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A LETTER FROM OUR FOUNDER

Dear Indego Africa Supporters,

Our CEO Karen Yelick asked me to introduce this year’s annual social impact report - which tells the story of how we operated during the global pandemic - precisely because our response embodies many of our founding principles. We prioritized what really matters: the livelihoods of our artisan partners. We relied on the creativity and expertise of a diverse team across two continents, prevailed on our loyal and long-term donors, and doubled-down on our ethical business model. These steps position Indego Africa superbly in a forthcoming economic recovery.

There is so much we learned along the way that we are excited to share with you. The federal Paycheck Protection Program greatly helped Indego Africa weather the storm - but African artisan businesses had no such lifelines. Covid-19 exposed the residual financial vulnerability of our artisans when they could not work. It was Indego Africa’s supply chain practices, commitment to mission, and financial preparedness that allowed partner artisan businesses to remain solvent.

Not only did Indego Africa survive, as you will read, but we also delivered the social impact that has been our enduring focus and become our trademark.

1. The Artisan Livelihood Protection Fund - providing steady product purchases to our artisan partners throughout 2020 and bear the commercial risk of holding extra inventory until we can sell through.
2. The Artisan Advancement Program - enhancing both technical and business skills through (safe) trainings during the global pandemic that strengthened artisan cooperatives.
3. Igiceri Savings Union - originally conceived by the artisans themselves, expand this formal savings program to 14 cooperatives so that each business has greater reserves and can better finance orders and withstand economic disruptions like Covid-19.

Our 2020 story shines a bright light on the challenges of the pandemic in African communities: the uneven and insufficient resources available and the need for deeper and more universal solutions. I am amazed by the ground-breaking solutions our team designed this year in rapid response to unprecedented circumstances.

We are confident you’ll find that the strength and innovation of Indego Africa made a critical difference this year. Whether you have given to Indego Africa historically or this is your first introduction to us (in our 12th such report), this organization has always been powered by the engagement and generosity of its supporters. Everything from this page forward is made possible by you. During a very tough year, we hope you take as much pride in that as we do!

With gratitude,

Matt Mitro
Founder & Chairman of the Board

“...I cannot fully explain the feelings of joy this partnership brought in my life. Before partnering with Indego Africa, I was not able to get enough money to buy what I needed in my life. Today I have an easier life, and have deep pleasure to be able to meet the needs of my family.”

Pascasie Nyiramafaranga, Ngwino Cooperative
GLOBAL PANDEMIC

Bloomberg News, March 11, 2020: The World Health Organization on Wednesday declared the rapidly spreading coronavirus outbreak a pandemic, acknowledging what has seemed clear for some time — the virus will likely spread to all countries on the globe.

Like most small businesses struggling through the Covid-19 recession, Indego Africa experienced financial strain. March and April brought a slew of cancelled orders from brand clients. Wholesale clients shuttered their stores as much of the US went into some form of lock-down and the global supply chain slowed to a crawl.

Indego Africa went into action to secure early donations and redeploy capital to amplify e-commerce sales - the sole sales channel available during lockdown. We applied for and received a “forgiveness loan” from the Paycheck Protection Program (PPP), which covered two months of operating expenses for our Queens, New York workspace/Inventory warehouse.

However, in most African countries, fiscal policy does not include PPP-type programs or other safety nets; thus our artisan partners rely almost exclusively on product orders to survive.

THE CHALLENGE IN AFRICA

The economic repercussions of the Covid-19 pandemic arrived suddenly across Africa, as many countries enacted swift lockdowns to restrict people’s movements and slow transmissions within communities.

During the lockdown period, Indego Africa surveyed 40 female artisan partners in Rwanda, including refugee camps. They didn't see this coming and this is what they told us:

- Unable to leave their homes to work in their cooperative, they earned zero income for almost eight weeks and were understandably anxious to resume working.
- 75% of respondents are the primary income earners for their family (avg. 4 dependents).
- 93% stated that the biggest lesson learned from the crisis was the need to increase their savings.

