPM not only has higher protein content than traditional corn varieties planted in Nicaragua, it has increased yield potential as well. However, farmers must adopt improved production practices to unlock this potential.

Self-Help's trainings help farmers take advantage of the superior QPM genetics. Traditionally, farmers in Nicaragua plant about 12,000 kernels per acre. For QPM seed, the goal is 36,000 seeds per acre, or triple the density of the native varieties.

To achieve this higher plant population, farmers learn "double-row" technology during Self-Help training workshops. Instead of planting single rows of seed roughly a meter (39 inches) apart, two rows are planted about 4 inches apart, then two more rows are planted with a one-meter gap in between. The one-meter gap is necessary to allow a person to walk between the rows for planting, weeding, applying pesticides, and harvesting. Seeds are also planted closer together within the rows. Farmers who adopt double-row technology apply fertilizer

at roughly double the rate used for the traditional single-row technology. Other inputs are applied at about the same rates. The estimated cost per acre for double-row technology is \$700, compared to \$400 for the single-row option. However, the double-row corn conservatively yields twice as much grain and double the gross income. Profit per acre is estimated at \$140 per acre, versus \$32 per acre for the single-row technology.

In order to pay for the higher input costs, farmers need access to capital. Self-Help maintains a revolving fund from which farmers can borrow enough to pay for seed, fertilizer, pesticides and land preparation, or about 43% of their total costs. Loans are repaid after harvest, about six months later, plus interest at a rate of one percent per month. Repayment rates are at or near 100 percent. By providing a complete package: improved seed, better technology and access to capital, Self-Help is able to support farmers in Nicaragua to improve their livelihoods while at the same time alleviating hunger and improving nutrition. In 2021 Self-Help financed 95 farmers in Nicaragua. Donations can help expand the revolving funds and make it possible to serve even more producers in the future.



***Mario Barberena, SHI Field Assistant, and Jorge Campos, Country Director, planted about 57 pounds of L9 biofortified rice at Self-Help's demonstration farm in Ochomogo, Nicaragua. Self-Help hopes to produce enough rice from the plot to distribute to 50 farm families to cultivate and consume so they can benefit from an improved diet and additional income.***

# Biofortified rice now promoted in Nicaragua

*Story by Jerry Perkins, Self-Help International Board Member*

Self-Help International is promoting the cultivation and consumption of biofortified rice in Nicaragua, making rice the third nutritionally enhanced crop that Self-Help is promoting there.

Previously, Self-Help has successfully introduced Quality Protein Maize, which has 90% of the protein as skim milk, and biofortified edible beans with added zinc and iron. Corn, edible beans, and rice are staples of the Nicaraguan diet. By promoting the growing of these three biofortified crops, Self-Help is fulfilling its mission to alleviate hunger by improving the diets of the people it works with in Nicaragua.

“Self-Help International carries out its mission by working with high-nutrition crops,” said Campos, Self-Help Nicaragua’s country director. “And for this reason, we decided to include biofortified rice in our strategy to promote better nutrition.”

The biofortified rice introduced by Self-Help is known as INTA-L9. It contains additional iron and zinc, which will add to the nutritional enhancement of Nicaragua’s population, especially in rural areas where Self-Help works with men and women who grow food for their family’s consumption and for local markets. Zinc is a trace mineral that is known to boost the body’s immune system and prevent infections. It also has been shown to increase energy, improve alertness, enhance mood, and foster healthy brain function. Iron’s benefits include helping form red blood cells to support many bodily functions, improving muscle growth and body development in children, enhancing the health of pregnant women, and supporting the immune system.

The L9 variety has been bred for high yields, plant vigor, and to be adaptable for growing in several regions in Nicaragua, including the San Carlos area where Self-Help Nicaragua is headquartered. It

was developed in Colombia by the International Center for Tropical Agriculture, which is known by its Spanish acronym, CIAT. CIAT is one of 15 members of CGIAR, the world’s largest partnership of agricultural research-for-development organizations, which formerly was known as the Consultative Group for International Agricultural Research.

Self-Help began working with L9 in 2019. Most recently, in December 2021, 57 pounds of L9 biofortified rice were planted at Self-Help’s




**Mario Barberena, Self-Help’s Field Assistant, sprays the field.**

experimental demonstration and teaching farm in Ochomogo, Campos said. The Ochomogo farm has irrigation capabilities, which helps provide enough water for the biofortified rice crop to flourish. In addition to showing interested farmers how productive L9 is, Self-Help hopes to produce enough rice from the demonstration plot to distribute it to 50 more farm families so they can benefit from an improved diet and additional income.

Self-Help is multiplying the planting, harvest, and consumption of L9 rice in the following way: local farmers receive from Self-Help four pounds of rice for planting. After harvest, farmers can keep most of the harvested rice for family consumption and reserve a portion for future planting and for selling to the local market. Farmers who have received the L9 rice are asked to return a portion of the rice so additional farmers can plant the nutritionally enhanced rice. According to Campos, this method has been used very successfully to increase the amount and distribution of biofortified beans in many different regions of Nicaragua.

“Our goal is to produce enough INTA-L9 rice so that in May 2022 we can deliver more seeds to men and women farmers who participate in Self-Help International’s programs,” Campos stated.

A woman with dark hair pulled back, wearing a white short-sleeved shirt, is smiling slightly while looking towards the camera. She is standing in a kitchen area with a wooden lattice structure in the background. Her right hand is near a large metal pan on a stove. The lighting is bright, suggesting an outdoor or semi-outdoor setting.

