



55
YEARS

Self  **Help**
INTERNATIONAL
Helping People Help Themselves Since 1959

ANNUAL REPORT
2014

MESSAGE FROM THE EXECUTIVE DIRECTOR

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.

- Margaret Mead

This is the quote that comes to mind time and again when I think of Self-Help International: a small organization with mighty impact thanks to the leadership, dedication and commitment of the Board of Directors and staff worldwide over the past fifty-five years. The programs have evolved to continue to best meet the needs of those we serve, yet the commitment to alleviating hunger by helping people help themselves has never wavered.

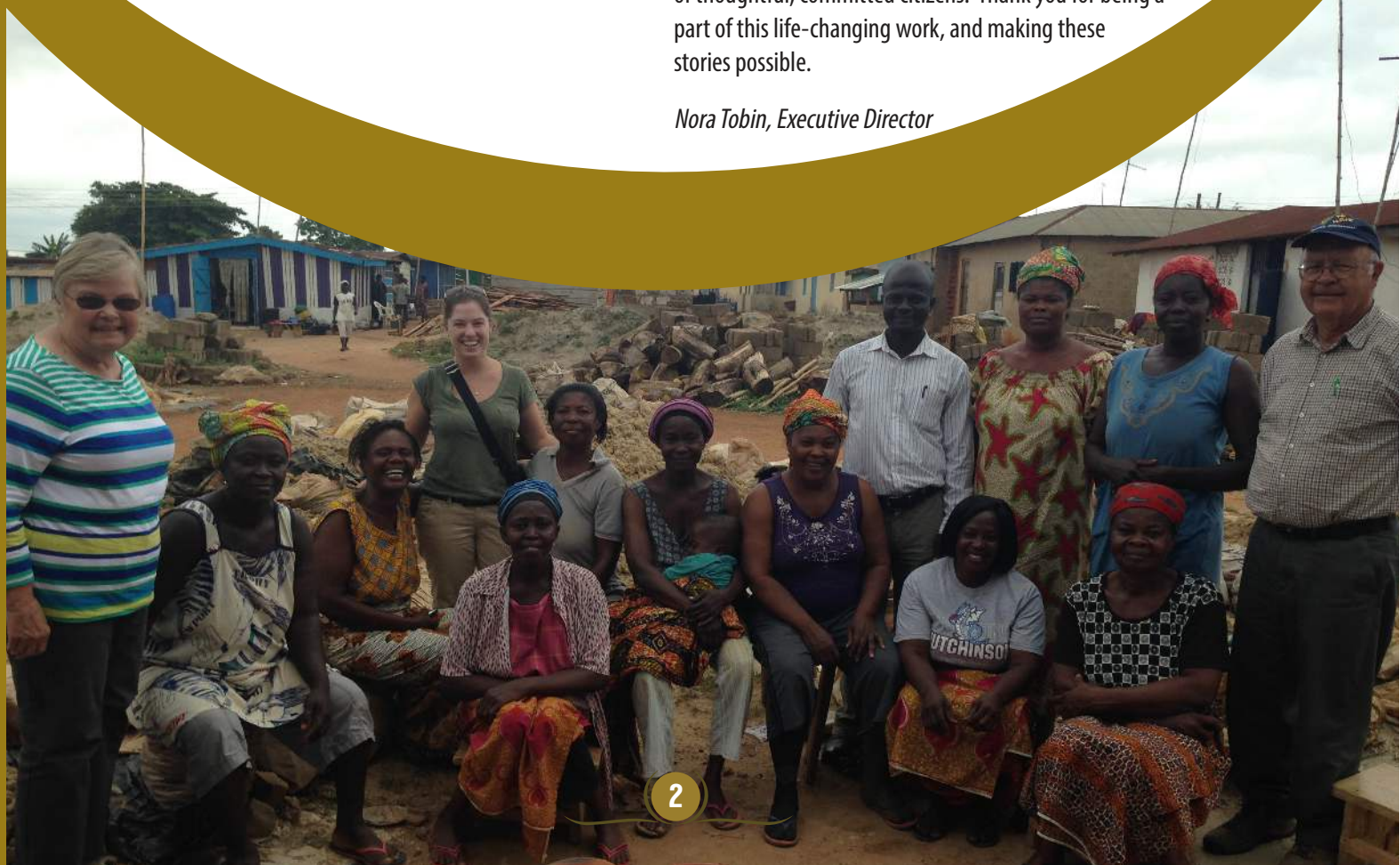
As the new executive director, it was truly an honor to spend time with the people Self-Help serves in Ghana and Nicaragua this year, visiting their homes, meeting their children, and listening to their stories, told with quiet pride in what they have achieved. Ama bought her son a brand new laptop to study IT in college. Nevermind that their rural village does not have electricity. Isidro's son graduated from college in December, and he was able to increase his profit margin enough that he did not have to sell off any of the family's land to afford it.

In these pages you will read about many of the achievements towards alleviating hunger in the past year: 15 acres of Quality Protein Maize were cultivated to feed a nutritious breakfast to 348 children from each school-day; 510 women recieved training and micro-loans, which were repaid at a rate of 98%; 550 trainees learned new trades and skills at the two training centers; and 8,129 more people can now access clean water. These figures are worth celebrating.

Yet how does one quantify the transformation in the life of a woman who is able to take control of her family's financial future and ensure her daughters get the education she never could? The sense of dignity in being able to feed her own family every day, no longer filled with dread not knowing where the next meal will come from? This year in recognition of a significant anniversary year for each of the country programs, we are sharing stories so you can see the difference this work is making in the lives of those hardworking men and women we serve.

If you are reading this, you are probably one of that small group of thoughtful, committed citizens. Thank you for being a part of this life-changing work, and making these stories possible.

