

SELF  HELP

INTERNATIONAL

2017

IMPACT REPORT



*Alleviating Hunger by Helping People Help Themselves Since 1959*



A dark blue background featuring a stylized, light blue globe with curved lines representing continents and oceans. The globe is centered and occupies most of the frame.

Mission:

# Alleviating Hunger by Helping People Help Themselves

The production of this impact report  
was made possible through a  
generous anonymous donation.



# MESSAGE *from the* EXECUTIVE DIRECTOR

Friends,



We've all heard the saying, "Give a man a fish, and he'll eat for a day. Teach a man to fish and he'll eat for a lifetime." But even the best trained fishers struggle without a fishing pole. To truly feed their families for a lifetime, men and women must not only know how to fish, but be able to afford the fishing pole.

Your support of our mission in 2017 ensured that Self-Help could offer families both training and the financial resources to put that training into action. Together, we left more than 55,000 people better off in 2017 than they were in 2016.

It's hard to believe that \$8 can change a life. Yet that's what we saw in 2017: every \$8 invested meant one more person drinking clean water, or one more girl getting after school support, or one more boy getting a healthy daily breakfast, or one more mother accessing training and micro-loans, or one more farmer learning how to increase yields and better feed his family.

Your investment created opportunities for grandmothers like Felicia to earn their own income. Thanks to the combination of financial literacy training and access to micro-loans – and a lot of determination and hard work – Felicia was finally able to build a quality home for herself and her grandchildren, one where they no longer have to share a single room, and can sleep more comfortably each night.

Your investment in teaching communities like Migdalia's about the importance of clean, safe drinking water, and providing the resources to chlorinate their water system and take ownership for maintaining the system long term, means that 11,000 more people in Nicaragua are leading healthier, more productive lives. Your investment in extending that same water chlorination technology to the sick at San Carlos Hospital is reducing patient infections and improving recovery times every day.

By extending practical training in enterprises such as mushroom production and rabbit rearing with starter loans of mushroom bags or breeding stock, youth groups, individuals, and even inmates at Amanfrom Prison Camp now have marketable skills and the materials to get started. Many of the prisoners lacked a plan for how they would provide for their families once released, yet your support has created opportunities for self-employment.

Your investments gave Fatima something to eat at the start of each school day so she could pay attention to her first grade lessons and have a strong foundation for her education without the distraction of hunger pains, and at the same time offered training in improved agriculture and input loans to her parents, Abdullai and Fatia, so they would be able to meet her nutritional needs long term.

Your investments gave hope to families in despair, and created opportunities for families ready to help themselves. If not for your gift, they would still be waiting for those opportunities. Yet today, they're not only surviving, they're thriving – because of you. This report features stories of just a few of those families. We hope you take joy in knowing that you've made such a lasting difference!

Thank you for choosing Self-Help International as your partner in impact in 2017. It is truly an honor to work with you to alleviate hunger by helping people help themselves.

A handwritten signature in white ink that reads "Nora Tobin". The signature is fluid and cursive, with a long horizontal line extending from the end.

Nora Tobin,  
*Executive Director*

THEY'RE MORE THAN PROGRAMS,  
THEY'RE **PEOPLE.**

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2017 Impact Report



761

WOMEN & GIRLS  
JOINED OUR PROGRAM  
AND EMPOWERED  
THEMSELVES



743

PEOPLE PARTICIPATED IN  
AGRICULTURAL AND  
ENTREPRENEURSHIP  
TRAINING SESSIONS



715

CHILDREN RECEIVED A  
NUTRITIOUS  
BREAKFAST EVERY  
DAY OF THE SCHOOL  
YEAR



11,090  
41,681

RESIDENTS OF RURAL  
COMMUNITIES  
&  
HOSPITAL PATIENTS  
GAINED ACCESS TO  
CLEAN WATER



1,700+

IOWANS LEARNED  
ABOUT GLOBAL  
POVERTY





**Self-Help's mission is to alleviate hunger by helping people help themselves.** Our locally-hired team of skilled professionals serves rural communities in Ghana, West Africa, and Nicaragua, Central America, to improve quality of life with dignity.



## WHO WE ARE

**Iowans helping feed the world.** Founded by Vern Schield in Waverly, IA in 1959, Self-Help initially manufactured and shipped small "Self-Helper" tractors to subsistence farmers in 48 countries. In 1989, in collaboration with Nobel Peace Prize Laureate Dr. Norman Borlaug, Self-Help shifted its focus to sustainable development programs centered on local community leadership. Our services to farm families pair education and trainings with access to the resources necessary to put that knowledge into action.

# EMPOWERING WOMEN & GIRLS

Teen Girls Club motto: "Girls stand for education,  
empowerment, and fairness!"

Read more about empowering women and girls by visiting  
[selfhelpinternational.org/empowering-women-girls](https://selfhelpinternational.org/empowering-women-girls)

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## FEATURED STORY: **BUILDING A BETTER FOUNDATION FOR HER FAMILY**

Felicia was born and raised in Kwaso, in the Ashanti Region of Ghana. She is sixty-five years old, a widow, and a mother of seven children. As a participant in the Micro-Credit Program, Felicia is mostly engaged in palm oil production and trade.

Ten years ago, after her husband fell sick and quickly passed, Felicia found ways to support her family by working as a tailor. She patched up old and torn clothes for a small fee. "Life was hard," she said. Her sister, Olivia, introduced her to Self-Help's Micro-Credit Program in 2010. After joining the program, she received her first loan of GHC 100 (\$25 USD). Her businesses have continued to do well, and based on her creditworthiness, she was recently issued a loan of GHC 850 (\$212.50 USD). Her payments are always on time, and she puts her savings away for her children's education.

She's proud that all seven of her children have gone through secondary education. One of her sons is an electrician and another son is a teacher. The remaining five are all traders. All her children are independent and self-sufficient. "Though, I would have loved to see all of them in much bigger positions, I am happy they are independent and fending for themselves," Felicia tells Self-Help. She continued, saying,

**"If I had joined the program earlier, my finances would have been better and could have provided them with a higher quality education."**

Even though Felicia doesn't mind sharing her home with her extended family, she complains of congestion as she and her six grandchildren share a single room (with all of her savings having been put towards educational costs, the quality of her housing wasn't something she could worry about before). In 2017, recognizing that her children were self-sufficient and working towards their own goals, Felicia decided it was finally time to build a house of her own.

With much hard work and determination, Felicia has been able to save money and build her credit with a local bank. Currently, she is constructing a two-bedroom house, which is in the roofing stage. She has been able to do this with the aid of micro-loans and profits from her business. She has successfully purchased slabs of wood to roof her home and intends to purchase roofing sheets and bags of cement with part of her next loan and savings.

As soon as Felicia's house is completed, she will move from her family's house (her current residence) into her own house with her six grandchildren. In a recent interview with Self-Help's Ghana staff, Felicia tells them, "I couldn't imagine my life today without the Self-Help Micro-Credit Program. I appreciate the efforts of the donors globally towards making my life and that of my family beautiful!"