# INSPIRING WOMEN IN NICARAGUA

***Eva Osneylin Jiron Zamora prepares breakfast for her family every day and farms Quality Protein Maize using the double row cultivation method taught by Self-Help International to increase yields and profits.***

# Osneylin works to improve the family farm

*By Yolanda Fletes,  
Micro-Credit Program Officer*

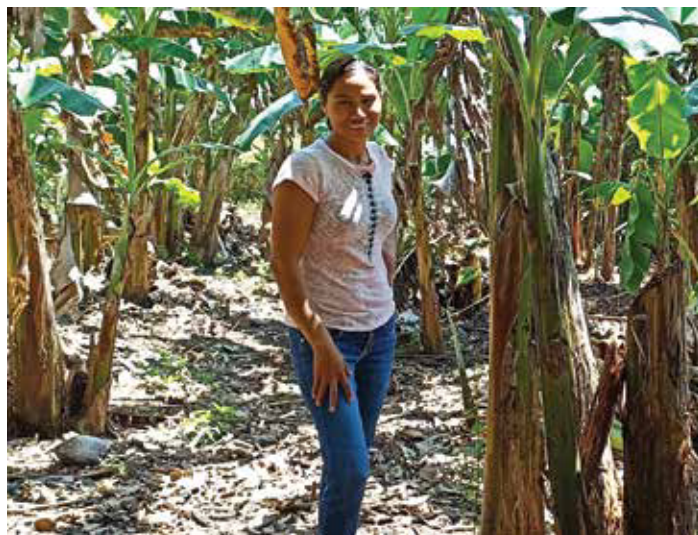
32-year-old Eva Osneylin Jiron Zamora is an exemplary woman in the community. Everyone greatly admires and respects her because she wakes up every day at 4 a.m. to make tortillas and prepare breakfast. With sacrifice and commitment, Osneylin's entire family dedicates itself day by day to taking care of their farm.

Osneylin feeds the chickens and pigs before going to work in the field where she helps her husband plant. Nothing stands in her way; she has planted one manzana (1 manzana = 2.47 acres) of bananas, ½ manzana of yucca, quequisque, sugar cane, avocado, pears, Nancites, lemons, oranges, mango, fruta de pan, granadillas, passion fruit, and coconuts. She also plants maize. Like many families in her community, knowledge about traditional maize planting is passed down from generation to generation.

In 2021, Self-Help International's Women's Empowerment Program visited Ojo de Agua to promote its programs and resources. One resident, Osneylin, decided to contact the Women's Empowerment Program because she wanted to improve her farming practices. She wanted to join the program, so she, her husband and her daughter planted two manzanas of double-

row maize. At first, Osneylin wanted to give up, but her daughter encouraged her to persist to improve their crop yields. Their family's goal is to harvest 70 quintales (7,000 pounds) per manzana. With the profits they hope to gain, they will invest in their daughter's education since she will be graduating 5th grade in 2022.

Aura, Osneylin's mother-in-law, also decided to use the double-row planting method for her maize in 2021. She is excited and motivated by this sowing method and reports that it is the first time she is planting in this way. Aura and Osneylin have neighboring farms and share crop experiences, and the two women serve as examples in their community. They are encouraging more women to empower themselves by planting Quality Protein Maize and vegetables. They say that they make a good team working together as a family, and they are satisfied that they are leaders in double-row planting. They want all women in their community to be able to earn their own money, whether in production or marketing.



*Eva Osneylin Jiron Zamora in the field*

In 2022, Osneylin and Aura have set a goal of helping two more community women implement Self-Help's planting techniques, and they will train the women by sharing their experiences from 2021.

Osneylin and Aura want other women to be empowered through Self-Help's agricultural program and women's empowerment programs.

At night, both Osneylin and Aura think about their crops. They are excited to see their production, and they are applying for a micro-loan from Self-Help to plant two manzanas of land using the double-row technique. This is the most debt they've ever taken on, but they have a lot of faith that the fruits of their labor will allow them to invest in education, health, and more.



**Plastitank**  
RESISTENCIA POR GENERACIONES

*Los Angeles Clean Water  
Committee Treasurer,  
Arlen Monterey Pérez,  
left, and President,  
Geovany Garcia Cerna,  
right, are leading the way  
to ensure sustainable  
access to clean, safe  
drinking water in their  
community.*



# Committee saving money and making investments

*By Orlando Montiel Salas, Clean Water Program Officer*

In June 2021, Self-Help staff went to Los Angeles to talk with community leaders about the sustainability of their water system.

Self-Help partnered with the community back in 2015 to install a CTI-8 manual chlorinator in the water storage basin and its associated plastic water distribution tanks. Self-Help also provided technical advice and training to the community's Water and Sanitation Committee (CAPS) so they could independently and sustainably maintain the water system.

Over the years, Los Angeles CAPS President Geovany Garcia Cerna and Treasurer Arlen Monterey Pérez have worked very hard to administer and ensure the sustainability of the Los Angeles water system.

"Self-Help taught us how to calculate water rates and how to administer our water system," Geovany said. "We received training and explanations on how to apply what we learned, and we were supplied with manuals on the chlorinating system so that we could study and strengthen our knowledge."

He went on to explain that there was a community assembly regarding the cost per cubic meter of water, and some community members proposed a price of 3 cordobas (.08 US\$). "We were able to apply what we learned from the training in the discussion, and we proposed 7 cordobas (.20 US\$) per cubic



meter of water instead ---because we knew that all maintenance and operation costs of the water system had to be included.

