

2025

Impact Report



SELF  HELP
INTERNATIONAL

Alleviating hunger by helping people help themselves since 1959

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ABOUT THE COVER

Francisca, a small business owner from Tuopare in Upper West, Ghana, with the three-wheeler she acquired through a microcredit loan from Self-Help International.



Beagney, a tortilla maker in Los Chiles, Nicaragua, who has grown her business with the help of the Self-Help International Women’s Empowerment Program.

Message from the Executive Director



Friends,

In October, ten Americans rode their three-wheelers around a bend in northern Ghana, red dust rising behind them. Some were seasoned riders; some had never ridden long distances before that week. They were tired, joyful, a little sunburned. The inaugural Tour de Ghana — more than a year in the making, thanks to Keith Swanson and our team in Ghana — was real. And as I watched footage of their journey, I thought about how much that scene mirrors the work we do every day: a long road, a varied group of people, and a **shared commitment to keep going**.

Self-Help International's work isn't done in sprints. A young woman in Ghana clears a single acre of her father's land, applies what she learned in the Youth Agriculture Club, and harvests 28 big bowls of okra. Eight years after installing its first water chlorination system, a rural community in Nicaragua adds water meters to conserve the resource for the next generation. A teenager who studied by lantern between household chores when our Teen Girls Club came to her village in 2016 is, a decade later, a college graduate teaching kindergarten. This is what going far together looks like.

In 2025, we partnered with more than 225 communities across Ghana and Nicaragua, directly serving more than **6,300** individuals. An estimated **37,800 lives are better off today** than they were a year ago because someone in their household participated in agricultural, nutrition, financial, or after-school training led by Self-Help or accessed a loan to put what they'd learned into action. A further **64,105 people drank cleaner water daily** through community chlorination systems we helped install. **Countless more** were nourished by the food grown by parents, neighbors, and local farmers trained through our programs.

Farmers such as Erick, who heard about the gains other producers in his region were achieving, then asked to participate in Self-Help's programs so he, too, could help himself. He has now more than doubled his corn yields on the same plot of land, and feeds the same nutritious corn to his family, his chickens, his pigs, and his cattle. **When we can say yes, the results are extraordinary. When we can't yet, the wait is heavy.**

I think often of the families still waiting. The mother whose infant remains malnourished. The widow who won't be able to grow enough to feed her family without access to mechanization. The community whose water is still making their children sick. **Every "yes" we say is the result of partnership; every "not yet" is a reminder of how much more is possible when more partners join us.**

Both country teams faced real challenges in 2025, and still delivered. In Nicaragua, when new regulations on non-profit organizations created uncertainty, our country team navigated the environment effectively and continued to deliver program services — a reminder that long-term presence and local relationships are what make our model durable. In Ghana, the sudden closure of USAID didn't change the need, it just left fewer organizations to meet it. We rose to the demand by expanding our microcredit portfolio for farmers in the Upper West Region and scaling our investment against malnutrition. **Both teams delivered results that any larger organization would be proud of.**

This past year, our Board of Directors set bold goals for 2030: to reach more farmers, more women, and more children, going deeper in the communities we already serve and broader into new ones. The goals are ambitious; they have to be, because the need is great and the window for action narrows with each passing

season. They're also within reach. We know what works: a proven model, dedicated local staff in Ghana and Nicaragua, a committed Board of Directors, and a community of donors and partners who keep showing up. And we've already begun: **in 2025, we grew both our investment in program services and service delivery by 55%.**

Reaching those goals will take all of us: the two dozen active and emeritus board members, the 45+ staff carrying out the mission day to day, the 50+ volunteers sharing knowledge and expertise, and the 650+ households and organizations who choose, year after year, to invest in this work. It will take new partners we haven't met yet, and old friends who continue to walk — and ride — beside us.

To everyone whose name appears in this report, and to the many whose names don't but whose support shaped every page: **thank you for choosing Self-Help International as your partner in alleviating hunger by helping people help themselves.**

The road to 2030 is long. It is also clear. Please join us for the next mile.

With gratitude,

Nora Tobin, Executive Director



***PS:** Self-Help relies on individuals like you. As America's investments in alleviating global hunger continue to shift, your gift is more vital than ever, it's your commitment that turns a "not yet" into a "yes" for rural families in Ghana and Nicaragua. Will you commit to helping another family this year? Scan the QR code or turn to page 37 to learn about ways to give, or visit page 21 for information on joining us for the next Tour de Ghana (or another trip to the countries we serve).*



Self-Help International staff gather in Nicaragua to discuss program monitoring and evaluation. Pictured, from left to right: Rodolfo Ricardo Hernández Navas, Edelia Aracelly Cruz Torrez, Nelson Francisco Martínez Morales, Nora Tobin, Orlando Montiel Salas, Carlos Alfredo Obando Ruíz.

OUR MISSION

Alleviating hunger by helping people help themselves.

Self-Help International partners with rural communities and local leaders to support integrated, holistic, sustainable community development and enhance food and nutrition security in four key thematic areas:

IMPROVING AGRICULTURE: Equipping farmers with training in improved techniques, access to the inputs they need when they need them, and post-harvest storage options so they can maximize yields and better feed their families (Ghana, Nicaragua)

EMPOWERING WOMEN AND GIRLS: Offering women financial literacy training and microcredit loans to start enterprises and achieve economic sufficiency (Ghana, Nicaragua) and supporting girls to stay in school through Teen Girls Clubs (Ghana).

PROMOTING GOOD NUTRITION: Supporting mothers and infants in the first 1,000 days to prevent stunting and offering students a protein-rich school breakfast to combat hunger (Ghana).

ACCESSING WATER: Partnering with communities to access safe drinking water (Nicaragua) and extend the growing season through targeted irrigation projects (Ghana).



WHERE WE WORK



6,300+ individuals were directly served through Self-Help International training and support programs in 2025.





Miguel, a Self-Help International farmer in Condega, in the Estelí Department of northern Nicaragua, in his fields.

Improving Agriculture

Five out of six farms around the globe are smaller than five acres, but together they provide one-third of the world’s food.

Farmers in rural, under-resourced communities commonly struggle with low yields, limited access to water, poor storage infrastructure, and lack of affordable protein sources. Without intervention, these systemic issues threaten both livelihoods and long-term food security.

In Ghana and Nicaragua, smallholder farmers are the backbone of rural economies but face significant challenges in feeding their families and generating sustainable income.

The Self-Help International Agricultural Program empowers smallholder farmers with emerging innovations like biofortified seeds, including Quality Protein Maize (QPM corn) and Orange-Fleshed Sweet Potato (OFSP). Extension services drive adoption of good agricultural practices, optimize production, reduce post-harvest loss, and ultimately improve food security. Microcredit financing gives farmers the ability to purchase the right inputs at the right times to put their knowledge into action.

Improving agriculture has a ripple effect: better harvests lead to better nutrition, higher incomes, and stronger communities. By investing in farmers of all ages, we’re building local expertise, promoting sustainable practices, and helping rural families break the cycle of poverty for generations to come.



181
farmers in Ghana’s Ashanti Region were trained in gardening and received seeds and vines to improve dietary diversity and income generation in 2025.

IN 2025:



1,048
smallholder farmers received Self-Help International extension services to help increase yields, nutrition and profits.



13
Nicaraguan farmers partnered with Self-Help to become Certified Seed Producers of INTA-Nutrader Quality Protein Maize (QPM corn), making the biofortified seed available for others in their communities.