"My entire life has changed since the global pandemic...
To be open and frank, when poverty comes in at the door, everything changes in life. We live in extreme misery, the quality and quantity of food we used to get declined and my children are undernourished. Immense sorrow, hopelessness and discouragement are my prevailing feelings."

Speciose Kangwera, Imbere Heza Cooperative
In May 2020, as soon as the shutdowns eased in Ghana and Rwanda, Indego Africa immediately provided purchase orders to every partner cooperative to help them get back on their feet and drive artisan income.

As May turned into June and the nascency of the U.S. economic recovery continued, Indego Africa lacked the wholesale client demand and the working capital necessary to continue with ongoing purchase orders for all our artisan partners.

**New York Times, September 8, 2020:** The US is in a prolonged period of retail carnage: storied names declaring bankruptcy, mass market brands closing thousands of stores, tens of thousands of shop employees furloughed or laid off, garment workers in dire straits. More ominous still are the predictions that we will never shop the same way again.

In June 2020, Indego Africa launched its **Artisan Livelihood Protection Fund (ALPF)** with the goal to raise $60,000 to fund steady purchase orders to our artisan partners in Africa, from July through December 2020.

**WHAT INDEGO AFRICA DID NEXT**

- Immediate income and livelihood impact for 1,000+ artisans and their families
- Ensures on-the-ground teams in Africa and the US can continue to operate
- Indego Africa bears the commercial risk of building up inventory during the prolonged pandemic.
- Excess inventory positions Indego Africa to better compete for sales when the US economic recovery occurs.

**CRITICAL IMPACT**

- With the generous support of 61 donors
- From July - October 2020, ALPF has funded 26 cooperatives who produced 3,229 units generating $39,149 in artisan income

**WITH THE GENEROUS SUPPORT OF 61 DONORS**
Did you know that the artisan sector is the second largest employer in the developing world, behind agriculture?

That’s right: millions of people in developing countries around the globe—most of them women—participate in the artisan economy, practicing traditional crafts as a means to earn income and sustain their livelihoods. The global handicrafts market was valued at $526 billion in 2017* with Developing Countries accounting for ~65% of handmade artisan products.

Yet despite its potential, the artisan sector still has a way to go to reach its full potential as a sustainable source of steady income and economic growth through the global economy. Many artisan entrepreneurs are challenged by an inability to tap into established supply chains. Their success is limited by informal and unstructured markets in which intermediaries operate with few contractual standards.

Indego Africa’s model combines access to market opportunities and access to education because these are some of the most pressing challenges that artisans in Africa face today.

*Forbes Magazine, August 16, 2020 “How artisans offer lessons for us to reshape the post-COVID economy” Rebecca Van Bergen

"If you’re looking for innovative ways to help developing countries flourish, artisans are a terrific place to begin.”

U.S. Secretary of State John Kerry**

The specter of the global pandemic hovers over most artisans in the developing world and could push them back into poverty. Small artisan groups do not have the financial cushioning to hold through a long term crisis nor would they get credit supplies from raw material suppliers.

In the time period covered in our survey (July 2019 - June 2020):

- 84% percent of our artisan partners saw their income decrease in the last year due to Covid-19
- Only 37% of our artisan partners were able to save new income they earned in the last year
- When asked “what are you most worried about over the coming months?" 50% of respondents said job loss
  45% spoke to a change in their future plans
  38% spoke to a lack of income

The global pandemic of 2020 has amplified the fact that community based, women-owned artisan cooperatives play such an important role across Rwanda and Ghana generating employment, reducing intergenerational poverty AND improving emotional quality of life. Owned and run by their members, cooperatives are strongly invested in the communities they serve.

**US State Department launch of Alliance for Artisan Enterprise global campaign, Sept. 7, 2015

47% of our artisan partners are the sole breadwinners of their families.