"The training sessions have helped us to improve the administration of the CAPS and to assess a water rate that is both affordable for our community members and allows us to cover expenses. This ensures the maintenance and sustainability of the water system that we have," Arlen added.

Each month, Los Angeles spends between 735 -1,000 cordobas (\$20.55 - \$27.96 US) in order to purchase seven to ten chlorine tablets.

Arlen said, "We charge for water services on the first day of each month and charge again after

eight days. Anyone who doesn't pay after the second charge falls into default and is given up to two months to pay the balance. If, at this time, the user doesn't pay, water service is cut off. At present we have a 15% payment delinquency."

Geovany shared, "We have an average monthly income of \$2,000 cordobas (\$55.91 US) and a monthly disposable fund of \$5,000 cordobas ( \$139.78 US) after all of the expenses for maintaining the aqueduct. Since assuming our leadership roles, our CAPS has accumulated \$155,488 cordobas (\$4,346.88 US), which is in the bank. We have been able to save that amount thanks to the rate we charge for water, which we learned from all of the training and support Self-Help has provided."

# Impact at a glance

## IN GHANA



IMPROVING AGRICULTURE

*Self-Help improves agriculture in Ghana through: the Agriculture and Entrepreneurship Program, which focuses on agricultural extension to individual farmers.*

**0** pest infestation reported by the 32 producers who grew Orange Flesh Sweet Potato in sacks rather than the ground after learning this innovative pest control solution from Self-Help Extension Specialists.

**372** farmers participated in Agriculture Extension Education training.

**241** men and women were provided with vegetable seeds for home cultivation.

**26** people started home gardens with SHI.

**243** students participated in Youth Agri-Clubs in 8 different partner communities.

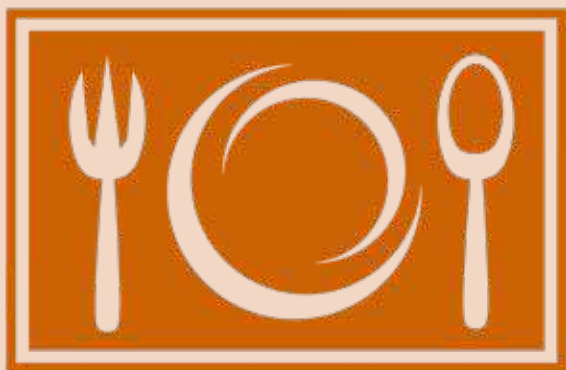
### **MICRO-CREDIT PROGRAM:**

**771** micro-credit loans were disbursed to 602 women, totaling GHC 1,454,100 (roughly \$230,00 USD).

**309+** women from 16 communities participated in the 27 financial literacy and business trainings offered by Self-Help staff.



EMPOWERING  
WOMEN AND GIRLS



## 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, Self-Help fights malnutrition through the Growing Healthy Food, Growing Healthy Children (GHFGHC) program 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.*

**24** nutrition trainings were held in 2021.

**100+** mothers and more than 100 babies participated in the Growing Healthy Food, Growing Healthy Children program.

**29,420** eggs were provided to pregnant and breastfeeding mothers and weaning babies to ensure they had the nutrients they needed to keep growing and stay healthy.

**100,000** meals were served to 678 children in 9 schools in 8 communities in 2021.



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

### **TEEN GIRLS CLUB:**

**234** trainings were held for 285 participants in 5 communities - 192 of which were reading and writing lessons to help them excel in school and feel confident on junior high school (JHS) qualifying exams.

**32** out of 33 participants (97%) who completed JHS and sat for their senior high school qualifying exams.

# Upper West Region introduced to Self-Help programming in 2021

In 2021, Self-Help International began programming in the Ullo Traditional Area in Upper West Region of Ghana, about 500 kilometers away from the main office in Kumasi. Ullo is a rural community with strong leadership and a dedicated community development committee that is faced with challenging weather for growing crops and limited access to financial resources for farmers and entrepreneurs, particularly women.

Constantine Nanguo joined SHI's team as Upper West Program Coordinator in July 2021, and started by spending time establishing relationships in the Ullo area and listening to what the community identified as their greatest needs and challenges. Constantine also reached out to Self-Help partners at the Ministry of Food and Agriculture, Kwame Nkrumah University of Science and Technology (KNUST) in Kumasi, Iowa State University (ISU) and the Engineers Without Borders (EWB) chapters at ISU and KNUST. Using these connections, SHI provided post-harvest loss & management trainings to farmers in the Ullo area, highlighting PICS bags as solutions.

Purdue Improved Crop Storage (PICS) bags are a triple layer sealed plastic bag that cuts off the oxygen supply that helps eliminate insect damage in dry grain storage. Bags cost about \$2 USD, and the benefits from loss reduction mean the bags pay for themselves quickly.

Self-Help's Executive Director Nora Tobin explained, "Many of the women farming in Ullo are also engaged in shea nut processing. However, the PICS bags were difficult to access in the area. The one place that did sell the bags locally did so at a substantial markup, making accessing the bags prohibitive."

"After the initial post-harvest loss training, SHI provided logistical support to ensure women could access bags at a fair wholesale price. As we continue to work with the women on building up supply chains, the goal would be that they are able



***Constantine Nanguo, left, delivered PICS bags to Elizabeth Dakurah, right, marking the first of many micro-loans issued by SHI in Upper West Region.***

to source PICS bags directly without SHI support," Tobin added.