145
students in Ghana participated in Self-Help International Youth Agriculture Clubs.

Seeing is Believing

Erick has been farming in Las Minas, a community in southern Nicaragua, for the past 26 years, working tirelessly to improve his agricultural production and the quality of life for his family.

Since 2019, Erick has been part of a group of farmers who participate in Self-Help International's agriculture program in Nicaragua.

"I started by planting just four pounds of INTA-Nutrader corn," says Erick. "Seeing that the results were good, I planted a larger area and I started to use the corn to feed all the members of my family. The best thing about it is its flavor. I also started feeding it to my chickens, and the following year to my pigs."

Thanks to biofortified INTA-Nutrader Quality Protein Maize (QPM corn) seed and the double-row planting technique he learned from Self-Help International, Erick has now managed to increase his corn production by 165%, from 54 bushels to 143 bushels on his 1.73-acre plot.

"The INTA-Nutrader corn is an excellent choice," says Erick. "It does not matter if it has good fertilization or not, it always fills the entire ear, whether it is large or small."

Erick saw so much success with the QPM corn that he began feeding it to his cattle.

"I observed that my cattle did very well with it," says Erick. "I was then encouraged to experiment with silage for fattening my cattle, using the whole plant, with the goal of obtaining greater feed conversion."

The practice of ensiling corn is rarely done in Nicaragua. Erick, however, sees the potential of QPM corn silage as fodder, especially during years when pastures and water are scarce due to hot, dry summers.

"I consider myself an example of how investing in knowledge and training can help a farmer achieve their goals and improve their quality of life," says Erick. "The skills I learned from Self-Help International have given me the incentive to continue learning. Agriculture is an ever-evolving field, and we must be prepared to adapt to changes and take advantage of new opportunities."

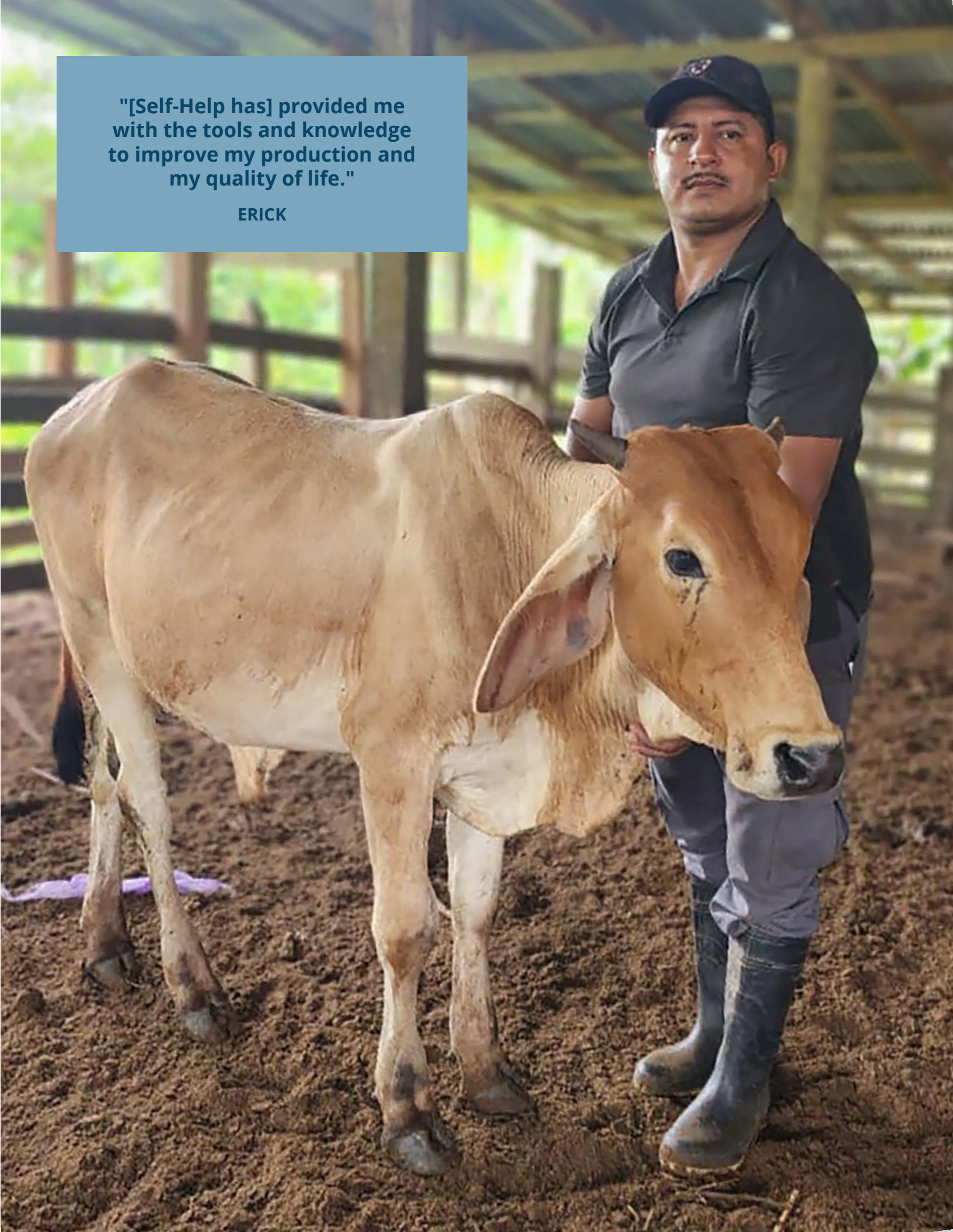


Quality Protein Maize (QPM corn), developed by World Food Prize Laureates Dr. Surinder Vasal & Dr. Evangelina Villegas, offers 90% of the nutritional value of skim milk.

QPM is an affordable source of protein, particularly among families who cannot afford animal-source protein, thereby increasing household protein consumption and lowering the risk for malnutrition disorders.

"[Self-Help has] provided me with the tools and knowledge to improve my production and my quality of life."

ERICK



Where There's a Will, There's a Way

At just 23 years old, Franklina is demonstrating that young women in rural Ghana can overcome obstacles and thrive with the right support and a little courage.

Franklina's journey began at Toase Senior High School in the Ashanti Region of Ghana, where she joined the Self-Help International Agriculture Club in 2024. **She didn't know it then, but those after-school meetings and hands-on lessons would become her lifeline.**

When Franklina completed school that same year, reality hit hard. With no job offers, she faced a crossroads. But instead of sitting idle or waiting for an opportunity that might never come, she made a bold choice: she packed up and traveled to her father's village.

Her father, like many others in the region, had left the family farm to pursue work in illegal mining (locally known as *galamsey*), leaving behind an idle piece of land. Franklina saw possibility in that land.

Determined to start small and without taking any loans, she cleared and prepared just one acre of her father's two-acre farm. Drawing on the knowledge she gained from the Agriculture Club, she surveyed the village and discovered that okra (or *okra*, as it's known locally) was in high demand. It was fast-moving in the market and a favorite in local dishes.

With a few leftover okra seeds she found in the house, Franklina began her farming journey. She planted in rows, followed all the techniques she had learned, and prayed for the best. It wasn't easy.



Franklina, Self-Help International Agriculture Club graduate and successful farmer.

"There was heavy rain," she says. "The flood nearly wiped out everything I planted. Insects were everywhere. I had no money for chemicals. And I was doing most of the work myself."