According to the World Bank, the international poverty line was $1.90 per day in 2019.
The majority of workers in the artisan sector are women who live in rural communities without access to the export markets and the skills they need to run their businesses efficiently. Since 2007, Indego Africa has been bridging this gap by propelling the creation, growth, and sustainability of women-owned businesses in Africa by providing artisans with a global market for their handmade products and investing in their education.

Our mission is deep and inclusive. At the forefront is our pursuit to create sustainable long lasting opportunities that not only support the integrity of artisan made goods, but the economic empowerment and entrepreneurial desires of the women who make them.

We believe education is at the core of empowerment.

“Study after study has taught us that there is no tool for development more effective than the education of girls and the empowerment of women.”

Former UN Secretary General Kofi Annan

Education is a catalyst for economic empowerment and for personal development. It brings with it a sense of purpose and identity, and we believe this cycle of self-realization through education breeds success and will create a ripple effect of dynamic change in the communities we work in.
Since 2007 Indego Africa has provided jobs and business training to over 2,000 artisans across Africa.

94% of respondents said that the on-the-job training with Indego Africa has helped them make new products and/or learn new technical skills.

87% of our artisan partners have side businesses that they are able to run with the help of the business tools they acquired from Indego Africa’s training programs.

50% of our partners have participated in one or more of Indego Africa’s seven training programs in the past year, ranging from our Economic Inclusion for Refugees to our Young Leaders Academy.

“The life I was living before being trained was not good at all. I was living in poverty, working only to find something to eat, drink, and wear, but with Indego Africa training, I learned how saving a part of my income can improve my whole life and I started to save. Today I have a house and a cow. I am always doing everything to prove the difference between a trained woman and other women of my village.”

Alphonsine Nzamwitakuze, Imirasire Cooperative
RETRAINING

The last part of our supply chain is selling the handmade products we’ve purchased from our artisan network. Trends in styles and fibers used in weaving are constantly in motion – affecting customer demand. Retraining across all cooperatives (new styles, variety of fibers and new techniques) supports an even distribution of purchase orders and strengthens capacity to fulfill large volume orders – creating more jobs.

Indego Africa’s inclusive approach to empowerment means we are responsive to the needs of our artisan partners. As the global markets evolve, so does our market access program. Trends in styles and fibers used in weaving are constantly in motion - affecting customer demand. Retraining across all cooperatives (new styles, variety of fibers and new techniques) supports an even distribution of purchase orders and strengthens capacity to fulfill large volume orders – creating more jobs.

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Widening and strengthening our artisan network’s skillset has not only increased Indego Africa’s ability to provide more income earning opportunities for all of our artisan partners, but our ability to meet our increasing consumer demand!

SALES GROWTH

In December 2019, Indego Africa launched an Artisan Advancement Program designed to further build on training programs - helping strengthen the capacity of artisan women to successfully and sustainably scale their enterprises. Taught onsite to 4 cooperatives per semester, the program’s end goals are threefold:

- Workshop & Sustainability Certification: Dyeing consistency and techniques
- Improved access to capital and knowledge of Savings & Credit Unions
- Business Plans for 2020-2021 to achieve cooperative specific goals

In Rwanda, the formation of Savings & Credit Unions opened up access to capital in rural areas, where the majority of the population lives. The Igiceri, or “Coin”, savings union was formed in 2015 by a group of 20 artisans through Indego Africa’s Leadership Academy as a way to pool savings and access affordable loans.

Today Igiceri has 94 members across 15 different Indego Africa partner cooperatives. This artisan credit union has become even more important in light of the Covid-19 pandemic and recession where income flows are disrupted and savings become critically important to artisan women and their families.

“I save in a savings group because it helps to find somewhere to ask for a loan when I do not have food and also helps in avoiding mismanagement.”

