

2024

Impact Report



Alleviating hunger by helping people help themselves since 1959.

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ABOUT THE COVER

Angela, a microcredit client with Self-Help International in Nicaragua, runs a secondhand clothing shop and sells homemade enchiladas, a popular Nicaraguan street food (pictured).



SHI is proud to have maintained our verified status in 2025.



Succeed attends a community food demonstration in Upper West, Ghana, with her mother.

SCAN TO HELP US GO
FARTHER TOGETHER



Message from the Executive Director

Friends,

I've been reflecting often over the past year on the African proverb: **"If you want to go fast, go alone; but if you want to go far, go together."**

With so many urgent needs in our world—both close to home and across the globe—I often feel the impulse to go fast. But lasting change takes time, partnership, and persistence.

At Self-Help International, we've seen how powerful it is when we go far together. Our staff in Ghana and Nicaragua have developed a proven, effective and sustainable approach that improves food security and strengthens rural communities. And every day, we're invited to bring this model to new communities where leaders are eager to collaborate.

Farmers like Luís (pg. 10) first see their neighbors succeed, then come to us hoping for the same. When we can say yes, the results are extraordinary. Thanks to a combination of agronomic training, improved seed, and access to financing, Luís increased his corn yields **sevenfold**—enough to feed his family and share with his father and brothers.

Luís' story is just one of thousands among the **165 communities** Self-Help partnered with last year. An estimated **24,000 lives** are better off today than they were at the start of 2024 because a member of their household participated in a financial, agricultural, nutrition, or after-school training led by Self-Help International, or accessed a loan to put what they'd learned into action.

A further **62,500 people** drank cleaner water daily through the community chlorinations systems we helped install. Countless more benefited from the nutritious food grown by parents, neighbors, and local farmers trained through our programs.

What does it take to say "yes" to 165 communities?

Would you believe it's just **\$13 per person served**? Alone, \$13 may not go far. But when we combine the time, talent, and financial resources of our 27 active and emeritus board members, 45 dedicated staff, 60+ volunteers, and more than 900 generous households and organizations, we see incredible results.

In 2024, every \$13 invested in Self-Help meant:

- one more infant recovering from malnutrition
- one more kindergartener willing to make the trek to school knowing breakfast would be waiting
- one more elementary schooler experiencing the joy of growing something for the first time
- one more junior high graduate going off to high school, confident in her own self-worth
- one more mother running her own business, proud that she can pay her children's school fees
- one more father proudly telling his neighbor about how he increased his yields
- one more grandparent drinking clean water

Together, these moments add up. They create opportunity at every stage of life.

To everyone whose names appear in this report—and to the many more whose stories are yet untold—thank you for being part of this journey and choosing Self-Help International as your partner in impact. It is an honor to partner with you to alleviate hunger by helping people help themselves. Together, we are going far.

With gratitude,

Nora Tobin (she/her), Executive Director

PS: Early in 2025, America's investments in alleviating global hunger changed. Self-Help is not funded by USAID or dependent on government grants. We rely on individuals like you who choose to partner with us. Together, we can commit to rural families in Ghana and Nicaragua—and keep those commitments. The need is greater than ever. Please join us.

Nora Tobin (left), Executive Director, visits Vivian (center) on her farm along with Lydia Adomako (right), SHI Ghana Community Liaison and Gender Mainstreaming Officer.

About Self-Help International

Since 1959, when founded in Waverly, Iowa, Self-Help International has been dedicated to alleviating 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 the population’s quality of life with dignity.

Our approach emphasizes sustainable solutions. Our programming is focused on education, training, and leadership development to enable families and communities to meet their needs with dignity. Self-Help International is not a relief organization. We are a catalyst for long-term, sustainable development; we offer a “hand up” rather than a “handout.”



Rukayatu with the peanut shelling machine purchased through the SHI Microcredit Program in Upper West, Ghana.



Pedro, a Nicaraguan farmer, showing his corn field.

Where we work



1 in 11 people worldwide go to sleep hungry

\$215
invested in each SHI program participant in 2024 to create lasting change.

165
communities in Ghana and Nicaragua partnered with Self-Help International in 2024.

4,000+
individuals took charge of their futures through training and support from Self-Help.

135,804
people have accessed clean water in collaboration with SHI Nicaragua since 2012.

Improving Agriculture

Families face growing problems related to agriculture and hunger, including access to affordable food, inadequate irrigation, and proper storage for harvest. SHI partners with farmers to close knowledge gaps by providing training in improved agronomic practices and offering agricultural input loans to boost productivity and food security in their household.



5

schools partnered with SHI to form 4-H style youth agriculture clubs.

Congratulations to St. Justin M/A Basic School for earning the Best Agricultural Club Award at National Farmers Day!





175,904

pounds of Quality Protein Maize (QPM) seed was produced by SHI and partner farmers in Nicaragua.



1,500

students ate a nutritious daily breakfast through the SHI School Feeding Program.



936

farmers accessed SHI's extension services to boost yield and better feed their families.





Luís increased the yield on his land 7x after joining the SHI Nicaragua Agriculture Program.

Luís' Love for Agriculture Returns

By Rodolfo Ricardo Hernández Navas, *Agriculture Program Officer*

Luís, a husband and father from Morrito in Río San Juan, Nicaragua, spent many years working for other people in cattle ranching. He had given up on crop farming after repeated poor harvests. Though he was skilled in cattle management and artificial insemination—skills he began developing at just seven years old—his efforts to grow corn never brought success. For over a decade, Luís focused on ranch work, planting only beans to make ends meet.

