Dear Indego Africa Supporters,

Welcome to our 2016 Annual & Social Impact Report!

This year, we brought our Annual and Social Impact Reports together to show you—all in one place—how your support is creating life-changing opportunities and powerful social impact for female artisans in Rwanda, and now, in Ghana.

At Indego Africa, we believe that women around the globe have the capacity, creativity, and determination to uplift themselves, their families, and their communities—all they need are the resources. Our model combines market access and education to help women participate in the global economy, earn sustainable income, and build the skills to become confident businesswomen, entrepreneurs, and leaders.

Our 2016 Annual & Social Impact Report illustrates the incredible progress taking place in the communities of women we work with—from economic empowerment, to increased financial inclusion, improved quality of life and more. It also highlights our expanded focus on youth and the launch of our skills-based Vocational Training program in Rwanda.

This year’s Report features an unprecedented depth and breadth of data, drawn from both our Rwanda Social Impact Assessment (more details on page 5) and from program-specific surveys conducted at the beginning and end of each program semester. While the Report focuses on metrics collected in Rwanda, we have included a preview of our social impact in Ghana on page 19.

We hope you enjoy the inspiring narrative of progress and empowerment that lies in the pages ahead. Without your support, none of this would be possible.

Thank you for your commitment to our artisan partners—to women with talent, dreams, goals, and ambitions—who are working hard every day to create brighter futures for themselves and their families. Their success will be forever linked to your generosity.

With gratitude,

Karen Yelick, CEO
A Note on Methodology

We added four additional Rwandan cooperatives to our Social Impact Assessment this year—Umutima, AJ, Ibanga and Korebu—for a total of 300 participants in the survey. Two of these cooperatives, Ibanga and Korebu, are new Indego Africa partners (added in 2015) and we have isolated their metrics where relevant to demonstrate the differences between them and our longer-term partners, who have had more time to benefit from economic and educational opportunities.
ECONOMIC EMPOWERMENT

Our economic empowerment program provides opportunities for artisans in Africa to earn sustainable income by bringing their handmade products to the international market. We partner with women in Rwanda (and now in Ghana!) to sell products that are designed in New York City and handmade in Africa, combining traditional techniques, local materials and amazing artisanal skill.

**OUR YEAR IN NUMBERS**

<table>
<thead>
<tr>
<th>Artisan groups in Rwanda</th>
<th>New artisan groups in Ghana</th>
<th>$167K</th>
<th>1,000+</th>
</tr>
</thead>
</table>

**CONSISTENT, FAIR & TRANSPARENT PAY**

92% of our artisan partners reported that their income increased this year.

→ We provide our partners with fair, steady wages that honor the time and skill that go into making each and every product by hand, with heart. We communicate openly and transparently with our partners about payment and encourage them to negotiate pricing with us on an ongoing basis.

**THE PERCENTAGE OF OUR ARTISAN PARTNERS EARNING MORE THAN $1.50 PER DAY HAS INCREASED FROM 2% IN 2006 TO 89% THIS YEAR**

→ We form long-term business relationships with our partners to ensure that we are able to make a sustainable, year-over-year impact in their lives. Most of the artisan cooperatives we work with have very low turnover rates—the same women we began partnering with in 2007, we still partner with today!

**MARKET-BASED SKILLS TRAINING**

96% reported that working on Indego Africa orders helped them learn new technical skills.∞

→ Our Production Team provides our partners with expert, on-the-job training to equip them with the technical skills they need to succeed in the global marketplace. Quality control, product measurements, dyeing practices, time management—you name it, our team is on it.

∞does not include IBABA cooperative, which works exclusively with hand-embroidery

**AS OUR BRAND GROWS, SO DOES OUR PARTNERS’ INCOME!**

**LONG-TERM BUSINESS PARTNERSHIPS**

95% have been members of their cooperatives for three or more years.