Nora Tobin, Executive Director



SELF-HELP INTERNATIONAL IS DEDICATED TO ALLEVIATING HUNGER BY HELPING PEOPLE HELP THEMSELVES. ALLEVIATING HUNGER IS ADDRESSED BY ASSISTING THE RURAL POOR, SMALL SCALE FARMERS AND RELATED ENTERPRISES IN DEVELOPING COUNTRIES TO BECOME SELF-RELIANT IN MEETING THE NEEDS OF FAMILIES AND COMMUNITIES THROUGH TRAINING, EDUCATION, LEADERSHIP DEVELOPMENT, AND OTHER FORMS OF ASSISTANCE.

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SELF HELP INTERNATIONAL
CELEBRATING:



GHANA PROGRAM
CELEBRATING:



NICARAGUA PROGRAM
CELEBRATING:





ECONOMIC DEVELOPMENT

DIANA

Diana is 50 years old and a native of Bedaabour in Ashanti region of Ghana. She is a product of the old Ghanaian education system, in which basic school curricula included practical teaching of home science and technical skills.

Like others her age, Diana learned from a young age how to make dresses with needles. After middle school she became a trader and 'yaadee yie'; someone who carries sewing machine and move from house to house to mend cloths. This type of hands-on training for youth was critical for Diana and others like her, but insufficient on its own: she needed access to micro-loans and market avenues as well.

In January 2013, Diana joined Self Help International's micro-credit program and used her loan to purchase and start selling fabrics to earn additional income. Diana has 6 children (4 females and 2 males) aged between 9 and 27 years and is able to take good care of them. With the profits earned from her business, she is building a 3-bedroom house to shelter her family and plans to expand her business to be able to train and employ more young women in her community.

People, especially those products of the new education system, readily replace their old worn out clothes by purchasing used ones that are imported largely from Europe rather than mending their old clothes. These imports contribute to the collapse of indigenous fabric and dress making industries, and the ever worsening unemployment situation. Current unemployment rate is around 40% and it is not surprising that crime rates are high nowadays.

Women like Diana set a strong example for others of using their talents to advance local industry. There are several other "Dianas" in Ghana who need access to credit in order to unlock their talents as well. Such individuals constitute the much needed growth poles to bring about development in Africa.

Micro loans unlock talents
by Victoria Yamson - Ghana Micro Finance Officer

412
women empowered to take
control of their financial futures

56 first-time loan recipients

171 women attended training sessions on improved financial management and business practices, such as how to determine business income, expense and profit, how to make personal savings for future expenses, and the benefits of re-investing profits into businesses.

4

Micro-loans
ranging from \$50 - \$300
were distributed to women in
six month increments,
amounting GHC 244,450
(approx. \$81,500) in loans
issued in 2014.



"I WAS NEVER AN APPRENTICE SEAMSTRESS. I AM HERE AS A RESULT OF NEEDLE WORK LESSONS I HAD DECADES AGO AND MICRO LOANS FROM SHI."

LYDIA

Lydia is 36 years old and has two daughters, ages 11 and 2 ½ years old. In 2010, she made the decision to join the Self-Help International micro credit program in Bedaabour. She had witnessed improvements in the lives of people who had joined the program when it first came to the village in 2008 and became convinced that the program could help her help herself.

Lydia completed seamstress apprenticeship in 2000 and started practicing thereafter. Ten years down the line, there was no sign of improvement in her finances. Bedaabour is a small community with fewer than 50 dresses sewn annually; most of which are sewn during Christmas. It was difficult caring for her only daughter, and earning additional income was a must. She took out a loan from SHI in order to expand her business to trading fabrics in addition to sewing them.

The sale of fabrics serves as a boost to her sewing business. Rather than people purchasing fabrics elsewhere and bringing the fabrics to Lydia to sew, they can now come to her to purchase the fabrics and have the clothing made all in one place. In 2013, she was able to invest in a new sewing machine. She saves part of her profit and re-invests the rest to expand her petty trading. With extra money earned, Lydia is able to provide her daughters with food, clothing and continued education.

Despite her new purchase, Lydia keeps her old sewing machine even though it no longer works because it helps her remember the past and how far she's come.

Lydia Makes Progress
by Benjamin Kusi - Ghana Country Director



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YEARS



ECONOMIC DEVELOPMENT

BERNARD

Bernard is a young graduate with a first degree in Psychology from the University of Cape Coast in Ghana. After completing his national service requirement, he traveled from his village, Kumawu, to look for a job in the capital city of Accra, but found none.

In July 2014, Bernard enrolled at the Self-Help International Frances Mueller and Virginia Lageschulte Training Center at Nkwakrom in Ashanti region of Ghana with three objectives: to acquire knowledge and skills in mushroom production, to start his own enterprise, and to create employment for the youth.

Having completed his training in August 2014 he set up a mushroom production business in his home village of Kumawu. The business, Fobi Farms, is named after his mother, Georgina Agyare, a.k.a. Fobi, who was adjudged the 2012 Sekyere Kumawu District Best Farmer. Fobi Farms currently employs three people; a male and two females.

The production facility, which is located at Bernard's residence, is large enough to house 396 mushroom bags and produces 20 pounds of mushrooms a week. Generally 1kg (2.2 pounds) of

mushrooms is sold for 5 Ghanaian cedis (\$1.55) on the local markets. Fobi Farms sells a half pound for 2 Ghanaian cedis (\$0.62) due to value addition process: products are packaged with the producer's contact information and materials used for the production.

Bernard has established contacts with two health facilities located at Kumawu: Jesus Care Voluntary Clinic and Kumawu Health Centre. Both facilities recommend mushrooms from Fobi Farms to their clients. The doctors are particularly happy with the packaging.

Bernard tells Self-Help that initially his parents, especially his mother, did not support the idea of self-employment, but after the first harvest and the professional packaging of the mushrooms, he now receives enormous support from them. Bernard tells Self-Help the prospects for his business are good and he plans to expand the infrastructure at an initial cost of 970 cedis (\$300.78). He has so far mobilized 320 cedis (\$99.23) and Self-Help is helping with the difference through a micro-loan.