## 2017 IN REVIEW:

**\$110,000** IN MICROLOANS  
ISSUED TO:



**633** WOMEN

FROM **31** COMMUNITIES  
IMPROVING QUALITY OF LIFE FOR  
THEM AND THEIR FAMILIES

HOSTED MORE THAN **90** TRAINING  
SESSIONS IN LITERACY, NUMERACY,  
ENTREPRENEURSHIP, BAKING, HAIRDRESSING,  
AND WOMEN'S HEALTH

### NICARAGUA HIGHLIGHT

BUILT **8** IMPROVED STOVES AND **6** OVENS  
IMPROVING RESPIRATORY HEALTH, REDUCING  
SMOKE INHALATION, AND REDUCING  
FIREWOOD CONSUMPTION BY **70** PERCENT

### GHANA HIGHLIGHT

**128** GIRLS FROM **3** RURAL VILLAGES  
PARTICIPATED IN THE TEENS CLUB WHERE THEY  
ACCESSED EXTRA TUTORING, SCIENCE-BASED  
FIELD TRIPS, AND WOMEN'S HEALTH  
EDUCATION

Felicia



Felicia in front of her new home.

#### Update as of June 2018:

Felicia has successfully roofed her house. She also purchased bags of cement and sand to mould building blocks. She intends to continue with her building project with her next loan by adding plaster. Then, the home will be ready to move in.



## FEATURED STORY:

### TWO SISTERS MAKING A DIFFERENCE: THE KEY TO SUCCESS

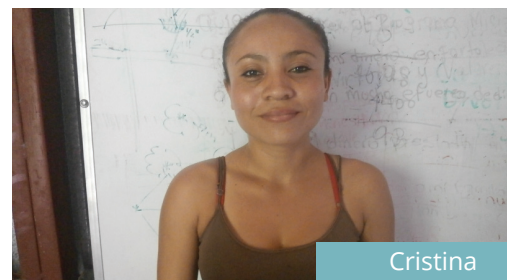
by Yolanda Fletes Rosales,  
Nicaragua Micro-Credit Officer

Sisters Gema, 24, and Cristina, 27, are two of the twenty-five women who live in the community of Ochomogo, in Rivas, Nicaragua currently participating in Self-Help's Micro-Credit Program. They began their journey with Self-Help two years ago when they completed all the training sessions to join our Micro-Credit Program. Each woman then qualified to receive a loan of \$50 (USD). The sisters pooled their resources and purchased 35 pieces of jewelry and now operate a quite profitable jewelry business.

Either Gema or Cristina travels to Managua to buy the jewelry, which they then sell in their local community. They buy and sell women's and men's necklaces, bracelets, wristwatches, rings, and hair accessories for women and girls in different colors, sizes and designs. All of the products are made using steel or plastic materials. They prefer to buy in bulk because they get lower prices per piece and only one of the sisters travels at a time to keep the transportation costs low.

The cost per piece varied from \$1 to \$4 based on the size, style, and material. After factoring in all of the costs, they set the sale price based on the quality of the product and customer demand, usually \$7.30 - \$8.30 per piece. Even after factoring in all expenses associated with their business and repaying their initial loans, the two women earned a net profit of \$116 USD from the initial loan. This margin of profit motivated them to continue the business and they applied for two more loans from Self-Help. By the time they applied for their third loan of \$100 each, they were well known in their community and many were requesting and purchasing their products. They hope to one day sell enough of their jewelry that everyone in their community is wearing their products.

Cristina is no stranger to hard work and is creative in finding ways to make ends meet. Until she can earn a living selling jewelry full time, Cristina will continue working other jobs to cover additional family expenses. Her work as a customer service representative has also



Cristina

provided her with the opportunity to sell her jewelry to her coworkers. Sometimes she offers the jewelry to them on credit, allowing them to pay her back later once they receive their paychecks. She also sells Nicaraguan fast food on the weekends.

While Cristina is busy at work, Gema is studying Psychology at the University of Rivas. She is in her last year and plans to use the profits from her jewelry business to pay her education fees. She dreams of becoming a business professional who will expand her business beyond her community in order to improve her quality of life. Cristina also dreams of expanding her business in the future, and knows that she will have to work hard to improve her business in order to achieve her goals.

Though their business is good, the sisters continue to live in their mother's house along with their grandparents and two nephews (7 and 9 years old) and use their income to help support the rest of their family. Their older sister traveled to Costa Rica in search of work, but is not able to send enough money to cover her children's expenses, so Gema and Cristina contribute financially and care for their nephews, so they too can receive an education and have more opportunities.

"We are very grateful to Self-Help International and the Micro-Credit Program for giving us the chance to participate in the program, and for supporting us with low interest-rate loans. We want to thank you for the training sessions on business management and much more."

They said that with the help of God and the Self-Help Micro-Credit Program, they are able to handle their business and be self-sufficient. As of today, they no longer need loans from Self-Help to support their businesses. They are self-financing.

They hope that other women have the same opportunity that they had to become members of the program.

"We want to thank the Self-Help staff and donors for supporting us and for helping the women of Nicaragua to become fighters and entrepreneurs."



Gema



# IMPROVING AGRICULTURE & SUPPORTING ENTREPRENEURSHIP

*Kimberling helps her big brother raise hens*

Read more about improving agriculture by visiting  
[selfhelpinternational.org/improving-agriculture](http://selfhelpinternational.org/improving-agriculture)

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FEATURED STORY:

## **HATCHING NEW IDEAS: THE YOUNG ENTREPRENEUR FROM LA RAMPLA**

*by Jorge Campos Solis,  
Nicaragua Country Director*

Demand for training sessions at the Fred Strohbehn Training Center in Nicaragua continues to grow! The first training session of 2017 was held to introduce the Micro-Credit Program to interested women in the area. Nine children sat alongside their mothers, swinging their feet back and forth throughout the training session. Many mothers bring their children with them because they don't have anyone else to watch their children at home.

Seeing the children sitting there sparked a new idea. We asked the women what they thought of a pilot project to engage their children in raising chickens. It would give the children ownership, provide a source of income for the families, and enable mothers and children to experiment to see first-hand the value of quality protein maize (QPM) consumption for growth and development. The women were excited and enthusiastic!

We launched the two-month pilot program in early February to ensure the birds would be ready for market by Easter. Parents active in our Micro-Credit and Ag Training Programs brought their children, grandchildren, nephews, nieces, and cousins to the training center to register for the program. Micro-Credit Program officer Yolanda Fletes and I taught them how to raise chickens at home, including how to properly feed them with QPM seed and how to generate additional income for the family by selling them when they are fully grown. Each child developed a brief business plan that included the product they were raising, the expected selling price, the potential market for their product, the actions needed to produce it, the expected time period, and the desired results.

I was taken aback by the initiative displayed by one 12-year-old boy, Carlos, when he boasted that he had already built a big shelter for more chickens than necessary now in preparation to grow his business in the future. Carlos, whose father is active in Self-Help's Ag Training Program, said he could help his father plant and harvest the QPM so that he could feed the chicks with better seed. He told us, "I think I will take good care of my chicks and then I will sell them. When I sell them, I will use that money to buy more chicks. Then, I can buy myself things and not have to ask my parents for money. I can also save for school." He went on to say, "I know my father is part of this organization, and so is our family now, but I feel closer to you because I get to work with you myself. Thank you."

Ten days later, the chicks were delivered along with their initial QPM feed to the families who participated in the training. During the first three weeks, all the chicks received the same starter ration. Then during the last four weeks of the trial, the children were randomly assigned one of four types of feed

rations for their chicks, though they didn't know which they received. Two rations contained QPM corn, one was supplemented with soybean meal, and one had no supplemental protein. The other two rations contained conventional corn, again, one with soybean meal as a protein supplement and one without. SHI staff weighed all the chicks weekly throughout the seven weeks to track growth.