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**I LIKE THE FACT THAT PRICING WITH INDEGO AFRICA DOES NOT CHANGE, AND THAT IT IS ALWAYS FAIR.**

→ Beatha, Korebu Cooperative

**BECAUSE OF THE MANY ORDERS WE HAVE RECEIVED OVER THE YEARS, I AM NOW ABLE TO CONSISTENTLY PROVIDE FOR MYSELF AND MY FAMILY. BEFORE IT WAS VERY DIFFICULT, AND WE WEREbarely getting by.**

→ Mediatrice, Imirasire Cooperative

**THIS YEAR I LEARNED HOW TO WORK WITH PATTERNS TO SEW DRESSES AND SKIRTS, AND HOW TO CHECK FOR QUALITY CONTROL MYSELF.**

→ Annociata, Masunguwe Cooperative

**IMPACT FACT**

According to the UN Development Program, 39% of Rwandans live in poverty, earning less than $1.25 per day. While this percentage has gone down significantly over the past ten years (in 2006, 57% of the country was living in poverty) there is still more work to be done. Current development challenges include: the lack of formal employment opportunities; a skills gap with respect to business, entrepreneurship, and technology training; and a high (80-90%) dependence on subsistence agriculture. This is why access to market-based opportunities and business education is so important!
Providing artisans with opportunities to earn steady, sustainable income is a key element of our market-based impact model. But, in order to make this happen, we have to generate consistent orders for our artisan partners’ products. Over the years, we have worked hard to build our brand and grow our product lines—with a focus on beautiful design and artistry—craft strategic brand partnerships and collaborations; build out our infrastructure in Rwanda (and now in Ghana); and hone an efficient and productive supply chain from Africa to NYC.

**OUR SUPPLY CHAIN: FROM A TO Z**

**PLACING ORDERS**
- Our Creative Director designs products in NYC that combine the traditional artisanal techniques of Rwanda and Ghana with modern design aesthetics.
- She then places orders for the products through our on-the-ground Production Teams in Rwanda and Ghana.

**PRODUCTION & PAYMENT**
- Our Production Teams deliver the purchase orders to each artisan group in-person, reviewing design, color, quantity, price per unit and deadlines.
- The purchase order is then signed by both parties, and Indego pays the cooperative 50% upfront.
- When the products are ready, our Production Teams return to the cooperatives to conduct quality control. They then pay the co-ops the remaining 50% of the order and bring the products back to our offices where... **THEY ARE SHIPPED TO NYC!**

**THE U.S. MARKET**
- When the boxes arrive, we unpack the products, ship out what is reserved for clients, and add the rest to inventory.
- We then work to sell these products, investing time, energy and creativity into developing look-books, marketing materials and accompanying social impact stories, which we share with customers, clients, and supporters.

**SALES DISTRIBUTION CHANNELS**

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**WHOLESALE - 60%**
**RETAIL - 31%**
**CUSTOM COLLABORATIONS - 9%**

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"**BEING EMPOWERED TO ME MEANS HAVING CONFIDENCE IN MYSELF AND KNOWING THAT I AM ABLE TO WORK AND CARE FOR MY FAMILY WITHOUT ALWAYS WAITING FOR MY HUSBAND TO DO SO.**

— Pelagie, Ibaba Cooperative

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**SALES GROWTH**

Since 2013, our sales revenues have increased year after year, providing more life-changing income-earning opportunities for our artisan partners. Wholesale orders make up the largest percentage of annual sales, and our number of wholesale clients has risen each and every year!

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**IMPACT FACT**

Relative to average income, public transportation is exorbitantly expensive in many African countries, and Rwanda and Ghana are no exception. If our partners were to bring finished products from their cooperatives to our offices in Kigali and Kumasi, respectively, it would cost them a significant portion of their income. We save our partners much-needed money and working hours by having our production team travel to the cooperatives themselves to place orders and pick up products.
I am proud that I am becoming a self-sufficient woman. I am changing the life of my family and community. I am so happy to be able to do that.

- Seraphine, Ibanga Cooperative
Financial inclusion is a key ingredient for economic development, entrepreneurship, and poverty reduction in developing countries around the world. People need access to inclusive, accessible, and affordable financial services in order to fully engage with the economy, amass capital, and start new businesses. Rwanda has set an ambitious goal of achieving 90% financial inclusion by 2020. Our artisan partners are helping their country get there.