In December 2014, Bernard was awarded the National Farmer's Day Award by the Ghana Ministry of Food and Agriculture in recognition of his outstanding contribution to the development of agriculture in Ghana.

Bernard takes one step forward

by Alfred Justice Mensah - Ghana Training Center Manager

In its second year of operation, the Fran Mueller and Virginia Lageschulte Young Adult Training Center added on several new agro-enterprises to facilitate employment opportunities for rural youth, enabling trainees to learn about beekeeping and rearing grasscutters and snails in addition to mushroom, rabbit, and poultry production. 35 individuals and 35 junior high school students completed training modules in multiple agro-enterprises. As a continuation of this program, four individual graduates and Toase Roman Catholic Junior High School were given micro-loans and ongoing technical training to start their enterprises.

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TRAINING YOUTH

Things I hear I forget. Things I see I remember. Things I do I understand.

In May 2014 during the 53rd Diocesan Synod of the Kumasi Diocese of the Methodist Church in Ghana, the Right Reverend Professor Osei Safo-Kantanka, Methodist Bishop of the Kumasi Diocese, added his voice to calls for Ghana to focus on hands-on training for the youth.

He reiterated "the country cannot develop if we do not develop our hands-on technical and vocational education." He advocates for scholarships to be given to students pursuing technical and vocational education.

The Ghanaian system of education coupled with limited financial resources has compelled many, especially public schools to rely heavily on text books for teaching and learning. Teaching of subjects such as information and computer technology, engineering, agricultural science are about 70 percent textbook-based with limited opportunities for practice. This has adverse effects on the quality of Ghanaian graduates; they hardly fit into the job market let alone being prepared to start their own small operation. This has contributed to an unemployment rate of more than 40 percent among graduates and low gross domestic product.

From afar the situation looks hopeless but it is never too late to make amends. People trained at the Frances Mueller and Virginia Lageschulte Training Center (FMVLT) are proving that people understand better and are more willing to practice when given hands-on training.

Kofi is 28 years old and a pupil teacher. In 2013, in his quest to earn higher income, he enrolled at the University College of Education in Kumasi-Ghana but withdrew due to financial challenges. He enrolled at the FMVLT in June 2014 and is currently raising rabbits. He now has a reliable supply of protein for his family and additional income to continue his education.

St. Peter's Roman Catholic Junior High School at Toase received training at the center in March 2014. After the training the headmistress, Mrs. Mary Magdalene Wompakeah, was more convinced than ever before of the need for hands-on training and won the confidence of the PTA for the school to continue practical education at the center. Currently, the school is embarking on mushroom production in collaboration with FMVLT. The children are enthused about the fact that mushroom production is well within their capabilities.

Traditionally, Ghana's supply of mushrooms have come from the wild but this source has witnessed a sharp decline in recent times and the need to find a reliable supply is urgent. Mushrooms, snails, and cocoyam, though seasonal, used to be in abundance a decade ago but have witnessed population decline due to climatic changes and use of agro-chemicals which in many cases are wrongfully applied due to inadequate hands-on training in their application. With proper training there is great opportunity for students pursuing mushroom cultivation today.

Hands-on training for youth

by Alfred Justice Mensah - Ghana Training Center Manager



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YEARS



NUTRITION



APRIL

The idea of feeding kids to keep them in school has been a worthy cause, but it still faces several challenges. Children whose parents are unable to afford the 50 pesewas are left out of the solution. The quality of food was of low standard and cooking was delayed each time it rained. In partnership with SHI, the community provided lumber and labor for a new school kitchen while Self-Help provided aluminum sheets and nails.

Since some of the plates get dirty from kids playing with them, SHI responded by donating 76 plates to be kept at the school. In February 2014, Kontomire will partake fully in the Self-Help International Quality Protein Maize (QPM) Feeding program.

The community has already acquired farmland to cultivate QPM. With the help SHI has given, the community of Kontomire will be able to serve children breakfast prepared from QPM every school day.

*Kontomire feeds school children
by Benjamin Kusi - Ghana Country Director*

JULY

The community tells SHI they have seen improvement in school enrollment, especially among Kindergarten 1 (KG1) and Kindergarten 2 (KG2), and Class 1. Enrollment increased from 139 in term two to 158 in term three representing a growth of 13 percent. In June 2014, SHI interviewed two KG1 children; Janet and Victoria, both six-years-old.

Janet eats breakfast before going to school but her friend Victoria goes to school each morning on an empty stomach. Both of them eat the QPM breakfast SHI provides. Janet says the food makes her strong while Victoria says she is able to concentrate on her studies much better. Victoria and children like her would not go to school without the feeding program.

The feeding program has contributed to increase enrollment and attendance. Increased enrollment, though positive has exposed another weakness in the school; infrastructure. The school does not have enough classrooms and furniture to cater for the growing number of children in the community who want to go to school. However, with the growing enthusiasm and spirit in the community, the possibility of the community coming together to build more classrooms could be a reality.

*Feeding Program Builds Communal Spirit
by Nancy Ansah - Ghana School Feeding Program Officer*

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66 MILLION PRIMARY SCHOOL AGE CHILDREN ATTEND CLASSES HUNGRY ACROSS THE DEVELOPING WORLD. WITH 23 MILLION IN AFRICA ALONE.



"IF YOU CAN'T FEED A HUNDRED PEOPLE. THEN FEED JUST ONE."

— Mother Teresa

"VICTORIA AND CHILDREN LIKE HER WOULD NOT GO TO SCHOOL WITHOUT THE FEEDING PROGRAM."

