



Like Mother, Like Daughter

Inspiring the Next Generation
of Entrepreneurs

14-YEAR-OLD GENESIS WAS INSPIRED BY HER MOM to get into business. Genesis' mom, Adriana, is a long-time partner of Self-Help International and is famous in the Women's Empowerment Program for being an excellent saver. Adriana regularly puts aside money for savings. If she needs to pull money out of her savings, then she charges herself interest on what she takes out. Adriana makes herself pay back whatever she took out of her savings and adds 10% interest to the total amount that she puts back into her savings.

Adriana manages to run her business and raise her daughter as a single mother. Four years ago, Adriana encouraged (continued on page 3)

By Yolanda Fletes, Women's Empowerment Program Officer

New Board President, Keith Swanson

TO THE SUPPORTERS OF SELF-HELP INTERNATIONAL,

I have been working with Self-Help for several years learning how the mission is delivered in Ghana and Nicaragua. I've traveled to both countries to meet the staff who implement the programs and to learn what daily life is like for people in the rural communities we serve. Community leaders have graciously invited me to spend the day together, inviting me into their homes, allowing me to go with them to fetch water and to work in the fields, to join them for dinner of cassava or tortillas, and to stay overnight in their homes where I learned to play a new board game with the family by candlelight.

My wife, Nancy, loves holding babies and she gravitates to the mothers and grandmothers caring for infants. As I witnessed the women interact, the language barrier prohibited words of understanding, but their eyes and body language communicated the connection and common desire to have the best for their children.

The people Self-Help works with are wonderful people doing the best they can with the resources they have. The challenges in these small village communities are broad and often complex. I've been tremendously impressed with Self-Help's in-country staff, as they employ practical methods for training that meet people where they are at, and overcome barriers to teaching those who may not have had the opportunity to learn to read or write. I've witnessed how they engage community leadership and respect traditional cultural practices while working alongside community members for change to improve health, sanitation, and nutrition.

I have learned one major thing: we have to know better to do better.

During my term as president, I hope to lead Self-Help to continue the successful work that has been accomplished for 60 years. Help me extend that success into the next 60 years. Let's start by building on the following: sustainability of the organization; sustainability of what we teach; expanding the expertise of our board and organization; growing the public awareness of Self-Help and the work we do when appropriate; and expanding our success to other geographic areas of need.

Join me!



Keith Swanson, President of Self-Help International

Keith Swanson is a recently retired Managing Director of Wealth Management at Morgan Stanley in West Des Moines. He holds a B.A. degree from Iowa State University. Keith grew up in Colo, Iowa with a farming background that is helpful during his trips to Ghana and Nicaragua with Self-Help. Keith has served on Self-Help's Finance and Ghana board sub-committees since 2015. He and his wife, Nancy, enjoy traveling, hiking, and biking together. They also enjoy spending time chasing around their eight young grandchildren.



Like Mother, Like Daughter: Inspiring the Next Generation of Entrepreneurs

(continued from page 1) Genesis to get involved in Self-Help's youth-serving program in which children received broiler chicks and experimented feeding the chicks Quality Protein Maize (QPM). Ultimately, they concluded that the chicks fed QPM weighed more than those fed traditional maize and generated more profits.

Genesis says this experience was unforgettable and highly motivating. She remembers that when it came time to sell her QPM-fed chicken she made 190 cordobas (about \$5.58 USD). She followed her mother's lead in savings and set her money aside. One day, she asked her mom for a pair of sandals, which cost 300 cordobas (\$8.81 USD), but Adriana told her daughter that the sandals were too expensive and that she couldn't buy them. Inspired by her own mother's entrepreneurship and what she'd learned from her broiler experiment with Self-Help, Genesis decided she would work to get the rest of the money to buy the sandals.

Trucks commonly pass through rural communities in Nicaragua selling different types of food, and one day a truck selling vegetables passed by Genesis and Adriana's house. Using her savings from the broiler chick project, Genesis bought 2 large watermelons at 80 cordobas (\$2.35 USD) each to start her business. Witnessing her daughter's budding entrepreneurship, Adriana helped

Genesis hopes that once she's completed university and entered a professional career, she'll be able to give back to her mom – she wants to build Adriana a nice little house with chickens and a puppy.