92%

OF OUR ARTISAN PARTNERS HAVE A BANK ACCOUNT VS. ONLY 25% IN 2008.*

According to the Cherie Blair Foundation, only 35% of women in Rwanda have a formal bank account, and 95% of the world’s unbanked population is female. Our artisan partners’ access to consistent sources of income, as well as financial literacy training, has enabled them to open and maintain bank accounts at a rate far higher than the national average in Rwanda.

59%

OF OUR ARTISAN PARTNERS USE MOBILE MONEY.

17% of Rwandans are active mobile money users, meaning that the percentage of our artisan partners who use this service is over three times higher than that of the overall population! Mobile money is transforming the landscape of financial inclusion across Africa by helping to make financial services available to those who are often excluded from the formal financial sector, including women, youth, and rural populations.

39%

OF OUR PARTNERS TOOK OUT A LOAN.

This year, our partners used loans to: start and expand new businesses; invest in livestock; develop land for commercial agricultural use and more. However, some of our partners also took out loans to cover everyday expenses, like medical insurance and school fees for children. It is our goal to ensure that all of our partners earn enough income to provide for themselves and their families without taking out loans.

* 64% of our new partners have a bank account.

Rwanda’s going cashless! The Rwandan government, in partnership with MasterCard, is seeking to develop new digital payment solutions to help move the country towards a cashless economy. What does this entail? Digitizing school fees and healthcare payments, for starters, as well as developing a common mobile banking platform. Ultimately, the Rwandan government hopes this will help fast-track its 2020 financial inclusion goals.

Our education programs are designed to equip artisans with the knowledge and skills they need to better manage and grow their own businesses, become entrepreneurs, and achieve financial independence. This year, we deepened and expanded our education programs, doubling down on the successes of pre-existing programs—like Basic Business Training and the Leadership Academy—and launching new, youth-focused programming including skills-based Vocational Education and Technology Training for the Workplace.

Basic Business Training

Our Basic Business Training (BBT) program is a six-month course that provides artisans with the foundational business skills they need to better manage their cooperatives. This year, two cooperatives participated in our BBT program: Ibanga (40 artisans) and AJ (14 artisans)!

Syllabus Snapshot

<table>
<thead>
<tr>
<th>Week 1</th>
<th>Week 4</th>
<th>Week 8</th>
<th>Week 12</th>
<th>Week 16</th>
<th>Week 20</th>
<th>Week 24</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational Governance</td>
<td>Invoicing</td>
<td>Budgeting</td>
<td>Bookkeeping</td>
<td>Profit &amp; Loss</td>
<td>Quality Control</td>
<td>Bank Account Management</td>
</tr>
</tbody>
</table>

BBT Highlights

62% of students who did not have a bank account opened one.

99% reported they now have the knowledge and skills to participate in the management of their cooperatives.

11 started new businesses, including: opening a restaurant, starting a general store, and selling knitted products.

"I was very shy before but I always wanted to be more assertive. Participating in BBT and having to talk in class regularly has increased my confidence in being able to share my ideas and thoughts with others."

– Domitiene, AJ Cooperative

I want us to be more innovative and creative as a cooperative. I want us to start making new designs of products that can help differentiate us from other co-ops.

– Therese, AJ Cooperative

Impact Fact

FROM THE WORKPLACE TO THE HOUSEHOLD

The skills our artisan partners learn in BBT empower them not only to better manage their cooperatives, but also to better manage their personal finances. Many of our partners report that, before BBT, they did not save money or create household budgets. Since completing the program, many now carefully manage their families’ spending to ensure they are able to save money for the future.
The Indego Africa Leadership Academy is a six-month advanced business education program dedicated to building the next generation of powerful businesswomen, leaders, and entrepreneurs in Rwanda. Founded in October 2014, the Academy trains women whose proven leadership and entrepreneurial capabilities position them well to improve the management of their cooperatives, take greater ownership of the supply chain, and create more income-generating opportunities for all of our artisan partners.