The first micro-loans in the Upper West region were issued in November 2021 in the form of PICS bags to two women, Elizabeth Dakurah and Agnes Dakurah.

"In conjunction with the loans, Constantine is providing some basic business and financial management trainings to the business owners like Elizabeth and Agnes," Tobin concluded. By the end of December 2021, Elizabeth and Agnes sold 100% of the PICS bags to other women in the area, generating income for themselves while also providing an important resource to help other women increase their profit margins as well.

# Healthy baby for Adwoa

By Latifa Moomen, Promoting Good Nutrition Program Officer

In Ghana, Self-Help International operates a maternal-child health program called Growing Healthy Food, Growing Healthy Children (GHFGHC) in two communities in the Ashanti Region. The program focuses on working with pregnant women and continues to partner with those women as their child grows and develops.

Self-Help staff provide counseling and education on accessing prenatal care, exclusively breastfeeding, and appropriate and accessible weaning strategies to ensure that children are getting needed nutrients.

In the two partner communities, Beposo and Kukubuso, women most commonly learn about the program by word of mouth from active or graduated mothers.

Adwoa Isaac, a 28-year-old mother of three, learned about a GHFGHC meeting when staff were discussing healthy eating during pregnancy.

"I knew I was at the right place at the right time because I had just found out I was pregnant," Adwoa said. "I listened to the information offered at the meeting and made up my mind to be part of the group. I spoke to the nutrition officers about my interest in joining the program, and I was enrolled the next week."

During Adwoa's pregnancy, she was encouraged to regularly attend prenatal care appointments. "There were times I missed my appointments because of the distance from my home to the health center," Adwoa said.

Adwoa found out she was anemic when she joined GHFGHC, and Self-Help's nutrition officers advised her on iron rich foods that she could eat. The team also supplied her with a porridge made from quality protein maize (QPM) and some eggs.

"I was reluctant to eat eggs because of a myth about eating eggs during pregnancy," Adwoa said. "It is believed that if a pregnant woman eats eggs, her child will not have hair on the head when he or she is born."



***Adwoa Isaac delivered a healthy baby, Sosa Elizabeth, on June 19, 2021, while participating in the GHFGHC program.***

"I spoke to Self-Help's team about my concerns. I received counseling and support, and the staff encouraged me to eat eggs as a healthy source of protein and nutrients," Adwoa added.

Adwoa heeded all of the advice that Self-Help's team gave her, and she gave birth to a 7 pound healthy baby with a head of hair in 2021.

# Hannah dares to dream in the Micro-Credit Program

By Lydia Adomako, Micro-Credit Program Officer

For Hannah Sarpong, a 48-year-old mother of seven from Bedaabour, Ghana, what started as a dream of alleviating hunger for her family grew to be a bigger dream for her family of nine. Hannah has been a partner of Self-Help International's Microcredit Program for 11 years, making her a bit of a pioneer of the program in her community.

Prior to joining the program, Hannah was a subsistence farmer working the family land with her husband. Because of her family's size, feeding them was a daily struggle until she joined the microcredit program.

"We had too many kids to handle at one time and they were very close in age, making it almost impossible to do any proper farming," Hannah said. "Feeding them was a challenge, so enrolling them in school wasn't even a priority; they needed to survive before schooling."

Through partnering with Self-Help, Hannah had renewed hope to improve the living conditions for her family. "One day, I heard about this organization helping rural women with loans to work and support their families' incomes," Hannah said. "I grasped at the opportunity with all my strength, resolute and determined to make it work no matter what."



*Hannah Sarpong at her new property.*

"I started petty trading in the neighboring communities in the morning, and in the late afternoon, I would join my husband on the farm. The kids were still young, so it was very difficult at first," Hannah said.

When Hannah first enrolled in the microcredit program in 2010, she had five kids. She's given birth to two more children since she joined the program.

Hannah had a bigger vision for her and her family, a vision that was the culmination of all of her work. Hannah wanted to own a home, a place to call her own.

"When my first daughter started working, she helped us with the family expenses so I could save. I have always had every intention of owning a house, and that was my next target," Hannah said. "My next three loans were channeled toward purchasing land."

In 2021, Self-Help staff visited Hannah's new property and were excited to see that she had almost finished construction on a four-room house.

"Thanks to Self-Help's microcredit program, I have been able to achieve my life-long wishes of owning a business, enrolling my children in school, and having my own house! I have a lot to show for my work with this program. I could dare to dream because Self-Help's team was with me every step of the way."