Franklina's hard work paid off. When harvest season arrived, she harvested an astonishing 28 big bowls of okra. She smiles when she talks about it. **"I couldn't believe it. I was just praying it would work. I remembered everything my teachers taught me. That saved me."**

She credits her success to the Agriculture Club teachers, the Self-Help International team, and especially the teacher who encouraged her to join the club in the first place.

"I learned so much in the Self-Help International Agric Club. It wasn't just theory—we got to practice farming the right way."

Felicia's Journey of Growth

Communities in the Ullo Traditional Area of Ghana's Upper West Region often face chronic poverty driven by a single, unreliable rainy season, inadequate infrastructure and mechanization, limited credit access and economic opportunity, and persistent out-migration and loss of human capital.

Felicia, a hardworking mother of six from Kogri in the Ullo Traditional Area, has overcome these challenges and transformed her life and community with the support of Self-Help International.

Felicia receives valuable training and financial support from both Self-Help International's Agriculture and Entrepreneurship Development (AED) and Women's Empowerment programs. With a microcredit loan of just GH¢2,000 (*cedis*), about US\$135, Felicia invested in a planter to streamline her farming operations and hired 14 workers to help sow groundnuts (peanuts) and cowpeas (black-eyed peas) for the season.

Felicia's hard work paid off, and her profits have enabled her to start building a home for her family—a long-held dream finally coming true.

"Self-Help International has been a great support to my life and family," says Felicia. "With their help, I've grown my business, supported my workers, and secured a better future for my children."

Felicia isn't alone. Self-Help International's agriculture extension program in the Upper West Region is helping farmers like Felicia adopt practices that are not only climate-smart and resilient but also improve yield.

The results have been unprecedented, especially in the communities of Ul-Kpong and Kogri. **Between 2022, when Self-Help entered the region, and 2025, yields of groundnuts (peanuts) increased 177%, yields of maize (corn) increased 138%, and yields of sorghum increased 141%.**



Felicia, Self-Help International farmer in the Ullo Traditional Area in the Upper West Region of Ghana.



In Ghana's Upper West Region, food insecurity affects 22.8% of the population — and climbs to 61% in Jirapa Municipality, which includes the Ullo Traditional Area where Self-Help International works.



Jorge Luís Campos Solís (center), Nicaragua Country Director; Lucía Vega Galeano, Program Operations Manager; and Nora Tobin, Executive Director, meet with farmers Basilio and Francisco in El Hato, Nicaragua.

NICARAGUA

Letter from the Country Director

Our people exist, live, suffer and struggle to root themselves to the land, their communities; all of them shape their own ways of life to survive and help each other.

For the past twenty-six years, Self-Help International Nicaragua has been adapting our programs to best meet the needs of the people we serve.

The government of Nicaragua frequently publishes new laws regulating non-profit organizations. At the beginning of 2025, this created some uncertainty within our organization, but we continued our operations in the territories. Ultimately, we were found in compliance.

In my humble opinion, **statistics are cold, insensitive numbers; they don't know the suffering, anguish, and pain caused by the loss of crops for a small farmer, or the failure of a woman's business, or a pandemic or disease caused by the lack of clean water in a rural community; they are simply statistics.** Our programs go beyond solving common problems: the scenarios are changing and require innovation and expertise to find real solutions that help people and their leadership.

When a woman's life is improved, the lives of her children and her family are improved. In 2025, 68 women, with their small businesses, showed great responsibility by achieving a very high rate of return on the revolving loan fund. In mid-2025, a new Women's Empowerment Program Officer was hired in San Miguelito, extending support to nine new communities and 194 women for the first time.

Rural aqueducts and community water systems are constantly facing sanitation crises (flooding, organic matter contamination, turbidity, suspended colloids, etc.). The chlorinator technology we promote is effective at both correcting biological contaminant loads in emergencies and preventative chlorination. **In 2025, the extension technicians of the Clean Water Program trained and educated more than 300 managers in the technical aspects of water chlorination for 12,384 homes.**

Among farmers, collaborative learning is based on exchange and trust. It begins with understanding the genetic material of new varieties of corn, beans, rice, wheat, vegetables, roots, and tubers, and continues through to harvest. It starts by establishing an experimental demonstration plot with different planting arrangements, cultivation methods, and agronomic management. At the end of the year, 569 farmers were working along with Self-Help International, among them 103 women and 466 men.

Agriculture faces a high climate risk in the territories of Palacaguina and Condega in the north, and so we requested a new variety of early-maturing corn (90–100 days) from the International Maize and Wheat Improvement Center (CIMMYT).

Living a good life is more important than any political, social, ideological, or religious conflict. **We are proud to be part of this organization and to work with all our partners and clients to help them achieve a good life.** We will continue to maintain close collaboration with all government institutions, respecting the law and its precepts, without losing sight of our mission and vision to continue helping the people who choose to work with our programs in the most vulnerable territories.

Jorge Luís Campos Solís, Nicaragua Country Director

Empowering Women & Girls

Around the world, women reinvest up to 90 percent of their earnings in their families and communities.

In rural Ghana and Nicaragua, women small business owners lack capital and support to expand production or formalize their enterprises.

Through entrepreneurship coaching, leadership development, and access to microcredit loans, Self-Help International's Women's Empowerment Program allows women to reach their full economic potential and improve their lives with dignity.

Self-Help's support doesn't just stop after the first microcredit loan is repaid; we walk alongside these women entrepreneurs as they continue to grow and evolve their businesses.



Gladys, palm oil processor in the Juaben Municipality in Ghana's Ashanti Region, has grown her business with the help of microcredit loans from Self-Help International.

IN 2025:



1,008

women were issued microcredit loans to start or expand their small businesses.



1,636

women participated in training around business development, empowerment, and financial education.



322

young women participated in Self-Help International Teen Girls Clubs.



Rosa, tortilla maker from Los Chiles, Nicaragua, and Self-Help International Women's Empowerment Program participant, with the shelled corn she uses in her business.

Education is the Key to a Different Life

Juana lives with her husband and three children in the community of Los Chiles, Río San Juan, Nicaragua. Her dream had always been to own her own small business, and despite many adversities, she has succeeded in bringing that dream to fruition thanks to the Self-Help International Women's Empowerment Program.

Along with training in business management and basic accounting, the Women's Empowerment Program gave Juana a loan of C\$3,000 (córdobas), approximately US\$81, to purchase the materials to build an improved oven in her house.

Previously, Juana had baked bread in a bowl, which used a considerable amount of firewood. Her whole family helped her with the new oven's construction, which was challenging but well worth it.

Juana happily reported that the new oven allowed her to do the same baking with fewer resources and time. **"I am happy with this oven," says Juana, "because I have been able to have more income, I spend less money, and I save firewood."**

"I have learned to control my investments and profits better," Juana continues. "With the cash financing that the program has provided me, I have been able to buy all the materials and tools to grow my business. I buy flour, firewood, corn, and other necessary ingredients in bulk because that way they are cheaper."

With her increased income, Juana has been able to make improvements to her house and pay her children's school fees. She has also learned to do many things that she had previously thought she was incapable of doing.

"I have seen a change in myself thanks to the topics taught by Self-Help," says Juana.



Jerry Perkins, a member of the Self-Help International Board of Directors, meets with Juana during a visit to Nicaragua in November 2023.



Around the world, women entrepreneurs face more restrictive collateral requirements and higher interest rates than men.