Claudine Niyigena, Umuco

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The economic fallout from the global pandemic has had intergenerational impact. According to the International Labour Organization, just over one in five youth (20%) were not in employment, education or training in 2019, and 2020 is trending towards 35%. In most African countries, youth unemployment occurs at nearly 2x the rate than that of adults.

In this time of economic uncertainty, the youth of Africa have been left especially vulnerable and feel the sting of unemployment even more sharply. The African Development Bank found that in most countries in Sub-Saharan Africa, and all of those in North Africa, it is easier for men to get jobs that it is for women, even if they have equivalent skills and experience.

Since 2016, our Vocational & Business Training program has addressed the critically-needed youth unemployment gap in Rwanda and Ghana by providing a career path in the artisan sector to 237 young people and counting. Through onsite skills training and fundamental business education, our approach not only creates jobs for youth, but also helps ensure the sustainability of artisan cooperatives across Rwanda.

By combining artisan skills training with business education, our Vocational Training program will help young women in Rwanda achieve long-term economic security and prosperity. At the end of each six-month cycle, our goal is for the trainees to have the option to either join the cooperatives as full-time members, having mastered the skills necessary to produce products for local and international markets, or to start businesses of their own.

Our Young Leaders Academy (YLA) provides graduates of our Vocational Training program in Rwanda with the advanced business and technology training they need to manage their artisan cooperatives and lead change in their communities. By addressing a gap in advanced entrepreneurship training available to young people, we’re helping build the next generation of female leaders in Africa.

- 91% of YLA participants are better able to run their cooperatives and their side businesses because of Indego Africa’s training.
- 64% of our partners who participated in YLA in the past year (which includes 4 months of the global pandemic) have seen an increase in their income.

“As Business Training, I learned small business management and that helped me to start my own business, I sell fruits in my village. In YLA, I learned strategic management where I learned setting goals, making decisions and resolving problems, the skills that I use in my daily life”

Eliane Uwambajimana, Sarah Cooperative
WHERE ARE THEY NOW?

The power of cooperatives is inspiring the next generation of youth to not only take part in these women-owned businesses, but to create ones of their very own.

Upon graduation in 2016 from the Vocational & Business Training program 15 young women from Rwanda’s Bugesera District did just that. Together they decided to launch their very own basket weaving cooperative, Gahembe. These budding entrepreneurs took the skills they learned from participating in Indego’s training program at other cooperatives and applied them to their brand new business venture.

Today, one of the founding members of Gahembe, Therese Uwababyeyi, is continuing to grow her business skill set with Indego Africa’s training programs.

Through sustainable market access and educational training, we are committed to empowering this generation to inspire the next. We invest in the education of the youth because we have confidence in their ability to achieve (and exceed) their goals despite their circumstances, all they need are the resources.

82% of our youth partners hold leadership positions in their cooperative, and 56% did not hold this position before partnering with Indego.

50% of our youth partners hold leadership positions in their community, and 73% did not hold this position before partnering with Indego.

“The Vocational and Business Training helped me to become an artisan, and I joined my teammate and formed the Gahembe cooperative. In YLA I learned important skills of... project management, strategic management and entrepreneurship.”

Therese Uwababyeyi, Gahembe Cooperative

“I feel confident and hopeful for the future despite the hard situation caused by the coronavirus pandemic. I not only have a job and wages, I also have goals that I plan to achieve. I want to start a restaurant in my village.”

Theophile Uzabakirho, AJ Cooperative

Both our Vocational & Business Training and YLA graduates are working hand-in-hand with our older artisan partners to generate economic activity at their cooperatives and in communities across Rwanda.
Over 79.5 million people were displaced in our world at the end of 2019.

- Africa is host to 65.6 million displaced people.¹

- On average, refugees worldwide are displaced from their homeland for 5 years.²

After fleeing violence and conflict, the opportunity to work and earn a living is one of the most effective ways refugees can rebuild their lives in dignity and peace. At Indego Africa, we know that women-owned businesses are instrumental in addressing poverty in vulnerable communities.