**I think I will take good care of my chicks and then I will sell them. When I sell them, I will use that money to buy more chicks. Then, I can buy myself things and not have to ask my parents for money. I can also save for school.**

**- Carlos, 12 years old,  
La Rampla, Nicaragua**

At the end, the verdict was clear: although the birds fed non-QPM + soy had the highest weight, after factoring in the cost of feed, the profit margin for the QPM-fed birds was the highest, making QPM-only feed the most economical choice. See the final results in the table on page 13.

By taking an evidence-based approach, families were able to see for themselves the difference QPM feed makes. The next phase of the project will include using profits from the first stage to purchase a larger number of chicks. Engaging children in addition to parents resulted in a 33% increase in training session participation. We are encouraged by Carlos's spirit and we look forward to engaging more young, innovative entrepreneurs like him.







## 2017 IN REVIEW:

### GHANA

26



PEOPLE PARTICIPATED IN  
*AGRONOMIC TRAINING*  
SESSIONS

138



INDIVIDUALS TRAINED IN  
*PRODUCTION &*  
*IMPROVED CULTIVATION*  
PRACTICES

42

EDUCATED IN  
*RABBIT & MUSHROOM*  
PRODUCTION

### NICARAGUA

157



PEOPLE TRAINED ON  
*QUALITY PROTEIN MAIZE*  
(QPM)

537



PEOPLE PARTICIPATED IN  
*LEADERSHIP & TRAINING*  
SESSIONS

#### Results of Self-Help International Broiler Chick Project, 2017

(all values in Cordobas. 1 US\$ = 30 Cordobas)

Ration	A	B	C	D
Corn in ration	Non-QPM	Non-QPM	QPM	QPM
Soy meal in ration	No	Yes	Yes	No
Ending live weight, kg./bird	5.46	6.05	5.38	5.77
Value of birds per kg.	\$77.00	\$77.00	\$77.00	\$77.00
Total value per bird	<u>\$420.42</u>	<u>\$465.85</u>	<u>\$414.26</u>	<u>\$444.29</u>
Purchase cost per bird	20.00	20.00	20.00	20.00
Feed cost per bird	292.50	320.85	317.85	292.50
Vaccinations cost per bird	<u>3.43</u>	<u>3.43</u>	<u>3.43</u>	<u>3.43</u>
Total cost per bird	\$315.93	\$344.28	\$341.28	\$315.93
Profit per bird	\$104.49	\$121.57	\$72.98	\$128.36
Profit per bird, US\$	\$3.48	\$4.05	\$2.43	<u>\$4.28</u>



## FEATURED STORY:

**HOPE FOR THE INCARCERATED***by Paul-Simon Anane, Training Center Manager*

Amanfrom Prison Camp is a minimum security prison for convicts who have less than a year to complete their sentences. In September 2016, Self-Help's training center team worked with Ghana Prison Service to train some of the inmates and officers at the Amanfrom Prison Camp on mushroom production and rabbit rearing to ensure inmates would have marketable skills to help them reintegrate into society after being released from prison. "Many inmates have developed an interest in rabbit rearing and decided to create rabbit rearing businesses when released," said Francis, the Chief Superintendent of the Ghana Prisons Service and the Officer-in-Charge of the Amanfrom Prison Camp.

**"Many inmates have developed an interest in rabbit rearing and decided to create rabbit rearing businesses when released."**

After the training, we gave the camp three rabbits (one male and two females), to raise and breed so those trained get hands-on experience. We returned

to the camp in June 2017 to monitor the progress of the animals and provide post-training technical support. By that time, the camp had a total of twenty-eight rabbits: ten males and eighteen females. Both prisoners and officers are eager to continue rearing rabbits, especially the officers like Francis who are close to the age of mandatory retirement and seeking future opportunities for self-employment. Given the fast pace of rabbit reproduction, the camp lacked enough space to house them all, so we helped the camp construct labor-saving hutches.

Since there are so many rabbits, the officers are able to give a few of them out as gifts to inmates upon their release so that they may establish their own rabbit-rearing business. This gift allows former inmates to remain engaged in a productive activity that will generate income and allow them to care for their families.

Rabbits serve not only as a business opportunity, but also an opportunity to improve diets. The increased protein consumption from rabbits generally improves inmate health and lowers medication costs. "We are grateful to Self-Help International for opening our eyes to this project. It will help improve the protein content and quality of meals served at our prison," Francis added.

Isaac with an officer at a prisoner's camp



## FEATURED STORY:

**TRIAL PLOTS ENHANCE SCHOOL FEEDING PROGRAM***by Isaac Paul, Training Center Volunteer*

In January 2017, I packed my bags and flew to Ghana, West Africa with Self-Help to work with farmers to help them better feed their families. The farmers that Self-Help works with here in Ghana are not so different from the farmers back home in Iowa: they are hardworking stewards of the land, seeking to provide for their children in the best way they can.

**The farmers Self-Help works with here in Ghana are not so different from the farmers back home in Iowa: they're hardworking stewards of the land, seeking to provide for their children in the best way they can.**

One of my favorite experiences has been planting demonstration plots in the village of Bedaabout near the local school. Demonstration plots are used to display best practices to local farmers in an effort to help them grow more food. By intercropping and utilizing cover crops, farmers are able to increase

land efficiency and food production, control weeds, decrease evaporation, enrich the soil, and reduce runoff and erosion. Quality Protein Maize (QPM) mines the soil and does not add nutrients. But legume crops like mucuna, cowpea (black-eyed pea), and groundnut (peanuts) can be intercropped to effectively fix nitrogen in the soil in addition to providing food to eat.

In addition to serving as a learning tool for local farmers, demonstration plots supply food to local schools which use the QPM, as well as the cover crops from the plots, to provide a daily nutrient-dense breakfast porridge for their students.

Self-Help's sustainable community development model works not only to ensure that children are fed for the day in school, but also that their parents are able to provide for them at home for years to come. Today, their parents are growing more food and more nutritious food than previously possible. Through demonstrating and implementing these improved practices, we are alleviating hunger by helping people help themselves.

A team effort to plant the plots.







# ENDING MALNUTRITION

Read more about ending child malnutrition by visiting  
[selfhelpinternational.org/ending-malnutrition](http://selfhelpinternational.org/ending-malnutrition)

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## FEATURED STORY:

### ONE LESS WORRY FOR CHARITY

*By Jesse Jackson Sarkodie, School Feeding Program Officer*

Dorothy, 10, and Candy, 5, are in Class 2 and Kindergarten 1 at the Ama Badu D/A Primary School, where Self-Help has established a school feeding program. Their father, Ofori, was a carpenter and would make stools that their mother, Charity, would sell. Because it was so difficult for the family to get by on that income, Ofori left Ghana in February 2016 in search of employment opportunities to better provide for his family.

"Ofori took good care of us until he decided to travel to Mali," Charity said. "For the first six months after he travelled, he sent us money. But then I lost touch with him. I haven't heard from him in nearly two years." Not knowing what may have happened to Ofori, Charity can't help but imagine the worst.

With Charity left to support her family all on her own, Dorothy and Candy's educational futures were at risk. "My only source of income was from the sale of the stools, so when my husband left I was doing virtually nothing that could earn money for my family. I was feeding my children from my mother's purse."