"I feel proud because I have even received visits from some friends from the United States who are part of Self-Help International. This encourages me because I know that there are people who want me to improve my life."

JUANA



Regina, a small business owner from Tampoe, Upper West Region, Ghana, with the three-wheeler she acquired through Self-Help International.

Globally, micro, small, and medium-sized businesses owned by women are underfunded by US\$1.7 trillion.



Three-Wheeler Transforms Regina's Life

Regina, from Tampoe in Ghana's Upper West Region, first joined the Self-Help International Women's Empowerment Program in 2023. A trader and mother of six, she buys grains in season and resells them across different markets. Despite her determination, unreliable and costly transportation made market days difficult, often forcing her to choose between her business and caring for her children.

Regina recalls one market day when she was caught in the rain because the three-wheeler she had hired to transport her goods had to carry three other traders' items before hers. She returned home very late, exhausted and worried about her children's safety and well-being. She needed a better solution.

Through a microcredit loan from Self-Help International, Regina acquired one of the three-wheelers that had been used during the 2025 Tour de Ghana.

The three-wheeler has transformed both Regina's business and daily life. She now has reliable mobility whenever she needs it, and she saves the money she once spent on expensive transport. With better access to the markets, her sales are expected to increase, and the three-wheeler will also be invaluable during the farming season.

"I see a bright future," Regina says. "This will help me grow my business, build a store to keep my grains, and one day improve my family's housing."

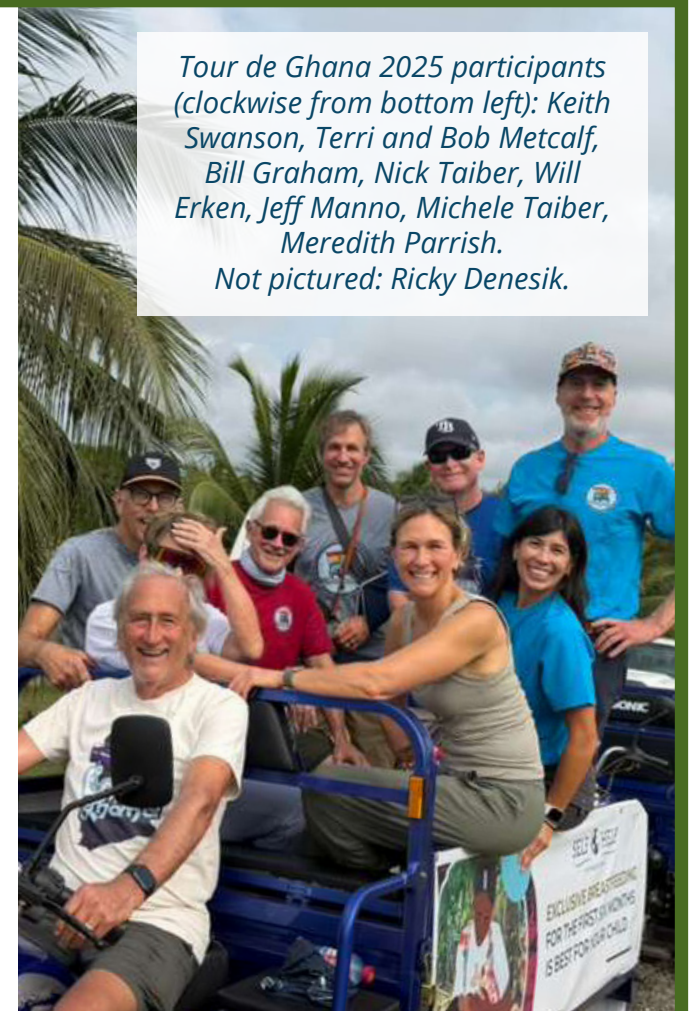
TOUR DE GHANA

First held in Fall 2025, Self-Help International's Tour de Ghana is a fully supported three-wheeler ride across Ghana. Participants each fundraise for Self-Help International's programs in Ghana, which they have the opportunity to see first-hand during the trip.

Along the road, riders are welcomed into the homes of Self-Help beneficiaries, experience village life, and enjoy the rich landscape and warm people of Ghana with other supporters.

Tour de Ghana 2026 will take place October 15-25.

For more information about joining Tour de Ghana 2026 – or to be notified about Tour de Ghana 2027 – email TourdeGhana@selfhelpinternational.org.



Tour de Ghana 2025 participants (clockwise from bottom left): Keith Swanson, Terri and Bob Metcalf, Bill Graham, Nick Taiber, Will Erken, Jeff Manno, Michele Taiber, Meredith Parrish. Not pictured: Ricky Denesik.

TRAVEL WITH SELF-HELP INTERNATIONAL

Self-Help International invites you to join us in Nicaragua or Ghana for an experience that goes beyond sightseeing. Travel with purpose, engage communities facing real challenges, and see firsthand the impact that connection and commitment can make.

Whether you're a first-time volunteer traveler or a seasoned adventurer, we hope you consider joining us on an upcoming trip. Contact us at information@selfhelpinternational.org or **319-352-4040** to learn more about traveling with Self-Help International.



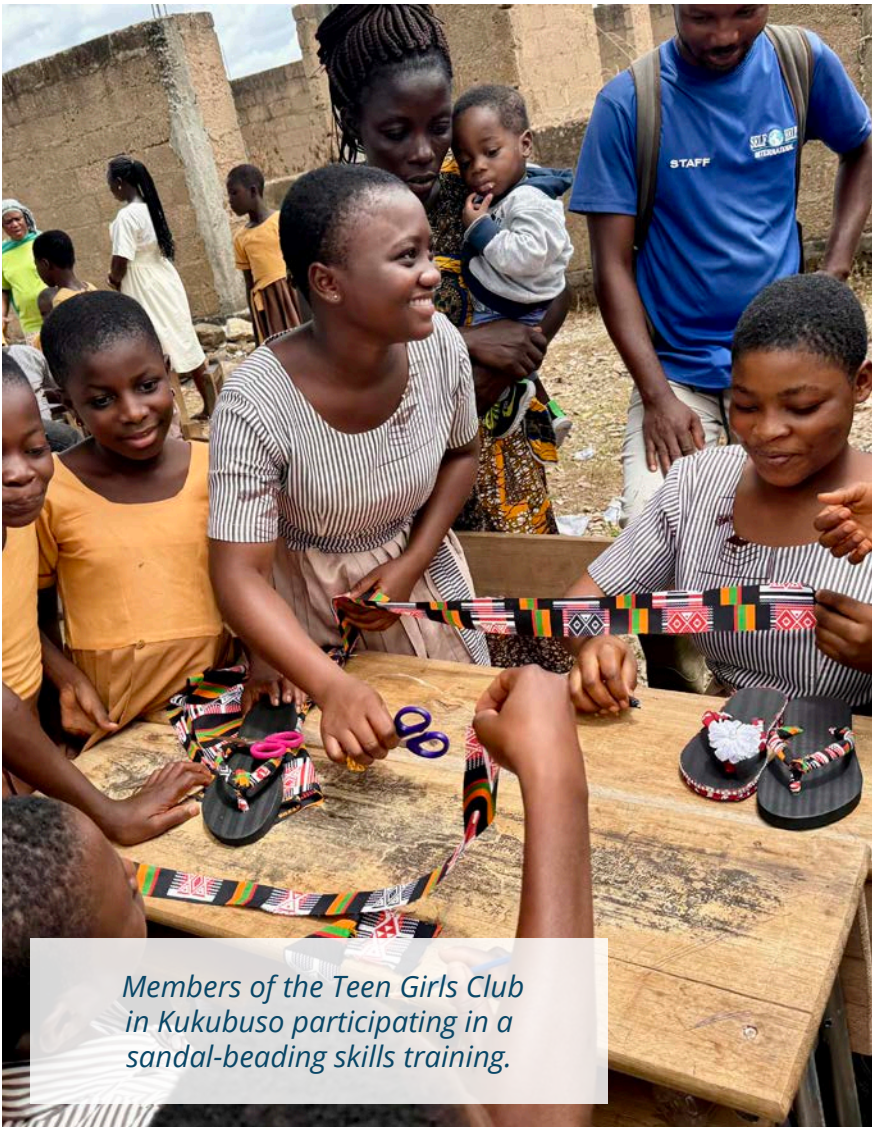
Teen Girls Club

When girls attend secondary education, their lifetime earnings dramatically increase and their risk of dying in childbirth drops.