OCTOBER

Yesterday I visited the community of Kontomire to see first-hand how the QPM feeding program is progressing after one year of operation. The journey began early, with a 90 minute drive over unpared roads from the office to the rural village. Upon our arrival in Kontomire, we met with the teachers, who shared that the program is "an immense benefit" because it helps them to relate to kids.

The community secured a ½ acre plot to cultivate QPM, and harvested 1 ½ of the 5 bags of QPM needed for the school year. They are also working with the chief to secure an additional ½ acre plot along the edge of the school grounds for the teachers and junior high students to cultivate for an additional maize supply. They would like to extend the feeding program beyond the KG1, KG2, and class 1 up through the junior high school.

After the meeting, we spoke with the caterer, Auntie Nana, who prepares the QPM porridge each morning – called "koko" locally. She said that before the feeding programs were started, many children reported sick and went home. But now that they are eating daily, their "sicknesses" – more likely actually hunger pains – have subsided, allowing them to spend more time in the classroom and attentive. The enclosed kitchen where she prepares the porridge was built by the community with material contributions from Self-Help earlier this year, and it is well-maintained.

Finally, the chief appealed to Self-Help for continued assistance in building a library and information communication technology (ICT) center in the coming year, since the community has recently gained electricity. This heightened interest in children's education is new and an exciting sign of the community's dedication to their children's success. An appropriate building has already been identified, so Benjamin and I agreed that if the community continues to demonstrate support for the QPM feeding program by consistently donating the necessary maize, we would set about working to provide assistance in filling the ICT center/library with computers and books.

*Kontomire gathers to celebrate QPM feeding program
by Nora Tobin - Executive Director*

25 YEARS

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AGRICULTURE

After hearing about the successes experienced at the Fred Strohbehn Training Center in Quinta Lida, the farmers that Self-Help works with in Ochomogo began asking for a value-added training sessions as well. We invited the seed producers, members of the Norman Borlaug Ochomogo Community Seed Bank, and their wives to participate in a training session for SHI's new gardening program that uses drip irrigation. This was the first time the women had been involved in the activities of the seed bank.

Most of the women said that they would like to come to participate in the training session and be part of the program as well as they can use these new skills when they have free time in their homes. Teófilo, a farmer who lives in the community of Luz del Mañana, located 16 kms from the seed bank, came to the training. Teófilo had to ride two buses to attend the session. The first one was taken at 6:00 a.m., it's the only one they have in his community which gets to the main road, then he took a second bus which gets to Ochomogo, and then he walked all the way to the Seed Bank with 70 pounds of habaneros peppers in his shoulders.

Teófilo was determined and wanted to learn how to add value to his peppers. He has a plantation of habañero hot peppers on his farm and sometimes he experiences post-harvest loss when he can't sell them all before they spoil. He was really excited to hear that Self-Help can teach him how to take advantage of all the peppers by making hot pepper sauce and pickling vegetables.

For the first training session, Teófilo brought around 18 pounds of habañeros peppers to share with the rest of the group since they didn't have any of their own to work with. For the second training he brought around 70 pounds of habañero peppers.

SHI staff also assisted farmers by sourcing the plastic containers the hot sauce is sold in and creating labels so the product can be marketed under a consistent design and build a loyal customer base.

From the 70 pounds of hot peppers, Teófilo and the farmers made 160 units of hot sauce in plastic containers

There are still details to work out such as the date of production, the expiration date, the percentage of preservatives we need to apply on the products, the sanitary issues among others. As for right now, priority for SHI staff is making sure that all farmers start growing hot peppers in their own gardens so they have the products in their homes instead of buying it.

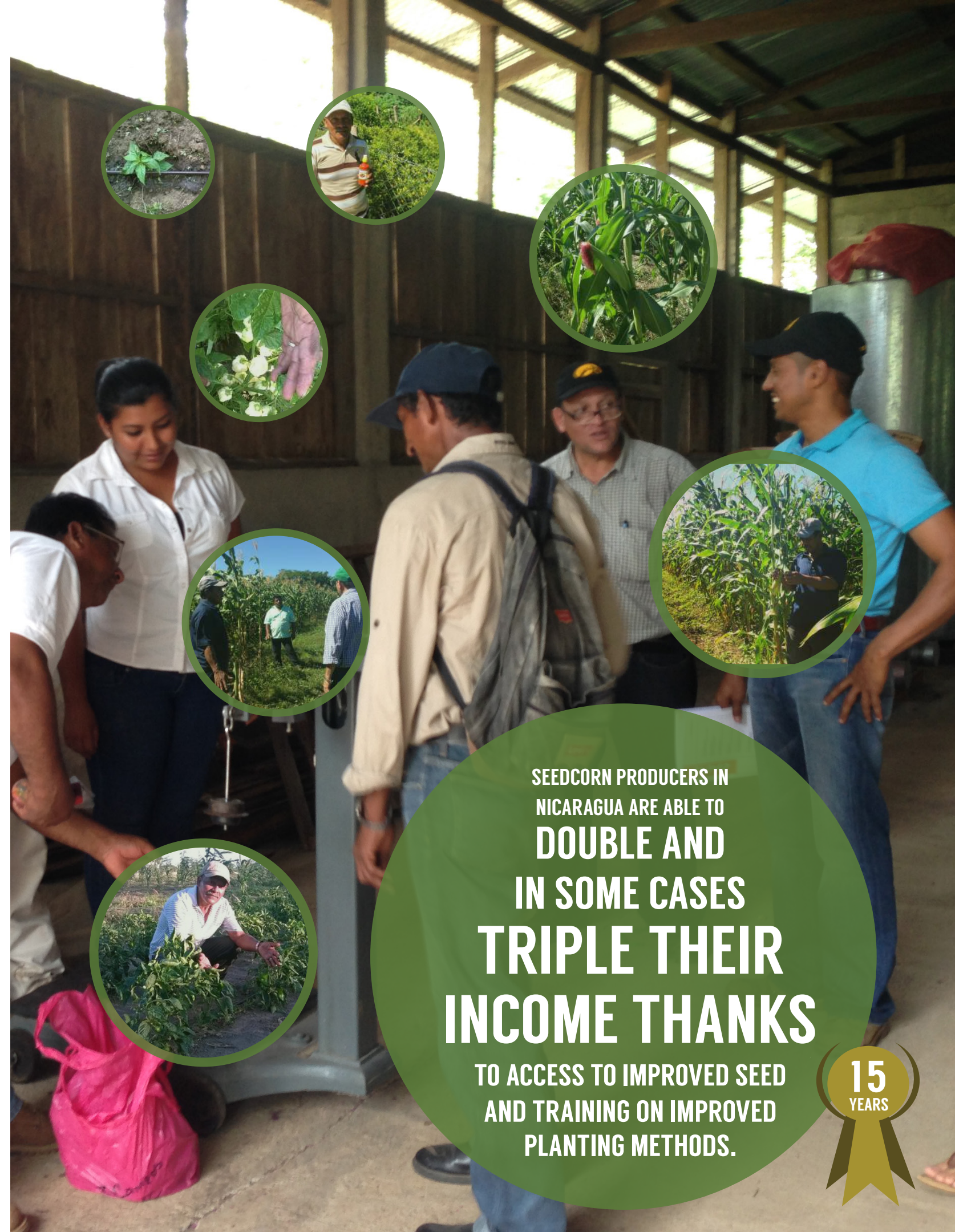
At the next field day training session at the Ochomogo Seed Bank farmers learned how to work with an irrigation system and how to manage it. Together with staff, attendees worked on the drip irrigation system at the seed bank.