**SYLLABUS SNAPSHOT**

| Week 1 | Inventory Management |
| Week 4 | Buyer Communication |
| Week 8 | Market & Customer Analysis |
| Week 12 | Product Pricing |
| Week 16 | Accounting |
| Week 20 | Financing Strategies |
| Week 24 | Product Innovation |

**ENTREPRENEURSHIP**

This year, 98% of our Leadership Academy students reported that they developed the skills needed to start a new business.

**AMONG OUR SECOND GRADUATING CLASS...**

- Started new businesses, hiring 8 additional people: 52%
- Expanded pre-existing businesses: 12%
- Plan to start a new business in the near future: 36%
- Took on a new leadership positions in their cooperatives & communities: 54%

**THE LEADERSHIP ACADEMY 101**

- 25 students
- 6 month semesters
- 2 full days per week
- 3 classes graduated since 2014

**SYLLABUS SNAPSHOT**

- Week 1: Inventory Management
- Week 4: Buyer Communication
- Week 8: Market & Customer Analysis
- Week 12: Product Pricing
- Week 16: Accounting
- Week 20: Financing Strategies
- Week 24: Product Innovation

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**COOPERATIVE GROWTH**

100% of students used the skills they learned to upgrade the management of their cooperatives. Example improvements include:

- New inventory management system at Imirasire
- Business cards for marketing at Covanya
- New savings and growth plan at Twiyubake
- ... and many, many more!

**CONFIDENCE IN COMMUNICATION**

100% of students reported that the Leadership Academy helped them improve their communication skills. Before participating, many of our partners reported feeling nervous to speak in public. At the Academy, students answer questions, give presentations, and practice public speaking during each class, helping them build the confidence they need to become skilled communicators.

**TECHNOLOGY TRAINING**

Our Leadership Academy curriculum integrates the use of technology throughout to equip our partners with the skills they need to compete in today's business world. In class, students track revenues and expenses on Excel; type documents on Microsoft Word; conduct market research on the internet; and communicate with clients by email. These students would like to be able to use laptops at their cooperatives for bookkeeping, marketing, professional communication and more. With additional support, we are committed to helping our partners modernize their workplaces.

“I am a role model in my village and at my cooperative.

I am glad that I can motivate and encourage other people to develop themselves and not want to accept life as it is but look for other opportunities.

– Donatha, Imirasire Cooperative

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“
In Rwanda, only 8% of young adults go to college. Many of Rwanda’s youth go straight from high school and into workforce. Some go even earlier. When they do, they find themselves without job skills, searching for employment in an economy with few wage-earning jobs on the market. Where does this all lead? A debilitating 63% youth unemployment rate throughout the country.

Our new, Vocational Training program—launched in February 2016—provides unemployed young people in Rwanda with artisan skills training and basic business education to help them gain a career path and build brighter futures.

**100%** reported that they had sufficient skills to pursue careers in the artisan sector

**93%** of participants were earning income vs. only 11% at the beginning of the program

**90%** ranked their business skills as good or excellent vs. 2% at the beginning of the program

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**NEW OPPORTUNITIES, NEW HORIZONS**

Before participating in our Vocational Training program, many young people felt hopeless about their futures, with no marketable skills or employment opportunities in sight. However, within six months, their horizons changed completely. Equipped with tangible artisanal skills and powerful business knowledge, our trainees now report that they feel confident and secure in their futures.

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**I ALWAYS WANTED TO BECOME AN ENTREPRENEUR AND TO WORK FOR MYSELF. THIS TRAINING HAS NOT ONLY GIVEN ME THE TECHNICAL SKILLS TO START A BUSINESS BUT THE BUSINESS KNOWLEDGE TO BE ABLE TO RUN ONE.**

– Siteriya, Vocational Trainee

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**VOCATIONAL TRAINING 101**

- **45 young people**
- **6 MONTH** semesters
- **2 DAYS** of Basic Business Training in Kigali per week
- **3 DAYS** of onsite artisan Vocational Training at Indego partner co-ops

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**PROGRAM OUTCOMES**

**61%** are joining their cooperatives as full-time members.

The remaining **39%** are banding together to start two new artisanal businesses of their own! We are providing them with **START-UP CAPITAL** to secure workspaces and raw materials, and will continue to work with them as Indego Africa partner cooperatives moving forward.