Everything changed four years ago when Luís noticed a neighbor's thriving cornfield, which was planted in a way he hadn't seen before. He learned the farmer was working with Self-Help International and using a technique called double-row planting. Intrigued and hopeful, Luís joined SHI's Agriculture Program the following season.

With high-quality seed, access to financing, and technical training, Luís planted corn again—this time using SHI's improved methods. The results were staggering: he harvested 134 bushels of corn on the same amount of land where he previously harvested only 18 bushels. He sold most of the crop for a strong market price, earning more than \$1,200, while saving enough corn to feed his family and sharing seed with his father and brothers. Luís has continued to partner with Self-Help to produce Quality Protein Maize (QPM) and increase his yields.

But Luís didn't stop there. To address labor shortages during harvest, he used his profits to invest in a corn sheller. Luís now offers shelling services to neighbors, creating an additional income stream for his family and reducing the drudgery of hand shelling for others. He also helped his wife, Perla, start a small poultry business. Perla now sells chicken and other types of meat in her community through their own small grocery store. The business gives her greater independence and contributes to their household income.



"I still live on the same farm, but thanks to the results I have obtained, I have acquired new benefits for myself and my family from sources of income that I did not imagine before. I am grateful for the opportunity and for the technical advice Self-Help International gives to help our neighbors, friends and family."

LUÍS

Empowered to Grow: Nutrition, Income, and Independence

By Ernestina Glikpo, *SHI Ghana Communications Manager*

Nafisatu Yusif, a 34-year-old mother of six, lives with her family in Kukubuso, a rural community in the Ashanti Region of Ghana. In Kukubuso, people mainly grow staple crops, with little or no attention to growing and consuming fruits and vegetables. Often this leads to poor diets and malnutrition, especially among children. As a petty trader, Nafisatu earns just enough. Despite her husband’s efforts as a farmer, they struggle to meet their family’s nutritional and educational needs.

In 2023, Self-Help International’s staff nutritionists and agricultural extension specialists teamed up to launch the Household Gardening Initiative. The initiative provides families with agronomic training and free vegetable seedlings to support backyard gardens that boost dietary diversity and income.

Nafisatu received a mix of seeds and vines of a variety of vegetables including kenaf, jute, taro, Orange Flesh Sweet Potato (OFSP), amaranth, okro, and snake tomatoes. Since then, she’s been harvesting 7 to 10 kilograms (15 to 22 pounds) of vegetables per season from her garden. This consistent supply of nutrient-rich food has significantly improved her family’s diet.

“I have seen great improvement in my family’s health, especially my children, after we started consuming more vegetables,” Nafisatu shares. “I always find something nutritious to prepare for the family, and I sell some to buy other ingredients that I don’t grow. I make an additional average income of about GHS 2,400 (\$177) from my garden per annum.”

The extra income has gone toward essentials like school supplies and fees—giving Nafisatu’s six children a better chance at both a healthier and a stronger start in life.

Nafisatu’s story reflects the profound impact of household gardening. By providing nutrient-rich seedlings and essential training, we empower families to achieve food security, improve health, and break the cycle of poverty and malnutrition.



Nafisatu, a farmer in Ashanti, Ghana.



“I have seen great improvement in my family’s health, especially my children, after we started consuming more vegetables.”

NAFISATU YUSIF



Farmer Highlight:

“Thanks to Self-Help International, my small farm has become more than just a plot of land—it’s a source of security and a beacon of hope for the future. I no longer worry about the provision of my children.”

Angelina, a groundnut farmer in Upper West, Ghana.

Benjamin (left), Ghana Country Director, engaging with Ntaabanu chiefs and elders around community partnership.

GHANA

Message from the Country Director

Dear Friends,

In 2024, Self-Help International Ghana expanded its programs and partnerships, reaching more communities in need, highlighting the urgent need for hunger alleviation.

As a country, Ghana reaffirmed its democratic stability with peaceful elections in late 2024 and a smooth transition of power in early 2025. Despite progress in our nation, inflation, debt, and climate change posed significant challenges to our economy, with inflation at 22.9% and Ghana's debt-to-GDP ratio at 82.2%. The need for Self-Help's programs is as urgent as ever.

Our microcredit loans program empowered rural women in the Ashanti and Upper West regions, disbursing GHS 3.91 million (\$266,000) to 856 women who expanded their businesses.

The Teen Girls Club supported 492 girls, helping every one of the final year students who took their BECE exam pass and gain senior high school admissions, setting the girls on a path to independence. Communities have expressed interest in expanding the program to serve boys as well, which we aim to do in the future if funding allows.

Our nutrition programs improved child health and school attendance, with more children receiving nutritious meals and more mothers gaining knowledge on food security. We served 145 mothers and 139 babies in our Growing Healthy Food, Growing Healthy Children program, with 85% of babies well nourished by the time they celebrated their second birthdays. Our School Feeding Program provided breakfast to 1,500 students daily, improving school attendance and retention.

Despite extreme weather, our training and loans empowered farmers to harvest enough for food security and loan repayment. Our Youth in Agricultural Club provided training on agricultural practices, sparking student interest in farming careers. We provided training, improved seeds, and loans, ensuring more than 2,000 clients could feed their families.

Our food security efforts received strong support from government, NGOs, and local leaders, ensuring program sustainability. In the course of the year, we partnered with key organizations like the Ministry of Food and Agriculture, Ghana Health Service, Engineers Without Borders, and Women's Health to Wealth.

