

SOCIAL IMPACT REPORT 2020

JANUARY 2021



J O R D A N



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THE INSPIRATION BEHIND SEP JORDAN WAS TO TRANSFORM THIS FASHION CATEGORY BY INTRODUCING A BRAND THAT SELLS UNIQUE STORIES. THE STORIES OF ARTISTS WHO ARE REFUGEES AND WHO CREATE THE SEP ACCESSORIES AND GIVE THEM MEANING

ROBERTA VENTURA, HARPER'S BAZAAR ARABIA

OUR PURPOSE

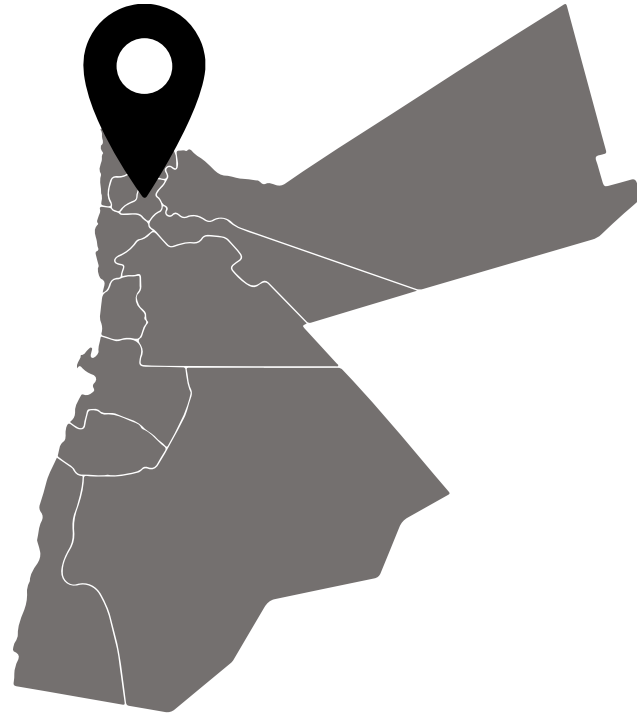
SEP WAS FOUNDED AS A PIONEERING, SUSTAINABLE LIFESTYLE ACCESSORIES BRAND, BUILT TO BRING THOUSANDS OF REFUGEES ABOVE THE POVERTY LINE THROUGH TRAINING AND EMPLOYMENT, THANKS TO THEIR OWN SKILL AND TALENT, BY THE MEANS OF EXCEPTIONAL PRODUCTS

AS A CERTIFIED B CORPORATION® PROMOTING SOCIAL IMPACT AND ACCOUNTABILITY, THIS REPORT OUTLINES OUR ACHIEVEMENTS AND HOW WE ARE WORKING TO CREATE CHANGE AND DELIVER A POSITIVE IMPACT THROUGH OUR EMBROIDERY WORK



OUR PURPOSE

SEP Jordan works with Palestinian, Syrian refugees as well as Jordanian embroidery Artists, mainly in the Jerash Camp area, in the North of Jordan.



The SEP Artists are the masters of cross-stitching, who embroider the SEP products by hand.

SEP also created a line of crochet creations through a pilot program in Azraq Camp, with the support of UNHCR's MADE51.

Since SEP Jordan's creation in 2013, the brand has grown to work with 500 female Artists, age 18 to 56.

Through employment, SEP Jordan champions a Social Enterprise business model based on the idea of every employee being essential to the success of the story, working amongst a team to improve the community: the "donor versus recipient" relationship is not part of the model. The SEP business model aims to promote:



“

EMPLOYMENT AS OPPOSED TO CHARITY

**EMPOWERMENT AS OPPOSED TO
DEPENDENCE ON AID**

**PRIDE AND SELF-CONFIDENCE AS OPPOSED
TO DEPRESSION**

OUR PURPOSE

In addition to being social-impact minded, business focused, and cross-cultural, SEP Jordan is proud to be an eco-minded brand. SEP Jordan is proud to advance the UN's Sustainable Development Goals, specifically:



“

**EVERYTHING THAT IS MADE BEAUTIFUL
AND FAIR AND LOVELY IS MADE FOR THE
EYE OF ONE WHO SEES**

RUMI

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**ALL SEP CUSTOMERS ARE BRAND
AMBASSADORS.**

**A SEP BRAND AMBASSADOR HOLDS
A LOVE FOR STYLE AND FASHION,
A CONNECTION TO TRENDS, AN
INQUISITIVE INTEREST IN ALL PARTS
OF THE WORLD AND A PASSION FOR
HUMANITY.**

**ULTIMATELY, MAKING A SEP JORDAN
PURCHASE MEANS CHANGING LIVES:
A HUGE, HEART-FELT THANK YOU
GOES TO ALL THE SEP AMBASSADORS,**

THE SEP TEAM

LETTER FROM CEO

Dear Friends,

The Social Enterprise Project (SEP) idea was born in 2013, when I visited Jerash Camp in Jordan. Everywhere I looked I saw people taking impossible strides just to earn the bare minimum. Everyone I had the opportunity to speak with, told stories steeped in history, geography, identity, resilience, and survival. I was inspired by these stories to try to generate a positive social impact within refugee communities. When SEP Jordan was first officially established in 2014, we were the first private company to ever set up in Jerash Camp and work with the camp residents as colleagues, on a peer-to-peer level.

We designed SEP Jordan as a chance for incredible artists to hold their heads up high and take pride in making a living thanks to their talent.

Today, my husband and I are lucky to be working with the most amazing group of women who see every piece as a way to share their story, culture and emotions. As we spent more time with the artists, we took the time to learn about what they needed in their community and used our international network to bring the right people and resources to meet these needs.

Before the COVID-19 outbreak we organized classes ranging from first-aid to self-defense and have seen the benefits ripple throughout the community. In 2020, we had to adapt and switch to online English classes and introduce mobile payments, in partnership with JOPACC and Orange Money.

We could not hold as many classes and we could not produce as many pieces as the year before, due to lockdown, so we created an emergency COVID credit line with the local pharmacy Shorook, through which we subsidised medicines for 70 of the neediest SEP artists through the year. The project was funded through the “20\$ per order campaign” and it was generously matched by Geneva-based Tamari Foundation. It was not an easy decision to take, as we stand for self-reliance and empowerment, but this was no ordinary year, so an emergency measure felt inevitable.

In September 2020, SEP became a B Corporation: we are proud of this achievement, and we are looking forward to using business as a force for good, along with all the other B Corps globally.

Renovation work was completed by a builders’ team 100% based in Jerash camp, to

create the first SEP Cultural Center in Jerash camp, a stimulating space for children, in partnership with Geneva based Laurence and Simon Collins.

We keep working hard to become a household brand sold worldwide, with every one of those households taking pride in the difference that they made in the Artists’ lives.

We often say that SEP is “bringing the camp to the world and the world to the camp”: when our precious embroidered fabrics travel, they bring the energy and emotions of the artists who hand-stitched them, all the way to their new owner. During 2020, SEP took further steps to transform a dream into a brand. A brand which represents a real, sustainable solution to many of the problems faced by thousands of refugees.

With more flagship stores on the horizon, the entire SEP Jordan family could not be prouder of the difference we’re making, and could not be more excited for what we will accomplish in the coming years.