Genesis cut each watermelon into 10 pieces. Genesis took the 20 pieces of watermelon with her to school, and sold each piece at 10 cordobas (\$0.29 USD), garnering a net profit of 40 cordobas (\$1.15 USD).

After the initial success, Genesis continued selling watermelon at school, and by the time watermelon season was over, she had managed to save 300 cordobas – enough to buy the sandals she wanted.

Once mango season started, Genesis went to her grandmother's house where there is a mango tree in the yard. Her grandmother cuts down the mangos, and Adriana helps her peel them. Now in high school, Genesis brings 10 baggies of cut and peeled mango with her to school which she sells to her classmates at 10 cordobas per baggie.

With her earnings, Genesis buys notebooks, pencils, and other school supplies. She says that she learned to save through Self-Help. Genesis is also very proud of her mother who, despite not having much and being a single mom, has always remained inspired to get ahead and provide her daughter the best life possible.

Genesis' dream is to become a pediatric doctor or a systems engineer. Her current goal is to continue saving so that once she goes to university she'll be able to help her mother financially. She hopes that once she's completed university and entered a professional career, she'll be able to give back to her mom – she wants to build Adriana a nice little house with chickens and a puppy.

Empower more families like Adriana's & Genesis' with a gift of \$50 today!



Genesis' mom, Adriana.



Supporting Girls in the Time of COVID-19

This report was written by George Amo, NABCO Support Staff, and Jessica Crawford, Program Specialist for Africa.

IN EARLY 2020, SELF-HELP INTERNATIONAL'S TEEN GIRLS CLUB (TGC) program had recently revised their model to include additional time for English language tutoring. Participants had identified English tutoring as a major interest area and the school system supported the additional lessons. Self-Help partners with local teachers to offer additional time each week for TGC participants to practice their English and receive guidance from trained teachers. Self-Help's team was seeing great success with this model and participants were very engaged.

Then, in March 2020, the COVID-19 pandemic emerged and shifted things in ways staff could not have anticipated: Ghana's schools closed with no sign or date of re-opening; distance learning options were limited due to lack of internet and other resources; and gathering in groups and travel was restricted – and at times forbidden completely – to mitigate the spread of the virus.

Self-Help's team knew from lessons learned during previous epidemics such as Ebola outbreak in West

In early 2020, the COVID-19 pandemic emerged and shifted things in ways Self-Help staff could not have anticipated.

Africa that girls and women often see the largest and most negative long-term impacts from school closures. Self-Help's staff maintained communication with TGC Community Coordinators and were hearing that the girls were already feeling like they would forget all of the lessons from school.

How could Self-Help's TGC team keep girls engaged and ready to return to school when schools did reopen?

Many of the teachers facilitating the reading lessons during the after-school program were not from the immediate community, so they were not available to continue tutoring. However, some Senior High School (SHS) students who had been at boarding school and were TGC alumni came back to the community because schools had closed. Self-Help staff saw a unique opportunity to engage these young women

in the solution: they could provide a leadership opportunity for SHS girls while keeping both the SHS and Junior High School (JHS) girls involved in learning.

The team developed a peer-to-peer learning system that divided TGC participants into small groups based on their class level. This both allowed the groups to follow appropriate physical distancing guidelines while also ensuring no one in the group would be left behind.

How could Self-Help's Teen Girls Club team keep girls engaged and ready to return to school when schools did reopen?

This model was even more successful than staff had anticipated. Self-Help staff saw SHS girls stepping up as leaders of the group, gaining confidence, and reinforcing their own learning as they taught others. The groups have also formed unique bonds among their fellow learners. Many of the girls have felt more comfortable asking questions in a group of their peers and have the opportunity to work through those challenges together instead of being provided the answers by a teacher.