The Self-Help International Teen Girls Club helps prevent the conditions that hinder women and girls in rural Ghana from reaching their full potential. There are Teen Girls Clubs in five Ashanti-area schools: Bedabour, Beposo, Kukubuso, Nkontomire, and Timeabu.

A safe space where girls can learn, grow, and lead, the Teen Girls Club delivers a holistic package of support, including health and hygiene education, leadership development, and academic support, especially English-language competency. Hands-on workshops help the girls learn skills like sewing, crochet, and beadwork they can use to earn an income.

The Teen Girls Club plays a significant role in supporting girls to stay in school and complete their education. Teachers report higher levels of classroom participation and increased confidence, contributing to stronger overall academic success. More girls are graduating from junior high school and continuing on to senior high school, and an increasing number are even advancing to tertiary education.



Members of the Teen Girls Club in Kukubuso participating in a sandal-beading skills training.

**SINCE ITS
LAUNCH IN 2016:**



1,067
girls have been impacted by the
Teen Girls Club.



Najaahat, Self-Help International Teen Girls Club graduate, helps her young students at New Asafo M/A Basic School.

From Teen Girl to Teacher

Najaahat, from Bedabour, a farming community in the Ashanti Region of Ghana, was attending junior high school when the Self-Help International Teen Girls Club was founded in her community in 2016.

"During my primary school days, I had limited access to learning materials," says Najaahat. "Additionally, as a daughter, I had to help with household chores after school, so the only time I had for my private studies was in the evening. My community, Bedabour, has no electricity, so studying at night was a challenge. I sat by a lantern in the cold while the mosquitos disturbed me."

The Teen Girls Club taught Najaahat and her classmates menstrual hygiene and the importance of respect. They were also given storybooks and reading materials during meetings, which helped Najaahat improve her literacy and gain confidence as she prepared for her final junior high school exams.

Najaahat completed junior high school in 2016 and went on to study at Islamic Senior High School.

"There were some rough days, but thankfully, Self-Help's Teen Girls Club advised me and encouraged me to stay focused," says Najaahat. "I will always remember the Sunday when a staff member from Self-Help visited me on campus. I felt so happy. It was a pleasant surprise."

That support carried her all the way through teacher training college. In 2025, now a proud college graduate, Najaahat began her national service at New Asafo M/A Basic School teaching KG2 (equivalent to kindergarten in the U.S.).

"I wouldn't know what would have happened to me if I hadn't joined the Teen Girls Club," Najaahat reflected. "Because of Self-Help's support, I am now a teacher. I want the younger girls in my community to have the same opportunities I had."



Benjamin Kusi, Self-Help International Ghana Country Director, discusses nutrition with new moms in the Ashanti Region.

GHANA

Letter from the Country Director

Although Ghana showed signs of economic improvement in 2025, with inflation going down and the local currency getting stronger, many rural families did not feel much relief. Food prices remained high, weather conditions affected farming, and job opportunities were limited. Women, children, and smallholder farmers were the most affected.

Self-Help International’s integrated approach was vital in helping families improve their income, nutrition, and overall well-being in the face of these challenges.

In 2025, Self-Help International Ghana delivered strong, measurable results across our programs, which continue to address entrenched gender inequality, malnutrition, and low agricultural productivity.

We expanded our work in the Ashanti Region, reaching 34 communities across four districts and four municipalities. In the Upper West Region, our efforts were focused in 11 communities within the Jirapa Municipality.

More than GH¢5.5 million (*cedis*), approximately US\$500,000, in microcredit loans was distributed to rural women, giving them access to business capital to operate micro and small enterprises.

A targeted health intervention eliminated severe anemia and reduced moderate anemia among members of the Teen Girls Club in just four months, reflecting the effectiveness of integrated nutrition education and micronutrient supplementation.

Nutrition, hygiene, mental health, malaria prevention, and food demonstration activities reached a broad cross-section of community members. Notably, male participation in food demonstrations exceeded 28%, indicating a positive cultural shift toward shared responsibility for household nutrition.

Vegetable gardening and poultry interventions improved household access to micronutrients and protein while generating income.

Overall, high loan recovery rates, strong beneficiary participation, improved nutrition and health outcomes, and significant agricultural productivity gains demonstrate the effectiveness of the organization’s integrated development approach.

These results reinforce Self-Help International’s strategic positioning as a credible partner in rural development and provide a strong foundation for deeper institutional partnerships and sustained long-term impact.

We are forever grateful to all those who stood behind us and made 2025 a successful year.

Benjamin Kusi, Ghana Country Director



Mercy prepares corn porridge for breakfast in Kukubuso, at one of ten schools in the Ashanti Region to participate in the Self-Help International School Feeding Program.

Promoting Good Nutrition

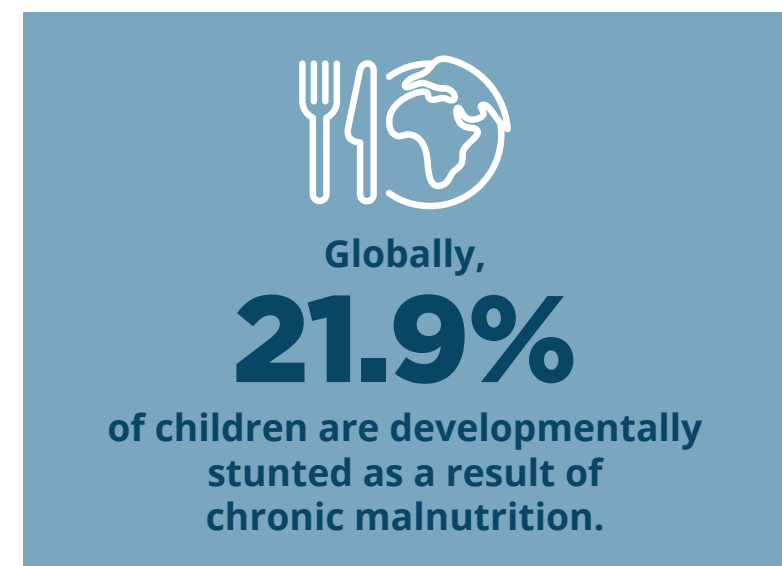
Malnutrition remains a serious threat in rural Ghana, where 1 in 4 children under five experience stunted growth due to undernutrition.