The Ama Badu School Feeding Program means that Charity doesn't have to worry about what her daughters will eat in the morning or how she will afford it. She knows they will receive a nutritious QPM porridge breakfast every day at school.

I met Charity at a meeting organized for the women of Ama Badu, where she heard our staff emphasize the need for parents to work hard to send their children, especially daughters, to school. She decided to start her own business selling food at the Ama Badu D/A School. She said, "Prior to the meeting all I was looking forward to was getting money from someone to buy and sell clothing. I never thought of starting a small business like this because I did not know it could be of great assistance to my family."

**Meeting Self-Help has brought something big to my family. It has really taught me the value of useful advice; help comes in many ways apart from money. The advice from SHI has indeed brought joy to my life.**

**– Charity**

"Until that meeting with Self-Help, I had decided that Dorothy would not go back to school the next academic term, but I had a change of mind." Charity told me that after hearing from Self-Help at Ama Badu, she began to support herself independently, motivated to keep her daughters in school.

Now, Charity's household is food-secure and her business is doing quite well. Because of the School Feeding Program, Candy and Dorothy are well fed, and Charity doesn't need to choose between buying food and paying for school. "Meeting Self-Help has brought something big to my family. It has really taught me the value of useful advice; help comes in many ways apart from money. The advice from SHI has indeed brought joy to my family."

## 2017 IN REVIEW:

GHANA

715 CHILDREN  
FROM

9 SCHOOLS

WERE FED  
*A DAILY BREAKFAST*  
WITH  
QUALITY PROTEIN  
MAIZE

9 SCHOOLS  
RECEIVED  
HYGIENE  
EDUCATION



Candy with her mother and sister



Dorothy and Candy in their uniforms



Children line up to receive breakfast



## FEATURED STORY:

### THE TRANSITION OF ABDULLAI'S FAMILY

*By Jesse Jackson Sarkodie, School Feeding Program Officer*

In their quest for a better life, Abdullai, 35, his wife Fatia, 29, and their three children - Sule, 4, Fatima, 6, and Ibrahim, 8 - left their native town of Dibasonye in the Upper East Region of Ghana to settle in Fankamawe in the Ashanti Region. The Upper East region is one of the poorest regions in Ghana where people live on less than \$1 daily.

In 2015, Abdullai lost all of his income when a fire destroyed his crops. It became nearly impossible for him to provide for his family and he was eventually forced to relocate to Fankamawe, where Abdullai's brother assured him that he would find a job as a farm labourer or herdsman. Abdullai tells Self-Help, "Life here in Fankamawe has not been easy but there is hope that if I work hard, I will provide a better future for my children."

**"Life here in Fankamawe has not been easy but there is hope that if I work hard I will provide a better future for my children."**

He continues, "When we first arrived at Fankamawe, I would wake up in the early morning with my wife and travel from one house to another in search of anyone who needed laborers on their farms." At the time, sending their children to school was not a priority for Abdullai and Fatia, as their primary focus was finding a way to feed their family.

Now, their situation has changed: Abdullai and Fatia are both beneficiaries of the SHI Quality Protein Maize (QPM) Program, receiving agronomic training and subsidies to cultivate up to an acre of QPM. A portion of the maize produced by the farmers in the QPM Program is used to prepare breakfast for the school children enrolled in the SHI School Feeding Program.

Sule, Ibrahim, and Fatima are now in school and both parents are happy. Fatia told Self-Help International, "It is a great relief that the school feeds the children breakfast. It makes life easier for us, the poor parents."

The Feeding Program tracks the weight and height of each child in the program periodically. When Fatima's weight was first taken, she was severely underweight. After several months on QPM breakfast porridge from the school, Fatima's height and weight have improved.

When SHI last visited the family, Fatia was pregnant in her third trimester and was on her way to the farm in the morning. She confided in SHI, "This pregnancy was unintentional. After Sule, I decided not to become pregnant again to be able to take good care of my three children."

Though Fatia says she never intended to get pregnant for the fourth time, she and her husband maintain that they are financially stable and their family is living well. "We are ready for our fourth child," they told SHI, "Our problem of food insecurity is over after joining the SHI QPM Program."



Fatia working to provide for her family's future



Fatima excited to go to school early



Fatima enjoying her breakfast



Abdullai working as a herdsman



# ACCESSING CLEAN WATER



*Bayardo (red hat) overseeing the set-up of the  
CTI-8 chlorination system*

Read more about providing access to clean water by visiting  
[selfhelpinternational.org/accessing-clean-water](https://selfhelpinternational.org/accessing-clean-water)

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FEATURED STORY:

## 41,000 RECEIVE CLEAN WATER AT SAN CARLOS HOSPITAL

*by Orlando Montiel Salas,  
Nicaragua Clean Water Program Officer*

The municipality of San Carlos is the capital of the region of Rio San Juan, Nicaragua. Within this territory is the city of San Carlos, which contains one of the major hospitals for the region. The hospital is responsible for all 4 municipalities that make up the department— San Juan de Nicaragua, El Castillo, San Carlos, and San Miguelito, Morrito.

According to statistical information provided by the hospital, approximately 49,700 patients will have visited the hospital by the end of this year. In just January and February alone, 2,671 men and 5,616 women have visited. Their ages range between less than 1 year to 60 years and over.

The hospital has more than 250 employees working in the areas of medical care, statistics, administration, cleaning, and cooking. They also have staff who are tasked with ensuring the water provided by the storage tanks is received through the potable water distribution network of the company ENACAL of San Carlos.

However, water supplied to the hospital lacked the chlorine concentration at a level adequate enough to disinfect and purify all of it for the amount of individuals served— and did not guarantee that it was completely safe for consumption. This was a very obvious problem for the hospital administration and authorities, which led them to look for solutions to improve water quality.

In August of 2016, the San Carlos hospital management staff contacted us to discuss the water quality issue they were having. We decided we would need to have a meeting with several leaders and the administration of the hospital. The meeting resulted in the decision to carry out a technical inspection of the water system and then to install one of Self-Help's CTI-8 chlorinators.

The Self-Help International Clean Water Program in Nicaragua, in coordination with the management of San Carlos Hospital, installed five CTI-8 manual chlorinators which currently guarantee the quality and safety of water within the hospital's facilities. The first chlorinator was installed on January 19, 2017 in a 5,000-liter tank supplying the maternity and neo-natal wards. The people who will directly begin to benefit from this each year are the hospital's 471 newborns and 3,436 pregnant and postpartum women. The last of the five chlorination systems was installed on

March 18, 2017. The five chlorination systems cover the hospital's pediatrics, general medicine and orthopedics, maternity, surgery, and emergency centers.

In April, the systems were tested for monitoring and evaluation. The results showed that the chlorination systems had successfully eliminated the problem of poor water quality in the Hospital de San Carlos. The Country Program Director and I provided educational talks to nursing staff, maintenance staff, cleaning staff, laboratory staff, administrators, doctors and directors of the hospital, regarding the use, management, and maintenance of the CTI-8 manual chlorinator. We hoped to expand the knowledge about the importance of reliable and clean water and demonstrate the sustainability of the chlorinator equipment. They needed to understand why the correct amount of chlorine was so vital.