Since forming these groups as tutoring teams, staff have started delivering other trainings and content for the girls such as lessons focused on goal-setting, self-esteem, and leadership. Operating in these same small groups helps to ensure girls and staff can maintain appropriate social distances while still benefiting



from the program. Final year students at JHS and SHS returned to school to take their final exams before the summer break. As of October 2020, SHS students and students in their last two years of JHS will resume classes in November 2020, and all other JHS will resume classes in January 2021. Self-Help staff are so proud that all TGC participants and alumni returned to school to sit for the exams.

Situations are unpredictable and circumstances changing rapidly due to COVID-19. TGC staff don't know exactly what the program will look like in the coming months, but they remain committed to employing creative strategies to continue to support the girls in the months ahead. Staff are proud of the girls as they have eagerly embraced this new, temporary model, and are excited to see how they can carry these lessons into the future.

Inspire 20 Young Women to be Community Leaders!

As part of their graduation from Junior High School, 20 girls in the Teen Girls Club are identifying things they want to improve in their communities and planning and implementing community service projects as solutions. These projects are concrete ways for girls to put their leadership and civic education lessons into action, and they will have a lasting impact on their communities.

You can help these young women complete their service projects with a gift to the Teen Girls Club! A gift of \$50 can support one of the girls through their service projects. You can send your gift to Self-Help's office at 207 20th St. NW Suite A, Waverly, IA 50677 or online at www.selfhelpinternational.org/donate

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The CARES Act and Charitable Giving: Opportunity for Donors to Support the Nonprofits they Believe In

The Coronavirus Aid Relief and Economic Securities Act, also known as the CARES Act, was enacted by Congress in March 2020 and includes significant tax relief and charitable giving benefits. This Act signifies an attempt to stimulate philanthropy and could make a significant impact to cash-starved nonprofits.

It is critical that charitable contributors not miss this temporary opportunity as the change involves real money for both contributors and recipients. While the CARES Act provided many economic benefits, this provision has received relatively minimal attention. Here's what you need to know about charitable giving with regards to the CARES Act:

INDIVIDUALS THAT DON'T ITEMIZE: the CARES Act makes a new charitable deduction available to individual taxpayers that do not itemize their deductions. This new benefit, also referred to as a universal deduction, allows for a charitable deduction of up to \$300 per individual. This is an above-the-line contribution that is deducted from the individual taxpayer's income prior to the calculation of their adjusted gross income. This is the one charitable giving benefit that will extend beyond the 2020 tax year.

INDIVIDUALS THAT DO ITEMIZE: for those individuals that do itemize, the adjusted gross income (AGI) limit for cash contributions was increased. For cash contributions made in 2020, individuals can now elect to deduct up to 100 percent of their AGI (increased from 60 percent).

WHAT CONTRIBUTIONS ARE ELIGIBLE?

For individuals to receive this benefit, they must make a qualified cash contribution to a public charity such as Self-Help International.

The increased limits apply only to cash donations, meaning contributions of property, such as real assets and marketable securities, do not qualify.

This was written by Brian Aronson, CPA at BerganKDV. You can find the full version here: <https://www.bergankdv.com/resources/blog/the-cares-act-and-charitable-giving-opportunity-for-nonprofits-and-their-donors/>

Brian oversees the BerganKDV Waterloo assurance department staff and client base. He is responsible for the overall quality of work performed and the timeliness of services provided. He spends a great deal of time talking with clients about their needs and how his team can address them. Brian specializes in reviews and audits for manufacturers, distributors and nonprofit agencies. Brian received his bachelor's degree in accounting from the University of Northern Iowa.

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SAVE THE DATE

#GIVINGTUESDAY

November 9, 2020 - December 1, 2020

On Thursday we give thanks, on Friday we get deals, and on Tuesday we give back. Join the global movement known as GivingTuesday by donating to your favorite nonprofits on the Tuesday after Thanksgiving!

This year, Self-Help International's Board of Directors and key partners will match gifts made to Self-Help International during the lead up to GivingTuesday from Nov. 9 to Dec. 1.

Don't miss this chance to double your impact! Save the date and keep an eye out for details about the GivingTuesday match opportunity in your mailbox and in your email inbox in early November!