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**IMPACT FACT**

The MasterCard Foundation recently published a Youth Think Tank Report sharing insights on youth economic opportunities and challenges in East Africa. The report found a substantial disconnect between formal education skills and local employment opportunities for youth in East Africa, stating that the “education system is not practical and does not make [young people] job ready.” The report emphasized the importance of vocational and entrepreneurial training for young people in East Africa.

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**“THROUGH INDEGO AFRICA’S VOCATIONAL TRAINING PROGRAM I GAINED A CAREER PATH. I NOW FEEL I CANNOT FAIL TO GET A JOB. I HAVE SKILLS; HOW CAN I FAIL THEN? I MAY NOT EARN LOTS OF MONEY BUT I HAVE SKILLS AND SKILLS LAST A LIFETIME.”**

– Baraka, Vocational Trainee

**“WE USED TO THINK BOYS WERE THE ONLY ONES THAT STARTED BUSINESSES, BUT NOW WE HAVE THE KNOWLEDGE AND WE CAN TOO.”**

– Claudette, Vocational Trainee
QUALITY OF LIFE

Our artisan partners support an average of 4 dependents each. Through access to income and education, they are improving their families’ standard of living and investing in the health, wellbeing, and education of their children. In doing so, they are helping to break the cycle of poverty and create brighter, more hopeful futures for generations to come.

THIS YEAR...

49% HAD ELECTRICITY VS. 11% IN 2008
“With the money I’ve earned from Indego orders, I was able to get electricity and send my kids to school. Now that we have lights in the evening, my children can finish all their homework.” – Odette, Ibyishimo Cooperative

86% NEVER RAN OUT OF FOOD VS. 6% IN 2008
“My energy has definitely increased since working with Indego. Before, I was only able to afford one meal per day and would go through the day hungry and with low morale. Now with the money I make from orders, I am able to afford two meals each day for me and my whole family.” – Josephine, Covanya Cooperative

92% SENT ALL OR MOST OF THEIR CHILDREN TO SCHOOL VS. 57% IN 2008
“I work because I want all of my children to go to school. I want them to learn math, geography, physics, computers. Education will bring them bright futures, and that is what I want for them most of all.” – Francoise, Umutima Cooperative

96% HAD HEALTH INSURANCE FOR THEIR ENTIRE FAMILIES VS. 81% IN 2012
“Before I had health insurance, when one of my kids fell sick it was a problem because the medical expenses were so high, and we could not afford to pay them. There was always that anxiety knowing that. Today we are all insured and much happier for it.”
– Euphrasie, Imirasire Cooperative

THE POWER OF COOPERATIVES

For our partners, the experience of working together with other women is not only economically empowering, but also therapeutic. Many describe feeling happier and more hopeful now that they are able to share stories, talk through problems, and build meaningful relationships with other women, rather than staying at home.

“I am glad I am able to be around others and create meaningful friendships with them. Before, I was alone and could not share my problems with anyone. I have learned the importance of opening up to others and sharing your thoughts with them.”
– Valerie, Twiyubake Cooperative

“...I DREAM BIGGER NOW BECAUSE I AM CONFIDENT THAT WHATEVER I SET MY MIND TO, I WILL ACCOMPLISH.”
– Aisha, Covanya Cooperative

2015
2008
2015
2008
2015
2008
2015
2008
GHANA IMPACT PREVIEW

This year, we expanded our operations into Ghana, following through on our founding vision of developing a scalable model for economic and educational empowerment across Africa! We began partnerships with eight artisan groups in the Kumasi area and, after only four months on the ground, launched our first semester of Basic Business Training for 50 artisans and young people.

WHY GHANA?

BEAUTIFUL, DIVERSE CRAFTSMANSHIP.
Ghana has a rich cultural tradition of craft-making, with a beautiful range of artisan techniques and products that differ from those we work with in Rwanda, adding new materials, colors, and textures to our line.

