

2024 Spring Newsletter



Magdalena Cruz (left) with her daughter Aracelly Cruz (right). Read their story on page 4.

Main Impact Areas

EMPOWERING WOMEN & GIRLS

Self-Help International (SHI) programs support girls to stay in school and offer women financial literacy training and micro-loans to start businesses and achieve economic self-sufficiency.



PROMOTING CLEAN WATER, SANITATION & HYGIENE

SHI partners with communities to access safe drinking water to reduce waterborne disease transmission and improve the community's overall health and well-being.



FIGHTING MALNUTRITION

SHI offers nutritional support for expectant mothers and newborns to prevent stunting so children grow healthy brains and healthy bodies. We also partner with schools to serve students a protein-rich breakfast to combat hunger and increase educational outcomes.



IMPROVING AGRICULTURE

Extension education programs teach improved farming practices to increase yields and help develop successful agricultural businesses. Farmers learn about and access crops that are biofortified with micronutrients that feed and nourish families.



A MESSAGE FROM THE Executive Director



Friends,

The start of this year marked my 10th anniversary with Self-Help International, and I am so proud of all that we have accomplished together over the past decade, building on the work started five and a half decades prior. Together, we've tripled the size of Self-Help's impact over the last ten years and expanded our agricultural impact to new regions of Nicaragua and Ghana. We've invested in not only alleviating hunger but achieving adequate nutrition, not only accessing water but accessing safe drinking water, and helping women small business owners not only survive but thrive.

We have seen time and again that when women have equal opportunities to lead, we see healthier, more vibrant, more nourished communities.

In celebration of International Women's Day last month, Self-Help Nicaragua hosted a women's health day event in collaboration with the Ministry of Health. More than 100 people participated in the healthcare training regarding breast cancer and cervical cancer prevention, and accessed medications and medical care, including vaccinations, lab tests, reproductive healthcare, and more. The event was organized by the daughter of a SHI micro-credit loan recipient, and now SHI staff member, Aracelly Cruz Torrez - read more about her family on page 4.

In Ghana, the women's empowerment program hosted a leadership summit themed "TAKE CHARGE!!" in collaboration with the Women in Agricultural Development (WIAD) directorate of the Ministry of Food and Agriculture, bringing together nearly 400 micro-credit clients from 23 communities to

celebrate and encourage women taking charge of their businesses, children, homes and contributing to economic development as a whole. Women testified to their experiences and success, sharing them to help motivate and encourage other women, especially new and/or struggling business owners. Ama's business, featured on page 6, is one such example of long-term success.

As much progress as we've made, there is still plenty more to do. The pandemic and economic crises put families already on the edge in more precarious positions, and we're still working together to recover from those shocks. We've invested in scaling up our impact overseas, adding a dozen new skilled professionals to carry out our direct impact work in Ghana and Nicaragua over the past decade, and this year will welcome new office managers in Waverly and Des Moines to support the growth. The increased impact has been possible because you, our core supporters, invited your family and friends to join us in making a difference. We look forward to continuing to serve as your partners in impact.

With gratitude,

Handwritten signature of Nora Tobin.

Nora Tobin (she/her)
Executive Director

Nora Tobin will be on sabbatical over the summer. Deputy Director Kassi Bailey will act as executive director during that time. Contact Kassi at kassi@selfhelpinternational.org or 319-352-4040.



Aracelly, center, Self-Help Nicaragua's Women's Empowerment Program Officer, provides training on business and finance training to microloan recipients.

Self-Help Assists Women to Help Their Children

Story by Lucia Vega Galeano, Program Operations Manager, Self-Help Nicaragua

When Aracelly Cruz, Self-Help International Nicaragua's Women's Empowerment Program Officer, was growing up in a rural community in southern Nicaragua, her mother, Magdalena, received a micro-credit loan from Self-Help's Women's Empowerment Program to build an improved oven that was more efficient and less polluting than the open wood-fired oven she was using to bake bread for stores in the area.

After expanding her bread-baking business, Magdalena received a second loan to buy a corn mill. In addition to allowing her to grind her own corn, other women paid Magdalena to grind their corn with the mill, which provided another income stream for the family.

The loans helped Aracelly's mother increase her income and provide for her children's education. Now 26 years old, Aracelly has used her education to become Self-Help Nicaragua's Women's Empowerment Program Officer, assisting other women like her mother so they can improve their families' lives.