Following the drought in 2024, as we look to 2025, we're prioritizing increasing access to financing for farmers and advocating for expanded access to land for families at greatest risk of malnutrition, particularly households headed by widowed women. Together these efforts will help families grow more food, increase incomes, and break the cycle of poverty to achieve our mission of alleviating hunger by helping people help themselves.

Thank you,
Benjamin Kusi, Ghana Country Director

Empowering Women & Girls

Women are less likely than men to have access to financial institutions or have a bank account and are less likely to participate in the labor market. Self-Help provides women with the resources, training, and opportunities needed to build sustainable businesses, improve family well-being, and lead in their communities. Through access to microcredit, entrepreneurship coaching, health and nutrition education, and leadership development, thousands of women are transforming their futures and becoming agents of change.



Basilica shares a look inside her grocery store, which has grown thanks to support from SHI.



\$332

is the average microcredit loan amount issued to a woman to start or expand her business.



947

women received microcredit loans from SHI to start or expand their business.



492

teen girls received menstrual hygiene education to support their health and keep them in school.



547

women gained access to vital health screening through Self-Help International community meetings.



Community members of Adankwame attending a microcredit training session.

With Courage and Support, Margarita Builds Success

By Edelia Aracelly Cruz Torrez,
Women's Empowerment Program Officer

Margarita, a 54-year-old mother of three from La Argentina, Nicaragua, wanted to help her family but struggled at times due to limited education and job opportunities. Though she occasionally made and sold goods or worked for others—like selling bicycle parts for her sister—her income was unstable. When her sister moved away, Margarita was left without work again. To help cover expenses, she began washing and ironing clothes for others.

When she heard about Self-Help International's Women's Empowerment Program from her sister-in-law and neighbors she was curious. Seeing their success inspired her to join. She knew that the Women's Empowerment Program was precisely what she was looking for: a place that would support her in learning skills that would allow her to move forward.

Margarita attended her first training, "Business Management and Entrepreneurship," where women shared their dreams through drawings. Hers showed a bicycle and motorcycle parts shop—something she had never considered before, despite her past experience. Margarita had never participated in a meeting like this before, and she felt that the training went very fast because she enjoyed sharing her dreams with the rest of the women.

Three months later, she overcame her fear and invested her savings—about 800 córdobas (\$25)—to start her business. Six months after joining, she applied for her first loan from Self-Help. With 5,000 córdobas (\$135), she bought a display case and inventory, repaying the loan with the profits she earned.

Encouraged by her success, Margarita applied for a second loan of 10,000 córdobas (\$274) to expand. "I never thought about having my own business," she said. "In the past, I only focused on being an employee. Now, thanks to Self-Help, we female entrepreneurs have been encouraged, supported financially, and taught new skills. I've used my profits to help with household expenses, my daughters' education, and even employed my youngest daughter to help in the business."



"In the past, I only focused on being an employee. Now, thanks to Self-Help, we female entrepreneurs have been encouraged, supported financially, and taught new skills."

MARGARITA



With a third loan of 15,000 córdobas (\$410), Margarita expanded her product line to include raincoats, helmets, and even equestrian items for her rural community. She now dreams of remodeling her shop as her business continues to grow.

"There are women who do not have the courage to start a business, like I used to feel before I became aware of Self-Help," Margarita stated. **"There are many women in Nicaragua who feel that, because of a lack of encouragement, they cannot achieve their goals and desires of being a successful woman. But, in my case, thanks to Self-Help, I have grown both economically and personally, because Self-Help International has provided me with the training and encouragement that makes me see life in a different way."**

Comfort's Story: From Petty Trader to Homeowner

By Ernestina Glikpo, *SHI Ghana Communications Manager*

When Comfort lost her husband, life became a daily struggle for her and her five children. In Ghana's Ashanti Region, the family system often relies on men to provide, but Comfort had to step into that role herself, determined to put food on the table.

For years, Comfort scraped by as a petty trader in Kwaso, selling whatever she could. But in 2007, her life took a transformative turn when she discovered Self-Help International (SHI).

Comfort began with small loans to expand her trading business, moving from selling items on a table to operating a fufu machine. Fufu is a traditional Ghanaian dish made by pounding a mixture of typically cassava and plantains, often served with light soup. Recognizing the demand for related staple foods, Comfort also invested in bulk trading of gari (dried, grated form of fermented cassava) and Asante rice. She eventually ventured into farming, cultivating cassava and maize to further support her business.

With the income from these businesses, she was able to send three of her children to school, while the other two pursued vocational training. Today, all her children are thriving and supporting her.

Through hard work and wise investment, Comfort's business flourished. She took additional loans to grow her businesses and, in 2019, saved enough to purchase land. This woman, who once struggled to pay rent, is now the proud owner of a three-bedroom house. Her dedication and perseverance have provided a secure, comfortable home for her family.

"Since 2007, I have benefited greatly from SHI's microcredit loan scheme. Thank you to SHI and its partners for supporting us," Comfort said. "The loans have been a game-changer, allowing me to grow my business, educate my children, and build a home for my family. I am forever grateful for the opportunity."

Comfort's story is a shining example of how access to financial support can empower individuals to build better lives for themselves and their families. By providing small loans to entrepreneurs like Comfort, SHI empowers women to break the cycle of poverty and achieve their goals. Comfort's success not only benefits her family but also contributes to the economic development of her community.



