SELF HELP
INTERNATIONAL

"I AM GRATEFUL TO SELF-HELP INTERNATIONAL FOR GIVING ME THIS OPPORTUNITY."



Jessenia, a seamstress from Los Chiles, Nicaragua, has grown her small business with the assistance of the Self-Help International Women's Empowerment Program and gifts from donors like you.

Help people help themselves this holiday season. **Give now.**

A MESSAGE FROM THE EXECUTIVE DIRECTOR

Friends,

Earlier this year, my colleague Keegan and I visited Jessenia, on our cover, in Los Chiles, Nicaragua. She showed us the two machines where she puts together and hems each garment, and a piece she had made for a little girl, already spoken for. Jessenia taught herself to sew her own clothes by watching YouTube videos. With encouragement from Aracelly, one of our Women's Empowerment Program officers, and the help of three microcredit loans, Jessenia turned her hobby into a successful business.

As we enter this holiday season, many of us show our love through gifts. But what do you gift someone who already has everything they need? **This year, consider a gift that gives twice: once to honor someone you love, and again to create new opportunities for a family in Ghana or Nicaragua.**

Inside this issue, you'll find seven ways you can make a difference for people like Jessenia before December 31. Your gift this season means:

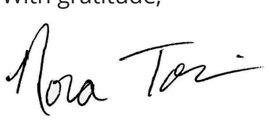
- one more child like Afriyie starting the school day with a nourishing porridge breakfast (page 3)
- one more community like Nueva Jerusalén drinking clean, safe water (page 4)
- one more farmer like Noel buying the inputs needed at the right time for a successful harvest (page 5)
- one more woman like Naomi (page 5) or Jessenia accessing training and financing to grow her business

In 2025, an estimated **37,800 lives** were better off because someone in their household took part in Self-Help training, or accessed a loan to put what they'd learned into action. Your gift will create opportunities to increase that figure this year, and next, for those who have the will, desire and talent, but need a little extra help.

Plus, beginning with the 2026 tax year, if you take the standard deduction, you can now deduct up to $1,000 in cash gifts ($2,000 for married couples filing jointly) made directly to charities like Self-Help International. Turn to page 6 for this and other tax-smart ways to give.

Thank you for choosing Self-Help International as your partner in impact. We promise to steward your gift well. Warmest wishes to you and your loved ones this holiday season.

With gratitude,



Nora Tobin
Executive Director



Left to right: Self-Help International staff Crisbell del Socorro Ávalos Rodríguez, Lucia Vega Galeano, and Aracelly Cruz Torrez, with Executive Director Nora Tobin.

PS: Give by December 31 for your gift to count toward your 2026 taxes. Scan any QR code in this issue, or visit selfhelpinternational.org/donate.

Help people
HELP THEMSELVES BEFORE 2026 ENDS



Every gift can make an immediate difference for farmers, mothers, children, and small business owners served by Self-Help International.

$75
can provide one-on-one advising and follow-up to a woman microcredit loan recipient.

Martha, a mother from Los Chiles, Nicaragua, has built a cake-baking business through Self-Help International's Women's Empowerment Program thanks to donors like you.



$40 **can feed breakfast to a child in rural Ghana for a year.**



Afriyie, a student in Ama Badu, in Ghana's Ashanti Region, is just one of more than **1,700 children** who eats a nourishing porridge breakfast thanks to donors like you.

Yes, I will help people help themselves this holiday season!
SCAN TO GIVE or visit selfhelpinternational.org/donate

Gift amounts are illustrative; undesignated donations will support Self-Help International's work where the need is greatest.



Nueva Jerusalén's new chlorinator, installed by Self-Help International, purifies 32,000 liters of water each day.

$2,000

can provide the technical support, training, and parts to install a new water chlorination system.

More than **64,000 people** in Nicaragua had clean drinking water in 2025 because of gifts to Self-Help International.

$15/month

for a year can train a lactation coach to support breastfeeding mothers and their infants.

By training local women in Ghana's Ashanti Region as lactation coaches, your gift could create a ripple effect: each coach returns home ready to share knowledge, support mothers, and protect children from malnutrition.



Women in Bedabour receive lactation coach training.

$165

can provide an adolescent like Herintta with a year of Teen Girls Club programming, supporting her to remain in school and pursue a stronger future.



Herintta, a member of the Self-Help International Teen Girls Club in Kukubuso, in Ghana's Ashanti Region.

$35/month

can provide an interest-free microcredit loan that allows a farmer like Noel to purchase the right inputs at the right time to have a successful harvest.

Noel, in San Pedro de los Arenales, is successfully farming for the first time with training and Quality Protein Maize (QPM) from Self-Help International thanks to donors like you.



Yes, I will help people help themselves this holiday season!

SCAN TO GIVE or visit selfhelpinternational.org/donate

Gift amounts are illustrative; undesignated donations will support Self-Help International's work where the need is greatest.

$260

can train one woman like Naomi on financial literacy and provide a loan to start or expand her enterprise.



Naomi, a mother and entrepreneur in the Dantie community of Ghana's Upper West Region, expanded her business and built financial stability for herself with the help of donors like you.

YOUR GIFT. YOUR WAY. *Your Impact.*



GIVE BY DECEMBER 31, 2026

BY MAIL

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

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

ONLINE

Visit selfhelpinternational.org/donate or scan the QR code:

BY PHONE

Call us at 319-352-4040

QUESTIONS?

Contact Kassi at kassi@selfhelpinternational.org or call us at 319-352-4040.

DONOR ADVISED FUNDS AND QUALIFIED CHARITABLE DISTRIBUTIONS

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

LEAVE A LEGACY WITH SELF-HELP INTERNATIONAL

Make a lasting impact by including Self-Help International in your estate plans. Notifying us of your intent in advance allows us to make long-term commitments for sustainable development.