Sincerely,

Roberta Ventura, CEO, SEP Jordan



B CORP CERTIFICATION

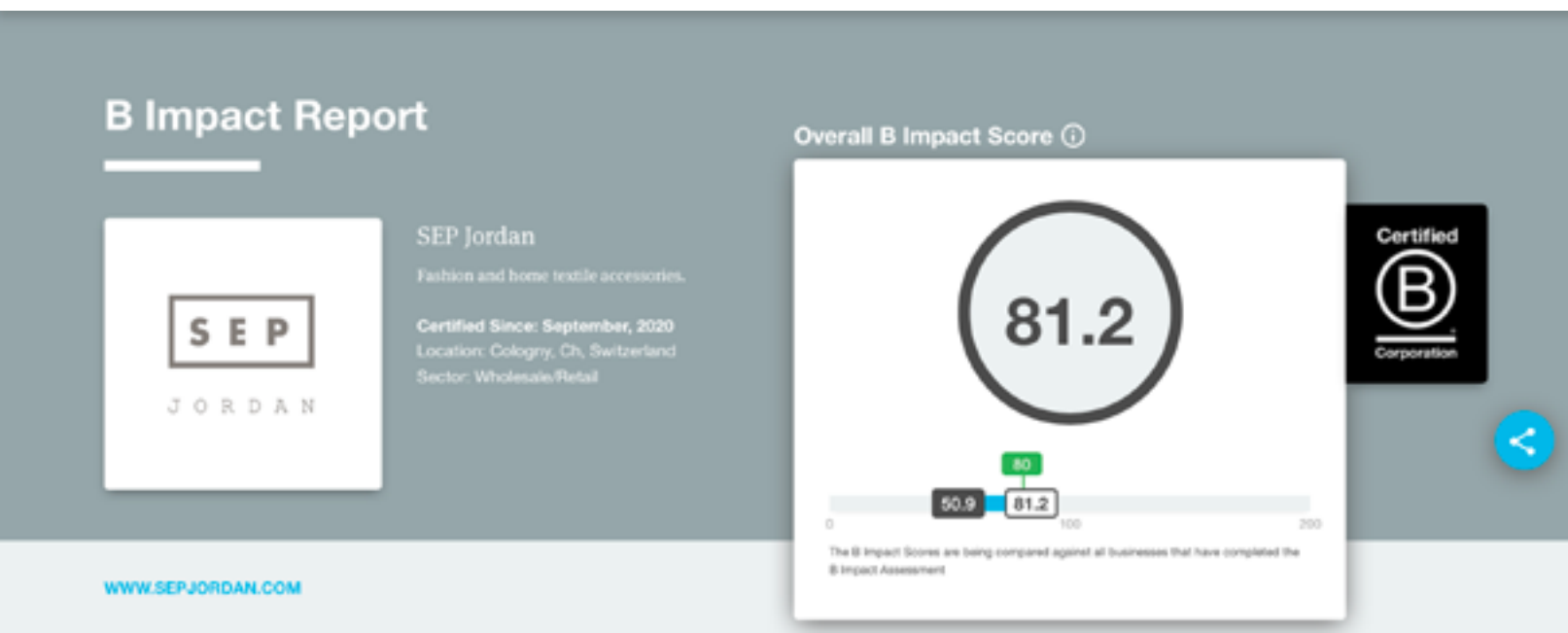
Using business as a force for good.™

Becoming B Corp certified in 2020 was a proud moment for us – joining a global movement of like-minded businesses pushing for change. The B Corp certification was both a confirmation of the value of our journey since 2014, as well as giving us much to work towards for the future. It's a good start, but there is still much to be done.

Being part of the B Corp community means we are morally and legally committed to prioritising our responsibility to society and the environment, standing shoulder to shoulder with others who share our values; learning from each other and collaborating to do things the right way.

Why did Sep Jordan apply for B certification?

- B Corp Certification is a high standard that keeps us accountable to our stated values as a company. It is easy to say we care about social equality, human rights and refugees, but certification forces us to measure the actual ongoing impact.
- We want our customers to know for which brand they're becoming brand ambassadors.
- We often select the brands we buy based on a sense of shared values, so it's important for people to know what we stand for.
- We hope to see more businesses in the world that balance profit and purpose. In our experience, the best way to catalyse that sort of change is to model it for others to see.



MOBILE WALLETS PARTNERSHIP IN JORDAN

During lockdown, all refugee camps have been under severe strain: savings are a luxury, so even the idea of stocking up on food was challenging.

The minority of camp residents who work, have mainly day jobs and therefore had no more income and no protection. Several of the SEP artists had their work at home and continued to work, but we did not know how to pay them!

So, we accelerated a plan that had been in the making for a while: we switched to mobile payments.

With the precious support of JOPACC, the company that operates payments systems and develops digital financial services, owned by Jordan central bank and the main Jordan banks, we managed to roll out mobile payments within a few weeks.

Orange Money donated dozens of smart phones to SEP artists who had obsolete phones and trained them at the camp, to enable them to make the most out of their new phones and services, while JOPACC provided training on mobile wallets.

