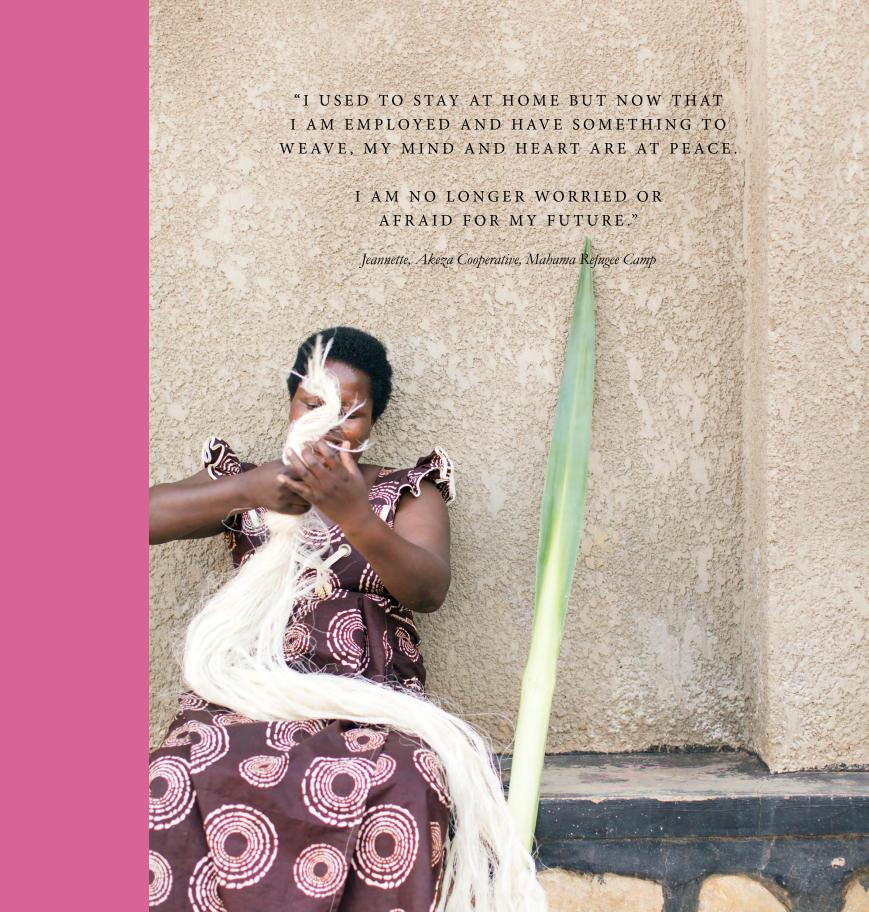
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C O N T	E N T S	C O N T	E N T S
FEATURES	FACTS	FEATURES	FACTS
05 A Letter from the CEO		28 The Power of Cooperatives	
We invest in artisan businesses and the women who run them.	Since 2007, we have provided more than 1,200 artisans in Rwanda and Ghana, including 150 refugees, with training and services that restore dignity, enable self-sufficiency, and create opportunity.	Working together for sustainability, women-owned cooperatives are instrumental in addressing vulnerability and poverty across the globe.	99% of our artisan partners have used Indego Africa's trainings to better manage their cooperative businesses.
06 Not Your Average Supply Chain		32 Economic Inclusion for Refugees	
From raw material to finished product, Indego supports the integrity of artisan-made goods and creates opportunities for the women who make them.	In 2018, we placed high-volume orders with 149 wholesale clients and fulfilled e-commerce orders across 44 states and 14 countries.	We're expanding livelihood opportunities and boosting economic development for female refugees.	An unprecedented 70.8 million people around the world have been forced from home. Among them are nearly 25.9 million refugees, over half of whom are women.
08 Craft Matters		44 Financial Statements	
We help preserve and promote traditional craft by sourcing, manufacturing, and partnering for good.	There are 300 million artisans around the world working in an industry worth nearly \$40 billion. If the creative economy were a country, it would be the fourth largest country on the planet.	As we scale our operations in Rwanda, Ghana, and beyond, we remain committed to full financial transparency.	Indego Africa's global overhead ratio is 11%. That means 89% of your donation goes directly to helping the artisan women we serve.
14 In Good Company		48 Donor Acknowledgements	
We collaborate with eco-friendly luxury labels, resort companies, and interior designers whose supply chain values align with our own.	Nearly nine out of 10 consumers are willing to take action to reward a brand for its authenticity and commitment to high quality, social responsibility, and environmental responsibility.	Why invest in Indego? Ask the people who powered our progress this year.	Thank you to the 98 donors and 173 grassroots supporters who helped make 2018 possible.
18 Creating Jobs & Crafting Futures		50 Boards & Staff	
Women and youth have the capacity, creativity, and determination to achieve economic independence. All they need are the resources.	95% of our artisan partners have learned new technical skills and product designs since working with Indego Africa.	From New York, to Kigali, to Kumasi, we pride ourselves on maintaining a collaborative global team.	58% of our governance and leadership positions, including CEO, are held by women.
24 Closing the Financial Gender Gap		52 Methodology	
When artisan women are financially empowered, they become engines of opportunity for their communities and their countries.	82% of our artisan partners save money for the future whether that's by way of a formal financial institution, a local savings and credit group, or a mobile wallet.	This year, we upgraded our monitoring & evaluation system in a hig way.	Our report includes the results of comprehensive interviews with 421 artisans across 18 of our partner cooperatives in Rwanda and Ghana.



Dear Indego Africa Supporters,

Since 2007, we have invested in artisan businesses and the women who run them — whether they be genocide survivors, youth, or refugees. Indego Africa's approach to market access, business education, and sustainability has both advanced women's independence and preserved important cultural traditions.

Over a decade after our founding, we have worked with more than 1,200 artisans in Rwanda and Ghana. In 2018, our artisan partners created a collective 12,132 products that were crafted using local materials and patient handwork, exported to the U.S., and sold to customers around the world. Together, we continue to build a new artisan economy that helps ensure the sustainability of women-owned businesses in Africa.

At Indego Africa, we strive to ensure the artisan economy is truly inclusive of everyone — including those impacted by a deepening global refugee crisis. We are grateful for the community of supporters who came together to provide 150 refugees from Burundi and the DRC with artisan training and jobs that help restore dignity, enable self-sufficiency, and create opportunity for them and their families.

As population growth in Africa puts increasing economic pressure on young people across the continent, Indego's commitment to the advancement of youth livelihoods remains critical. Our vocational education, technology training, and leadership development programs continue to guide young entrepreneurs on a path to productive employment in rural communities across Rwanda and Ghana.

I hope you find Indego Africa's 2018-2019 Annual & Social Impact Report as inspirational as I do. It is more than just a quantitative accounting of our work. It is a testament to the longevity of our model, the depth of our programs, and the quality of our global supply chain.

Your engagement and support help prove that the Indego Africa model can work in the most challenging of environments. Onward and upward!