Teófilo was one of the first users of this new technology to ensure he has a year-round supply of habanero chili peppers to sell. Ten more farmers in Ochomogo received financing and assistance to implement drip irrigation systems on their own farms and backyard gardens to improve year-round food security in 2014.

*Adding value to avoid post-harvest losses
by Jorge Campos - Nicaragua Country Director*

The Fred Strohbehn Training Center trained 50 men, 26 women and 15 youth on improved agronomic practices and production of seed corn.

MORE THAN **1,500** FARMERS PLANTED CERTIFIED SEED CORN IN THE 2013-14 GROWING SEASON.



SEEDCORN PRODUCERS IN NICARAGUA ARE ABLE TO **DOUBLE AND IN SOME CASES TRIPLE THEIR INCOME** THANKS TO ACCESS TO IMPROVED SEED AND TRAINING ON IMPROVED PLANTING METHODS.

15
YEARS



CLEAN WATER

MAY In this first quarter of the year, Self-Help International has been conducting visits to each community to keep the CTI-8 chlorinators operating effectively and efficiently. During this time, Self-Help installed five new CTI-8 chlorinators in the following municipalities: Morrito, San Miguelito, San Carlos and El Castillo. Staff also distributed 260 chlorinator tablets to all of the communities that benefit from this program. As of May 2014, we have installed 27 CTI-8 chlorinators and provided clean water to 28,278 people.

In the communities where we have CTI-8 chlorinators installed, people are really happy and thankful for the organization and its staff for providing the opportunity to improve water quality. Now they feel more confident when they drink the treated water. Also because SHI provides advising on how to avoid illnesses by taking actions such as using the chlorinated water to wash their hands after using the facilities, wash their hands before each time of meal, wash the dishes, wash the vegetables and fruits before using them and eating to prevent diarrhea, parasites, and renal infections.

Self-Help staff is also planning to meet with the mayor from San Miguelito to discuss outreach. With her guidance, SHI can reach more communities and people that are still thinking about getting the CTI-8 technology for their use. It may take some time for us to do so but our next goal is to work along with the mayor of each municipality, as some CAPS don't have the technology due to the lack of money. So far some of them are questioning it, as they don't want to pay for something that may not be good for them. If they get monetary support from their mayors, it may be easier for them to convince themselves that the program is good for them.

NOVEMBER Christian is in charge of the hygienic and security department for the orange company FRUTAN. He contacted Self-Help International (SHI) to obtain information about installing CTI-8 water chlorinators at several of FRUTAN's orange farms.

Self-Help International staff asked Mr. Gonzalez how he had heard about this program and he answered that he was from northern Nicaragua where there are also CTI-8 water chlorinators installed by Self-Help's partner organizations. He also said his former employer installed the chlorinators and he considers them one of the best as CTI-8 chlorinators are easy to acquire and manage.

When Christian came to work in southeast Nicaragua he found out that the water FRUTAN employees were drinking was untreated. He asked the general manager about the poor water quality and the manager said he didn't have any idea where to get the proper treatment for the water or where to go since their location is so far away from the city. Christian told the manager about Self-Help International and the CTI-8 water chlorinators. He explained to his manager the benefits of clean water to FRUTAN and its employees including the technical training provided to manage the equipment.

Not long after, Self-Help staff met with Christian to discuss the clean water program and its mission. With the help of SHI, FRUTAN installed water chlorinators at seven different locations to ensure workers had access to clean, safe drinking water throughout the day. By the end of November, six of the seven chlorinators will have been installed bringing clean water to more than 1,500 more beneficiaries. Chlorinator locations include Lote, Melchora, Garita, Palo de Arco, and two in Isla Grande.

May: Water quality improved in four rural communities

November: Self-Help partners with private business to provide employees clean water
by Orlando Jose Montiel Salas - Program Officer, Water Project



40
CHLORINATORS

PROVIDE CLEAN WATER
FOR +33,781
PEOPLE

ACCORDING TO THE UNITED NATIONAL
CHILDREN'S FUND (UNICEF).

3 CHILDREN OUT OF
UNDER THE AGE OF 5
IN NICARAGUA

HAVE BEEN TREATED FOR DIARRHEA
IN THE PAST TWO WEEKS

AND THAT'S ONLY THE CHILDREN WHO RECEIVED TREATMENT.
NOT ALL THE CHILDREN WHO NEEDED IT.