Now, we are working with JOPACC and Orange, to try and create an ecosystem at the camp, whereby the SEP artists not only receive their income on their phones, but can also spend the money via phone, at the camp.

Financial inclusion is a widely discussed theme, but one that too often is treated in a theoretical manner. 260 SEP artists, who had no access to banking services due to their status as refugees, are now active economic agents. Their mobile phone gives them access to an array of banking services, including savings, mobile to mobile transactions and online utilities bills settlement.

There is a lot of work ahead, to make sure the camp ecosystem is adapted to this new digital financial inclusion world, but we are positive when we see how both JOPACC and Orange Jordan are considering this a strategic priority. We are honoured to be pioneering and enabling this evolution in Jerash camp and we hope many more social enterprises will follow in our path across all refugee camps.

[READ MORE ON JOPACC](#)



2020 MILESTONES

DISTRIBUTION & AWARENESS PARTNERSHIPS

The Alpina Gstaad and SEP announced a partnership in 2020, which further demonstrates the Alpina Gstaad commitment to philanthropy, sustainability and social impact.

With the SEP collaboration, The Alpina Gstaad fully supports the 6 out of the 17 Sustainable Development Goals (SDGs)* that drive SEP Jordan; from reducing inequality and poverty, to supporting economic growth and responsible consumption.

THE SDGs this partnership supports:

SDG #1: NO POVERTY: Paying above market rates for exquisite craftsmanship

SDG #3: GOOD HEALTH & WELLBEING: Bringing back dignity to the camp

SDG #8: DECENT WORK & ECONOMIC GROWTH: Working with local community and host government hand-in-hand

SDG #10: REDUCED INEQUALITIES: Changing the perception of refugees worldwide

SDG #12: RESPONSIBLE CONSUMPTION AND PRODUCTION: Buying hand-made creations which change lives

SDG #17: PARTNERSHIPS FOR THE GOALS: United we stand, divided we fall



WE ARE DELIGHTED TO PARTNER WITH SEP JORDAN, WHICH FURTHER UNDERLINES OUR COMMITMENT TO SUPPORTING COMPANIES AND INDIVIDUALS WHO PRIORITISE MAKING A SOCIAL IMPACT. WE ARE PROUD THAT THE ALPINA GSTAAD CAN ACT AS A PLATFORM, WHICH ENABLES US TO INTRODUCE OUR GUESTS TO NEW EXPERIENCES AND CREATE AN AWARENESS FOR SOCIAL DEVELOPMENT PROJECTS

TIM WEILAND, THE ALPINA GSTAAD GENERAL MANAGER

[VISIT THE ALPINA GSTAAD WEBSITE](#)



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THE ALPINA
GSTAAD

PARTNERSHIP WITH ALPINA GSTAAD FOCUSED ON SDG'S



Alpina Gstaad

2020 MILESTONES

SEP Jordan have been recognised as one of the Meaningful Business 100 for 2020. This award celebrates business leaders around the world combining profit and purpose to help achieve the United Nations Sustainable Development Goals.

The 2nd edition of the MB100 was curated by an expert panel of 16 judges, following a global nomination process. The platform received over 500 nominations from 70 countries, with each one scored across 5 key areas: Impact, Leadership, Innovation, Durability and Scope.

The 100 business leaders include corporate CEOs, entrepreneurs, micro-entrepreneurs, sustainability leaders, functional heads and impact investors from 34 countries. Industries that dominate the list include agriculture, education, healthcare and technology.

Only 5 of the 100 MB100 operate in the Fashion sector: SEP, Patagonia, Akamae, H&M, Salubata.