In 2016 Indego was asked by the United Nations Refugee Agency (UNHCR) to bring our Vocational and Business Training program to the Mahama Refugee Camp. UNHCR wanted a refugee livelihood program where training actually resulted in steady work and the skills learned were portable.

We now partner with over 180 Burundian and Congolese women at the Mahama and Kigeme Refugee Camps, and continue to train more refugees each year. It is the only livelihood program in Rwanda where refugees earn income from the export market.

As of June 2020, Rwanda is hosting a total of 149,149 refugee and asylum seekers.

Indego operates in Mahama Refugee Camp (highlighted in orange) set up in 2015 to protect Burundi refugees fleeing political persecution and the Kigeme Refugee Camp (highlighted in green) set up in 2012 to protect a new wave of Congolese refugees.

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¹ Artisan Alliance, November 2, 2019, “Stories From The Creative Economy: Making The Case For Refugee Artisan Enterprise”

ADDRESSING REFUGEE LIVELIHOOD

For the past four years, Indego Africa's Economic Inclusion for Refugees program has addressed the unique livelihood and financial challenges Burundian and Congolese refugee women face by equipping them with the skills, resources, and tools they need to become successful artisan entrepreneurs.

78% of our refugee partners are able to run their cooperatives and other businesses more efficiently due to Indego Africa's training.

In partnership with UNHCR, Indego Africa is playing a powerful role in expanding global livelihood opportunities and boosting economic development for refugees across Rwanda. The majority of livelihood opportunities available to refugees are operated inside of the camps - Indego Africa is unique in providing access to the export market.

Indego Africa partnered with UN Women to build and utilize the Women and Girl's Opportunity Center at Kigeme Camp which provides a safe training and working space for refugee women, and a showroom to highlight their finished handcrafted products.

Indego Africa is committed to providing refugee women the opportunity to enter the global artisan workforce - connecting refugee-made artisanal products with international consumers.

“I participated in Economic Inclusion for Refugees, and this training program helped me to become an artisan. I also learned many business skills including saving skills that are useful in our daily life.”

Esperance, Igisubizo Cooperative

“This partnership with Indego Africa has allowed me to change my everyday feelings of hope. Before partnering with Indego Africa, I lived in a kind of isolation and a state of fear to confront everyday difficulties... I have become a confident and hopefully refugee.”

Pelagie Yankurije, Igisubizo Cooperative
The economic fallout from the pandemic of 2020 has affected not only the citizens of Rwanda, but the refugees that are hosted within their borders. The strict restrictions on movement and gatherings within the camps have made it much harder for our refugee partners to earn income from their artisan cooperatives.

This time of uncertainty and isolation has taken a financial and emotional toll on our 180 refugee artisan partners and their families:

- 85% of our refugee artisan partners state they are the primary income-earners for their family (supporting 5 or more people).
- During the government quarantine (March 21st - May 4th), our partners were unable to move freely within the camp, and lacked raw materials to work in their dwellings.
- 70% of our refugee artisan partners experienced a decrease in their annual income between July 1, 2019 - June 1, 2020 due to the pandemic.
- A pause in income is not sustainable for their family’s basic needs, educational needs, and health needs.

When asked how life has changed, many of our refugee partners echoed the sentiments of Glorioso Kanyambo from the Akeza Cooperative,

“Before this global pandemic I used to make money at cooperative that complemented the support from UNHCR, but today everything has changed, the quantity of food has reduced and during the lockdown I was unable to visit my friends and I stopped my business.”

Restrictive measures within the camps eased after May 4th, however on June 15th, “Tight Covid-19 prevention measures were reinstated in Kigeme and Mahama camps following clusters of Covid-19 infection documented in Rusizi and Kiréhe districts [neighboring districts].”

Unable to leave their homes, our artisan partners found themselves unexpectedly locked out of their cooperative livelihoods, and educational training. These abrupt shutdowns within the camps and restricted camp entry from outside organizations, have had an adverse trickle-down effect on the training programs Indego is able to provide our partners.