The Director of the hospital told Self-Help International staff, "Now we have a good perception of the quality of the water that we have, and I feel happy because before it was a headache to talk about the quality of the water in this hospital - people criticized us on this subject, but we can say at any moment and in any meeting, we have water of good quality and safe for the population we serve. Now people who visit the hospital of San Carlos for consultations, appointments, emergencies, or hospital admission of any kind are sure to take and use the drinking water inside the hospital."

Since the installation of the five chlorination systems, we can now say with confidence that the hospital and its 41,000 yearly visitors will have safe water to meet all of their many needs.

**Community leaders must be able to maintain the system long term, both technically and financially. I'm confident that CAPS leaders across southern Nicaragua are now better equipped to provide their communities with clean water in a financially sustainable manner. ”**

**—Orlando Montiel Salas,  
Clean Water Program Officer**

## FEATURED STORY:

**NOBODY LIKES DIARRHEA (SERIOUSLY)**

*by Orlando Montiel Salas,  
Nicaragua Clean Water Program Officer*

After a sweltering day spent working on a farm, Julio heads home longing for a cool drink of water. The water that runs from his kitchen tap is brown and contaminated, but he is exhausted and dehydrated: what choice does he have? For as long as anyone can remember in Jacinto Baca, the water has not been safe to drink and the people have been plagued with diarrhea for something as simple as quenching their thirst. In this rural agricultural community in northern Nicaragua, 145 houses are occupied by 1,053 people.

Migdalia María Obando, a licensed nurse and the head of the Health Clinic, has raised her two children in Jacinto Baca. A lifelong community member, she has personally witnessed and experienced the illnesses that come with consuming unsanitized water. In the past, people were expected to sanitize their own water, which they did not always do, so diarrhea and stomach issues persisted. They had grown so accustomed to living with the symptoms of contaminated water that they downplayed their health issues until the Ministry of Health examined and presented the high levels of

contamination in the water, showing them just how risky it was to consume it.

Now, the water is chlorinated before it reaches the homes, so the water is clean and ready to drink as it exits the faucet. Migdalia says this change, thanks to the installation of the CTI-8 water chlorination device, has made all the difference: "As health workers, we have observed the importance of the CTI-8. Before there were many people sick with diarrhea, mainly children... now that we are using the chlorinator, the cases of diarrhea have decreased." The inhabitants are educated on the benefits of the CTI-8 and pay a small "water fee" to maintain the device and ensure that they will have clean water each month.

The plumber in charge of maintenance of the CTI-8 is Bayardo Antonio Hernández, who, like Migdalia, is raising his two children in Jacinto Baca and has witnessed their suffering after drinking contaminated water. In the past, stomach problems were often blamed on the heat. After the Ministry of Health's





testing and the installation of the CTI-8, the stomach pains and diarrhea have practically disappeared. Both Migdalia and Bayardo lived with the flawed water system in Jacinto Baca for over 30 years, so they are more than familiar with the problems it caused.

Migdalia notes the benefits of the CTI-8 chlorination device: "Now, we drink water feeling assured and without worry. We have noted a change in our health, and in the records we keep at the Health Clinic we have reached a milestone achievement in the decrease in cases of diarrhea and water-related ailments. We will continue using the CTI-8 to better the health of all community members."

Since the installation, 1,053 residents of Jacinto Baca have received over 45,420 liters of safe drinking water every day.

## 2017 IN REVIEW:

### NICARAGUA

**11,090** RESIDENTS  
of RURAL COMMUNITIES +

**41,681** HOSPITAL PATIENTS  
RECEIVED CLEAN WATER

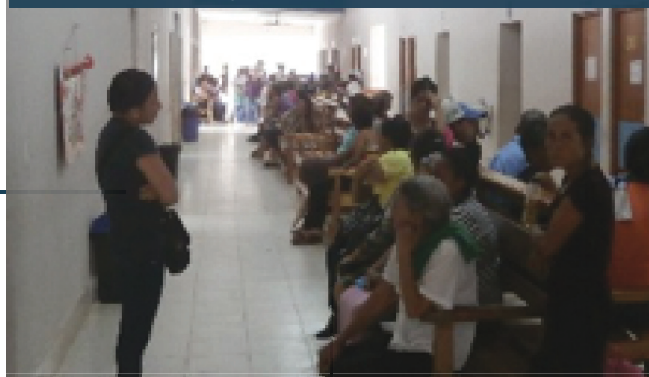
**19** NEW CHLORINATORS WERE  
INSTALLED BY COMMUNITY MEMBERS

**453** ATTENDEES PARTICIPATED  
IN TRAINING SESSIONS ON  
THE BENEFITS OF CLEAN  
WATER AND  
CHLORINATION  
MANAGEMENT

SHI staff and Hospital Directors hold a meeting



A crowded waiting room in the San Carlos hospital



SHI staff  
educating  
visitors  
about clean  
water



## FEATURED STORY: FROM IOWA TO INTERNATIONAL

by Nora Tobin,  
Executive Director

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2017 Impact Report

Self-Help launched the Teen Girls Club to support young women at risk of dropping out due to teenage pregnancy. Our objective was for them to stay in school longer by providing them with supplemental learning to improve literacy, have positive role models plus improving self-confidence, reproductive health education, and practical skills development.

Girls who stay in school past grade 7 are less likely to die in childbirth, will have fewer and healthier children, and are more likely to send their children to school. By staying in school longer, girls are able to overcome poverty and contribute significantly to alleviating hunger for themselves and future generations.

When girls in Ghana hit puberty and get their menstrual periods, going to school becomes a challenge due to lack of access to sanitary supplies. Often, girls miss one week of school each month, fall behind, and eventually drop out.

In September 2016, Self-Help International partnered with Days for Girls sewing groups in Des Moines and Cedar Falls, Iowa, and distributed 150 free reusable sanitary kits to young women in three villages in rural Ghana to keep girls in school every day of the month.

Six months later, in February 2017, we followed up with the girls to listen and learn how things were going. Mariatu reported that having the Days for Girls (DFG) kit was saving her money. "Yes," Windolina chimed in, "I used to have to use my lunch money to buy pads. Now I don't need to anymore." Then Kadija and Fridaus and Salamatu and one girl after the next stood up and repeated the same thing: now that they have reusable cloth pads, they get to eat lunch every day - even when they have their periods.

Adisa, a club member from Timeabu, shared, "I no longer stay away from school during that time of the month [due to my period] because I have it covered."

A supervisor of a Teens Club, Alimatu, said, "Providing sanitary towels for my two daughters each month was heavy on my income. Thankfully, that burden is lifted now due to the DFG kits."

It was unanimous: the girls love the kits, and their mothers were clamoring to have kits for themselves too!

### Creating enterprises, ensuring sustainability

After hearing from the girls that they liked and were using the Days for Girls feminine hygiene kits, and that their mothers and sisters wanted the kits too, it was time to put our sustainability plan into action. We couldn't have the women dependent on us; they needed to be able to make the feminine hygiene kits themselves.

Iowa's Days for Girls volunteer coordinator, Kay Hertz, trained volunteers and seamstresses extraordinaire, Gail Stelmacher (West Des Moines, Iowa) and Barb Dahlby (Waverly, Iowa), to make the kits. Then Gail and Barb packed up the supplies and training guides and traveled to Ghana to teach nine seamstresses from five villages how to make the kits themselves. The women were eager to learn and paid very close attention every step of the way.