WE ARE DELIGHTED TO RECOGNISE SEP JORDAN AS PART OF THE MEANINGFUL BUSINESS 100 FOR 2020. IN WHAT HAS BEEN A CHALLENGING YEAR FOR EVERYONE, THE MB100 PROVIDES AN INSPIRING REMINDER OF THE BRILLIANT WORK BEING DONE AROUND THE WORLD TO SOLVE THE BIGGEST ISSUES WE ARE FACING TODAY

TOM LYTTON-DICKIE, FOUNDER AND CEO, MEANINGFUL BUSINESS

VISIT THE MEANINGFUL BUSINESS WEBSITE

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SEP IS ONE OF 100 MEANINGFUL BUSINESS WINNERS FOR 2020

MB 100

The Meaningful Business 100

2 0 2 0



Celebrating the leaders combining profit and purpose
to achieve the UN Sustainable Development Goals

[#MeetTheMB100](#)

Launched on Earth Day 2017, itmustbeNOW.com is a platform with a mission to boldly advance sustainability, to transform the impact and future of travel to be a force for good, for people and for our planet.

The 2030 Agenda for Sustainable Development provides a shared blueprint for peace and prosperity for people and the planet. At its heart are the 17 Sustainable Development Goals (SDGs).

ItmustbeNOW.com compiled a list of projects they find inspiring and recommend supporting them to their followers: SEP is proud to have been listed as one of the partners for the advancement of SDG #1 NO POVERTY.

[VISIT THE ITMUSTBENOW WEBSITE](#)

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NOW
TRANSFORMING TRAVEL

**ITMUSTBENOW FEATURES SEP AS SDG1 PARTNER ON ITS
REGENERATIVE TRAVEL PLATFORM**

It is in the heart of the Vallée de Joux, that everything started for Audemars Piguet in 1875. The only high-end watchmaking company still in the hands of its founding families, with a strong sense of heritage and craftsmanship. A brand seeped in history and tradition, we were pleased when AP selected SEP as supplier of a bespoke line of embroidered linen shawls, as part of their Christmas gifting.

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AUDEMARS PIGUET
Le Brassus

BESPOKE CHRISTMAS GIFTING PROJECT FOR AUDEMARS PIGUET

A selection of our creations has been rolled out in Bongenie Grieder's stores in Geneva, Zurich and Lausanne through 2020. We have created exclusive pieces for Bongenie customers, which we invite you to discover in store.

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BONGENIE GRIEDER
brunschwig group ■ ■

SEP IS FEATURED IN BONGENIE GENEVE, LAUSANNE AND ZURICH

The Peace Talks is an initiative that showcases the inspirational stories of people making a positive contribution to peace. People from all walks of life and across different industries share their personal stories, ideas and practical solutions to build peace. Our CEO was honoured to be invited to record a Peace Talk in 2020.

[VISIT THE PEACE TALKS WEBSITE](#)

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PEACE TALKS INVITE THE SEP FOUNDER TO SHARE A TALK ABOUT THE SEP MODEL AND IMPACT

The Goals Houses bring together many of the world's most influential figures behind the drive to achieve the Sustainable Development Goals. The Goals Houses are sustainable sanctuaries, designed to host ground-breaking debate and discussions in order to reach the targets of the Sustainable Development Goals.

Internationally-renowned activists, thinkers, politicians, personalities, business leaders and entrepreneurs convene in locations around the globe, including at UNGA in New York, the World Economic Forum in Davos, Switzerland and Cannes Lions, France.

SEP Jordan, along with Red, Choose Love, With Love Darling, Togetherband and Namatovu, features in the Goals House selection of recommended brands and has been featured at the UNGA Goals Houses across multiple locations in 2020.

[VISIT GOALS'HOUSE WEBSITE](#)