*Comfort, a microcredit client
inside her new home.*



Lovia confidently reading at the competition.



100%

pass rate among
Teen Girls Club members
who took the senior
high school entrance exams.

Teen Girls Shine in Reading Competition

By Ernestina Glikpo, SHI Ghana Communications Manager

Clad in matching club t-shirts, young girls with excitement from five communities in Atwima Mponua, Atwima Nwabiagya, and Ejisu Municipalities in Ghana's Ashanti Region gathered at Mpasatia Senior High School for Self-Help International's much-anticipated reading competition to mark this year's celebration for the International Day of the Girl Child. Organized by SHI's Teen Girls Club team, the event brought together **189 enthusiastic girls** to celebrate literacy, confidence, and empowerment, creating a platform for young girls to not only showcase their talents but to remind everyone of the transformative power of education.

For months, these girls had been preparing diligently for this moment, reading aloud to family, practicing in small classrooms, attending after-school teen girl meetings, and dreaming of the day they would take the stage.

The competition showcased two girls from each of the participating schools, each prepared to demonstrate not only their reading skills but also their dedication to learning. Among the eager contestants were Lovia and Gloria from Nkontomire D/A Primary School. They were nervous but focused, their eyes set on winning not just for themselves but for every girl in their school and community.

When Lovia and Gloria took their turns, they captivated the audience with their confidence and skill, reading with clarity and passion that left an undeniable impression. Their hard work paid off when the final results were announced: Lovia and Gloria had won the competition, and cheers erupted as they accepted their awards, holding their heads high.

The impact of the event extended beyond the competition itself. With 189 girls in attendance, the program offered a unique opportunity for teen girls from different communities to connect, learn, and be inspired by each other. As they cheered on the contestants, they were reminded of the power of education and the doors it could open for them.

Through the Teen Girls Club's reading competition, Self-Help International highlighted the potential of young girls in rural Ghana and reinforced the importance of literacy and self-confidence. As Lovia and Gloria celebrated their victory, many of the girls in the audience began envisioning their turn on stage next year.

With continued support, Self-Help International can create even more opportunities for young girls to dream big, develop their skills, and shape a brighter future for themselves and their communities.

What is the Teen Girls Club?

Girls in rural Ghana often face barriers to completing school. The Teen Girls Club works to support young women to stay in school by building their self esteem, expanding their English skills, and providing opportunities for them to flourish. In 2024, 47 Teen Girls Club members took the exam to enter high school and all 47 passed!

Unfortunately, passing the exam is not the only barrier to attending high school. To address the financial barriers some of the girls faced, SHI started a Teen Girls Club scholarship to support these young women as they further their education and become future leaders of their communities.



Teen Girls Club members enjoying their new workbooks.

How does educational attainment alleviate hunger?

The higher the educational level of the household head, the lower the prevalence of household food insecurity. In Ghana, households headed by college graduates have the lowest prevalence of food insecurity.

Message from the Country Director

Dear friends,

As we reflect on another year of progress and possibility, I am deeply grateful for your continued support and partnership. Your generosity makes it possible for Self-Help International to keep working side-by-side with the resilient people of rural Nicaragua—especially in the unique and often overlooked region of Río San Juan.

In areas where access to products and services is limited and where social dignity and the love of cultivating the land have been eroded, Self-Help remains committed to restoring opportunity, one person and one program at a time. Through hands-on training, skills development, resource distribution, and small-scale financial support—both cash and in-kind—we are empowering people to grow their own futures.

In 2023, we expanded our agricultural extension services into the northern region of Nicaragua, hiring Nelson Martínez to support farm families in the municipalities of Palacagüina and Condega—some of the driest areas in the country. Self-Help was able to work with 193 farmers in the area in 2024. These farmers once struggled to grow enough food for their own families. But thanks to Self-Help's Agricultural Extension Program and the introduction of innovative planting techniques like double-row cultivation and Quality Protein Maize, the farmers Self-Help works with are now harvesting twice as much as they used to. Not only are they able to feed their families, but they're also earning income by selling their surplus.

In 2024, we have expanded our Clean Water Program and are able to be actively engaged in 97 communities. We're now actively serving more communities than ever before—from Nueva Guinea and Muelle de los Bueyes to Chontales (including San Pedro de Lóvago, El Coral, and Villa Sandino)—while continuing to serve our pioneer communities in Río San Juan.

Looking ahead to 2025, we are preparing to introduce our Women's Empowerment Program to the municipality of San Miguelito, the second most populated area in Río San Juan. We know that when women are equipped with tools, knowledge, and confidence, entire families and communities benefit. Through this expansion, we hope to reach 200 more women with the resources and support they need to thrive.

None of this would be possible without you, our steadfast supporters, our board members, and our vital government and institutional partners. You are helping us build a stronger, healthier, and more hopeful Nicaragua.

Thank you for believing in this work and in the people we serve. We can't wait for you to see what we'll accomplish together in the year ahead.

With gratitude,

Jorge Luís Campos Solis, Nicaragua Country Director

Jorge (right), Nicaragua Country Director, advising farmers on their crops.



Accessing Clean Water

Clean water significantly reduces waterborne diseases and their life threatening effects and it also leads to better daily school and work attendance. Self-Help International partners with communities in Nicaragua to train, install, and maintain chlorination systems to provide access to clean water. This enables families to lead healthier, more productive lives.



13

unique chlorination system designs have been developed and adapted to meet the specific needs of the diverse communities Self-Help International serves.