Families, especially pregnant and lactating mothers, face barriers like food insecurity, inadequate nutrition knowledge, and limited access to health services. Poor dietary intake during pregnancy and early childhood have lasting consequences for cognitive development, school readiness, and long-term well-being.

Environmental stressors and gender-based limitations compound these challenges, especially in the most remote communities.

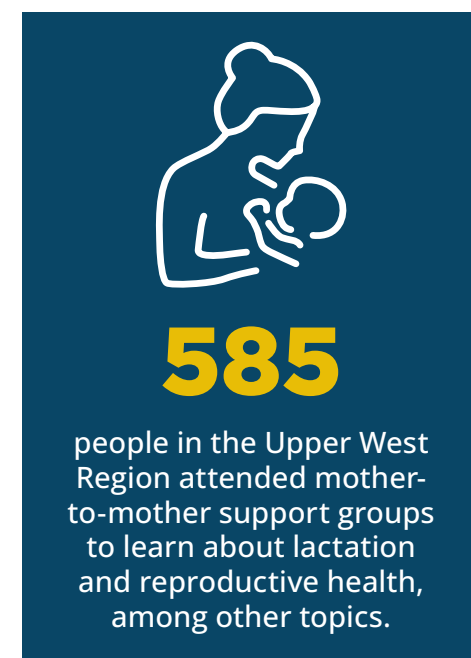
Self-Help International's Promoting Good Nutrition program partners with women and families to improve childhood nutrition in the first 1,000 days of life, from pregnancy through age two. By combining nutrition education and food supplementation with Self-Help's agriculture and women's empowerment programs, we are addressing immediate dietary needs while building long-term food and income security.

To reduce malnutrition among young school-aged children, the Self-Help International School Feeding Program utilizes local caterers to prepare a hot corn porridge for breakfast at ten schools in Ghana's Ashanti Region.



Denis Tankpaa, Self-Help International Upper West Region Promoting Good Nutrition Programs Officer, leads a food demonstration in Kogri Central, in the Ullo Traditional Area of Upper West, Ghana.

IN 2025:



Zakiya's Baby is Now Thriving

Fankamawe is a rural farming community in Ghana's Ashanti Region.

Zakiya is one of the mothers in Fankamawe who is doing everything she can to give her daughter the healthy future she deserves. She enrolled in the Self-Help International Growing Healthy Food, Growing Healthy Children program when she was pregnant with her daughter, who was born in December 2023.

The Growing Healthy Food, Growing Healthy Children program provides education and resources for women and children to improve food security and reduce stunting. As part of the program, Zakiya was given ten layer chickens to help improve her family's nutrition and well-being.

"At first, things didn't go perfectly," said Zakiya. "I lost one of the birds early on, and it was discouraging. But I didn't give up. I cared for the remaining nine as best as I could. Slowly, they began to thrive—now they lay eggs regularly."

After Zakiya weaned her baby, she was able to add eggs from her chickens to the infant's diet.

Those eggs did more than fill her tummy. They helped to nourish her body with the protein, vitamins, and nutrients she needed to grow.

In 2025, Self-Help International acquired 850 day-old Sasso chicks (male and female). Sasso chickens are dual purpose, meaning they are utilized for both meat and egg production. They generally lay between 120–250 eggs per year and are valued for their resilience and ability to thrive in diverse climatic conditions.

The chicks were raised by Self-Help for six weeks and then distributed to Growing Healthy Food, Growing Healthy Children clients in the Ashanti Region like Zakiya.

Not only are the chickens increasing protein intake in the area, but they are also improving the genes of local poultry populations through interbreeding.



Chronic malnutrition puts children at greater risk for illness and death and leads to poor school performance, reduced intellectual capacity, and lower economic productivity in adulthood.



Eggs from Zakiya's hens.



"Before, I worried every day about how to feed my baby. Now, I have something I can count on. Thank you for supporting mothers like me. You're not just giving food—you're giving hope, and that's priceless."

ZAKIYA

María, from the El Limon community in Nueva Guinea, Nicaragua, and her family enjoy purified water in their home thanks to a Self-Help International chlorinator.



Accessing Water

Water is essential to life on earth. Yet 2.1 billion people (1 in 4) still live without safely managed drinking water, and 3.6 billion people face inadequate access to water at least one month per year.

In rural Nicaragua, many families depend on community-managed water systems that lack functioning chlorinators, trained oversight, and consistent access to basic supplies. The result is a persistent risk of waterborne illness. Self-Help International is changing that by equipping local water associations with the tools, training, and resources needed to operate and maintain safe water systems.

In Ghana's Upper West Region, the long stretches of dry weather force families into a cycle of seasonal hunger, with little ability to grow food or earn income. Self-Help International has begun piloting irrigation systems that make dry-season farming possible—extending the growing season, stabilizing food access, and opening new doors for family income year-round.

IN 2025:



2,234

chlorine tablets were distributed to communities across Nicaragua.



64,105

people in Nicaragua had access to clean drinking water because of Self-Help International.

Clean Water in Never Oporta

In April 2017, the rural community of Never Oporta, in San Miguelito, Río San Juan, Nicaragua, partnered with Self-Help International to install a chlorinator, which uses chlorine tablets to disinfect the water and ensure it is safe for the population to drink.

Since then, Self-Help Nicaragua's Clean Water Program has provided ongoing comprehensive technical advice to the area CAPS (Drinking Water and Sanitation Committee), which is responsible for administering local water systems.

Now, Never Oporta is one of five communities participating in a new Self-Help project to install water meters in every home in the village. **Through zero-interest financing from Self-Help International, the Never Oporta CAPS received C\$60,000 (córdobas), approximately US\$1,634, to purchase and install water meters.** The loan carries no interest, no administrative fees, and no late penalties.

Before the meters, each home paid a fixed fee to the local water cooperative every month,

regardless of the number of people living in the household and the amount of water that they consumed. This means smaller households end up subsidizing those that consume more water.

With the meters, every home pays according to how much water they use, allowing each household to pay according to actual consumption, promoting fairness and accountability. Water meters encourage more responsible use of water and help conserve the resource. **The result has been less water wasted, and in turn, increased water availability for the whole village.**

The meters have also increased water system revenue, which will allow the community to repay their loan and expand the water system as Never Oporta grows in the future.

"We have seen a change," says Never Oporta resident Jamilton. "People are already trying to use water more appropriately. Now our system is more sustainable; **we can leave our children a future water system that will last for generations to come."**



Contaminated drinking water can transmit diseases such as cholera, dysentery, typhoid, and polio.

Karla, CAPS board member in Never Oporta, Río San Juan, Nicaragua, examines a Self-Help International water chlorinator.



Dry Season Gardening at Dantie Dam

During the long dry season in Ghana’s Upper West Region, access to fresh vegetables becomes limited, household nutrition declines, and income opportunities for rural families are scarce.

To address this challenge, **Self-Help International is piloting an irrigated garden demonstration near Dantie Dam, where water is pumped through channels to irrigate sunken vegetable beds.**

The garden provides a practical training opportunity in the community where local farmers, particularly women, learn climate-smart dry season gardening techniques with the potential to improve their food security, nutrition, and household income year-round.

The demonstration garden features a diverse range of heat-tolerant vegetables adapted for irrigated dry season production in the harsh savanna climate, including okra, tomatoes, amaranth, spring onions, carrots, garden egg (eggplant), cabbage, cassava leaves, cowpea (black-eyed pea) leaves, pumpkin leaves, and other leafy greens.