With gratitude,

Maron Stelich

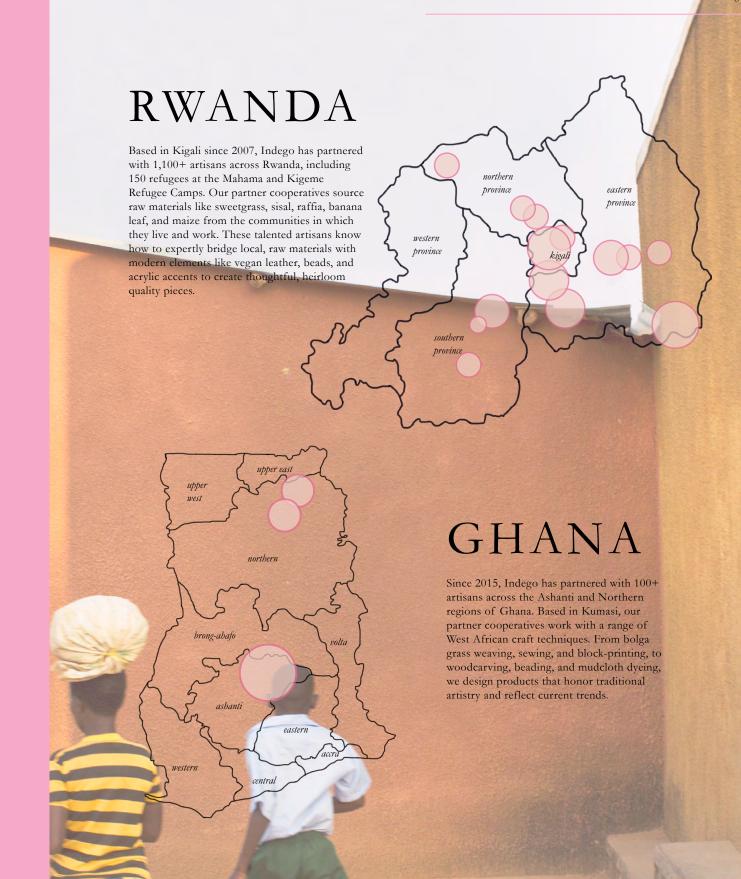
Karen Yelick, CEO

NOT YOUR AVERAGE SUPPLY CHAIN

From local, raw materials to handcrafted, finished products, we support the integrity of artisan-made goods and create opportunities for the women who make them.

Over the past 12 years, Indego has honed its unique cross-border expertise in artisan supply chain operations. We design products in collaboration with our artisan partners in Africa, conducting intensive quality control and holding our partners to the highest standards. We consistently strive to improve the efficiency of our shipping practices and sustainability of our packaging. We market our products and fulfill all of our retail and wholesale orders in-house from New York.

Our global team tackles each step of the supply chain with dedication and skill.





There are 300 million artisans around the world working in an industry worth nearly \$40 billion.

If the creative economy were a country, it would be the fourth largest country on the planet.1

In short, craft matters.

in rich cultural traditions, sustainable materials, and women-run businesses that collectively employ 1,200+ artisans across Rwanda and Ghana.

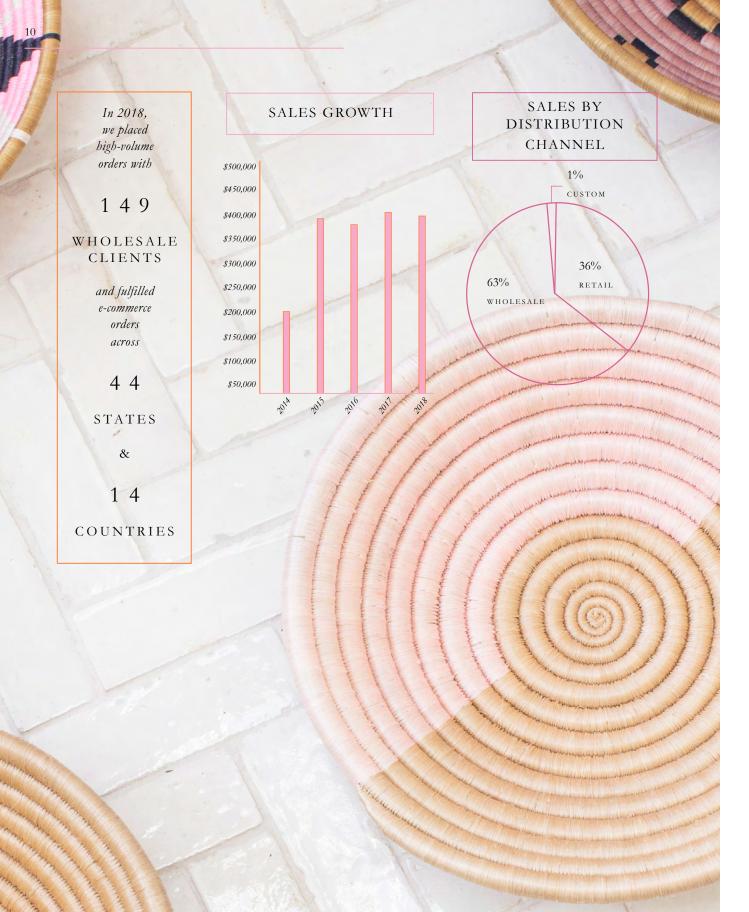
Trade in creative goods and services is a powerful, growing economic force. Its contribution to GDP and share of global trade is on track to increase as it intersects with the digital and sharing economy, e-commerce, and subsequent opportunities emerging in these spaces. Traditional trade in creative goods and services also remains an important part of many local economies in the developing world.

The creative economy has the power to influence

That's why we celebrate handmade work by investing and inspire present and future generations; protect our plants, people, cultures, and natural resources; and, therefore, contribute to a more sustainable development path.

> Although it is the second largest employer in the developing world, the artisan sector is largely made up of female craft workers who live in rural communities without access to the markets, skills, and tools they need to manage successful enterprises. Indego Africa helps fill these gaps by providing women with vocational and entrepreneurship training, financial education, a local network of experienced artisans, and a truly global supply chain from Rwanda and Ghana to the U.S. and abroad.

¹ UNCTAD. (2018). Creative Economy Outlook and Country Profile Report



By sourcing natural fibers from the communities where we work, we also help preserve traditional craft. Indego uses a range of natural fibers indigenous to Ghana and Rwanda, like sweetgrass, palm leaf, bolga straw, banana leaf, and organic cotton that's handspun and hand-dyed using local plant, flower, and vegetable material. Local is durable. That's we strive to be ethically and environmentally responsible in the local production of all of our products.

As our brand grows, we continue to make intentional design choices that reflect our commitment to sustainability. In 2018, we made a conscious decision to use

more faux, vegan leather in the production of our handles and straps because we believe a beautiful, well-crafted bag can be made without the use of animal leather.

This choice has ultimately helped lower our carbon footprint. We also reduce waste in our production process by scheduling large batch cargo shipments from Africa to New York.

We pay our partners fair, consistent wages for their work. On average, our partners earn 40% of the wholesale price of our items, vs. 5-10% in traditional retail. That's enduring impact.

Sustainability is more than a buzz word.

Indego is here to stay.

In defining authenticity,

consumers prioritize "high

quality, delivering on

promises, social responsibility,

and environmental

responsibility."

As our brand expands, so too does our investment in ethical production and sustainable fashion. Social impact is another facet of the sustainability conversation. It's not just about sustaining the earth, but local communities, heritage crafts, and time-honored traditions.

According to a 2015 study by the American Marketing Association, consumers are willing to pay 17% more for handmade goods.² Nearly nine out of 10 consumers are willing to "take action" to reward a brand for its authenticity. 52% of these consumers would recommend

the brand to others and 49% would pledge loyalty to the brand.³ In defining authenticity, consumers prioritize "high quality, delivering on promises, social responsibility, and environmental responsibility."

A study from YouGov and the Global Poverty Project revealed that 74% of consumers

surveyed would pay an extra 5% for their clothes if there was a guarantee workers were being paid fairly and working in safe conditions. This move towards conscious consumption is helping drive the fashion industry in new, sustainable ways.

For Indego, our commitment to slow fashion is deeply ingrained in our mission to empower artisan women in Africa. We collaborate with our artisan partners to create products that support their incredible talent, showcase the storied history and beautiful craftsmanship of traditional African artistry, and celebrate Indego's dedication to high-quality, modern

² Journal of Marketing. (March 2015). The Handmade Effect: What's Love Got to Do with It?