\$500

can set up one chlorine bank to distribute tablets to maintain clear water.



135,804

people have benefited from SHI's Clean Water Program since 2012.



50%

of global malnutrition is estimated to be from a lack of access to safe drinking water, sanitation, and hygiene.



Dalila and her daughter are able to drink clean water because Dalila works as a Clean Water and Sanitation Committee volunteer.

Self-Help's Chlorination Systems Help Boost the Health of Rural Residents

By Jerry Perkins, Member of Self-Help International's Board of Directors



Reyna, board member of the Clean Water and Sanitation Committee in Aristides García, Nicaragua.

A newly installed clean water system is providing, for the first time, sanitary water for the families that live on a rough but passable road in southern Nicaragua in a community known as “Aristides García.”

Self-Help International is helping keep the water supply safe for consumption by supplying a chlorination system that prevents water-borne diseases and parasites, maladies that plagued this community before the chlorination system was installed.

Reyna is the president of the local CAPS, the Spanish acronym for the Clean Water and Sanitation Committee that governs the local water system. Reyna states that the new water system serves 412 people living in 35 homes.

In Nicaragua, Self-Help worked with more than 75 communities with active installed chlorinators in 2024. As of the close of the year, there were 11,037 houses connected to the chlorination systems, with a total of 62,560 people actively benefitting from the chlorination systems that Self-Help installs and trains communities to maintain. Because of the popularity of its Clean Water Program and the broadening geography served, Self-Help hired a second Clean Water Program Officer to work with communities in the South Caribbean Coast Autonomous Region of Nicaragua, in addition to its long-time Clean Water Program Officer, Orlando Montiel Salas, who manages the Río San Juan Region.

The community of Aristides García is located along a 5.5 kilometer (3.4-mile) stretch of the road that links the houses in the community. Water consumers pay for their water based on their usage, which is measured by meters. This technology is being adopted by more communities thanks to Self-Help's technical assistance.

Installing water meters means that consumers pay for the water they use, rather than a set fee for each consumer regardless of use. In Aristides García, water customers pay 32 córdobas (about 86 cents) for each cubic meter of water they consume, CAPS president Reyna noted. In addition, she said, the community's school, which has 16 students in grades pre-school through 6th grade and one teacher, and the church in the community receive water for no charge. The owner of the property where the water tank and well are located also receives water at a reduced price, she said. The system also serves another nearby rural community named Mancha de Coyol. “When it is economical, we want to expand the water system to more homes,” Reyna said, pointing across a valley to houses on the other side.

The new clean water system consists of a 20,000-liter (5,283 gallon) storage tank that was installed in September 2023 on the top of a hill overlooking the community, so the water can be gravity-fed to the

homes through PVC connections to each home. A 30-gallon-a-minute pump powered by solar panels, another new technology that Self-Help is assisting other communities install, pulls the water from a well 30 meters (98 feet) up the hill to the tank, where the chlorinator is installed. As the water flows into the tank, it passes through the chlorinator supplied by Self-Help, which purifies the water. The water is then distributed through the meters to the houses.

The community's water supply before the system was installed came from a stream at the bottom of the hill, which was polluted by livestock and women washing clothes. Individuals, usually women and children, had to carry the water uphill in buckets from the polluted stream to their houses.

Since the installation of the new clean water system, Reyna reported, the community's health has improved with fewer cases of stomach distress, diarrhea, fever, and parasites.

While the Self-Help representatives were visiting the site of the new water system, Orlando tested the water coming from the tank and found that the water quality was excellent. Testing water quality is just one of many jobs Orlando performs for Self-Help; he also provides training for local CAPS members like Reyna on the technical details of running a water system and how to use the chlorinator. Reyna told us that she is very grateful for the assistance Self-Help has given to her and the other CAPS members. “Self-Help always has an open door to visit us and see how the system is performing,” she said.

Spotlight on Karla

We talked with Karla, a board member of the Clean Water and Sanitation Committee in Never Oporta, Nicaragua, to learn more about why she volunteers.

What motivates you to keep volunteering with the Clean Water and Sanitation Committee (CAPS)?

What motivates me most to keep working with CAPS is to keep it active. The Board of Directors, including myself, knows that if even one of us resigns, the cooperative could fall apart. We work out of love for CAPS and our community—we work for free. We've tried to bring in new people, but many don't want to work without getting paid. That's why I stay—to make sure the water system keeps running properly. If the cooperative fails, the water system will deteriorate, and we'll have a crisis in the community that will affect all of us.

Have you made use of the knowledge learned in the training workshops provided by SHI?

Yes, all the CAPS Board members, including myself, have applied what the SHI Clean Water Program Officer taught us. In the training workshops, I learned how to calculate the water rate and developed basic administration and accounting skills. Before these trainings, I had no knowledge in these areas. Thank you very much.



Karla checks chlorination levels in the water tank.

Ending Malnutrition

In rural Ghana, 1 in 4 children under five years old experiences stunted growth due to undernutrition. SHI partners with mothers and families to provide education and resources to empower women, improve nutrition in the first 1,000 days of life, and secure the nutritional status of the community as a whole. As Nobel Peace Prize Laureate Dr. Norman Borlaug said, “You can’t build a peaceful world on empty stomachs and human misery.”



145

mothers partnered with SHI in Ashanti, Ghana, to gain knowledge on how to better nourish their 139 infants and entire families.



\$120

trains a lactation coach to support other mothers in her community to nurse their infants.