"As a result of the decision of closing schools down in order to prevent the spread of Covid-19, today in Rwanda more than 3.6 million learners are forced to stay at home. The majority of affected girls are adolescent girls, including refugees girls with and girls without disabilities.”

Although our education programs within the camps are unable to resume, likely through the end of 2020, we are still committed to providing steady purchase orders to our artisan partners through the Artisan Livelihood Protection Fund by building and holding additional inventory to sell through in the future.

When the refugee camp restrictions eased, and women were able to begin working in their cooperative again, we immediately sent purchase orders for our partners to begin working on. Indego’s mission has always been financial empowerment for artisan women through market access and education – this will not be put on pause.

² UNHCR, June 2020, Operational Update: Rwanda
³ Network of International NGOs Rwanda, 2020, TWG Joint Statement Gender Impact of COVID-19
⁴ UNHCR, June 2020, Operational Update: Burundi
⁵ Network of International NGOs Rwanda, 2020, TWG Joint Statement Gender Impact of COVID-19
SAVING FOR A FUTURE

During this year of economic uncertainty, saving has been one of the ways our partners continue to plan for their futures and the futures of their families.

86% of our refugee partners save for their future.

60% of our refugee partners prefer to use a savings group versus a personal bank account.

THE IGICERI PROGRAM

In the past year, members of all three of our cooperative partners within the Mahama and Kigeme Camps have joined Indego’s Igiceri Program, a savings group devoted to serving the financial needs of artisan women and their businesses.

Igisubizo, Indego’s partner cooperative of 80 Congolese women at the Kigeme Refugee Camp, first learned about Igiceri through Indego Africa’s staff and fellow artisan trainers. As of 2019, eight of their members along with the Umuco cooperative, and four members from the Akeza cooperative, have joined the program.

Each woman who participates in the program has access to funds for loans to grow or start her own business. To date, each member has purchased two shares in the Igiceri program and have started their own businesses in breeding and selling livestock, making clothing, starting small shops, and more.

“I save money for my future needs and save money for the future of my children.”

Aline Ndayishimiye, Akeza Cooperative

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 are 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. For our artisan partners, that means creating better opportunities for generations of Rwandans, Ghanaians, Burundians, and Congolese to come.

A PATH BACK HOME

The power of artisan skills is multifaceted. Not only do they provide unique opportunities for our refugee partners to enter the artisan economy but more importantly, artisans skills are transferable skills. They create long term economic security for the day when our partners and their families are no longer refugees, whether they remain in Rwanda or are able to return home to Burundi and the Democratic Republic of Congo.

And for five women we partner with at the Mahama Refugee Camp, that day came sooner than they expected. On August 27th, three women from Umuco and two from Akeza were accepted to repatriate back to Burundi through UNHCR and then governments of Rwanda and Burundi. These women were at Mahama Refugee Camp for five years and were part of the inaugural group of 558 Burundians who repatriated.

“[Indego’s education programs] changed my life. If possible to go back home to Burundi we have opportunities to create, join and lead cooperatives because I am a skilled person.”

Menadore Mukeshimana, Umuco

Our refugee partners at Mahama arrived in Rwanda having lost nearly everything. What they had not lost, they left behind in search for a better future and a safer home. The decision to leave was not an easy one. Many had to leave family members behind who could not travel or refused to join.
In spite of this, these women are full of grace. From conflict in Burundi to a crowded refugee camp in Rwanda, our artisan partners at Akeza & Umuco Cooperatives have worked hard to overcome incredible challenges and create brighter futures for themselves and their families.

The goal of Indego’s Economic Inclusion for Refugees Program has always been to improve their livelihoods and build long-term and transferable careers in the global artisan industry. It is beautiful to see how impactful our work with the artisan cooperatives in Refugee Camps is. The five who have repatriated have all expressed their desire to carry forward their weaving and entrepreneurship skills back to their home country of Burundi.