This transfer of knowledge both helped the women expand their existing sewing operations by creating a new product that's already in demand, and ensured that these innovative reusable feminine hygiene kits are available for all women who need them without depending on Self-Help to take the kits over to them.

**We want the girls to focus on their education, and to know that men and women can equally do their best wherever they find themselves. We talk about fairness in the sense of gender fairness. Girls should not think of themselves as lower than boys. They are special too and they should feel free to shine wherever they are.**

**– Victoria Yamson,  
Program Manager**







## AWARDS & RECOGNITION

*What do you like about the Teens Club?*



Alleviating hunger:  
"I used to have to use my lunch money to buy pads. Now I don't need to anymore."  
- Windolina



Staying in school:  
"The Teens Club is helping me stay in school so I can be a lawyer one day!"  
- Janet



Learning about STEM careers:  
"We got to go on a field trip to learn about where our drinking water comes from! I'd never been there before!"  
- Mariatu

### Victoria Yamson Receives Merry Fredrick Leadership Award

Victoria Yamson, Self-Help Ghana Program Manager, received the prestigious Merry Fredrick Leadership Award in August of 2017 for demonstrating outstanding leadership in fulfilling Self-Help's mission by empowering women and girls.

"Victoria is a dedicated, loyal person to SHI," said former Self-Help Executive Director Merry Fredrick. "Her work and commitment to development for her country emulate her values and principles to life at its fullest potential. I am extremely proud of her and pleased by this selection."

This Award was established by the Board of Directors in 2013 to recognize, initiate, or promote leadership based on merit and fulfillment of the mission of Self-Help International, and named in honor of retiring executive director Merry Fredrick. Victoria is the second recipient of the award, following Ms. Lucia Vega Galeano in 2015.

### Visual Logic Group Named Business Partner of the Year

Visual Logic received the Business Partner of the Year Award in 2017 for redesigning and providing all marketing materials for SHI's website this year. The award was given because of their support for the nonprofit sector and remarkable effort to provide and care for individuals in the Cedar Valley area, and making a significant impact.

### Jacqueline Steinkamp Named New Nonprofit Employee of the Year

Jacqueline Steinkamp, Development Director at Self-Help International, received the 2017 Cedar Valley New Nonprofit Employee of the Year Award. The award honors an individual in their first professional nonprofit position, having worked for the organization for two years or less.



*Nora (right) presents award to Victoria (left)*



*Visual Logic team receives Business of the Year Award*



*Jacqueline Steinkamp (center) receives New Nonprofit Employee of the Year Award*

# LEADERSHIP

## IOWA

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2017 Impact Report

Nora Tobin	Executive Director
Jacqueline Steinkamp	Development Director
Susan Cornforth	Administrative Assistant
Braxton Addoh	Intern, Fall 2017, Wartburg College
Megan Bridgewater	Intern, Spring 2017, Wartburg College
Callie Brimeyer	Intern, Summer 2017, University of Northern Iowa
Olivia Dahlquist	Intern, Summer 2017, University of Wisconsin, Madison
Anne Langebartels	Intern, Summer & Fall 2017, University of Northern Iowa
Somto Mogbogu	Intern, Spring 2017, Wartburg College
Caroline Scott	Intern, Summer & Fall 2017, University of Iowa

## GHANA

Benjamin Kusi	Country Director
Victoria Yamson	Program Manager
Elizabeth Adu-Opoku	Program Officer, Micro-credit
Naa Akwele Atiapa	National Service Personnel, Teen Girls Club
Jesse Jackson Sarkodie	Program Officer, School Feeding Program
Nancy Ansah	Assistant Program Officer, School Feeding Program
Heidi Kalb	Intern, School Feeding Program
Paul Simon Anane	Young Adult Training Center Manager
Dominic Boakye	Young Adult Training Center Caretaker
Benjamin Antwi	Young Adult Training Center Security
Isaac Edgar Paul	Young Adult Training Center Volunteer
Frankie Opoku Agyemang	National Service Personnel, Young Adult Training Center

## NICARAGUA

Jorge Campos	Country Director
Lucia Vega Galeano	Program Operations Manager
Orlando Montiel Salas	Program Officer, Clean Water
Yolanda Fletes	Program Officer, Micro-Credit
Edelia Aracelis Cruz Torrez	Program Officer, Micro-Credit
Alfredo Aleman	Program Assistant, QPM Agriculture
Mario Barberena	Seed Bank Manager, QPM Agriculture

## BOARD OF DIRECTORS

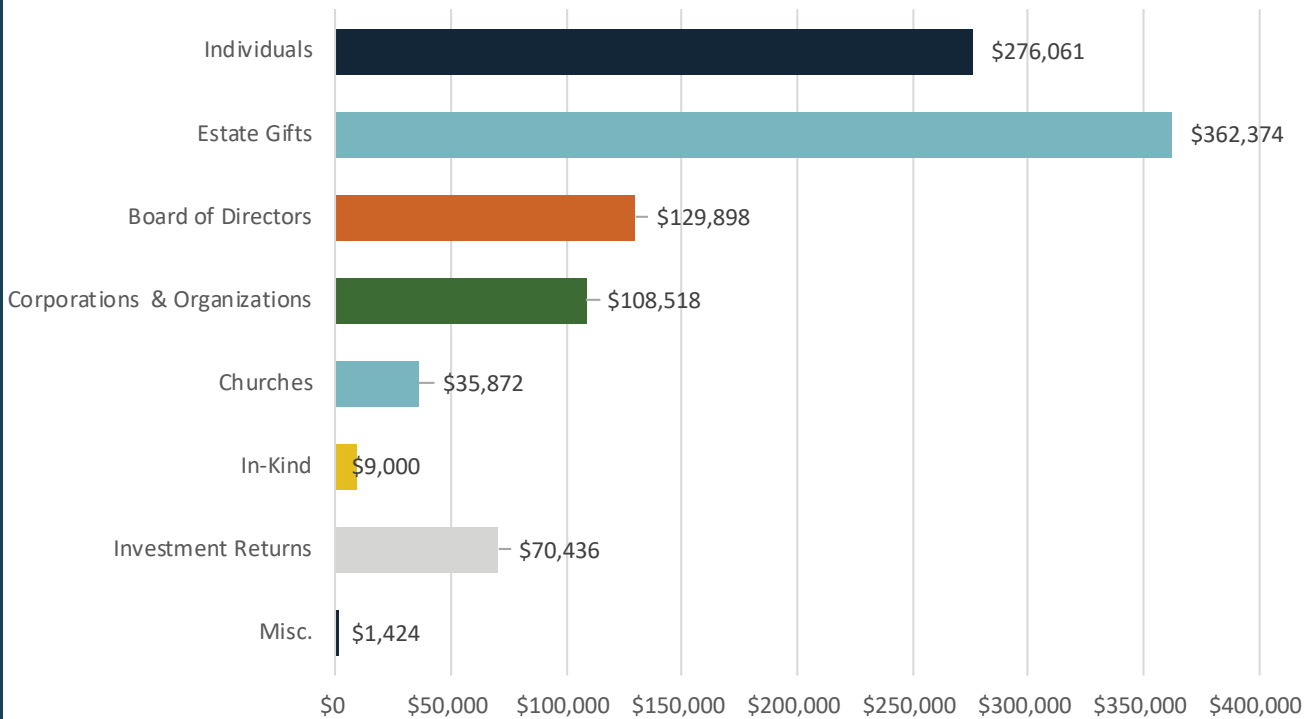
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Barbara Hatinger	David Fredrick, Emeritus	Jon Tehvan, Emeritus
Dr. Dorothy Masinde	Dr. Dale Harpstead, Emeritus	Dr. James (Jim) West, Emeritus