15
YEARS



HEALTH

Self-Help International's (SHI) Fred Strohbehn Training Center in Nicaragua offered women's health sessions to 84 beneficiaries from the women's micro-credit program. The session was offered over a two-day period and women were invited to attend one of the two sessions held on either Nov. 26 or 27.

The women's health days were made possible in partnership with the Ministry of Health (MINSa). One gynecologist and one nurse from the nearby Quinta Lidia Health Center led the training sessions with the purpose of helping the women understand the importance of maintaining their health, and learning how to do periodic self-exams to detect potential health issues and cancer.

SESSION ONE: NOV. 26

Fourteen beneficiaries from the communities of Las Azucenas, Quinta Lidia, Melchorita and Santa Isabel attended the first day training session. The gynecologist started by explaining the importance of the women's role in their families and homes, with particular emphasis on the importance of maintaining their own health in order to be in a position to take good care of their loved ones.

After the education portion of the training, the doctor explained the importance of having a routine physical exam including a pap smear and mammogram to screen for cancer or pre-cancerous cells. The doctor also showed the women how to do a routine self-exam in the privacy of their own homes to screen themselves for breast cancer. To ensure that attendees fully understood the information being shared, the doctor asked each woman to stand in front of the group and explain in her own words what she had learned from the doctor and to demonstrate how she would conduct the self-exam in the privacy of her own home.

During this process, Self-Help staff found that some of the women were still unsure, so the doctor explained it one more time to make sure all of them fully understood the training and could implement it at home.

ACCORDING TO THE WORLD
HEALTH ORGANIZATION (WHO).

**CERVICAL CANCER IS
THE MOST COMMON
CAUSE OF CANCER
DEATHS AMONG
WOMEN IN NICARAGUA,
YET...**



**...BETWEEN
35% AND 40%
OF THE POPULATION
LACK ACCESS TO
HEALTH SERVICES.**

At the end of the session, several beneficiaries requested to have the examination right away and take advantage of the opportunity while the doctor was present. The gynecologist examined each of the 14 women individually. After examination, some of the women were immediately referred to the San Carlos Hospital to have ultrasounds to further evaluate masses found or any other type of diseases, demonstrating the need for this training session.

SESSION TWO: NOV. 27

On the second training day, 13 women attended from the communities of Cruz Verde and El Empalme de Cruz Verde. The gynecologist and the nurse assistant conducted the same training as the first day. After making sure that all the women fully understood the importance of maintaining their health and how to conduct home exams, the doctor offered breast exams to each one of the women present. Similar to the day before, some of the women were also referred to the San Carlos Hospital for further evaluation.

Women from both sessions said they were really thankful and happy to have this type of training organized by Self-Help International and the Ministry of Health. One of the women even said that out of all the training she has received from Self-Help International, this training was the one she liked most because now she understands that the organization really cares about them as human beings. She explained that economic concerns regarding poverty are very important, but the health education means even more to beneficiaries. Attendees said they are thankful for Self-Help International staff for providing this program, training, and skills.

Since the health class was held at the Fred Strohbehn Training Center, the women were able to come to the classes with confidence and comfort because they are familiar with the organization and feel a part of Self-Help. This level of trust is important because the women are hesitant and uncomfortable getting exams with people they aren't familiar with, so they said they would not have gone to screenings otherwise.



ECONOMIC DEVELOPMENT

At the start of the year, Self-Help International introduced a pickling and preserves program at the Fred Strohbehn Training Center in Nicaragua. Targeting the women in the microcredit program and their children, this new initiative aims to educate families on how to start a home garden using drip irrigation technology, as well as how to add value to their produce at market.

The women are able to sell the fresh produce from their garden as an extra source of income, and what they don't sell, they can preserve for even more income with a greater profit margin. The Nicaragua Training Center offers monthly training sessions on preparing pickled vegetables, jams, and marmalades, where women like Ana and her children learn proper methods to preserve produce.

Ana, a mother who takes pride in her children and home, wanted to provide for her family by gardening and pickling. On April 23, Self-Help International taught Ana and her three children how to plant a variety of seedlings in their family garden: chili peppers, papayas, passion fruit, and dragon fruit. Two weeks later, Ana brought her children to the training center where she and her children learned to make marmalades to preserve their fruits.

92
85

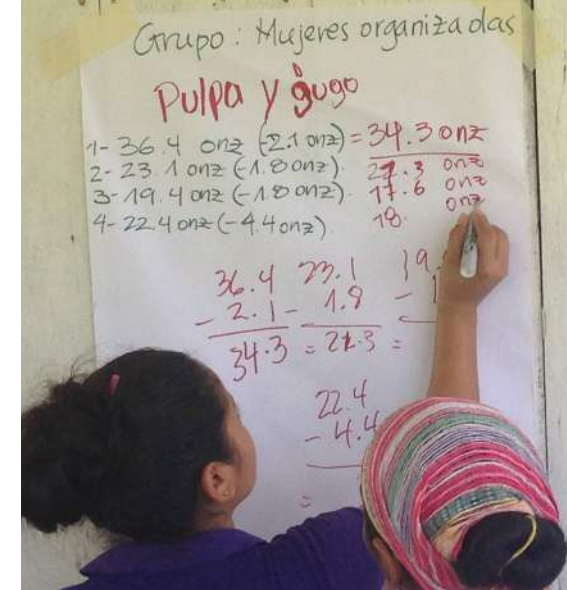
The **micro-credit program** was infused with new energy in 2014, training 92 women and 85 youth in the areas of management, entrepreneurship, self-esteem, business planning, and bookkeeping, as well as issuing micro-loans.