³ Cohn & Wolfe. (2016). Authentic 100.



design. Small batch production means no two Indego pieces are exactly the same. Our artisan partners take pride in the creation of our handcrafted products, and their skill ensures the reliable quality of our brand.

In 2008, Rwanda instituted a national ban on non-biodegradable plastic bags. Since the ban, the country has seen a reduction in animal deaths, soil erosion, flooding, and malaria.⁴

But Rwanda isn't just stopping at plastic bags. Earlier this year, the country drafted a law seeking to prohibit the manufacture, use, and sale of single-use plastics like plastic water bottles and disposables straws. Rwanda plans to fully transform into a sustainable nation by 2020, hinting at becoming the world's first plastic-free nation.

In 2017, we followed our partner country's lead and made the decision to go plastic free. Today we ship all of our products using 100% recyclable boxes and tissue. Our commitment to sustainability follows the lifecycle of our products — from harvesting local, natural materials, to hand-dyeing and manufacturing, all the way to packing, shipping, and product care.

We recognize that social and environmental responsibility is a process, and requires collaboration with our artisan partners and other stakeholders. That's why we're always looking for ways to improve. In 2020, we plan to better trace the specific materials used in our natural dyes by sourcing from a company compliant with eco-friendly dye manufacturing practices and retailer-restricted substance list requirements.

Fashion is the second largest polluter in the world, just after the oil industry. According to the UN Environment Programme, the fashion industry is responsible for around 10% of global carbon emissions and 20% of global wastewater production — more than all international flights and maritime shipping combined.⁵ The majority of human-caused greenhouse gas emissions come from the production of materials like synthetics or cotton. Combine this with the overexploitation of the earth's natural resources and these numbers are set to grow. By 2050, the fashion industry will use up a quarter of the world's carbon budget.

Unsustainable production and consumption patterns pose a risk to all of humanity, but it's the world's poorest and those in vulnerable situations, especially women and girls, who bear the brunt of environmental, economic, and social shocks. Improving the ways in which we produce clothes and accessories, and how we consume them could have a huge impact on net greenhouse gas emissions and the lives of women across the globe.

Natural fibers accounted for roughly 96% of raw materials used in Indego Africa's product line in 2018. From raffia and bolga straw to organic cotton and sweetgrass, our assortment spans nearly 12 years of artisan skill, traditional craft, and modern design. Indego's heirloom quality bags and baskets are timeless, treasured favorites. They are designed to be worn and loved season after season as both a celebration of traditional artisan techniques using locally-sourced, natural materials, and a direct collaboration with the women who make them.

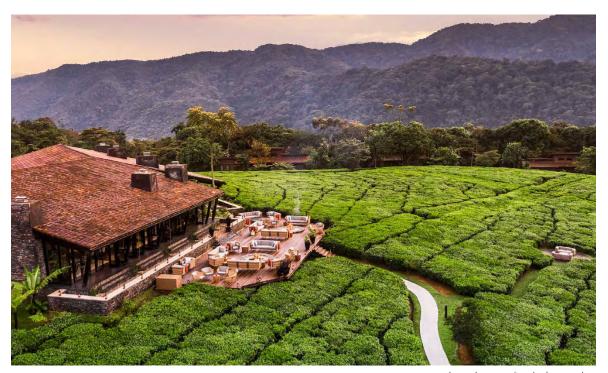
As our company grows and our assortment expands, we remain dedicated to empowering women through craft and education. It is Indego's longstanding goal to create products that minimize impact on the environment and maximize benefits to the artisans who make them.

⁴ Plastic Oceans International. (January 2018). Rwanda Plastic Bag Ban.

⁵ UN Environment Programme. (November 2018). Putting the Brakes on Fast Fashion.

⁶UN Women. (2019). Climate Change is a Women's Issue.





photography courtesy of one&only nyungwe house

ONE&ONLY RESORTS

Indego partner since 2017

Australia | Dubai | Greece | Malaysia | Maldives | Mauritius | Mexico | Montenegro | Rwanda | South Africa Award-winning luxury hotel chain, One&Only, is committed to bringing authentic destinations to life. With resorts found across the planet's most idyllic coastlines, iconic cities, and unspoiled wilderness, One&Only creates aweinspiring, curated experiences for its guests. On the fringes of the ancient Nyungwe rainforest in Rwanda lies One&Only Nyungwe, an idyllic eco-retreat filled with Indego's carefully crafted décor. Likewise, One&Only Palmilla showcases Indego's product line across the legendary

retreat's indulgent private sanctuaries — where vibrant Mexican flavors, thrilling adventures, and blissful wellness come to life on the cusp of the Baja Peninsula. With luxury rooms and suites designed to offer front-row seats to the sights and sounds of the Nyungwe forest or stunning views of the Sea of Cortez, One&Only's spacious retreats frame nature and embrace traditional artisan craft. In October 2019, One&Only launched the Gorilla's Nest, a private lodge cushioned in the foothills of the breathtaking Virunga Volcano Range in Rwanda. In connection with Rwanda's own commitment to sustainability and ecotourism, the Gorilla's Nest is a luxury resort constructed to offer guests breathtaking views of Volcanoes National Park and up-close encounters with endangered mountain gorillas. From the room décor to the gift shop, One&Only's aesthetic is thoughtfully infused with Indego Africa's dedication to handcrafted design and sustainable impact.

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photography courtesy of shoppe by amber interiors

SHOPPE BY AMBER INTERIORS

Indego partner since 2017

Calabasas | Los Angeles | Newport Beach | Pacific Palisades Amber Interiors Design Studio is a full-service interior design firm founded by Amber Lewis that focuses on high-end residential projects and boutique style commercial spaces around the world. As a pioneer of the white-wall, laid back aesthetic, Amber's eclectic design approach and affinity for found objects has made her a household name. A consistent Indego client since 2017, Amber imbues a bit of California eclectic in all of her projects but craves a design challenge and opportunities to show off her ever-evolving style. No matter what the style she is asked to create, each space designed by Amber feels cozy and unique. Light-filled rooms, colorful textiles, natural elements like Indego's woven baskets, earthy textures, and brushed metals, are the

elements that define and can always distinguish an Amber Interiors-designed home. With a fast-growing interior design business, three California-based brick-and-mortar shops, a well-trafficked lifestyle blog, and an e-commerce store selling home goods like Indego's 100% organic raffia baskets and woven platters, Amber garners dedicated clients and followers from around the globe.



photography courtesy of goop

GOOP

Indego partner since 2017

London | Los Angeles Montecito | Nashville | New York City Launched in 2008 out of Gwyneth Paltrow's kitchen as a homespun weekly newsletter, goop is a modern lifestyle brand that believes style should be both easy and effortless. For goop, that means buying fewer things that are better — because they last for multiple seasons, because they play nicely with others, or because they hold their shape and form. Goop encourages people to build a great, multi-faceted wardrobe from a handful of true essentials, including handwoven raffia bags by Indego Africa. This is reflected both in goop's editorial

coverage and in the goop shop where the company offers pieces that offer true mileage with the same timeless ethos. Indego's items are featured in goop's nation-wide pop-up shops and online store, and are merchandised alongside an array of other thoughtful companies, including Stella McCartney, Ulla Johnson, and Sensi Studio. From Rwanda and Ghana to Los Angeles and New York, Indego's handcrafted creations have a trusted place in goop's product assortment.

CREATING JOBS & CRAFTING FUTURES

Women and youth have the capacity, creativity, and determination to achieve economic independence. All they need are the resources



At Indego Africa, we believe that women's economic empowerment is central to realizing women's rights and gender equality.