10

Ghana Health Services staff were trained to recognize and manage moderate to severe malnutrition in children with support from SHI, strengthening healthcare in Upper West, Ghana.



676

households were trained on how to prepare 4-Star diets in Upper West, Ghana.

Rabiatu celebrates her daughter's graduation from the Growing Healthy Food, Growing Healthy Children program.





The Journey of Malik and His Mother

By Ernestina Esinam Glikpo, *SHI Ghana Communications Manager*

Salamatu, a mother of four, anxiously awaited the birth of her fifth child in a small town in the Ashanti Region of Ghana. Her previous pregnancies had been challenging, but this one felt even more uncertain. When baby Malik was born weighing only 1.9 kilograms (4.2 pounds), her joy was quickly replaced by fear.

For Salamatu, the sight of her tiny, fragile son was heartbreaking. She knew that at such a low birth weight, Malik faced serious health risks. As a mother, she was desperate to give him the strength he needed to survive but felt lost and unsure of how to best care for him.

It was during this challenging time that the Self-Help International's Growing Healthy Food, Growing Healthy Children program reached out to her. Through the program, Salamatu learned about exclusive breastfeeding – especially critical during the first 1,000 days of a child's life – and how it could give Malik the nutrients he needed to grow strong.

With this newfound knowledge, Salamatu committed to exclusive breastfeeding with love and determination. By his three-month checkup, Malik had grown to 3.5 kilograms (7.7 pounds)—a sign of real progress and hope.

Now, at six months, Malik is thriving. His story is a testament to the power of a mother's love, the right information at the right time, and the impact of your support.



2024 Leadership and Staff

IOWA
Nora Tobin, *Executive Director*
Kassi Bailey, *Deputy Director*
Stacy Bastian, *Des Moines Office Manager*
Sierra Kochersperger, *Waverly Office Manager*

GHANA
Benjamin Kusi, *Country Director*
Ali Mumuni Banye, *Accounts Officer*
Ernest Tornu Eyiri, *Programs Coord., Strategy, Design & Evaluation*
Ernestina Esinam Glikpo, *Communications Manager*

ASHANTI REGION PROGRAM STAFF
George Saforo, *Ashanti Region Programs Coordinator*
Castro Acheampong, *Logistics Officer*
Lydia Adomako, *Community Liaison and Gender Mainstreaming Officer*
Matilda Amanor, *Nutrition Program Officer*
Benjamin Antwi, *Security*
Evans Appiah, *Logistics Officer*
Dominic Boakye, *Training Center Caretaker*
Florence Boama Boansi, *Microcredit Programs Officer*
Christopher Doe, *Microcredit Assistant Programs Officer*
Frederick Baamod Duubik, *Programs Mgr., Ag. & Entrepreneurship Development*
Obed Ghartey, *Teen Girls Club Programs Officer*
Bridget Gyamfi, *Teen Girls Club Programs Officer*
Grace Marfo, *Teen Girls Club Programs Officer*
Christiana Odeh-Agbozo, *Nutrition Programs Officer*
Richard Opoku, *Caretaker/Driver*
Justice Amoka Sam, *Community Crop and Livestock Officer*
Sumaila Yusif, *Community Crop & Livestock Specialist*
Emmanuel Agyei James, *Nutrition Support Staff*
Emmanuel Antwi, *Agriculture Support Staff*
Judith Ntim Boateng, *Nutrition Support Staff*
Stephen Opoku Sr., *Nutrition Support Staff*
Collins Owusu, *Agriculture Support Staff*

UPPER WEST REGION PROGRAM STAFF
Constantine Nanguo, *Upper West Programs Coordinator*
Edna Baloo, *Microcredit Programs Officer*
Emmaculate Etaah, *Microcredit and Ag Support Staff*
Isaac Yakubu Mwinibong, *Logistics Officer*
Lawrence Zongo, *Community Crop & Livestock Officer*

NICARAGUA
Jorge Luís Campos Solís, *Country Director*
Mario José Barberena Muñoz, *Agriculture Program Assistant*
Edelia Aracelly Cruz Torrez, *Women's Empowerment Program Officer*
Rodolfo Ricardo Hernández Navas, *Agriculture Program Officer*
Santos Thomas Hernández Velázquez, *Security Guard*
Nelson Francisco Martínez Morales, *Agriculture Program Officer*
Orlando José Montiel Salas, *Clean Water Program Officer*
Carlos Alfredo Obando Ruíz, *Accountant*
Oliver Javier Salgado Machado, *Clean Water Program Officer*
Lucía Margarita Vega Galeano, *Program Operations Manager*

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President

Richard Neal,
Vice President

Barbara Hatinger,
Secretary

Deb Giarusso,
Treasurer

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William Edwards,
Nicaragua Chair

Julie Pennington,
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Dennis Preslicka
Dr. Bert Schou
Jon Tehven
Dr. Jim West

**Self-Help is grateful for the impact of board members who have passed. Their leadership and generosity shaped SHI in meaningful ways.*

Financial Report

Consolidated Audited Statement of Activitites Year ended Dec. 31 2024

OPERATING REVENUES	2024
Contributions - without donor restrictions	\$580,672
Contributions - with donor restrictions	75,356
Contributed goods and services	21,075
Project, interest and other income	56,669
Total Operating Revenues	733,772

INVESTMENT ACTIVITY	
Investment return, net	125,769

OPERATING EXPENSES	
Program Services:	
Ghana programs	\$298,673
Nicaragua programs	223,412
Global education	1,904
Total Program Services	523,989