Despite the challenges life may bring and the uncertainty of the unfolding global events, we are continually moved by our partners’ resiliency and determination to succeed and we remain committed to creating a path for refugees to generate the sustainable income they need to thrive, not just survive.

“Weaving is the key in my life when I will go back to Burundi because there are no people who are weavers like us where I will be living. Hence it will be the key skill to sell and teach the rest of my community in terms of making money.”

Jacqueline Miburo, Akeza Cooperative
METHODOLOGY

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.

COVID-19 ASSESSMENT

While this report focuses on metrics collected from our annual Social Impact Assessment, we have also included data from our Covid-19 Assessment conducted in May 2020. To help address the effects the pandemic and lockdown were having on our partners’ lives, our Rwandan team conducted a Covid-19 survey by phone with 40 women from 8 different cooperatives across the country including two cooperatives at the Mahama and Kigeme Refugee Camps.

THE ANNUAL SOCIAL IMPACT ASSESSMENT


This year’s report includes the results of comprehensive interviews with 349 artisans across 19 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.

HOW IT WORKS

Indego Africa’s Rwanda team interviewed 15 cooperatives (sampling 332 women and 9 men) through a combination of onsite interviews and by phone where necessary due to Covid-19 restrictions. Our Ghana team interviewed 4 artisan groups onsite (sampling 15 women and 3 men). Quantitative and qualitative metrics were gathered utilizing Survey Monkey, which works in the field without internet service.

The 74-question survey gathers data across a range of development indicators, including income, education, and quality of life. The questions take into account the effects of the Covid-19 pandemic and 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.

**FINANCIALS**

<table>
<thead>
<tr>
<th>STATEMENT OF ACTIVITIES</th>
<th>for the year ending December 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUE AND SUPPORT</strong></td>
<td></td>
</tr>
<tr>
<td>Gross Product Sales Revenue</td>
<td>$ 430,220</td>
</tr>
<tr>
<td>Gross Income from Fundraisers</td>
<td>16,004</td>
</tr>
<tr>
<td>Contributions</td>
<td>413,551</td>
</tr>
<tr>
<td>Other Income, including FX loss</td>
<td>(5,008)</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>854,767</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td>Cost of Goods Sold</td>
<td>286,716</td>
</tr>
<tr>
<td>Functional Expenses:</td>
<td></td>
</tr>
<tr>
<td>Program Services</td>
<td>484,939</td>
</tr>
<tr>
<td>Management &amp; General</td>
<td>39,791</td>
</tr>
<tr>
<td>Development</td>
<td>32,546</td>
</tr>
<tr>
<td><strong>TOTAL FUNCTIONAL EXPENSES</strong></td>
<td>557,276</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>843,992</td>
</tr>
<tr>
<td><strong>SURPLUS/DEFICIT</strong></td>
<td>(10,775)</td>
</tr>
</tbody>
</table>

**STATEMENT OF POSITION**

<table>
<thead>
<tr>
<th>for the year ending December 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
</tr>
<tr>
<td>Cash and investments</td>
</tr>
<tr>
<td>Accounts Receivable</td>
</tr>
<tr>
<td>Product Inventory</td>
</tr>
<tr>
<td>Other Current Assets</td>
</tr>
<tr>
<td>Security Deposit</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
</tr>
<tr>
<td>Accounts Payable</td>
</tr>
<tr>
<td>Contract Liabilities</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
</tr>
<tr>
<td><strong>ACCUMULATED SURPLUS</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND ACCUMULATED SURPLUS</strong></td>
</tr>
</tbody>
</table>
We would like to extend a special thank you to our volunteer Regional Boards in New York City, Miami, Washington D.C., San Francisco, and Boston for their continual fundraising efforts and support!

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Thank you to the 221 grassroots supporters who also helped make our work possible this year!