# Teacher starts poultry business

by Justice A. Sam, Community Crop and Livestock Specialist

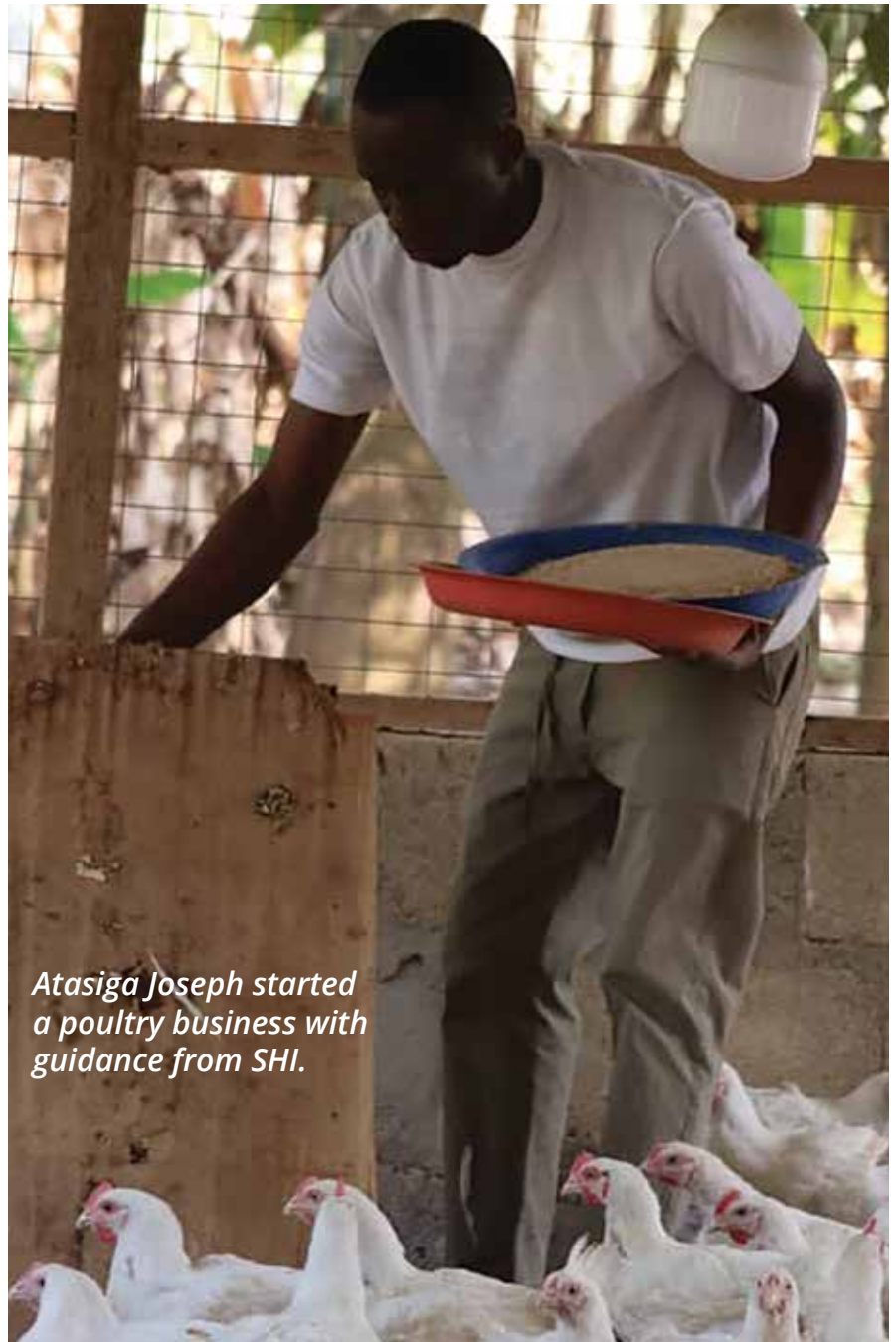
Atasiga Joseph is a young teacher who has an interest in poultry production in Kobrim, a community on the outskirts of Ejisu. The location of the community makes access to affordable food products challenging and residents are limited to buying food only on Wednesdays and Sundays.

Joseph wanted to start keeping poultry but did not have the knowledge or experience. Though he keeps a small number of local fowls in his compound for his family, he wanted to start a commercial poultry business.

To him, keeping poultry in his community meant he could give his community more access to protein (in the form of eggs and chicken), and earn him additional income to support his family. He also looked forward to hiring farm hands among the young people in his community.

As a youth leader, he believed his success would inspire his colleagues to have the courage to start their own agribusinesses. Joseph consulted Self-Help International through the Agriculture Entrepreneurship Development (AED) center for advice. Joseph constructed his poultry house and received his first batch of 200 broilers in November, 2021. According to Joseph, it was very challenging as it was his first time handling that many chicks.

He learned how to dress and properly present his birds for sale and started to sell chicken to his neighbors when his birds were nine weeks old. Joseph plans to purchase his next batch of 400 layers for egg production. He also intends to keep producing broilers for Christmas and Easter festivities when there is greater demand.



*Atasiga Joseph started a poultry business with guidance from SHI.*

Joseph is happy with the experience he has gathered and is confident to handle larger number of chickens. He is certainly an inspiration to his colleagues in his community and expresses gratitude to the AED team for the support. Joseph is ready and confident he can teach his colleagues who want to start poultry production. Today, he is a proud owner of a business and is solving a problem in his community.

*Munayatu Mamudu became a seamstress in 2021 and credits Self-Help International as the organization that made a difference in her life.*





# Self-Help makes a difference to Mamudu

*by Grace Marfo, Teen Girls Club Program Officer*

The world we live in today is now driven by technology and formal education where literacy is expected. Presently, formal education has been introduced to most parts of Ghana including marginalized communities. In an interview with a young seamstress, Munayatu Mamudu shared the impacts in her life through Self-Help International's Teen Girls Club's literacy and training programs.

Munayatu, 25, completed basic school in 2013 and is a former member of the Teen Girls Club in Kukubuso, in the Atwima Mponua District in the Ashanti Region of Ghana. Although as a youngster, her dream was to become a nurse, financial crisis forced her out of the formal education after completing basic education.

Through determination, hard work, motivation and endurance, Munayatu became a seamstress in 2021 with an apprentice at Kukubuso. She is a proud and confident lady, ready to face future challenges and also give back to her community. During the interview, she highlighted the numerous encounters she has had with Self-Help International and how she has benefited from the training programs.