Now that Magdalena has established her business, she and her husband, Rafael Cruz, are building a store next to her house in San Jose, a rural community served by Self-Help Nicaragua in the southern part of the country. Although Magdalena has graduated from Self-Help's micro-credit program, Aracelly provides business training and financial lessons so women like her mother can improve the lives of another generation of children in rural communities, too.

Aracelly's mother is one of hundreds of women in Nicaragua who have benefited from small loans of \$50 to \$500 from Self-Help's micro-credit program to finance their small businesses. The loans have allowed women entrepreneurs like Magdalena to expand their businesses and improve the lives of their children.

The business training that the women receive from Aracelly and Self-Help, along with their loans, help them expand their knowledge of the financial aspects of their businesses, including accounting principles and profit-and-loss statements so they can learn how to successfully operate their businesses. Women who participate in Self-Help's Women's Empowerment Program also testify that it boosts their self-confidence and feelings of financial independence as it increases their livelihoods.

With their increased income, Aracelly's parents were able to buy another farm nearer the school that their children attended. After finishing high school at age 17, Aracelly went on to study computer science on weekends in San Carlos, which is 24 kilometers (15 miles) from her farm home, while working during the week to help support her family. Eventually, Aracelly was able to attend the National Autonomous University of Nicaragua (UNAN) in Managua, where she graduated with a teachers' degree. She returned home after graduation and taught for three and a half years before becoming Self-Help's Women's Empowerment Officer last year.

Aracelly is an example of how Self-Help can help people realize their dreams by helping themselves.

Jerry Perkins edited this account.



SHI's microcredit loans helped Magdalena increase her income and provide for her children's education.



IMPACT DONATIONS:

\$100

sponsors a start-up loan for a woman to pursue her new business

\$150

sponsors two trainings to help a business owner diversify her income stream

\$300

sponsors business development and advising for a female entrepreneur



Magdalena helps a client at her corn mill

Ama and her expanded palm oil processing facility

Ama Grows Her Processing Facility

Story by Lydia Adomako, Community Liaison and Gender Mainstreaming Officer, Self-Help Ghana



In 2015 Ama Nyame began her journey with the microcredit program after witnessing its profound impact on friends and neighbors in other groups in her community of Juaben.

At the time, Ama owned a small palm oil processing facility - a shed measuring about 20ft x 10ft, two screw presses, and a digester - but she faced challenges raising enough funds to buy the palm fruits for processing. As a mother, there were many demands on her limited financial resources.

Ama and five other members of her microcredit group received loans of about \$50 USD each. They used the funds to purchase palm fruits for processing into palm oil.

Ama and her group continued to receive subsequent loans and pay them back successfully. Despite facing seasonal fluctuations in the palm fruit supply, commodity prices, and operational hurdles, with the help of this additional capital, they have witnessed a significant increase in their production levels and profits and have experienced steady growth.

In 2018 an engineer from Kwame Nkrumah University of Science and Technology (KNUST) who was interning with SHI made modifications to some of Ama's equipment that significantly increased the efficiency in her processing. In 2022, fueled by her determination to expand, Ama secured a loan of around \$2,000 USD from SHI. She was able to supplement that with her own savings she had accrued since beginning her journey with the microcredit program and make significant investments in her business.

These enhancements have elevated Ama's facility. It now boasts a sprawling 70ft x 20ft shed, a hydraulic digester that concurrently digests and extracts oil, a temporary shelter for overnight stays, a lighting system

facilitating night operations, and other upgrades allowing for smooth and continuous processing. The number of processors paying to use her facility has increased by 40% and she has nearly doubled the number of laborers she is able to employ at her facility.

Moreover, supplemental training provided through the microcredit program has given Ama and her group the resources to add value to their product and diversify their income streams. As a strategic response to fluctuating oil prices, Ama learned to make soap and is now crafting a locally acclaimed laundry soap she has named Azuma Blow. Her aspiration is to broaden her product line to include wrapped and labeled bar soap to sell to her community. Ama is proud of the growth her business has seen, but she is already dreaming of ways she can continue to improve her business. She has hopes of investing in a well to facilitate access to clean water at her facility and would like to complete the process of owning the land on which she operates.