By growing multiple crops in adjacent plots, Self-Help extension staff model crop diversification, staggered planting, and continuous harvesting strategies that allow families to produce food throughout the dry season. These gardens provide nutritious vegetables for home consumption while also generating small but meaningful incomes that families use to pay school fees, cover hospital bills, and meet household needs.

The Dantie Dam site functions as a learning space for farmers participating in Self-Help International’s Agriculture and Entrepreneurship Development (AED) program. Ten local families currently participate in the demonstration, learning sustainable climate-smart techniques for dry season irrigated gardening, including: sunken bed preparation, composting and permanent soil cover, biochar production and

application, low-till cultivation, inter-cropping, seed spacing, crop rotation, weed management, double row planting, and integrated pest management.

The plot allows farmers to learn alongside Self-Help Agriculture Extension Officers Lawrence Zongo and Emmaculate Etaah as they model best practices and monitor irrigation and water use efficiency, soil management, plant growth, and yield improvements in real time.

The demonstration also serves as an educational resource for youth in the community. In partnership with the local junior high school, the students have their own dedicated garden for hands-on learning. The students learn to cultivate their own plots and gain practical agricultural skills and environmental and life science knowledge.

This experiential approach strengthens learning, enables technology transfer, builds interest in agriculture as a sustainable livelihood, and helps students understand the importance of nutrition, food production, and environmental stewardship. **By engaging students alongside local farmers, Self-Help International is fostering the next generation of agricultural leaders in the Upper West Region.**



3 inches

is the average total rainfall between October and March, the dry season in the Upper West Region. Tomatoes, a popular vegetable in Ghana, require more than 12 inches of rainfall to grow.



Emmaculate Etaah, Self-Help International Upper West Agriculture Programs Officer, stands in a garden at the Dantie Dam demonstration plot.

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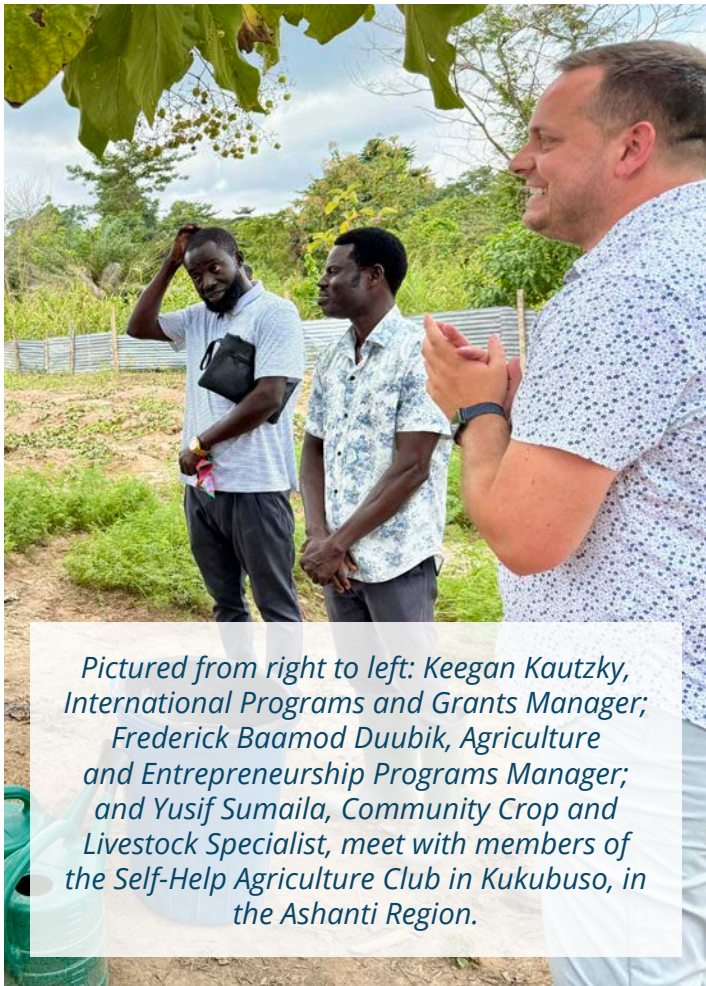
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Isaac Yakubu Mwinibong, Logistics Officer
Denis Tankpaa, Promoting Good Nutrition Officer
Lawrence Zongo, Community Crop & Livestock Officer



Pictured from right to left: Keegan Kautzky, International Programs and Grants Manager; Frederick Baamod Duubik, Agriculture and Entrepreneurship Programs Manager; and Yusif Sumaila, Community Crop and Livestock Specialist, meet with members of the Self-Help Agriculture Club in Kukubuso, in the Ashanti Region.

Volunteers, Interns, and Advisors

Thank you to all those who gave generously of their time, talent, and energy in 2025.

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Libby Crimmings
Kathy Eastman
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Patti Graham
Angie Greenfield
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Brenda Holt
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*Self-Help International is deeply grateful for the lasting impact of board members who have passed on. Their leadership and generosity shaped Self-Help International in meaningful ways, and their legacy continues to inspire.

Are you interested in volunteering with Self-Help International? Reach out to us at information@selfhelpinternational.org or 319-352-4040.

William Edwards, member of the Board of Directors, and volunteer Sydney Swanson at the 2025 Self-Help International Lunch to Empower Global Women.



Circle of Impact Investors

Donors who make consistent monthly or quarterly gifts throughout the year are recognized as Circle of Impact Investors. Ongoing contributions are a powerful way to ensure a steady stream of funding for the program services we deliver each month.

We sincerely appreciate everyone who gave generously throughout 2025:

- Charlotte Ansere
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Angela Bunger and
Deborah Markson
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Jeremy DeVore
Teri Edman
Maria Madalena Ferreira
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For many people, setting up recurring monthly gifts is the easiest and most convenient way to make a substantial impact on the causes that matter to them. To establish your own recurring gift, visit selfhelpinternational.org/donate or call us at 319-352-4040.

Legacy Giving

Planned giving makes a profound and enduring impact on our mission. Notifying us of your intent in advance allows us to make long-term commitments to deliver sustainable impacts.

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

- Daniel and Sharlene Aument
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Joan Clark
Jim and Judy Fogdall
- Fran and J. 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

After you have taken care of your loved ones, consider leaving a legacy through Self-Help International. We encourage you to reach out to an estate planning attorney for more information about setting up a charitable bequest in a will or trust, designating Self-Help International as a beneficiary of your life insurance policy or retirement fund, or utilizing other giving vehicles.

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



Mirna, cheese maker and member of the Self-Help International Women's Empowerment Program from Los Chiles, Nicaragua.

Become a Partner in Alleviating Hunger

GIVE BY MAIL

Send checks, made payable to Self-Help International, to:

Self-Help International
207 20th St. NW Ste. A
Waverly, IA 50677

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Call us at **319-352-4040**

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Visit selfhelpinternational.org/donate or scan the QR code



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Recommend a grant from your Donor Advised Fund (DAF) or make a Qualified Charitable Deduction through your Individual Retirement Account (IRA) by choosing Self-Help International (42-0844679) as the grant recipient.

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Thousands of companies and organizations offer matching gift programs for their employees, spouses, and retirees. Many companies will match your gift to Self-Help International one-to-one, doubling your impact, but some even match two-to-one or three-to-one! Contact your human resources department for more information.

QUESTIONS?

For more information about all the ways you can give to Self-Help International, contact Kassi at kassi@selfhelpinternational.org or call us at 319-352-4040.