Core Mission Supporting Services:	
Management and general	\$196,408
Fundraising	142,952

Total Supporting Services	339,360
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Total Operating Expenses	863,349
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Translation adjustments	-43,865
Change in net assets	-47,673

Net Assets, <i>Beginning of Year</i>	\$2,236,041
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NET ASSETS, <i>END OF YEAR</i>	\$2,188,368
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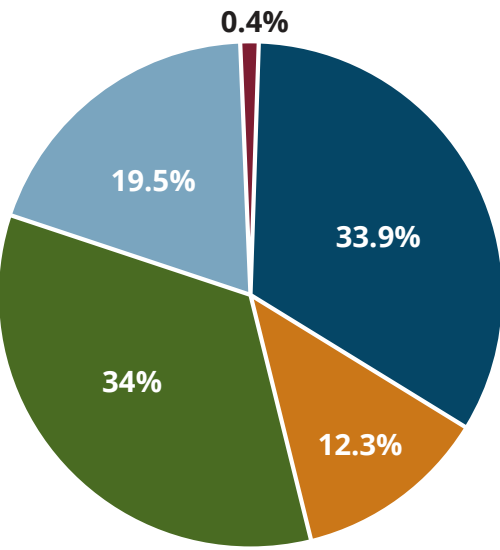
Complete financial statements, audited by BerganKDV, are available upon request.

Program services include the direct services provided to clients as well as monitoring, evaluation, and program management. Although access to financing is a key program service, the microcredit portfolio forms part of the organization's net assets. Microcredit lending activity is therefore not reflected in the annual program services operating expenses.

Core mission supporting services are critically important to our operations. Examples include financial management, donation tracking and receipting, information technology, staff training and development, communicating impacts achieved, and fundraising activities that raise the funds needed to provide core program services.

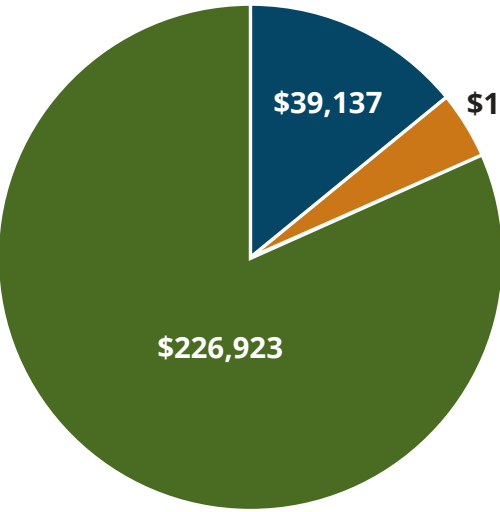
PROGRAM SERVICES

- Empowering Women & Girls
- Acessing Clean Water
- Improving Agriculture
- Ending Malnutrition
- Global Education



MICROCREDIT LOAN PORTFOLIO as of Dec. 31 2024

- Active Microcredit Loans
- Available to loan, Nicaragua
- Available to loan, Ghana



2024 Volunteers

Thank you to our dedicated volunteers who generously gave their time, talents, and energy this year.

VOLUNTEERS

Dianne Barton
Shawn Burke
Brittney Diercks
Mackenzie Dierks
Dan Eggers
Carolyn Eggers
Gabrielle Erken
Stephanie Garner
Erin Haafke
Denny Haugen
Marcia Haugen
Betty Hogan
Lindley Jones
Joanne Jones
Mandy Klyn
Kathy Koppedryer
Marcia Larson
Christopher Maharry
Marie Mock
Luann Mohorne
Kathy Olson
Lynn Olson*
Jena Peterson
Susie Poock
Jean Rasmussen
Anita L Shodeen
Nancy Swanson
Tom Taiber
Sue Taiber
Barbara Tatroe
Elmon Tatroe
Dawn Taylor
Nathan Taylor
Becky Ubben
Jan Wilcox
Janet Withers
Jeff Yanecek



COMMITTEE ADVISORS

Isaac Agbemafle
David Kwaw-Mensah
Alix Paez
Brian Warby
Jim Willer

SPECIAL EVENT HOSTS

SPRING GALA

Will and Gabrielle Erken
Pat Martin and Brad Mock
Fran and Howard Mueller
Keith and Nancy Swanson
Ted and Deb Waitman
Candice Warby

HOLIDAY HAPPY HOUR

Joe and Libby Crimmings
Maribeth Mulready and Jon Koehn

LUNCH TO EMPOWER GLOBAL WOMEN

Mindy Jones
Pat Martin and Brad Mock
Paul and Claudia Schickler
Sydney Swanson
Keith and Nancy Swanson
Maureen Roach Tobin
and Terry Tobin
Kelsey Tyrell
Jim and Ann Willer

**Self-Help is grateful for the time and talent shared by individuals who have since passed away.*

CIRCLE OF IMPACT INVESTORS

Our Circle of Impact is a group of donors who gave 3+ consecutive months in 2024.