EASE OF DOING BUSINESS.
Ghana is a democratic, politically stable country with strong financial institutions, legal frameworks, and ease of doing business—factors which impact our ability to manage a supply chain, export products, and provide sustainable income for artisans.

SOCIAL IMPACT NEEDS.
While Ghana’s GDP is higher than that of Rwanda, it obscures the vast income inequality that affects the majority of its citizens. In Ghana’s poorest regions, women on average earn less than 50 cents per day, almost 70% are illiterate, and up to 50% have no formal education.

BBT SOCIAL IMPACT SNAPSHOT

The first class of our Ghana Basic Business Training Program graduated on June 28th, 2016! Of the 50 students…

- 20% started new businesses
- 88% said they developed excellent or good computer skills (52% had never used a computer before the class began)
- 100% reported that they developed the skills needed to start a new business

I have learned how to interact with other people and be confident.

Now I can approach people to show off my designs. The group work sessions at the end of every class have been really helpful in boosting my confidence.

– Patricia, Kenodez Batik & Tie-dye

Look out for more impact statistics, stories, and updates from Ghana in our 2017 Social Impact Report!

FINANCIALS

STATEMENT OF ACTIVITIES
for the year ending December 31, 2015

REVENUE & SUPPORT
- Gross Product Sales Revenue: 401,121
- Gross Income from Fundraisers: 14,832
- Contributions: 590,895
- Other Income, including FX loss: (2,376)

TOTAL REVENUE: 1,004,472

EXPENSES
- Cost of Goods Sold: 328,160
- Functional Expenses: 390,206
  - Program Services: 35,881
  - Management & General: 22,426
- Total Functional Expenses: 448,513

TOTAL EXPENSES: 776,673

SURPLUS/DEFICIT: 227,799

STATEMENT OF ACTIVITIES
for the year ending December 31, 2015

ASSETS
- Cash and investments: 252,710
- Accounts Receivable: 32,192
- Product Inventory: 100,843
- Other Current Assets: 35,484
- Fixed Assets: 0

TOTAL ASSETS: 419,229

LIABILITIES
- Accounts Payable: 49,865
- Other Current Liabilities: 0

TOTAL LIABILITIES: 49,865

ACCUMULATED SURPLUS: 369,364

TOTAL LIABILITIES AND ACCUMULATED SURPLUS: 419,228

Consistent with previous years, Indego Africa engaged an independent accounting firm to perform an outside audit for 2015. As soon as audited financials are complete, we will make them publicly available at indegoafrica.org/financials.
**THANK YOU TO OUR SUPPORTERS**

We would like to extend a special thank you to Orrick, Herrington & Sutcliffe LLP for its continued sponsorship and support and thank the many supporters who donated online in our Back-to-School Campaign.

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<th>Amount</th>
<th>Description</th>
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</tr>
<tr>
<td>Thank you to the 223 grassroots supporters that helped make our work possible this year!</td>
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**STAFF**

**KIGALI**
- Rostine Urujeni
- Chantal Musambiruma
- Heloise Mudege
- Modeste Ngabonziza
- Emelienne Nyiramana
- Yves Nshimiyimana
- Daniel Nshimiyimana

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- Deirdre King
- Brittany Barb
- Hayley Doner
- Adesina Oyenuga

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- Solomon Tandoh

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- Elechi Nowrojee
- Amy Poster
- Taiye Selasi

**CORPORATE MATCHING**
- American Express
- Chevron
- Genentech
- Goldman Sachs
- Google
- JP Morgan
- Morgan Stanley
- Peabody Energy
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.

Our annual Social Impact 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. 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**

Each year, our on-the-ground team in Rwanda travels to our partner co-ops to conduct our social impact survey, which collects data including quantitative metrics and qualitative indicators (such as confidence and self-perception). Our 2016 Report includes the results of comprehensive interviews with 300 women from across 14 of our partner cooperatives!
To request a copy of our 2016 Social Impact Appendix, please send an email to info@indegoafrica.org