2025 Donors

We are grateful for all of the more than 650 individuals and organizations that supported our programs in 2025.

\$100,000+

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Financial Report

Consolidated Audited Statement of Activities
Year ended Dec. 31, 2025

OPERATING REVENUES

	2025
Contributions - without donor restrictions	\$1,008,503
Contributions - with donor restrictions	44,666
Contributed goods and services	14,102
Project, interest and other income	71,003
Total Operating Revenues	\$1,138,274

INVESTMENT ACTIVITY

Investment return, net	160,520
------------------------	---------

OPERATING EXPENSES

<i>Program Services:</i>	
Ghana programs	553,029
Nicaragua programs	252,049
Global education	6,866
Total Program Services	\$811,944

<i>Core Mission Supporting Services:</i>	
Management and general	197,834
Fundraising	190,636

Total Supporting Services	\$388,470
Total Operating Expenses	\$1,200,414

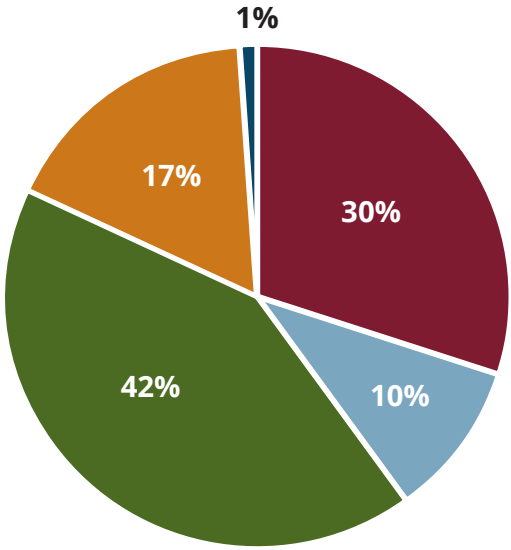
Translation adjustments	91,413
Change in net assets	189,793

Net Assets, Beginning of Year	\$2,188,368
NET ASSETS, END OF YEAR	\$2,378,161

*Unspent temporarily restricted funds are carried forward and therefore may produce deficits in the years when expended. Complete financial statements, audited by BerganKDV, are available upon request.

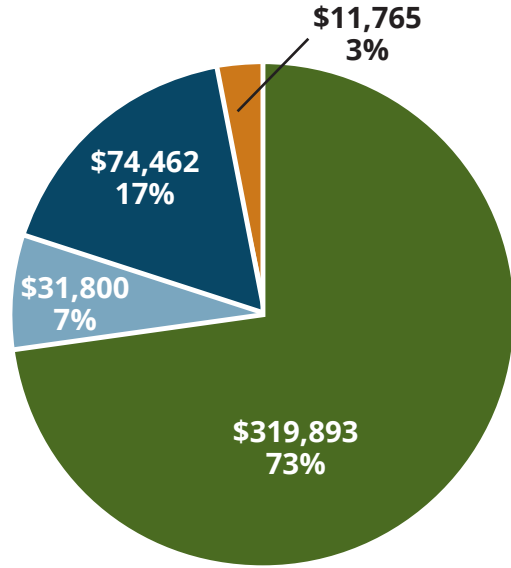
Program services include the direct services provided to clients as well as monitoring, evaluation, and program management.

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 in order to raise the funds to provide core program services.



PROGRAM SERVICES INVESTMENTS

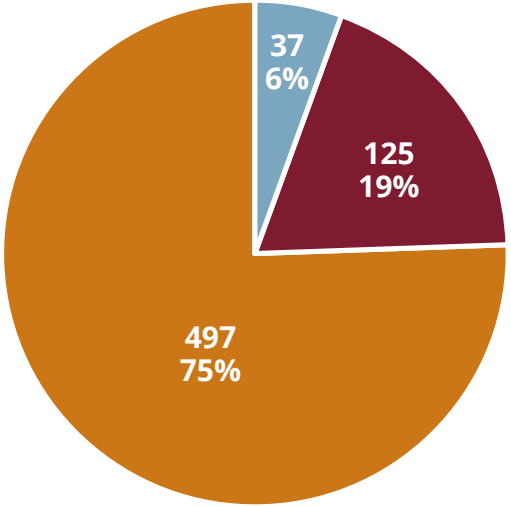
- Empowering Women & Girls
- Accessing Clean Water
- Improving Agriculture
- Promoting Good Nutrition
- Global Education



MICROCREDIT LOAN PORTFOLIO

Total microcredit loan portfolio as of Dec. 31, 2025: \$437,920

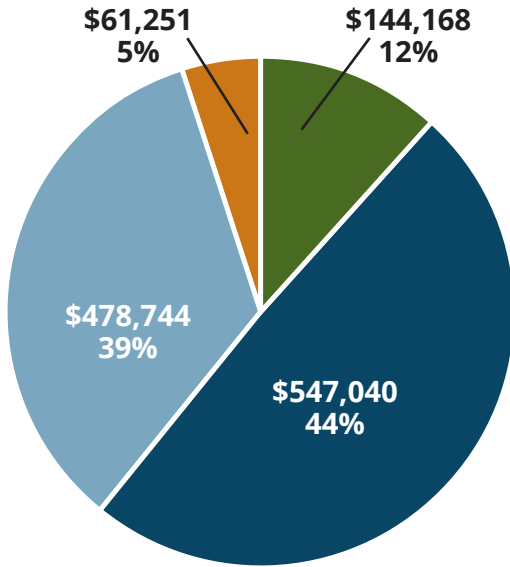
- Active Microcredit Loans, Ghana
- Active Microcredit Loans, Nicaragua
- Available to loan, Ghana
- Available to loan, Nicaragua



DONORS BY GIFT AMOUNT

- Donors who gave \$5,000+
- Donors who gave \$1000-\$4,999
- Donors who gave \$0-\$999

Thank you to the 650+ individuals and organizations that supported our programs in 2025.



ENDOWMENT

Total Endowment Funds as of Dec. 31, 2025: \$1,231,204.49

- Self-Help Endow Iowa Operations Fund
- Self-Help Endowment
- Self-Help Quasi Endowment
- Merry Fredrick Leadership Fund

INVEST IN SELF-HELP INTERNATIONAL'S LONG-TERM SUSTAINABILITY

Endowments are like a savings account, with the ability to distribute a percentage of the assets each year. The remainder continues to grow in value.

By supporting Self-Help International's endowment, you can invest in our organization's continuing financial security for years to come.

Qualified donations to Self-Help through qualified Iowa Community Foundation funds may be eligible for a 25% Endow Iowa state tax credit. You can find the Self-Help International - Iowa Operations Fund ID: (494904) at the Community Foundation of Greater Des Moines.

For more information about the impact you can make by supporting our endowment, please contact Kassi Bailey at 319-529-1183.



\$5.52

raised for every \$1 spent on fundraising.



Self-Help International is proud to have maintained all badges in 2026.

Self-Help International
207 20th St NW Suite A
Waverly, IA 50677

ELECTRONIC SERVICE REQUESTED

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Alleviating hunger by helping people help themselves since 1959.

Self-Help International

GHANA
Cadbury Hall
Kumasi, Ghana

NICARAGUA
Quinta Lidia, frente al Km. 288 (Este)
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
is a 501(c)(3) nonprofit organization.
Tax ID: 42-0844679

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www.selfhelpinternational.org
information@selfhelpinternational.org

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