TAX-SMART GIVING

Leverage your charitable giving to maximize your tax savings:

- **Donations received by 11:59 p.m. on December 31 are tax-deductible for the 2026 tax year within the guidelines of U.S. law.**
- **Beginning in the 2026 tax year, non-itemizers are allowed to deduct cash gifts up to $1,000 for single filers or $2,000 for married couples filing jointly.**
- Donating stock directly to Self-Help International allows you to skip the capital-gains tax you would owe if you had sold it first. For more information about making a stock gift, contact Kassi Bailey at kassi@selfhelpinternational.org or call us 319-352-4040.
- If you are 70½ or older, you can make a gift straight from your IRA and it never becomes taxable income.

Not tax or legal advice. Please seek the advice of a financial advisor or tax professional regarding your particular financial situation. Self-Help International's Tax ID is 42-0844679.

MEMORIAL AND HONORARY GIFTS

FEBRUARY 27, 2026 - OCTOBER 3, 2026

In memory of Stan Aldinger
Pamela Bleckwenn

In memory of Walt Beck
Diana Blake

In memory of Rick Bell
Barb and Jack Dahlby
Carolyn and Dan Eggers
Steve and Pam Egli
Merry and David Fredrick
Mary Jo and Peter Hall
Kathy Olson
Jon Tehven
Edie and Fred Waldstein

In honor of Wendy Chau
Bob and Terri Metcalf

In honor of Tiffany Christianti
Bob and Terri Metcalf

In honor of Kay Connelly
Jane and Rick Juchems

In memory of Bob Coonradt
Delores Coonradt

In memory of George Cummins
Jane and Rick Juchems

In memory of Marlene Dean
Pamela Bleckwenn

In honor of William & Jane Edwards
Barbara and Robert Peterson
Sarah and Wes Davis
Martin Limbird

In memory of Randee Ellefson
Merry and David Fredrick

In honor of Will and Gabby Erken
Verna Baughman
Ronald Erken
Karen Shapiro

In memory of Tom Fischer
Tami Duncan

In memory of Paul Fredrick
Janice Carbiener
Merry and David Fredrick

In memory of Ray Gaesser
Rod and Eileen Swoboda

In memory of Earlene Hawley
Merry and David Fredrick

In memory of Laura Hemmes
Bill Hemmes

In memory of Marc Hemmes
Bill Hemmes

In memory of Marian Hille
Jon Tehven

In honor of Del Jones
Bob and Terri Metcalf

In honor of Mitch and Sarah Juhl
Sue and Jerry Green

In memory of Dave "Lags" Lageschulte
Cordell Lageschulte

In memory of Virginia Lageschulte
Teri Edman

In memory of Joe and Esther Legg
Janice Legg

In memory of Rusty Martin
Karen Lynn
John Moreland
Sue and Jerry Green
Nora Tobin
Margaret Wellbrock

In honor of Kara Mohs
Laura Sands and Dave Busiek

In honor of Fran Mueller
Henry and Mary Jo Bagelmann
Rod and Eileen Swoboda

In memory of J. Howard Mueller
Rod and Eileen Swoboda

In honor of Richard & Karlene Neal
Thomas Neal

In honor of Mary Jane & David Oakland 60th Wedding Anniversary
Anonymous
Jane and Rick Juchems
Nora Tobin

In honor of Mary Jane Oakland
Betty and Tom Barton
Roxanne Clemens
Stacey Gerhart
Wanda and Doug McCay

In honor of Julie Pennington
Chapter IJ P.E.O.

In memory of Peggy Perkins
Mary Challender
Neil Dierks
Barbara Friedman
Tom Garner
Elizabeth Garst
Carol Hunter
Joe Jones
John Kintzel
Daniel and Joan Looker
Patricia Martin and Brad Mock
Maggie McGill
Adele and Kenneth Mikesell
Dick and Sachiko Murphy
Richard and Karlene Neal

In memory of Peggy Perkins (cont'd)
Mary Jane and David Oakland
Julie Pennington
Jerry Perkins
Janet Piller
Nora Tobin
Mike and Mary Wegner
Deb Wiley and John Schmidt

In memory of Marilyn Plaehn
Jane and Rick Juchems

In memory of Robert Pratt
Rose Mary Pratt

In memory of Pete Saathoff
Jeffrey and Denise Gibbs

In memory of Chris Schmidt
Merry and David Fredrick

In honor of Keith Swanson
John and Nancy Vernon

In memory of Joseph Tandoh
Helen Tandoh

In memory of Dr. Keith Thayer
Nancy Thayer

In honor of Maureen Roach and Terry Tobin
Deb Wiley and John Schmidt

In honor of Nora Tobin
Elizabeth Beck
Claudette and P.J. McDonald

In memory of Joseph C. Walker
Kjersten Walker

In memory of Carl Wehner
Nelson Wehner

In memory of Joann Wehner
Nelson Wehner

In memory of Scott Westrem
Shelby and David Soeder

In honor of Kate Willer
Jim and Ann Willer

When you make a gift to Self-Help International in someone's honor, we'll send them a personalized card. Be sure to make your gift before December 15 for delivery by Christmas.

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

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Inside:

7 WAYS TO CHANGE A LIFE BEFORE DECEMBER 31.



Alleviating hunger by helping people help themselves since 1959.

IN GHANA
Cadbury Hall
Kumasi, Ghana

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

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

3100 Ingersoll Ave
Des Moines, IA 50312

(319) 352-4040
information@selfhelpinternational.org
www.selfhelpinternational.org
501(c)(3) nonprofit organization
Tax ID: 42-0844679

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