Afua Asenso
Jeff Beck
Angela Bunker & Deborah Markson
Jeremy DeVore
Teri Edman
William and Jane Edwards
Maria Madalena Ferreira
Tim Fitzgibbon
James and Judy Fogdall
Kathy and Marv Folkerts
Martha Gelhaus & Kevin Pokorny
Global Giving
Helen Greatrex
Mary Ann Koch
Colleen Krausmann
Fr. John Ludwig
Pat Martin and Brad Mock
Richard & Karlene Neal
Rebecca Nunley
Mary Jane and David Oakland
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Margaret Smith and Doug Alert
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Dorothy Stanley
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Sydney Swanson
Keith and Nancy Swanson
Eileen and Rod Swoboda
Sue and Tom Taiber
Helen Tandoh
The Iowa Annual Conference of The United Methodist Church
Bernie and Lisa Tobin
Helen Tobin and Prameet Kumar
Holly and Zach Tobin
Maureen Roach Tobin & Terrence M. Tobin
James and Patty Vowels
Keith and Julie Wheeler
Nastassia Rodriguez Williams

2024 Donors

Thank You to the 900+ households and organizations that contributed to our work in 2024.

With an **average gift of \$645**, your generosity empowered individuals and communities—helping people gain the tools, training, and confidence to build brighter futures. The following list includes those who gave \$250 or more over the course of the year.

\$20,000+

Neil Doogan
Lags Trust
Pat Martin and Brad Mock
Richard and Karlene Neal
Keith and Nancy Swanson
Maureen Roach Tobin & Terrence M. Tobin
Ted and Deb Waitman
Bob and Martha Ward

\$10,000-\$19,999

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Jay and Kathryn Agness
William and Gabrielle Erken
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GlobalGiving Foundation
The Iowa Annual Conference of The United Methodist Church
James and Judy Fogdall
Holly and Mark Lyons
Fran and Howard Mueller
Julie Pennington
Paul and Claudia Schickler
Mark and Gail Stelmacher

\$5,000-\$9,999

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Nick and Michele Taiber
O. Jay Tomson
Victor & Phyllis Frudden Meyer

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Randy and Julie Crom
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Meredith and Nicholas Parrish
Peggy A. Martin
Jerry and Peggy Perkins
Steve and Dot Prater
Dr. Norm and Eloise Rinderknecht
Barbara and Elmon Tatroe
The Swanson Group/Morgan Stanley Wealth Management
Jim and Ann Willer



Keith Swanson, Board President, visits Abena, a microcredit client in Afari, Ghana.

\$1,000-\$2,499

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Mark Bohner
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Rev. David and Betty Stout
Joyce Sundrum
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Sheryl Terlouw
Kim O'Connor
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J. Kelly and Irene Tobin
Michael Tobin
Rod and Jennifer Townsend
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Varlyn* and Jane Fink
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Duane Weiland and Mary Rose Stone
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West St. Charles UMC
Westminster Presbyterian Church,
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Edward and Nina Wunderlich

\$500-\$999

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Erik Arnold
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Susan Barnes and Jean Davis
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Lori and Robert Mitchell
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Jordan Olson
Fr. Steve Orr
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Julie Powell-Mohr
Dennis and Carol Preslicka
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Pam and Ken Riggs
Nastassia Rodriguez Williams
Donald Roose
Annette and Randy Roth
Joey Schulz
Jim Secor and Jewel Walker
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St. Mary's Catholic Church, Waverly
St. Paul's Lutheran Church, Waverly
Dorothy Stanley
Florine Swanson
Helen Tandoh
Tenenbaum's Jewelry
Deb Tharnish and Nick Roby

Karen A. Baughn
Helen Tobin and Prameet Kumar
Holly and Zach Tobin
Mary Tobin
Trinity UMC, Charles City
Ella Unger
Gerald and Susan Vallem
Patty and James Vowels
Edie and Fred Waldstein
Candice and Brian Warby
John Waters and Kristine Wells
Wesley UMC, Muscatine
Julie and Keith Wheeler
Tyler and Lynette Wheeler
Wendy Wintersteen and
 Robert Waggoner

\$250-\$499

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Donald and Sherrill Barr
Laura and Richard Barrent
David and Diane Barton
Eunice and Bruce Bassler
Jeff Beck
Berkshire Hathaway Energy PAC
Bethlehem Lutheran Church,
 Cedar Falls
Pamela Bleckwenn
Phyllis and Robert Boeding
Jeanne Brase
John Bruha
Shawn Burke
Gerald and Patsy Carney
Dale Howard Auto
Jeremy DeVore
Gregory Dickson
Gillian Draper
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 John Birtwistle
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Martha Gelhaus and Kevin Pokorny
Sue Glasnapp
Jon Gotz
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Jill Hansen
Gayla Harrison and Brian Burnam
James and Twila Hendrix

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Catherine Young
Lauri and Jim Young



LEAVE A LEGACY

After you've taken care of your loved ones, you can help other families take care of their loved ones as well. By making a planned gift to Self-Help International, you'll be investing in sustainable rural development led by local, skilled professionals who fimprove lives for generations to come.

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

If you are interested in leaving a legacy with Self-Help, please contact Nora Tobin at 319-352-4040 or nora@selfhelpinternational.org.

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Larry and Hermie Balik
Edward and Lois Brown*
 Joan Clark
 Jim and Judy Fogdall
Fran and Howard Mueller
Richard and Karlene Neal
David and Mary Jane Oakland
 Julie Pennington
Keith and Nancy Swanson
Nick and Michele Taiber
Nora Tobin and David Murphy

**Self-Help is grateful for the generosity of individuals who have since passed away.*



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Alleviating hunger by helping people help themselves since 1959.

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Kumasi, Ghana

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Carretera a Managua, San Carlos
Río San Juan, Nicaragua

UNITED STATES
207 20th St NW Suite A
Waverly, IA 50677
United States of America

Self-Help International
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(319) 352-4040
www.selfhelpinternational.org
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