PAMBE GHANA

Partnership for Mother Tongue-based Bilingual Education in Ghana

Dear Friend of PAMBE Ghana,

As 2026 comes to an end, we want to begin with a simple thank you. Because of you, the La'Angum Learning Center (LLC) had another strong year. Today, 327 children are learning at LLC in their mother tongue and in English, in classrooms built on the Montessori belief that every child can succeed with the right support. This year, one young man showed us exactly what that looks like.

Minu's Story: Every Child Can Learn

On July 23, Fuseini Abdul-Minu stepped forward to receive his graduation certificate. It was a moment few would have predicted. As late as Basic Three, Minu could not tell letters from numbers. Asked to recite the alphabet, he answered, "A, B, C, D, 1, 2, 3, 4." His dream of becoming a teacher seemed out of reach.

His teacher, Abdul-Rahaman Mustapha, refused to give up. He gave Minu a simple plan: **one letter a day.** Each morning he wrote a single letter, taught its name and sound, and had Minu practice it. Before school closed, Minu wrote and sounded it out again. A classmate, Mutalib, became his study partner at school and at home. By Basic Four, Minu could read the alphabet from A to Z. Today he tells stories to his classmates, finished Basic Six as a strong student, and still plans to become a teacher.

That kind of patient, individual attention is what your gifts make possible, every day, for every child at LLC.



Program Director Majeed Salifu presents Minu with his Basic Six certificate.

The Class of 2026

Minu was one of 35 Basic Six graduates this year (20 boys and 15 girls). Graduation day showcased the whole school: our youngest KG1 students named the seven continents and all 16 regions of Ghana with their capitals, and the graduates performed a drama on the dangers of drug abuse. The class even pooled their money to donate paint for their classroom, a small gift with a big message about giving back. Thirty of our graduates have moved on together to Unity Junior High School. This September, LLC opened its doors to 40 new KG1 pupils and nine transfer students.



Pioneer student Rashida, now at university, presents a certificate to a 2026 graduate.

Our Pioneers, All Grown Up

Our first students are now young adults. Namawu Mumuni was in LLC's very first pre-K class in 2008. Today she is studying political science at the University for Development Studies and hopes to become a lawyer. For her university fieldwork, she is helping a rural community document its needs, from roads and clean water to toilets and a local market, and present solutions to district leaders. Pioneer graduate Rashida, also now at university, was on hand in July to present certificates to the Class of 2026.

Strengthening Montessori at LLC

This summer, the entire LLC staff took part in a five-week online Montessori course (June 27 to July 25) led by experienced Montessori trainer Eric Gumah. It covered child development, the prepared environment, observation, and more. New teachers learned the foundations, and veterans deepened their practice. Teachers are already putting it to

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work: at this fall's planning session, they shared strategies that have students reading on their own and speaking English with new confidence.

Better Tools for Learning



Minu tells a story to his classmates.

In February, 17 new laptops arrived at LLC and went straight into our computer lab, where they work alongside nine older machines that are still waiting to be replaced. Every classroom, the library, and the computer lab now have new ceilings and ceiling fans, a real relief in the northern Ghana heat. And in May, LLC students walked together with their friends at Albrook School in New Jersey, connected by Zoom, to raise money for technology at LLC.

Your Support Matters More Than Ever

Every gift, large or small, goes straight to work at LLC, paying our teachers, buying classroom supplies, and supporting ongoing teacher training. This year, we are also asking you to consider an additional gift, on top of what you might usually give, to help with two needs beyond our day-to-day operating costs. Our library and computer lab have only a few old, worn-out tables and chairs for classes of about 40 students, and the nine aging laptops still in our computer lab need to be replaced so every student can learn on a reliable machine. You can give securely at pambeghana.org or return the enclosed envelope.

Come Celebrate With Us

Please mark your calendar for our Donor and Volunteer Appreciation Party on **Sunday, December 6, from 4 to 6 PM** at our Global Market space in Northpark Mall (12100 N. May Ave., OKC). It's a chance to visit with the board, trade stories with fellow supporters, and get the latest news from Ghana.

Our fair trade **Global Market is back at Northpark Mall** this year! We open **Thursday, November 5**, and will be open Thursday through Saturday all season long. Every purchase of fair trade gifts from around the world helps the children of LLC.

From our students, our teachers, and all of us on the board, thank you for standing with LLC.

With deep appreciation,

PAMBE Ghana Board of Directors

P.S. Age 70½ or older, or taking required IRA distributions? New 2026 tax rules can make your gift go further. Please see the enclosed insert.

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Give Smarter in 2026

New tax rules that can make your gift to PAMBE Ghana go further

The tax law passed in July 2025 changed the rules for charitable giving, and many of the changes take effect this year. Whether or not you itemize, there may be a new way for your generosity to lower your taxes.

NEW: A deduction even if you don't itemize

Starting with your 2026 taxes, people who take the standard deduction can also deduct cash gifts to charities like PAMBE Ghana: **up to $1,000 for individuals and $2,000 for married couples filing jointly.** Most taxpayers don't itemize, so for many of our donors this is the first tax benefit they've received for giving in years. Gifts by check, cash, or card count; gifts to donor-advised funds do not.

Age 65 or older: a bigger deduction for seniors

From 2025 through 2028, taxpayers 65 and older get an extra **$6,000 deduction** ($12,000 for a married couple when both qualify), on top of the regular senior standard deduction. It phases out above $75,000 of income ($150,000 for couples). With a larger standard deduction, fewer seniors will itemize, which makes the two options below the most effective ways to give.

Age 70½ or older: give directly from your IRA

A **Qualified Charitable Distribution (QCD)** lets you send up to **$111,000 in 2026** ($222,000 for a couple, from each spouse's own IRA) straight from your IRA to PAMBE Ghana. The gift is never counted as taxable income, so you benefit whether or not you itemize. The check must be payable to PAMBE Ghana, not to you. For example, if you withdraw $10,000, deposit it, and then donate it, you could owe $2,400 in income tax at a 24% rate. A QCD avoids that tax entirely.

Age 73 or older: let your RMD do good

If you must take a Required Minimum Distribution (RMD), a QCD counts toward it. You meet your requirement, support children's education in Ghana, and keep that amount out of your taxable income, which may also help lower the tax on your Social Security and your Medicare premiums.

If you are…	You can…	2026 limit
Any donor who doesn't itemize	Deduct cash gifts to charity	$1,000 single / $2,000 joint
Age 65+	Claim the new senior deduction	$6,000 per person (income limits)
Age 70½+	Give tax-free from your IRA (QCD)	$111,000 per person
Age 73+	Use a QCD to satisfy your RMD	Up to your RMD, within the QCD limit

How to make an IRA gift (QCD)

1. Contact your IRA advisor or your bank's or investment firm's customer service.

2. Ask for a Qualified Charitable Distribution payable to **PAMBE Ghana, Inc.**, P.O. Box 18813, Oklahoma City, OK 73154 (EIN 20-4975033).

3. Start early. Firms set their own year-end cutoffs (Fidelity's is November 30) for gifts to count in 2026.

4. Let us know it's coming at pambeghana@gmail.com, since checks from IRA firms often arrive without your name.

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This information is general and is not tax or legal advice. Please talk with your tax advisor about your own situation.

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