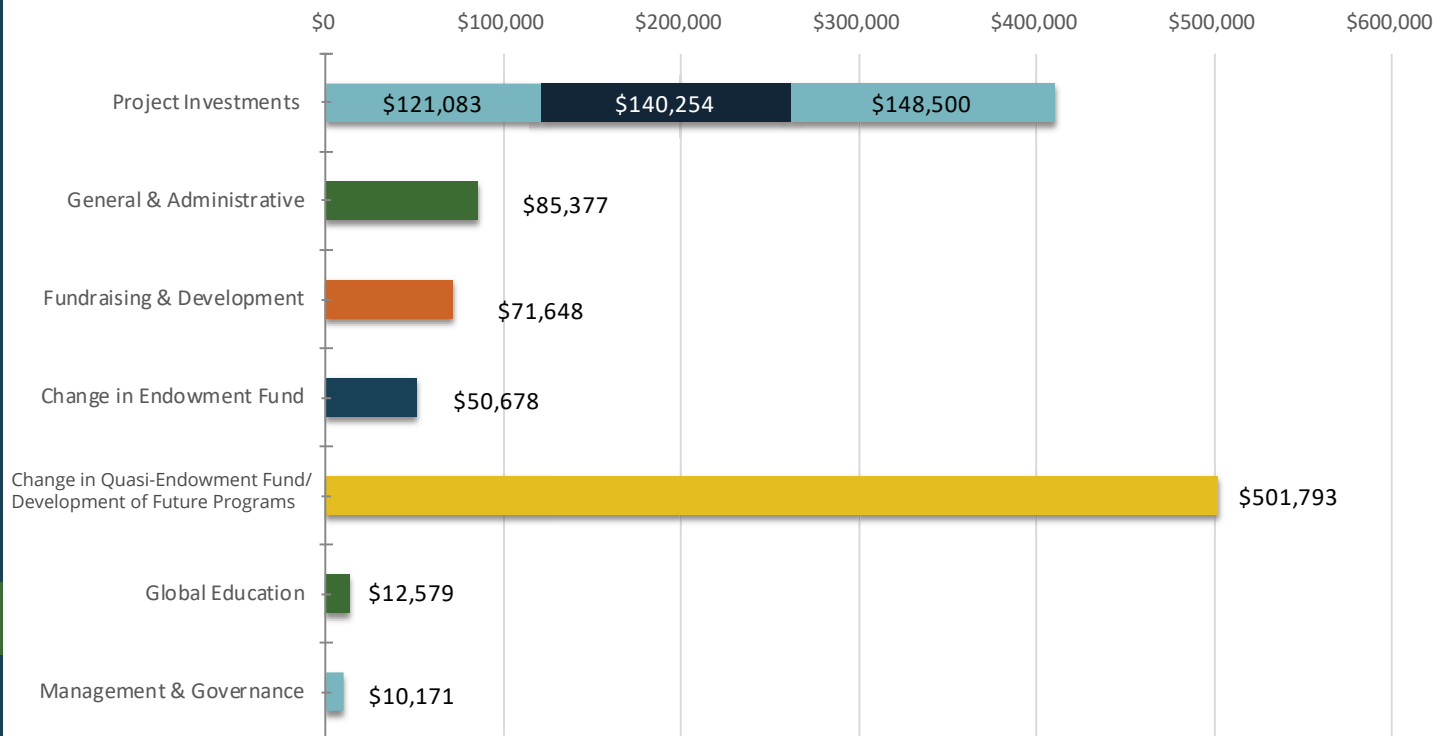


# FINANCIAL OVERVIEW

## INCOME



## EXPENSES





# 2017 CONTRIBUTIONS

## \$50,000+

Estate of Dick Luloff  
Fred Strohbehn

## \$20,000 - \$49,999

Iowa Annual Conference of  
the United Methodist Church  
The Katz Foundation  
Richard and Karlene Neal  
Keith and Nancy Swanson  
Ted and Deb Waitman

## \$10,000 - \$19,999

James and Judy Fogdall  
Jerry and Kaye Meiners  
Fran and Howard Mueller  
Pioneer Hi-Bred International

## \$5,000 - \$9,999

Greg and Andrea Abel  
Anonymous  
Beck's Hybrids  
Compass Group Management, LLC  
Morgan Stanley Foundation  
Rotary Club of Des Moines  
Paul & Claudia Schickler  
Estate of Josephine and Randy Snyder  
Sean Sullivan  
Terrence and Maureen Roach Tobin  
James Tobin and Virginia Heagney

## \$2,500 - \$4,999

Fahr Beverage  
Gordon Fischer Law Firm  
Deb and Rick Giarusso  
Donald and Suzanne Hofstrand  
Michael Hannan  
Robert and Mary Kalb  
Mark and Jeri Mueller  
Christopher Mahan  
Paula Archibald O'Brien  
Mary Jane and David Oakland  
The Oregon State Federation of Garden  
Clubs  
Isaac Edgar Paul  
Donna and Ken Speake  
Bonnie Thorn  
Westminster Presbyterian Church, Waterloo

## \$1,000 - \$2,499

John Ahrold	Colleen and Rick Krausmann
Arthur and Judy Anderson	Joe and Esther Legg
Asbury UMC, Webster City	Paul W. Lynch
Joselyn and Brian Beckstrom	Mark and Holly Lyons
Ann Bell	Phyllis Meyer
Kenneth Birrell	MP Media & Promotions
Margie Brennan	Network For Good
Dan Britt and Jean Harrington-Britt	Carol and James Nordhus
CC Industries	Jim and Jeanne O'Halloran
Jeff and Angela Clement	Jordan Olson
Creston First UMC	Principal Financial Group
Randall and Julie Crom	Kristi and Steve Quarles
Dick and Jean Crouch	Ken and Pam Riggs
CUNA Mutual Life	Ron and Phyllis Roelfs
Paul and Kelly Curtis	Bert and Diane Schou
Jack and Barb Dahlby	Marvin and Helen Schumacher
Des Moines Area Hunger Hike	Martha Picado Seegers
The Dirty Dog American Bar & Grill	Karen Skovgard
Janice and David Dressel	Carol R. and Robert Smith
Edward C. and Marsha Droste	St. Mark's UMC, Iowa City
William and Jane Edwards	St. Mary's Catholic Church
Robert and Linda Erlandson	Gail and Mark Stelmacher
Varlyn and Jane Fink	Storm Lake UMC
First UMC, Ames	Nick Taiber
First UMC, Iowa City	Tatroe Electric, Inc.
Ann Fredericks	Bernie and Lisa Tobin
David and Merry Fredrick	Nora Tobin and David Murphy
Brian Foster and Patricia Koch	Martha and Edwin Van Hemert
Peter and Sally Freymark	Jessie and Chris Weaver
Maureen Gearino	West Bank
Dale and Mary Harpstead	West Des Moines UMC
Barbara and Dale Hatinger	West St. Charles UMC
Allen D. and Delores Hauge	Whitfield & Eddy PLC
Heavens Best - Hagensick LLC	Jim and Ann Willer
Norma Hirsch	Donna Winham
Hooters Community Endowment	
Pat Houlihan and Dan Jacobi	