For Ama, the true fulfillment lies not just in her burgeoning business, but in witnessing the livelihoods of other women, particularly the laborers, being uplifted through her enterprise. She passionately shared with SHI, **“When they arrive here in the morning, by the time they leave in the evening, they have earned enough to support**



QR CODE
**SCAN ME TO SEE
AMA'S FACILITY!**



SMALL LOANS MAKE A BIG DIFFERENCE

Women's microcredit programming has been shown to make a significant impact on individuals, families, and communities:*

- Clients report increased income 2x that of non-participants
- Household incomes increase in communities where microcredit programs exist
- Children of microfinance clients are more likely to go to school and stay in school longer
- Participation in microcredit has been linked to increased self confidence and improved status within the community

**Based on international research.*

Spring Brings Growth and Fresh Starts!

Read about some exciting transitions and graduations for Self-Help clients as we celebrate the new season.



MUNAYA

Teen Girls Club Graduate

Munaya, a Teen Girls Club graduate, not only runs a successful seamstress business, she is giving back to her community and classmates through her work. SHI hired Munaya to sew reusable menstrual pads that were distributed to TGC clients to celebrate international Menstrual Hygiene Day. In addition to running her business, Munaya serves as a TGC Community Coordinator in Kukubuso, helping organize programming and mentoring and supporting girls in the program.



MARY

Growing Healthy Food, Growing Healthy Children Graduate

Mary joined the Growing Healthy Food, Growing Healthy Children program in March of 2022. Her twin boys were 3 months old and experiencing severe malnutrition. Over the past two years, Mary has consistently shown up for nutrition counseling and education programming, learning ways to incorporate the necessary nutrients into her and her children's diet through cultivating small vegetable gardens, preparing balanced and nutritious meals, and reaching out to SHI nutrition staff with questions. Through her hard work and determination, her now 2 year old boys are healthy and have graduated from the program! Mary is looking forward to continuing to watch them grow and expanding her seamstress business in Kukubuso.





YOU ARE INVITED!

Spring Gala

APRIL 18, 2024 AT 6 P.M.

WARTBURG BALLROOM
SAEMANN STUDENT CENTER
WAVERLY, IA

*To Register - Scan QR Code, visit the website
selfhelpinternational.org/2024-spring-gala
or call 319.352.4040*



So Many Ways to Give Today...

Give a Donation:

- Mail checks to Self-Help International
207 20th St. NW, Suite A
Waverly, IA 50677
- Give online at www.selfhelpinternational.org/donate or scan the QR code



QR CODE
SCAN ME!

Give a Planned Gift to Self-Help. Contact Kassi at 319-352-4040 to make arrangements today. All requests for anonymity will be honored.

Give us a Like on Social Media! (Facebook, Instagram, X/Twitter, & LinkedIn)

Give a Shoutout: Spread the word with your club, church, or civic organization. Staff would love to be a guest speaker!

Give your Time: Get involved and volunteer!

Call Kassi Bailey, Deputy Director at 319-352-4040 or email kassi@selfhelpinternational.org for any questions.