Celebrating handmade work, rich cultural traditions, and diverse artisan skills means investing in women, their businesses, and their futures. That's why Indego has been committed to creating jobs for artisans since 2007.

What began as a model to empower and educate women in post-genocide Rwanda, has grown into a commitment to help women, youth, and refugees across Africa become successful artisan entrepreners. By developing a cohesive, high quality product line and providing access to international markets, we are able to cultivate economic inclusivity and enable our artisan partners to earn a sustainable source of income.

With Africa on track to become the youngest and fastest-growing continent on the globe, what does the future hold for Indego and the direction of global artisan enterprise?

According to the International Monetary Fund, there will be more young Africans entering the workforce by 2035 than in the rest of the world combined. Despite this population growth, youth still account for nearly 60% of all unemployed Africans. In Rwanda and Ghana, youth unemployment occurs at nearly two times the rate than that for adults.

Since 2016, Indego Africa's Vocational & Business Training program has been able to fill a critically needed gap for 245+ young people in communities across these two countries. Because young women

tend to feel the sting of unemployment even more sharply, Indego's Vocational & Business Training program places explicit focus on helping unemployed young women in rural parts of Rwanda and Ghana enter the artisan workforce and achieve sustainable economic independence.

As instructors and mentors, our experienced artisan partners train young people in traditional craft techniques. Indego provides these women with the business education they need to manage their own enterprises, keep track of their finances, and put savings and growth plans into action. We ensure our graduates are equipped not only with the skills of their trade and the tools they need to run their own business, but also the confidence and knowledge they need to create positive outcomes in their communities.

Since the program's launch, our young artisan partners have gone on to start seven new cooperative businesses, each an integrated member of Indego's global supply chain.

By creating opportunities for young artisans in Rwanda and Ghana to pursue livelihoods that elevate them as business and community leaders, Indego is directly supporting women's economic empowerment. Our commitment to building long-term, transparent relationships with multiple generations of artisans allows us to deliver beautiful

and consciously-crafted products to customers around the world.

It is this approach that also helps ensure the sustainability of artisan cooperatives in Africa. By the end of 2019, Indego will graduate a third semester of 18 young artisans as part of the Young Leaders Academy (YLA) in Rwanda. Hailing from six different Indego Africa cooperatives, these YLA participants are learning to enhance the productivity of their businesses and spearhead change in their communities through advanced entrepreneurship education and intensive technology training. When they graduate, these young women will take on managerial positions at their artisan businesses, leadership roles in their communities, and new business ventures across Rwanda.

"I wanted to learn a

skill so I could care

for myself without

having to rely on

others for money."

predecessor to and model for YLA), this program is designed to build the next generation of powerful leaders and businesswomen in Rwanda. Since YLA's launch in 2017, 82% of graduates have been elected to new positions at their cooperatives, including President, Vice President, and Secretary. Many of them have also grown the membership of their cooperatives by hiring and training young women in their local communities.

By training more young people to enter the craft sector and providing them with the education they need to become successful entrepreneurs, we are building a pipeline of artisans and supporting generations of sustainable, women-run businesses.

As recent graduates of Indego Africa's Vocational & Business Training program in Ghana, the 13 young power of education and the effect their training has had on their lives and their business.

These women were selected from the impoverished community of Tamale, a small city north of Kumasi. Limited in natural resources, Tamale's economy is mostly dependent on seasonal crop farming. Without access to business education and capital, these young women had few opportunities to explore careers outside of the agriculture and service industries. Indego Africa's Vocational & Business Training program helped create long-term business opportunities and sustainable career paths for these young women as they entered the workforce in Northern Ghana.

"I wanted to learn a skill so I could care for myself without having to rely on others for money," said Sylvia Much like Indego Africa's Leadership Academy (the Agyiri, 19. "Now I am proud to be counted among

> professional artisans and able to make my own decisions. I feel independent and have earned the respect of my family."

> As a cooperative, the young women of Tibehgu Taaya rely on each other for support and motivation. They graduated from Indego's Vocational & Business Training program in January 2018 and continue to teach each other new things.

"I like the fact that we learn from each other, so the work gets done faster and better," said Evelyn Dasi, 20. "We work together to brainstorm ideas for new products and sewing techniques and I think that's special."

During training, the young women voted to name their cooperative Tibehgu Taaya, which means "Our lives have changed." Since their formation, Tibehgu Taaya has earned more than \$4,200 women of Tibehgu Taaya Cooperative can attest to the from fulfilling purchase orders for the Indego

The Young Leaders Academy is generously supported by the Ann B. Zeis Scholarship Fund which was established in 2014 by Marta and Jeff Zeis to help honor the memory of their daughter, Ann Bernadette Zeis – a passionate supporter of Indego Africa. The legacy of this remarkable young woman lives on through the success of Indego's graduates as they grow their own businesses and improve their communities.



 \sim 22

Africa collection. From mudcloth pillowcases and ottomans, to handstitched tote bags and dolls like Saha (whose name means "fortunate" in Dagbani, the dialect spoken in Tamale), the young women of Tibehgu Taaya have made a wide variety of products using their growing skillsets and embracing traditional Ghanaian artisan techniques.

Cowrie shells, which symbolize destiny, prosperity, and strength, are used to adorn a variety of products made by Tibehgu Taaya as well as Indego's artisan partners across Rwanda. Considered particularly valuable by various tribes in West Africa, the cowrie shell was used as a form of currency until the early 20th century. The shells were so treasured that Ghana named its current currency (the "cedi") after these marine mollusks.

"Now I have a good reason to wake up in the morning, go to work, and earn an income. I am focused, confident, and most of all, proud of myself."

Today, Indego is retraining this young group of Vocational & Business Training graduates how to block print — or "batik" their own textiles. Highly refined in Indonesia, this liquid resist technique made its way to Ghana in the late 19th century where it has gradually developed into a unique local style. Ghanaian batikers stamp cloth with carved foam made from local rubber which is lighter and more absorbent than the wooden stamps used elsewhere. Batik motifs are hand-painted or stamped with hot liquid wax which penetrates the cloth to form a resist. When the hardened

wax is dipped in the cold dye bath, small cracks form, producing the fine veins that are synonymous with handcrafted batik. This process can be repeated over and over, adding layers of color and detail to a textile. This intricate work is physically intense and subject to a

wide range of variables, from weather to the age of the dye powder. As a result, batik textiles are always unique.

As Tibehgu Taaya's business grows, so too does their plan for the future. Many of the young women hope to open a larger commercial business and train more women in their community how to sew and batik. They want to be professional fashion designers, tailors, and saleswomen. They want to help their family members set up lucrative businesses of their own and they want to send their siblings to school. They are independent, confident, and hopeful about what lies ahead.

"I was unemployed at home doing nothing before this," said Julianna Adjei, 22. "Now I have a good reason to wake up in the morning, go to work, and earn an income. I am focused, confident, and most of all, proud of myself."

It is because of our partners' motivation to succeed that our livelihood programs for youth in Africa have such high returns on investment. We invest in them because we have confidence in their ability to achieve (and exceed) their goals - all they need are the resources.

We are grateful to share a vision for a better artisan future with the Same Sky Foundation whose generous support of Indego's Vocational and Business Training program continues to provide generations of women entrepreneurs in Rwanda with crucial livelihood opportunities.