"What I've learned from the program is how to cultivate a garden, I have ideas of how to do things better in the home... it's not necessary to go to the hardware store," she said, gesturing to the watering can she made for herself from an old jerrycan while she was saving up to install a drip irrigation system.

Ana said of the micro-credit program, "I give thanks to the donors and all the people who are involved in this program. You help us and all the hardworking women who are involved now, who aren't shy, who work and struggle: you help us make progress. It's beautiful."

By April, this program had already reached 53 women like Ana through demonstration gardening plots at the training center. As many as 29 adolescents have attended training sessions on how to make the value-added products, and many more have helped their mothers with the gardening, pickling and fruit preservation at home. The program gained increasing popularity among women and youth throughout 2014, with a total of 92 women and 85 youth trained in the course of the year.

Pickling program popular with beneficiaries
by Nora Tobin - Executive Director



7 FAMILIES CULTIVATED GARDENS WITH DRIP-IRRIGATION SYSTEMS



37 WOMEN CULTIVATED QUALITY PROTEIN MAZE (QPM)



WOMEN CULTIVATED QUALITY PROTEIN MAZE (QPM)

8 NEW FRUITS AND VEGETABLES WERE ADDED TO THE GARDENS WITH DRIP-IRRIGATION SYSTEMS



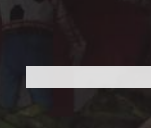
ACCORDING FOOD AND AGRICULTURE ORGANIZATION (FAO)



IF WOMEN IN RURAL AREAS HAD THE SAME TECHNOLOGY, FINANCIAL SERVICES, EDUCATIONS AND MARKET AS MEN.



AGRICULTURAL PRODUCTION COULD BE INCREASED



AND THE NUMBER OF HUNGRY PEOPLE REDUCED BY 100 - 150 MILLION

IF WOMEN HAD THE SAME ACCESS TO PRODUCTIVE RESOURCES AS MEN. THEY COULD INCREASE YIELDS ON THEIR FARMS BY

20 TO 30 PERCENT



15 YEARS

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GHANA STAFF

Benjamin Kusi, Country Director
Victoria Yamson, Micro Finance Officer
Vivian Aawaar / Nancy Ansah,
QPM Feeding Program Officer
Alfred Justince Mensah, Training Center Manager
Dominic Boakye, Training Center Caretaker
Isaac Adu Poku, Training Center Security
Robert Adu, Support Service Officer

NICARAGUA STAFF

Jorge Campos, Country Director
Lucia Vega Galeano, Program Operations Manager
Yolanda Fletes, Program Officer, Microcredit
Orlanda Montiel, Program Officer, Water
Alfredo Aleman, Logistics Officer
Mario Barberena, Ochomogo Seed Bank Supervisor
Dr. Dale Harpstead, Advisor

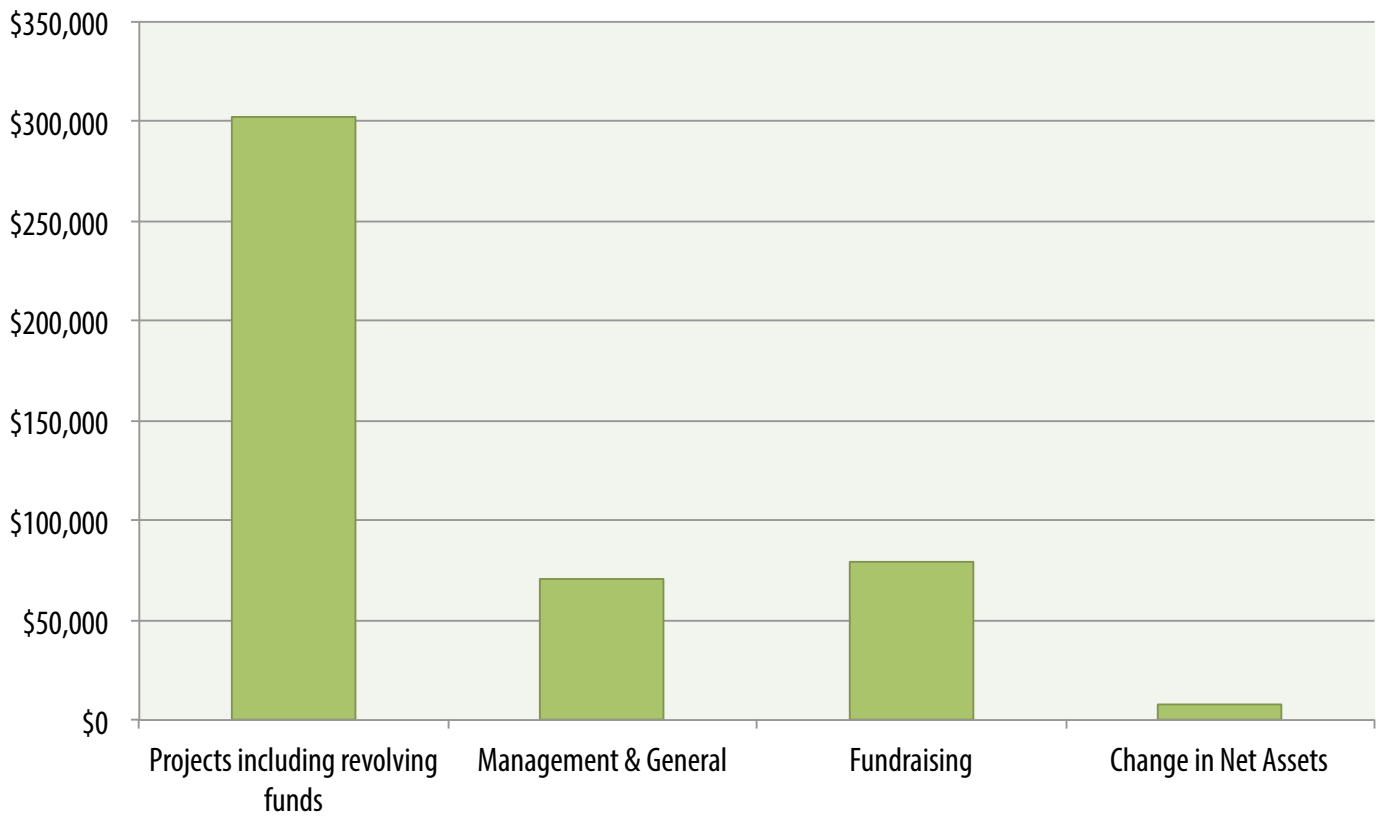
2014 WAVERLY STAFF

Nora Tobin, Executive Director
Jori Wade-Booth, Development Director
Jen Rea, Administrative Assistant