Memorial and Honorary Gifts

October 1, 2023 - March 25, 2024

In memory of Dorah Asamoah

by Afua Asenso

In honor of Reldon and Margaret Beck

by Edith Norris

In memory of Paul and Doris Beetz

by Leslie and Richard Althaus

In memory of Joseph Bogosian

by Mary Tobin and J. Kelly and Irene Tobin

In memory of Vera Bunger

by Merry and David Fredrick

In memory of William Bunger

by Merry and David Fredrick

In honor of Jorge Campos

by Merry and David Fredrick

In memory of Bob Coonradt

by Delores Coonradt

In honor of granddaughters Stacie, Angie and Gabi

by Dave and Jan Dressel

In honor of William and Jane Edwards

by Barbara Ann Peterson

In memory of Lloyd A. Epley

by Donna Epley and Hazel and George Wheeldon

In memory of John and Janet Essig

by Mary Jane and David Oakland

In honor of the Facet Power Team

by Amy McCrae Kessler

In memory of Jean Carran Fredrick

by Merry and David Fredrick

In memory of Walt Fredrick

by Merry and David Fredrick

In memory of Bill Hamm

by Merry and David Fredrick

In memory of Alfred and Norma Happel

by Larry Happel

In honor of Dale Harpstead

by Merry and David Fredrick

In memory of Mary Harpstead

by Merry and David Fredrick

In memory of Maria Jose Kassab

by Nastassia Rodriguez Williams

In memory of Bob and Verna Kern

by K. Robert Kern II

In memory of John Walter Kidd

by Eunice and Bruce Bassler

In honor of Benjamin Kusi

by Merry and David Fredrick

In memory of Dave "Lags" Lageschulte

by Teri Edman and Donna and Ken Speake

In memory of Virginia Lageschulte

by Teri Edman

In honor of Pat Martin

by Mary Hultman and Margaret Wellbrock

In memory of Soozie McBroom

by Sue Glasnapp

In memory of the previous McCausey owners

by Heleen and Bob Heaton

In memory of Walter V. McCormick

by Kelly McCormick

In memory of Tom Michel

by Nick and Michele Taiber

In honor of Fran and Howard Mueller

by Steve and Jaci Mueller

In honor of Fran Mueller

by Merry and David Fredrick

In memory of Drew Munsinger

by Marjorie Sutter

In memory of Tom Narak

by Carol Narak

In honor of Richard and Karlene Neal

by Steve and Peggy Hickle and Wesley and Jerusha Neal

In honor of Lisa B. Nielsen

by James and Carolyn Benton

In memory of Bill Northey

by Julie Pennington and Maureen and Terry Tobin

In memory of Gene Novak

by Lois Novak

In honor of Mary Jane Oakland's 80th Birthday

by Eunice and Bruce Bassler, Sue Benson, Susan Deppe, The Rev. Stacey Gerhart, Chuck and Kathy Glatz, Denise O'Brien and Larry Harris, Jerry and Marian Larson, Diana McElroy, Pat Martin and Brad Mock, Karlene Neal, Richard Neal, Richard Oakland, Jerry and Barbara Oakland, Ron and Darlys Orth, Julie Pennington, Steve and Dot Prater, Nancy Stone, Nancy and Keith Swanson, and Shelley Taylor

In honor of the Rev. Dr. Mary Jane Oakland

by Betty Barton

In honor of Gina Paul

by Amy Eikmeier

In memory of Helen Roach, on her 93rd birthday

by Helen Tobin and Prameet Kumar

In honor of all SHI Board and Staff, past and present

by Mary Jo and Pete Hall and Jon Tehven

In Honor of Bob and Carol Smith

by Barb Smith and Rod Hoffman

In honor of Gail Stelmacher

by Jim Ryke and Cynthia Thorland and Fritz Weitz

In memory of Steven Sutter

by Marjorie Sutter

In memory of Thomas Sutter

by Marjorie Sutter

In honor of Keith Swanson

by The Estate of Margie Brennan and Marcie Morrison

In memory of Gloria Tehven

by Fran and Howard Mueller

In honor of Nora Tobin's 10th Anniversary with Self-Help International

by Elizabeth Beck, Crystal Harris and Maureen and Terry Tobin

In honor of Irene Tobin

by Fr. Chuck Tobin

In honor of J. Kelly & Irene Tobin

by Esther Willham

In memory of Paul R. Walther

by Frieda Davis

In honor of Jim and Mary West

by Barbara Schmidt

In honor of our 40th Wedding Anniversary

by Maureen and Terry Tobin

Leadership and Staff



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Doe Christopher, Microcredit Assistant Program Officer
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Obed Gharthey, Support Staff
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Christiana Daankwa Opoku, Nutrition Program Officer
Richard Opoku, Caretaker/Driver
Collins Owusu, Agriculture Support Staff
George Saforo, Ashanti Region Programs Coordinator
Justice Amoka Sam, Community Crop and Livestock Officer
Stephen Opoku Snr., Nutrition Support Staff
Sumaila Yusif, Community Crop and Livestock Specialist
Lawrence Zongo, Community Crop and Livestock Officer

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Mario Barberena, Agriculture Program Assistant
Edelia Aracelly Cruz Torrez, Women's Empowerment Program Officer
Rodolfo Hernández Navas, Agriculture Program Officer
Santos Hernández, Security Guard
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Oliver Javier Salgado Machado, Clean Water Program Officer
Lucía Vega Galeano, Program Operations Manager

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Alleviating hunger by helping people help themselves since 1959.

Self-Help International

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Cadbury Hall
Kumasi, Ghana

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

UNITED STATES
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