95%

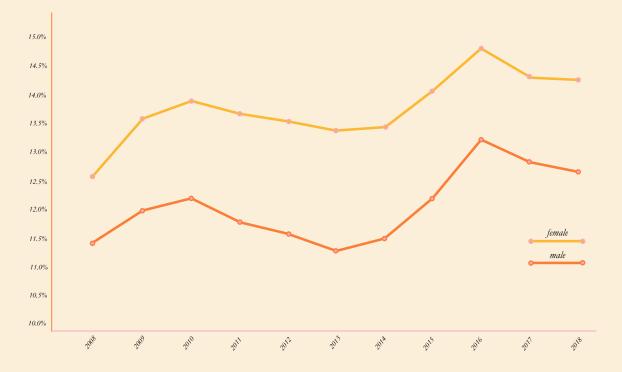
of our artisan partners have learned new technical skills and product designs since working with Indego Africa. 245

23

of our artisan partners have graduated from Indego Africa's Vocational & Business Training program.

YOUTH UNEMPLOYMENT IN SUB-SAHARAN AFRICA

Young women feel the sting of unemployment more sharply than young men. The African Development Bank found that in most countries in sub-Saharan Africa, it is easier for men to get jobs than it is for women — even if they have equivalent skills and experience.



Youth unemployment refers to the share of the labor force ages 15-24 without work but available for and seeking employment. Graph Data Source: International Labour Organization

CLOSING THE FINANCIAL GENDER GAP

When artisan women have access to the financial tools they need to manage their money and fully participate in the economy, they become engines of opportunity for their communities and their countries.

Rwanda have access to formal financial institutions. Many people lack the collateral and understanding of how financial products can improve their lives. Savings groups can address this challenge by lowering these Each of the 20 inaugural members began by investing barriers and making access to the financial domain easier and less intimidating.

Enter Indego Africa's Igiceri Program — a formal savings group devoted to serving the financial needs of artisan women and their businesses.

Indego's Igiceri ("Coin") Program emerged in late 2015 as the brainchild of a group of artisan women determined to save money for the future in an effective and innovative way. These artisans met each other at

According to the World Bank, only 45% of women in education program dedicated to building Rwanda's next generation of powerful leaders and artisan entrepreneurs.

> 100 RWF (~11 cents) per day. Today, more than 60 members across nine different Indego Africa partner cooperatives each contribute a minimum of 3,000 RWF per month with some members contributing two or three times that amount. Over nearly four years, the account has grown in value to more than 9.6 million RWF (~\$10,667 USD).

"We do our best," said Chantal, the president of Igiceri and the president of Imirasire Cooperative, one of Indego's top weaving cooperatives. "Our objective is to Indego's Leadership Academy, an advanced business save 30 million RWF and beyond. That way generations



When Igiceri first launched, it was the first time many of the women had ever saved money, especially using a commercial bank to make deposits and withdraw cash for loans.

"I am a developed woman in my village now," said Eugenie, an Igiceri member from Covanya Cooperative. "Regularly saving money has helped me expand my business activities beyond what I could have dreamed before."

According to a 2017 study released in Proceedings of the National Academy of Sciences, savings groups can have a profound effect on women's lives across the globe. "We see savings and business income increase," said Dean Karlan, professor of economics at Yale and co-author of the study. "But importantly there is also a boost in women's empowerment. As women get more access to these groups, their say in household decisions also increases."

In Rwanda, the concept

of Savings and Credit Cooperatives, or "SACCOs," was based on an understanding that banks and other areas while the majority of the Rwandan population lived in rural areas and were totally excluded from Burundians, and Congolese to come. accessing formal financial institutions. With groups like Igiceri, rural women can pool their income, save money, and access affordable loans to build the wealth of their communities.

To date, members of Indego's Igiceri Program have started their own side businesses in breeding and selling livestock, making clothing, and selling household commodities. Members have also purchased plots of land for their cooperative enterprises as well as bicycles and motorcycles to improve their transportation routes to and from work.

HOW IT WORKS

- Each woman who participates in the program has access to funds for loans to grow or start her own business.
- Igiceri members can request loans from the common fund when necessary, which they pay back with interest, thus allowing the group's deposits to earn a return.
- Members attend quarterly meetings with Indego Africa's local staff to gather bank slips, set objectives, and discuss ways to save and manage the group's funds.
- Many members of Indego's staff in Rwanda have joined the program as contributing partners to motivate other cooperatives to join. They attend meetings, save a monthly amount, and have access to loans just like their artisan counterparts.

Igisubizo, Indego's partner cooperative of 50 Congolese women at the Kigeme Refugee Camp, learned about Igiceri through Indego Africa's staff and fellow artisan trainers. Still in training through the end of 2019, the women of Igisubizo have already saved 1.5 million RWF (~\$1,667 USD) in their cooperative bank account and expressed interest in becoming Igiceri members. If they join, they will be the first refugee group to do so.

As Indego's network of artisan partners grows to include groups of women like refugees who often lack access to financial tools and services, so too grows the value of savings groups like Igiceri. When women financially included and can fully participate in the economy, they become

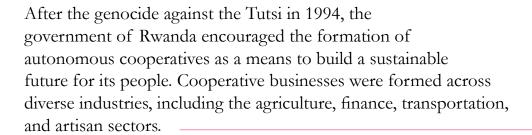
engines of opportunity for their communities and their countries, and can be powerful drivers of global growth. financial institutions were more concentrated in urban For our artisan partners, that means creating better opportunities for generations of Rwandans, Ghanaians,

27 In July of 2016, graduates of Indego's first Technology Training for the Workplace (TTW) workshop followed Igiceri's lead and formed their own savings group. The original 12 members who currently work across the hospitality, agriculture, and financial sectors, began by saving 2,000 RWF per month. Within a year, the group increased their contributions to 5,000 per month. In May of 2018, the TTW savings group had saved 1 million RWF (~\$1,111 USD) and decided to collectively purchase a piece of land. They re-sold half of the land because of its increase in value and kept the other half as a group investment. Today, their plot of land in Kigali's Gasabo district has doubled in value. Modeste, Indego's Country Director in Rwanda, attributes this success to the businessoriented mindset of TTW graduates. "Their initial determination to succeed inspired them to create this savings group," said Modeste. "Now they're a positive example to other graduates." Indego Africa's Technology Training for the Workplace program provides young college graduates in Rwanda and Ghana with technology training, job application guidance, and business soft skills to help them enter and success in the workforce. It is part of our growing mission to provide digital entrepreneurship resources and opportunities for young people in the broader communities where we work. Women in developing economies are 20% less likely than men to have an account at a formal financial institution. Women Deliver. (2017). Deliver for Good: The Investment Case for Women and Girls.

THE POWER OF COOPERATIVES:

WORKING TOGETHER FOR SUSTAINABILITY

Women-owned cooperatives play an important role in generating employment, improving quality of life, and reducing intergenerational poverty.



As vehicles for reconciliation and reconstruction, cooperatives in Rwanda have not only encouraged people to peacefully work together but have also been instrumental in addressing vulnerability and poverty in communities across the country.

in generating employment, improving quality of life,

and reducing intergenerational poverty. Members help finance the operations and growth of this unique business structure through annual fees, regular contributions, and share capital. Owned and run by their members, cooperatives are strongly invested in the communities they serve, making them an important partner in ensuring environmental and social responsibility.

For refugees, this ownership and investment is even more pronounced. Social capital and networks are associated with better livelihood outcomes for refugees. Social networks can help obtain necessary documentation, assistance, and even jobs. However, qualitative studies suggest that such networks are very

limited options than men.

Building artisan capacity is one of the most holistic ways to empower vulnerable communities. Indego's Economic Inclusion for Refugees program directly builds the capacity of refugee women to produce Women-owned cooperatives play an important role products for export and strengthens support systems for artisan entrepreneurs across Africa.

70%

of our artisan partners have been members of their cooperatives for 3+ years.