"SHI has helped me so much that I cannot recount all of them. I was 20 years old when I had the chance to join the club in 2016. Anytime I saw the club members, I wished I was part of them. Though I had enrolled in sewing training, I was having difficulties in reading and writing which was affecting my progress in the apprenticeship.

Having heard about the literacy and some personal development training programs SHI had been rendering to my community, I developed the interest in joining the club regardless of my age. I sat in the literacy class with younger colleagues but I was not shy or discouraged because I had a focus. A year after enrollment, my reading skills improved and I was able to compete with my fellows. Also, SHI has also helped me boost my confidence level. Inferiority complex had been a major challenge to me until I joined the SHI-Teen Girls Club. Their self-esteem training program was very beneficial to me. The team was always mindful of my personal issues and provided the needed advice as and when needed. Currently, I am a professional seamstress with an apprentice," she explained.

"It is my wish that every teenage girl in this community could get enrolled in the Self-Help program. I am very much grateful for the privilege given to be the club's coordinator in my community and I am looking forward to use this opportunity to impact the girls. Kukubuso is one of the communities where teen girls are vulnerable to early parenthood. But due to the motivations and advice from the club, I was able to abstain and focus on my future," Munayatu said.

The young seamstress has accredited her success to the trainings SHI provided to her. She is demonstrating leadership and supporting other young women in the community as a volunteer coordinator of the Teen Girls Club.

# Spotlight on staff

We're proud to hire well-qualified employees in every country we serve. Our staff members are dedicated to providing life-changing services for people living in rural communities. Look for more profiles in upcoming Self-Help International publications and see the complete staff list on page 35.

Be sure to stay connected to Self-Help International by signing up for the e-newsletter online at [www.selfhelpinternational.org/contact-us/](http://www.selfhelpinternational.org/contact-us/) and let us know you want to have the latest SHI news delivered to your email address periodically throughout the year.

## IN GHANA



### **JUSTICE AMOKA SAM**

*Community Crop and  
Livestock Specialist*

#### **Tell us a little about yourself?**

I live in Kumasi with my parents and two sisters. Praying and fellowshiping together is something we always do because we believe it bonds us together. I love gardening at home with my family.

#### **What is your favorite part about working for Self-Help?**

I have the opportunity to work with all SHI programs in agriculture-related training, visiting farmers and working with SHI communities. Seeing their success and being a part of the success is my favorite part of working with SHI.

#### **What are 3 words to describe Self-Help International?**

Focused, Helpful, Empowering

#### **What are 3 words to describe yourself?**

Selfless, Agriculture, Innovative

#### **Favorite place in Ghana?**

Sunyani is my favorite place in Ghana. I love the natural environment and quietness of the place.



### **GRACE MARFO**

*Teen Girls Club  
Program Officer*

#### **What is your favorite part about working for Self-Help?**

I get very excited to see these teen girls climbing higher the academic ladder and growing into strong women each year.

#### **What are 3 words to describe Self-Help International?**

Helpful, empowering and changeful

#### **What are 3 words to describe yourself?**

Caring, determined and jovial

**Tell us a little about yourself and your family?** Due to my passion for girls empowerment, I'm blessed with two lovely girls who always make my day. I can't wait for them to begin a club at home.

#### **Favorite inspirational quote?**

An act of honesty breeds greater opportunities (personal philosophy).

#### **Favorite Food?**

Fufu and light soup and rice balls and groundnut soup.



## **RODOLFO HERNANDEZ NAVAS**

*Agriculture  
Program Officer*

- Graduated college with a degree in agricultural engineering in 2006.
- Works at SHI and sends money home to his wife, son and daughter.
- His past work experience includes working on environmentally friendly cocoa and management of a coffee farm in San Marcos, Carazo.
- He also worked with pig management and in micro-finance at FUDEMI and the Prodesa Corporation.



## **LUCIA VEGA GALEANO**

*Program Operations  
Manager*

- Received a scholarship from Georgetown University in conjunction with USAID, and in 1999, she graduated from Forest Park Community College in St. Louis, Missouri.
- Worked as an administrator for the Wisconsin/Nicaragua Partners, a nonprofit dedicated to promoting economic and social development in Nicaragua.
- Works to support the two women who raised her: her mother and aunt.



## **SUSAN CORNFORTH**

*Manager, Administration/Finance/  
Technology*

**What are 3 words to describe yourself?** Dedicated, involved, techie

### **What is your favorite part about Self-Help?**

Supporting the mission – and I particularly love that this mission is focused on people in other parts of the world. It is important to always remember that we are all human beings together.

### **Tell us a little about yourself and your family?**

My husband Jeff and I share a son, two daughters, and three grandsons. We love to travel, to volunteer, and to attend concerts and sporting events. We are both US Army veterans – we met in the service in South Korea.