## \$500- \$999

A & R Travel	Community Foundation of Northeast Iowa
Adaville UMC-Merrill First UMC	Andrea and Robert Compton
Jim Austin and Crys Helbing	Richard Deming
Jo and Hank Bagelmann	Joshua Dockum
Allyson and Ryan Bailey	Al and JoAnn Dorenkamp
David and Judy Beane	Elaine Dove
Margaret Bradford	Sherri Dressel
Edward and Priscilla Brown	ECHOPPE Inc
Joan Clark	Teri Edman
Collegiate UMC, Ames	

## \$500- \$999 cont'd

James and Martha Fifield  
First National Bank, Waverly  
First UMC, Algona  
Grace UMC, Sioux City  
Dick and Linnea Graen  
Calvin and Jana Haack  
Hazel Dell UMC  
Hazelton UMC  
Joe Heinen  
Robert and Betty Hellman  
Heritage UMC, Waverly  
Gary and Ann Holck  
Home Instead Senior Care  
James and Nancy Hughes  
ICAN  
Jerry Roling Motors, Inc  
Erwin and Yushiko Johnson  
Marilyn Johnson  
Dan and Darcy Knights  
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Claudia Lampe  
Clair and Mary Lensing  
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Ravi Vemulapalli

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P.J. and Claudette McDonald  
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Joseph Milana and Brenda Buckley  
Milkbox Bakery  
Michael and Tina Miller  
Thomas and Rosanne Neal  
Paul Neukirch  
New Hartford UMC  
New Hope UMC, Des Moines  
Ronald and Diane Nicholson  
Noble UMC  
Brent and Suzanne Parker  
Vincent Poll  
Prairie Chapel UMC  
Dennis and Carol Preslicka  
Judith Quick  
Fred and Carol Redmore  
Braden Renaud  
Daryl and Barbara Roberts  
JJ and Heather Robson  
Marvin and Marcia Schultz  
Shenandoah First UMC  
Josh Shepard

Dorothy Stanley  
St. Luke UMC  
St. Timothy UMC, Cedar Falls  
State Bank, Waverly  
Gavin Steege  
Ted and Kathy Stuart  
Tom and Sue Taiber  
Todd and Jen Tatroe  
Chuck Tobin  
J. Kelly and Irene Tobin  
Michael Tobin  
Susan Tobin  
Toledo Christ UMC  
O. J. Tomson  
Adam Traetow  
United Methodist Committee on Relief  
(UMCOR)  
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Darrel Wenzel  
Anthony Wagner  
Duane Weiland and Mary Rose Stone  
The Wellmark Foundation  
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Lauri and James Young

## \$250 - \$499

Accel Group  
Elizabeth Ahrold  
Alta UMC  
Richard and Leslie Althaus  
Sherrill and Don Barr  
Rich and Laura Barrent  
Karen & Charlie Baughn  
Alan and Susan Beck  
Bill Becker  
Richard Bell  
Benevity Causes  
Bethlehem Lutheran Church,  
Cedar Falls  
Robert and Phyllis Boeding  
Mechille Boldt  
John Bruha  
Shawn Burke and Paul Scott  
Margaret and Jack Cavanagh  
Centerville First UMC  
Christ Lutheran Church, Blair  
LaRue Clark  
Joe and Monessa Cummins  
Margie Custis  
Danbury UMC  
Davenport St. John's UMC  
Karin and Jeff Derry  
Karl and Laura Digman

Donna Dravis  
David and Helen Duncan  
Eldridge UMC  
Farmers Chapel UMC, Indianola  
First UMC, Des Moines  
Jeanine Freeman  
Ron Gale  
Scott Galenbeck and  
Leann Treloar  
Sue Burns Glasnapp  
Grace Lutheran Church, Grafton  
Grace UMC, Glenwood  
Grace UMC, Spencer  
Ricky and Jayne Hall  
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Lorna Hoversten  
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Kaiser-Corson Funeral Home  
Heidi Kalb  
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Kingston UMC  
R. Roy Kintner  
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Esther Reinart  
Dennis Rhodes and Mary Kay Shanley



## \$250 - \$499

Anthony Richard  
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June Russell  
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Helen Greatrex	Jon and Gloria Tehven
Lindley and Joanne Jones	Bernie and Lisa Tobin
Colleen and Rick Krausmann	Helen Tobin
Salah Machani	Rod and Jennifer Townsend

## Volunteers of 2017

### *Special Events Champions :*

*Travel the  
World Gala  
Spring*

Jo Bagelmann  
Donna Dravis  
Jeff Cornforth  
Rosemary & Adam  
Hagensick

*Give a Hoot for  
Self-Help*

Kristi Quarles  
Nick Taiber  
Ted Waitman

*Self-Help Lunch  
to Empower  
Global Women*

Paul & Claudia  
Schickler  
Keith & Nancy  
Swanson  
Terry & Maureen  
Tobin

### *Travelers:*

*Nicaragua  
January 2017*  
William Edwards  
Jane Edwards  
Brent Parker  
Jim Secor

*Ghana  
February 2017*  
Barb Dahlby  
Gail Stelmacher  
Maureen Tobin  
Nora Tobin

*Nicaragua  
May 2017*  
Delaney Cornforth  
Susan Cornforth  
Nora Tobin

*Ghana  
August 2017*  
Paula Archibald  
O'Brien  
Jordan Olson  
Natalie Vernon  
Nora Tobin

*Nicaragua  
November 2017*  
Josie Beckstrom  
Linnea Beckstrom  
Soren Beckstrom  
Jacqueline Steinkamp

**Thank you to all of the 750  
families who donated your  
hard-earned funds to alleviate  
hunger by helping people help  
themselves.**

**The accomplishments  
highlighted in this report would  
not have been possible without  
each and every one of you!**

Average Gift Size:



# OUR STORY

Vern Schield founded Self-Help International in 1959 with a mission to alleviate hunger by helping people help themselves. After traveling the world and seeing the indignities of farm families struggling to provide for their own families, Shield knew he had to help. He returned home to his workshop at Shield Bantam Company in Waverly, Iowa and designed a small tractor - the "Self-Helper" - to help subsistence farmers improve their yields. From 1959 - 1989, the Self-Helpers were built in Waverly and shipped to farmers in 48 countries around the world.

Then in 1989, at the request of Nobel Peace Prize Laureate and fellow Iowan Dr. Norman Borlaug, Self-Help began working in Ghana, West Africa, to help farmers improve livelihoods through the promotion of Quality Protein Maize (QPM), a high-protein corn that was higher yielding and more nutritious than local varieties. Self-Help began focusing more on holistic community development. In 1999, Self-Help took the successful sustainable development model pioneered in Ghana and introduced the model in Nicaragua, Central America.

Today, Self-Help continues to serve the rural poor in different communities in Ghana and Nicaragua, working to improve quality of life with dignity by improving agriculture, providing clean water, fighting malnutrition, empowering women, and training and educating youth.

Vern Schield



*Alleviating Hunger by Helping People Help Themselves Since 1959*

207 20th St NW Ste A  
Waverly, IA 50677  
(319) 352-4040



@SelfHelpIntl



@selfhelpinternational



@SelfHelpIntl

[www.selfhelpinternational.org](http://www.selfhelpinternational.org)