When the program first launched in 2016, refugee participants had the unique opportunity to witness the power of a cooperative model firsthand from their trainers — female artisans from Indego's local partner cooperatives. Like most of the refugees living at the Mahama and Kigeme Refugee Camps in Rwanda, these women fled political violence and struggled to provide for their families when they first arrived at the camps. Many of them longed

to sustain the artistic traditions of their culture and participate in the growing artisan economy. Through Indego Africa, they found an opportunity to learn new skills, earn money to support their families, and develop a close-knit network of fellow refugee artisans to rely gendered in nature — female refugees have more on as sources of empowerment and encouragement.

30

5 1 %

of our artisan partners financially support

35%

of our artisan

partners in Rwanda have

participated in special

workshops to improve their

quality of life.

4+
PEOPLE

including children,
parents, neighbors, and other
relatives.

99%

of our artisan partners have used Indego Africa's trainings to better manage their cooperative businesses.



Today, members of Akeza, Indego's first refugee cooperative at Mahama, are working together to take on an additional business: selling cooking oil within the confines of the camp. The women pool part of their collective income to purchase cooking oil in bulk and then sell it in smaller quantities to other refugees in the camp. Eventually, these women hope to open a shop for their artisan cooperative, financed in part by the income they earn from reselling cooking oil.

As our network of cooperatives across Rwanda and Ghana grows so too does our commitment to its holistic success. Our inclusive approach to empowerment means we are responsive to the needs of our cooperative, meaning 55% of the population above the

"All I can say is that

I am happy and love

what I do. Waking up

every day and going

to work at the coop-

erative is my proudest

achievement."

artisan partners. In response to their feedback and ideas, we often provide cooperative-wide workshops and seminars to better address our partners' economic and social well-being. Examples include sexual health and domestic violence trainings, savings and loans workshops, and regular, integrated yoga classes that focus on mental health and occupational wellness.

This year, we collaborated with Weill

Cornell Medicine to provide some of our partner cooperatives in Rwanda with an educational workshop on sexual and reproductive health. Topics covered information on sexually transmitted illnesses, different methods of prevention, and contraception. The women who participated were eager to implement what they had learned in their own lives and pass valuable strategies on to their friends and relatives. Sharing their knowledge and skills with their larger communities is not a new practice for our artisan partners.

At Indego Africa, we know that empowering women has a powerful multiplier effect. Women on average invest 90% of their income in the wellbeing of their families. For our artisan partners, that means creating better opportunities for generations of Rwandans, Ghanaians, Burundians, and Congolese to come. Our

partners use their income and education to support an average of 4 dependents each — that's over 4,800 lives impacted by the power and sustainability of cooperative businesses.

Evidence from around the world confirms that investing in women creates a ripple effect that yields multiple benefits, not only for individual women, but for families, communities, and countries. According to the latest report from the Rwanda Cooperative Agency, there are nearly 9,000 cooperative businesses in Rwanda — 11% of which operate in the handicraft sector.⁷ More than 3.6 million Rwandans are now members of a cooperative, meaning 55% of the population above the

age of 16 works in a democratically elected group in pursuit of a range of goals, including generating income and investing that wealth back into local communities.

We invest in artisan enterprises and the women who run them because we've witnessed the power of cooperatives and their ability to sustain communities for nearly 12 years. They've brought women together across generations, diverse life circumstances,

and countries. Indego's partner cooperatives continue to accelerate economic growth and build social capacity in rural communities where hope and opportunity is often limited.

They're on a mission to build something beautiful.

"All I can say is that I am happy and love what I do," said Beatha, a longtime member of Imbere Heza Cooperative. "Waking up every day and going to work at the cooperative is my proudest achievement."

⁷ Republic of Rwanda Cooperative Agency. (March 2018). Statistics on Cooperatives in Rwanda.

In 2018, more than 35,000 people were forced to flee their homes every day.

THAT'S ONE EVERY TWO SECONDS.

We help address the unique livelihood and financial challenges female refugees face by providing them with the training, skills, and opportunities they need to build long-term careers in the global artisan industry.



35

In recent years the refugee crisis has been brought into stark focus. The displacement of people is not a new phenomenon, but today, conflict, persecution, and natural disaster have driven 70.8 million people from their homes.

That's equivalent to 1 in every 110 people in the world. We are now witnessing the highest levels of displacement on record, a figure that has doubled in Since 2016, Indego Africa's Economic Inclusion for the past 10 years. Among those forced to flee are nearly 25.9 million refugees, over half of whom are women.

livelihoods, their prospects, and often, their capacity for self-reliance. With growing refugee populations from Burundi and the DRC, the government of Rwanda has adopted among the most progressive policies worldwide to support refugee self-reliance - particularly for women who make up more than half of the country's Rwanda. 151,000 refugees and asylum seekers.

they and their families benefit — along with their They are communities filled with people preparing for

communities and host countries.8

Refugees program has addressed the unique livelihood and financial challenges refugee women face by equipping them with the skills, resources, and tools they Whenever refugees flee, they leave behind their need to become successful artisan entrepreneurs. In partnership with the United Nations Refugee Agency (UNHCR) and Rwanda's Ministry of Emergency Management (MINEMA), Indego is playing a powerful role in expanding global livelihood opportunities and boosting economic development for refugees across

According to USA for UNHCR, responding to the After fleeing violence and insecurity, the opportunity needs of refugees redefines what a refugee camp is to work and earn a living is one of the most effective and how best to respond to refugee crises. Refugee ways refugees can rebuild their lives in dignity and camps are not simply rows of tents or temporary peace. When refugee women are gainfully employed, settlements completely dependent on foreign aid.

brighter futures.

Like Indego's refugee partners at the Mahama and Kigeme Refugee Camps, many refugees stay in camps prises. MADE51 actively promotes the refugee-made

for years on end. Because humanitarian aid is not sufficient to sustain their basic needs, refugees are forced to find other ways to support themselves. While the economies that develop in camps are often closed, Indego provides unique access to the export market - a model supported by UNHCR's MADE51 initiative.

Launched by UNHCR in 2018 and named after the 1951 Refugee Convention, MADE51 helps link

refugee artisans with social enterprises to facilitate the empowering generations of refugee business owners design, creation, and marketing of Fair Trade-certified home décor and fashion accessories across the world.

Indego Africa works directly with its refugee artisan partners to create a unique MADE51 range which is sold alongside existing lines from 20+ global enter-

One third of the global

refugee population

(6.7 million people)

live in the least

developed countries

of the world.

products through international trade shows and links new buyers to organizations like Indego.

By training female refugees in traditional artisan skills, building business acumen, partnering with global initiatives like MADE51, and engaging buyers from around the world, Indego Africa is not only connecting refugee-made artisanal products with international consumers, but also

and entrepreneurs.

⁸ RescueWorks. (2019). Unlocking Refugee Women's Potential: Closing Economic Gaps to Benefit All.

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MAHAMA REFUGEE CAMP

The Mahama Refugee Camp is Rwanda's newest and largest refugee camp. Established in 2015, Mahama is host to 60,000+ Burundian refugees.

Indego Africa Cooperative(s):

- Akeza, estb. 2016
- Umuco, estb. 2018

Political unrest in Burundi took a deadly turn in 2015 after the president announced plans to seek a third term. Street protests led to violent clashes, and hundreds of thousands fled to nearby countries like Rwanda in search of safety. The people of Burundi are facing a humanitarian crisis marked by economic decline, extreme food insecurity, and a disease outbreak. While the worst of the violence has eased, the situation remains fragile, with an unresolved political situation and continued displacement within and outside the country. In 2018, the Burundian refugee crisis was the most underfunded in the world.

K I G E M E R E F U G E E C A M P

Established in 2012, the Kigeme Refugee Camp is the second largest refugee camp in Rwanda. Kigeme hosts 20,000+ Congolese refugees, 61% of whom are women.