**Favorite inspirational quote?** You cannot get through a single day without an impact on the world around you. What you do makes a difference. You just have to decide what kind of difference you want to make.” – Jane Goodall

# Why your donation matters...

*It's all about the **IMPACT**. Here are some examples of what your money can do in Ghana and Nicaragua.*

**\$50** supports the micro-credit loan process



**\$77** can provide one kindergartener a daily breakfast for a full academic year



**\$77** can establish one demonstration plot using SHI's Quality Protein Maize seed.



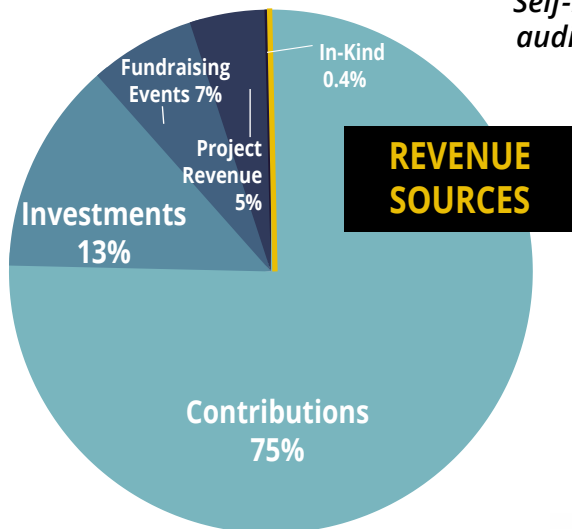
**\$88** can support one teen girls club member with reading and writing lessons for one year



**\$350** can set up one community chlorine bank to maintain clean drinking water

# 2021 FINANCIAL OVERVIEW

Self-Help International Consolidated Finances based on independent audited financial reports from offices in Ghana, Nicaragua and USA.

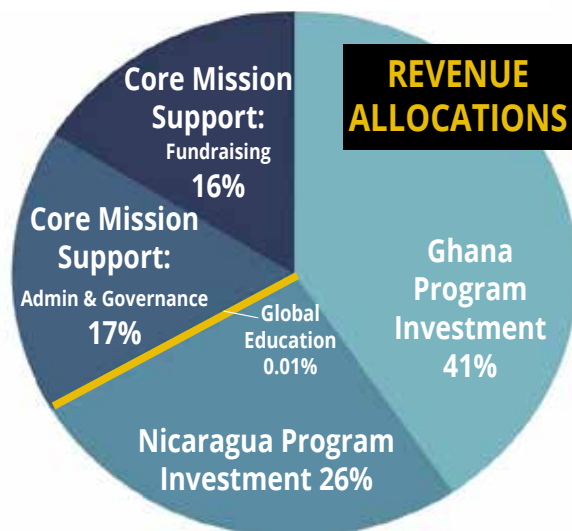


## 2021 REVENUE SOURCES:

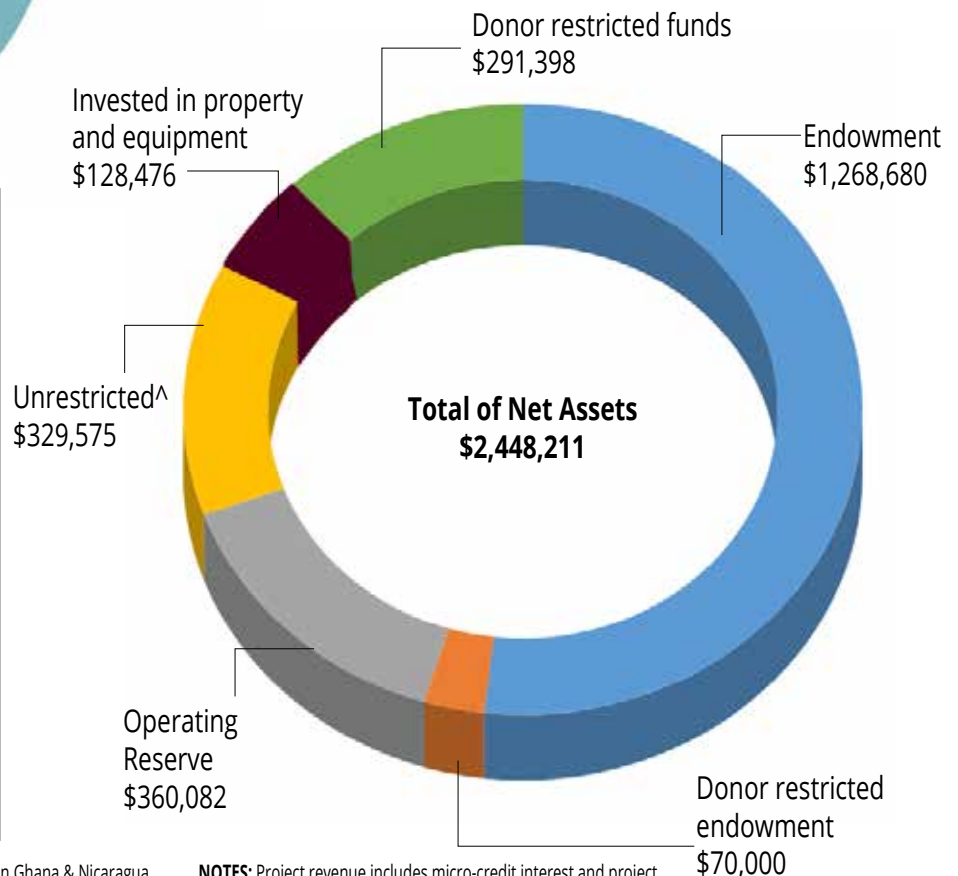
|   |                    |      |
|---|--------------------|------|
| Contributions   | \$780,963          | 75%  |
| Investment return, net  | \$135,724          | 13%  |
| Fundraising events<br>(less cost of direct benefit to donors) | \$67,693           | 7%   |
| Project revenue   | \$47,905           | 5%   |
| In-kind contributions   | \$4,028            | 0.4% |
| <b>Total revenues, gains and public support:</b>              | <b>\$1,036,313</b> |      |