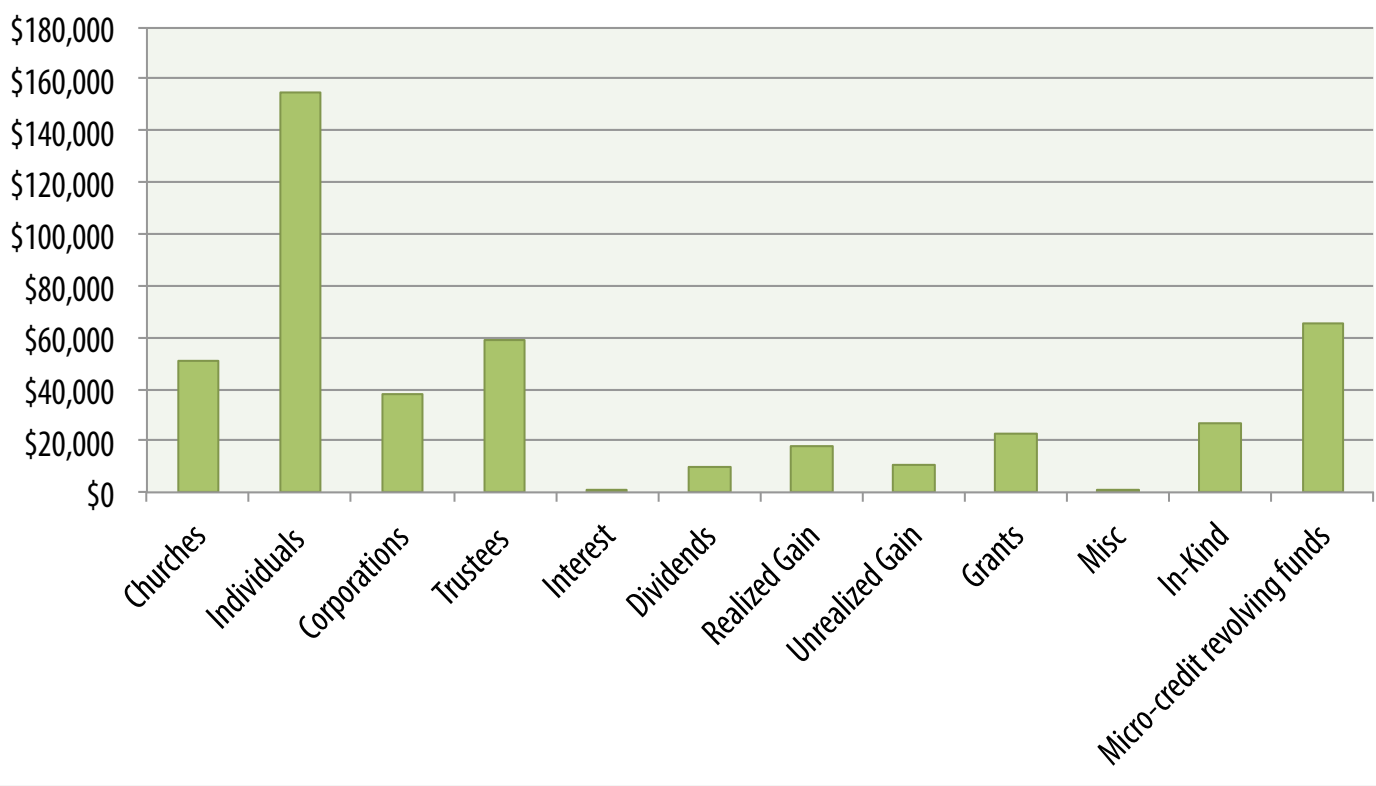
INTERNS

Fazley Shabab Chowdhury
Abdo Gubran
Jessica Hoyng
Kathy Kuennen
Levi Roethler
Ali Kilburg

2014 Expenses



2014 Income



OPPORTUNITIES FOR HELPING OTHERS

QUALITY PROTEIN MAIZE

QPM Seed Pack	\$ 10
Fertilizer	\$ 50
16-Bushel Silo	\$ 65
Hand Corn Sheller	\$ 100
Seed Distribution	\$ 150
51-Bushel Silo	\$ 175
Well Pump	\$ 500
QPM Storage Shed	\$ 2,000

MICRO-CREDIT

2 Rabbits	\$ 25
Animal Feed / Vaccines	\$ 30
Fertilizer	\$ 50
4 Piglets	\$ 60
50 Chicks	\$ 65
Silo	\$ 100
Chicken Coop Materials	\$ 100
Corn Crib	\$ 150
Double Barrel Oven	\$ 200
Screw Press Extractor	\$300
Shed Materials	\$500

SCHOOL FEEDING

20 Sippy Cups	\$ 10
Health & Education Charts	\$ 25
Feed 1 Child / Year	\$ 55
QPM Child Feeding	\$ 100
10 Bed Nets	\$ 100
Training Kitchen Supplies	\$ 150

CLEAN WATER

Nutrition Brochures	\$ 25
Rain Barrel	\$ 50
Water Chlorinator	\$ 125
Drip Irrigation	\$ 150



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