Indego Africa Cooperative(s):
• Igisubizo, estb. 2018

The Democratic Republic of the Congo (DRC) is one of the most complex and challenging humanitarian situations worldwide, with multiple conflicts affecting several parts of its vast territory. After a long and costly civil war was brought to an end in 2003, the nation continued to face sporadic waves of fighting. Since 2016, fresh waves of unrest and human rights violations in the DRC have displaced an estimated 4.5 million people. As worsening violence destroys lives and livelihoods across the country, hundreds of thousands more have fled to neighboring countries like Rwanda.





CREATING A SOLUTION AT KIGEME

to know I am making

an impact in my

family's daily life."

to the Mahama Refugee Camp in Rwanda. Over the course of two years, we provided 100 Burundian refugees with the vocational training, business education, and international market placement they needed to achieve long-term economic security for themselves and their families.

In December 2018, Indego expanded its Economic Inclusion for Refugees program to the Kigeme Refugee Camp where we began working with a group of 50 Congolese women in need of job training.

Women like Donatha.

"I never had professional skills before to support my life and family. This was my dream since before I became a refugee," said Donatha. "I am so thankful this opportunity has come my way."

Donatha Mukarukundo is 48 years old. She, her husband, and her then six children arrived at the Kigeme Refugee Camp in Rwanda in June 2012.

"I didn't think I would survive as a refugee in Rwanda," said Donatha. "I remember going back to the transit center when we first arrived and pleading with UNHCR to send me back to the Congo even though I knew it was dangerous. I really thought I wouldn't survive."

As the days passed, Donatha started to believe it was possible to make a life, albeit a small one, at the Kigeme Refugee Camp. She gave birth to her seventh child and started selling a few crops in the local market like maize, corn, and tomatoes.

In 2016, we partnered with UNHCR to bring our model In the Congo, Donatha used to be a successful farmer. Her current operation runs on a very small scale and she often struggles to buy enough food and clothes for her family. Her ultimate goal is to learn a skill she can take with her beyond the camp.

> "I have lost almost everything I used to have in my country," said Donatha. "But a learned skill can't be

> Enter Igisubizo or "Solution" Cooperative, the name given to the artisan business formed by the 50 female trainees of Indego Africa's inaugural semester at Kigeme.

"I didn't know about the cooperative "These skills are a structure until this training," said legacy to leave to your Donatha. "I've learned so much children, family, and already. Being a part of Igisubizo is friends. I want to helping me satisfy my basic needs, but weave because I want it is much more than that."

> With vocational training led by artisan trainers from some of Indego's top-performing weaving cooperatives in Rwanda, (including Akeza, Indego's first partner cooperative at

the Mahama Refugee Camp), the women at Kigeme are learning how to weave with speed and quality. Their sweetgrass and sisal plateau baskets are sold internationally to retail customers on Indego's website and to wholesale clients across the globe.

According to the Artisan Alliance, an initiative of the Aspen Global Innovators Group at the Aspen Institute, the therapeutic effect of creating items by hand is just as beneficial to refugees as the livelihood benefits

In a study conducted by German researcher S.C. Koch,

homesickness was found to be the "most important aspect of experienced stress in the host country." As refugees recover from the trauma they have faced and the upheaval in their lives, the creative arts provide a "temporary home" or safe place for refugees. Crafting items by hand allows refugees the chance to create something beautiful — a new community and sense of solidarity that can begin to feel like "home."

One of the most impressive things Donatha has taken away from the training is a sense of independence and self-reliance.

"I have a voice

now to make

independent

decisions."

"In the Congo, we relied on our men for most things," said Donatha. "We sat there and waited. In Rwanda, it is quite different. Women have a voice. I have a voice now to make independent decisions."

Perhaps it is that newfound confidence that's contributed to Donatha's recent success. In January 2019, she was elected by her fellow trainees to lead Igisubizo Cooperative as its president.

As she gets older, Donatha knows she won't be able to run to the markets every day to sell her goods. Working in an artisan cooperative with other women is giving her a new direction in life.

"Having the ability to weave baskets represents a heritage," said Donatha. "These skills are a legacy to leave to your children, family, and friends. I want to weave because I want to know I am making an impact in my family's daily life."

Donatha is excited by the prospect of her baskets reaching international clients. "It means elevating my skills, earning money, and taking my family to the next level," said Donatha.

Just eight weeks into their training, the women of Igisubizo were paid 259,000 RWF (~\$305 USD) for their very first purchase order. Before joining the cooperative, only 72% of the trainees were earning

any income at all. Those who were earning income, did so sporadically, bringing in an average of 5,695 RWF (~\$6.70 USD) per month.

As president, Donatha ensures the money Igisubizo earns from each purchase order is deposited into their cooperative bank account at the Bank of Kigali. The women save 10% of sales and distribute the remaining earnings equally among all members. By the end of the program, Indego Africa will help each

individual woman set up her own bank account with Bank of Kigali – a major achievement for refugees who are traditionally excluded from accessing formal financial services.

Having begun their training learning to weave a single mini plateau basket, the women of Igisubizo have since mastered 11 different designs for a

variety of sophisticated, full-size baskets. In the future, Donatha aspires to provide her weaving expertise to other women. She previously helped other people in her community manage their small businesses.

"When I'm happy, I also want my neighbors to be happy," said Donatha. "I want to be an agent of change to help those who need it."

We believe that including refugees in a host country's labor force and helping them enrich their local communities can lead to a powerful and enduring return on investment. By encouraging refugee participation in the global artisan sector as makers and trainers, Indego is breaking down barriers in an enormous but fragmented creative industry and providing economic opportunities to a previously overlooked demographic.

We are grateful to UN Women and Visionary
Women whose generous support has been
crucial to the success of our Economic
Inclusion for Refugees program at the Kigeme
Refugee Camp in Rwanda.



⁹ The Artisan Alliance. (2019). Stories from the Creative Economy: Refugees.

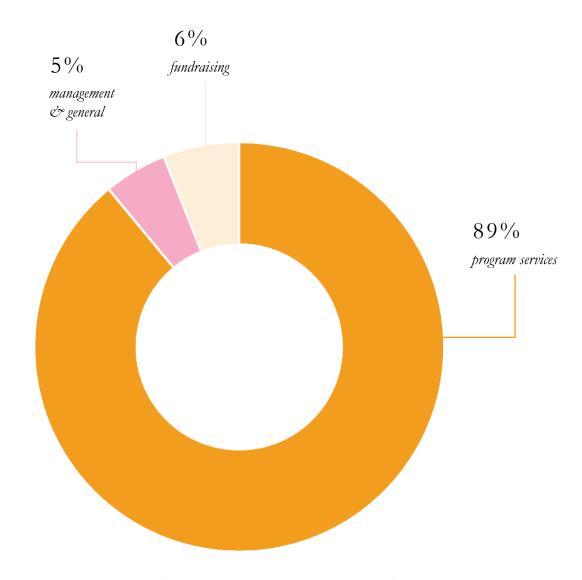


2018 FINANCIAL STATEMENTS

Fiscal responsibility is important to us because we know it's important to you. As we scale our operations in Rwanda, Ghana, and beyond, we remain committed to full financial transparency. We hope that our consistent growth further validates and honors the generous investments you have made in Indego Africa.

ALLOCATION OF EXPENSES

Indego Africa's global overhead ratio is 11%. That means 89% of your donation goes directly to helping the artisan women we serve.



Indego Africa's 2018 financials reflect the Independent Auditor's Report performed by The Churchin Group LLC.