## 2021 RESOURCE ALLOCATION:

|   |                  |       |
|---|------------------|-------|
| Ghana Program Investments*                | \$285,652        | 41%   |
| Nicaragua Program Investments*            | \$182,766        | 26%   |
| Global Education*                         | \$667            | 0.01% |
| Core Mission Support: Admin & Governance+ | \$122,919        | 17%   |
| Core Mission Support: Fundraising         | \$112,607        | 16%   |
| <b>Total expenses:</b>                    | <b>\$704,611</b> |       |



## SHI consolidated net assets End of year 2021



## BY THE NUMBERS:

**\$7.54 in funds raised  
for every \$1 invested in  
fundraising**

**Net assets, beginning of year 2021**

**\$2,160,365**

**Net assets, end of year 2021**

**\$2,448,211**

**Increase in net assets**

**\$287,846**

\* includes direct expenses associated with implementing SHI's mission in Ghana & Nicaragua and offering global education to U.S. based groups such as guest lectures at universities.  
+ includes indirect expenses associated with implementing SHI's mission in Ghana & Nicaragua and offering global education to U.S. based groups such as guest lectures at universities.  
^ Includes \$165,249 in micro-credit loans receivable as of December 31, 2021.

**NOTES:** Project revenue includes micro-credit interest and project income generated in Ghana & Nicaragua to support program sustainability; all revenue reinvested in furthering our mission. Figures presented above were audited to generally accepted accounting principles (GAAP) standards by BerganKDV. Full audited financial reports available upon request.



# Contributions TO 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](mailto:nora@selfhelpinternational.org)  
or 319-352-4040.*

# THANKS TO OUR DONORS

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John Jennison  
Marilyn Johnson  
K. Robert Kern II  
LTP

*This list includes all active gifts received from January 1 through December 31, 2021.*

*Gifts initiated in 2022 will be reflected in the 2022 Impact Report released next year.*

## **\$1000 - \$2,499**

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Peggy Martin  
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Duane Weiland &  
Mary Rose Stone  
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Wendy Wintersteen &  
Robert Waggoner  
Rev. Edgar & Verona Zelle

## **\$250 - \$499**

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office at 319-352-4040  
if you have any  
questions or concerns  
about your listed name  
and contribution.***

*\* deceased  
+ in kind*

## LOOK WHO VOLUNTEERED!

### EVENTS:

#### **Cooking for a Cause**

Jackie Akerberg  
Maribeth Mulready  
Dave Murrin-von Ebers

#### **Lunch to Empower Women**

Paul Schickler  
Keith & Nancy Swanson  
Betsy Teutsch  
Terrence & Maureen Tobin

#### **Lags Memorial Golf Tournament**

Joe Breitbach  
David Diercks  
Josh Dockum  
Alyssa Duckett  
Pam Egli  
Merry Fredrick  
Elizabeth Hogan  
Lisamarie Johnson  
Joanne Jones

Lindley Jones  
Mike Kleinfelter  
Kathy Koppedryer  
Danielle Magda  
Sloan Miavitz  
Tom & Paula Michel  
Lu Ann Mohorne  
Madison Novo  
Kathy Olson  
Lynn Olson  
Sue Pooock  
Jean Rasmussen  
Steve Schreen  
Briana Smith  
Susan Taiber  
Gianna Tulio  
Ted Waitman  
James Willson  
Todd Wilson

### GENERAL:

Tom Baker  
Debbe Baker  
Rod Bodholdt  
Barb Dahlby

Jeff Cornforth  
Taylor Hess  
Tristen Heth  
Mark Mueller  
Zach Ohlson  
Mark Olsson  
Dr. Alix Paez  
Betsy Ratchford

### U.S. BASED INTERNS:

Travis Carriger,  
Ghana Micro-Credit  
Rebecca Crawford,  
Ghana Nutrition  
Alex Hanson, Ghana Micro-Credit  
Marit Hovey, Ghana Agriculture  
Karianna Klassen,  
Ghana Micro-Credit  
Esperanza M.S. Moothart,  
Nicaragua Agriculture  
Somerle Rhiner, Nicaragua  
Women's Empowerment  
Namleng Sina, Finance & Admin  
Brianna Whitney, Graphic Design



## Make a monthly gift

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! THANK YOU TO:

Afua Asenso  
Jeremy DeVore  
Teri Edman  
Tim Fitzgibbon  
Kathy and Marv Folkerts  
David and Merry Fredrick  
Maureen Gearino  
Helen Greatrex  
Colleen and Rick Krausmann  
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## OUR SINCERE THANKS

to the more than 700 individuals, civic and faith-based organizations, foundations, and businesses who generously made gifts in 2021 to alleviate hunger by helping people help themselves.

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**Lucia Vega Galeano**  
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**Constantine Nanguo**  
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**Lydia Adomako**  
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 Training Center Security  
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 Logistics Officer  
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**Doe Christopher**  
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 Micro-Credit Officer  
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 Micro-Credit Officer

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 Women’s Empowerment Program  
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**IN UNITED STATES**  
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### UPCOMING EVENTS:

**Wednesday, June 15**

Lunch & Learn online about  
Ghana and Nicaragua  
program updates

**Friday, July 8**

Lags Memorial Golf Tournament  
at Prairie Links Golf Course  
Waverly, IA

**Saturday, July 9**

Lagsride Event in Waverly, IA