A full copy of this Audit Report and Indego Africa's 2018 Form 990 are publicly available at indegoafrica.org/financials

STATEMENT OF ACTIVITIES

for the year ending December 31, 2018

STATEMENT OF POSITION

for the year ending December 31, 2018

REVENUE AND SUPPORT		ASSETS	
Gross Product Sales Revenue	403,979	Cash & Investments	52,668
Gross Income from Fundraisers	18,247	Accounts Receivable	42,429
Contributions	398,839	Product Inventory	86,613
Other Income, Including FX Loss	(7,937)	Other Current Assets	5,818
TOTAL REVENUE	813,128	Fixed Assets	-
EXPENSES		TOTAL ASSETS	187,528
Cost of Goods Sold	293,871		
Functional Expenses:		LIABILITIES	
Program Services	476,755	Accounts Payable	24,461
Management & General	26,784	Other Current Liabilities	-
Fundraising	32,141		
TOTAL FUNCTIONAL EXPENSES	535,680	TOTAL LIABILITIES	24,461
TOTAL EXPENSES	829,551	ACCUMULATED SURPLUS	163,067
SURPLUS/DEFICIT	(16,423)	TOTAL LIABILITIES & ACCUMULATED SURPLUS	187,528

WHYINVEST IN INDEGO?

Nearly one person is forcibly displaced every two seconds as a result of conflict or persecution.

Artisan women in Rwanda & Ghana lack market opportunities to support their families.

Young people across Africa face record levels of unemployment.

ASK THE PEOPLE WHO POWERED OUR PROGRESS THIS YEAR

"The United Nations Refugee Agency (UNHCR) is thrilled to have Indego Africa as a key partner of MADE51. Not only does Indego have a clear social mission to create safe and dignified work opportunities for women, including refugees, but they also make products that are desirable and look beautiful in any home. Seeing first-hand how refugee women at the Mahama Refugee Camp in Rwanda have developed into strong leaders and role models underscores the importance of having a valuable partner like Indego. Designing a product that can be crafted in a remote refugee camp and delivered to a happy customer in another part of the world is no easy task, but Indego does it with poise and professionalism."

- Heidi Christ, MADE51 at United Nations High Commissioner for Refugees

"Listening to the women talk about how their lives improved as a result of their experiences with Indego Africa gave me insight into how effective the program is. The entire team at Indego Africa works very hard to empower and teach these women with so many talents. What could be better?"

- Marta Zeis, Ann B. Zeis Scholarship Fund

"Our Same Sky women artisans needed to develop the skills and confidence to run their own businesses. Indego Africa's training made this possible. With their excellent team and effective curriculum, they helped many women gain independence. At Same Sky we know that talent is everywhere, but opportunity is not. Indego Africa helped create that opportunity."

- Francine Lefrak, Same Sky Foundation

2018 DONOR ACKNOWLEDGEMENTS

\$50,000+

Same Sky Foundation

\$30,000-\$49,999

Christopher Birosak

\$20,000-\$29,999

Puneet Mansharamani UN Women

Visionary Women

\$10,000 - \$19,999

Andan Foundation The Ann B. Zeis Fund

Cordes Foundation

Kathleen Cronen Journey Charitable

Foundation

Matthew Mitro USA for UNHCR

\$5,000 - \$9,999

Bruce Abrams Foundation Conor French

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Thank you to the 173 grassroots supporters who also helped make our work possible this year!

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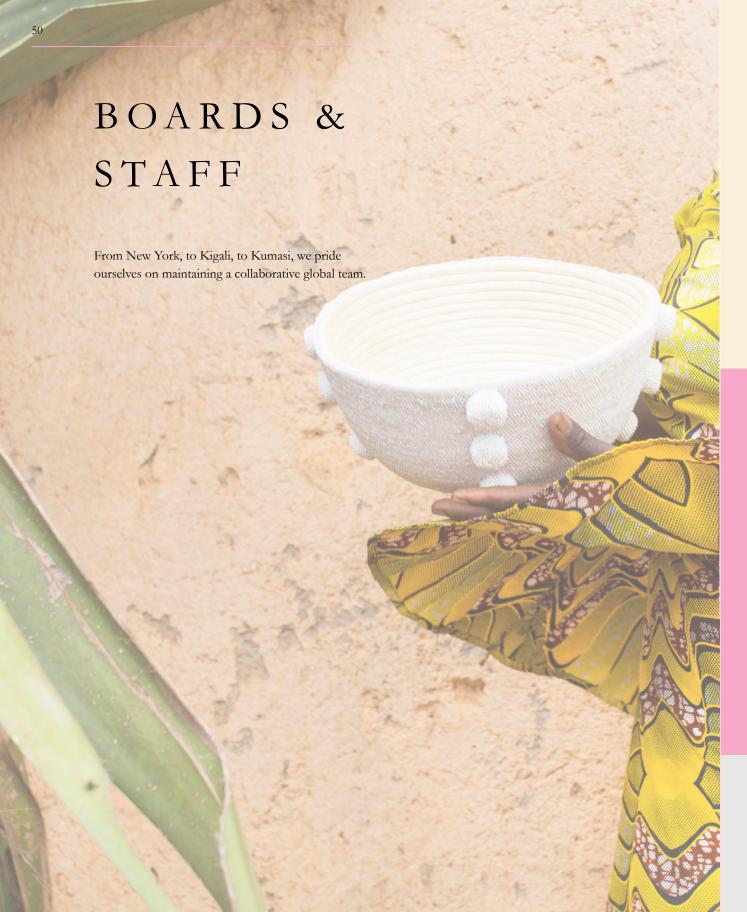












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We would like to extend a special thank you to our volunteer Regional Boards in Boston, Los Angeles, Miami, New York City, San Francisco, and Washington D.C. for their continual fundraising efforts and support!

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METHODOLOGY

This year, Indego Africa upgraded its monitoring & evaluation system in a big way.

With the generous support of the Cordes Foundation, Indego launched a sophisticated online survey platform allowing for remote data collection, rapid turnaround, and robust program management via tablets. This new technology allows Indego's global team to securely gather valuable information from our artisan partners in remote parts of Rwanda and Ghana via face-to-face field surveys, populate a web-based dashboard that updates in real time, and access and analyze integral impact data at scale.

THE SOCIAL IMPACT ASSESSMENT

At Indego Africa, we are committed to measuring our impact. Each year we conduct a Social Impact Assessment, gathering quantitative and qualitative information on the ongoing progress of our artisan partners and publishing the results. These annual reports allow us to assess the efficacy of our programs, identify areas for improvement, and transparently communicate the results of our work to our supporters around the world.

The 2018-2019 Annual & Social Impact Report, which reflects data collected between June-July 2019, marks Indego's twelfth social impact assessment.

The first Social Impact Assessment conducted in March 2008, established baseline data to measure future growth and consisted of response data from 44 women from two of Indego Africa's partner cooperatives in Rwanda.

This year's report includes the results of comprehensive interviews with **421** artisans across **18** of our partner cooperatives in two countries, Rwanda and Ghana. As we grow and scale as an organization, this data serves as a powerful tool to ensure that our programs are fully and successfully serving the needs of our artisan partners. While this report focuses on metrics collected from our annual Social Impact Assessment, we have also included data from program-specific surveys conducted at the beginning and end of each of our education program semesters.

HOW IT WORKS

Indego's field team in Rwanda traveled to **14** of our partner cooperatives to gather quantitative and qualitative metrics from **392** women. Our field team in Ghana also collected social impact data, surveying **29** artisans across **4** artisan groups.

The 75-question survey gathers data across a range of development indicators, including income, education, and quality of life. The questions track year-over-year changes in the demographic, behavioral, and attitudinal information of our artisan partners.

Results obtained from the surveys are presented and compared for each question at an aggregate level by combining the results from Rwanda and Ghana.

Historical data gathered in Rwandan Francs and Ghanaian Cedis was converted to U.S. Dollars utilizing the average FX rate for each year.

indego * africa

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