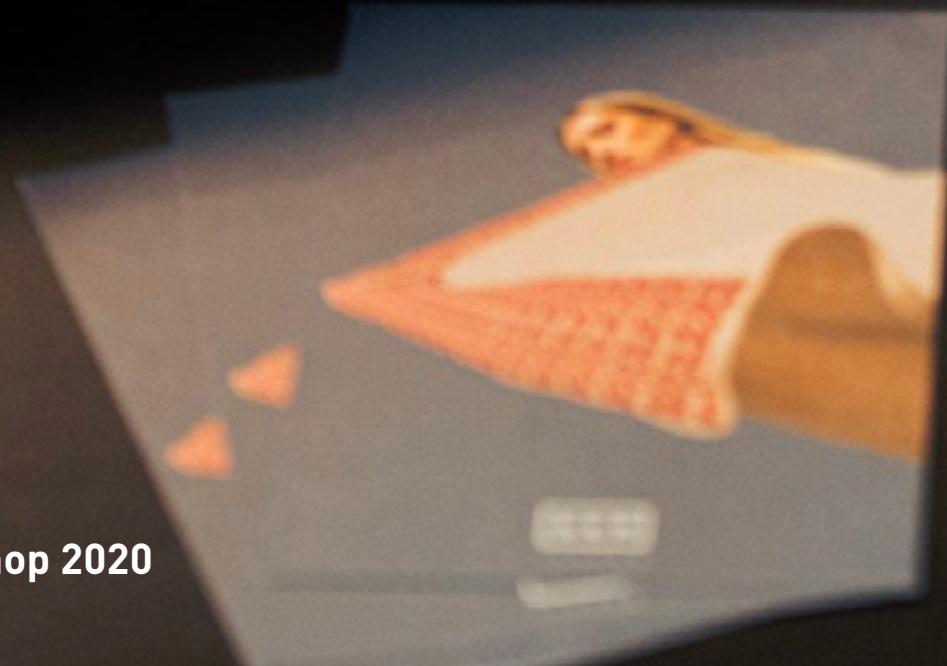
SEP

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FREUD'S "GOAL'S HOUSE" HOSTS SEP CREATIONS ACROSS 4 LOCATIONS DURING THE UN GENERAL ASSEMBLY



NEW DESIGNER COLLABORATIONS

Vanessa Moe is a Sydney based fashion designer. Her vision is to produce sophisticated and exceptional garments to meet a refined public who values originality, individuality, and style. To make apparel of such quality, Vanessa Moe does not work with mass-production, instead, giving every individual piece its own character, charm, and sense of elegance by using new technologies, techniques, and materials. She strives for her work to be socially and environmentally sustainable, while drawing inspiration from her global background, including culture, art, and music providing bespoke fashion influenced by the natural world with an edge of modernity. We are honoured to have started this collaboration, where a new Vanessa Moe clothing line features SEP hand-embroidered details.

[VISIT THE VANESSA MOE WEBSITE](#)

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VANESSA MOE

**VANESSA MOE IN SYDNEY LAUNCHES A LIMITED EDITION LINE
OF SHIRT DRESSES FEATURING SEP EMBROIDERY**



Italian craftsmanship, comfort and social impact. This sneaker has it all. 1001 Stories launched with a collection of ballet flats in the Autumn of 2019. By 2020 they were ready to introduce their new ethical sneaker collection, hand-embroidered by SEP! The Kickstarter campaign was a success and the sneakers will be delivered in q12021.

[VISIT THE 1001 STORIES WEBSITE](#)

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1001 stories

**1001STORIES LAUNCH THE FIRST SNEAKERS
EMBROIDERED BY SEP**



Last but not least.... THE SEP CULTURAL CENTER in Jerash camp is ready to apply for its licence and open its doors!

Initiated, funded and overseen from Geneva by Laurence and Simon Collins, our Cultural Center will bring daily activities designed for young children and teenagers. Laurence's vision is to create a stimulating space, a hub for creativity, community vitality, cultural and academic development open to SEP families.

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C U L T U R A L C E N T E R

**THE SEP CULTURAL CENTER IN JERASH CAMP IS BUILT TO HOST
ACTIVITIES FOR CHILDREN: 100% OF THE
RENOVATION WORK WAS CARRIED OUT BY CAMP RESIDENT
PROFESSIONNALS**



FINANCING DURABLE SOLUTIONS FOR REFUGEES AND FORCIBLY DISPLACED PEOPLE

2020 saw the publication of a landmark research piece by Earth Security Group, supported by the Swiss Agency for Development and Cooperation SDC, titled “FINANCING DURABLE SOLUTIONS FOR REFUGEES AND FORCIBLY DISPLACED PEOPLE”.

Back in 2013 we felt like a lonely voice and we are pleased to see momentum growing around the concept of economic regeneration, as a development of traditional philanthropy, with a focus on refugees and forcibly displaced people.

RECOMMENDATION 1:

The private sector’s approach to forced displacement should move from philanthropy to economic regeneration.

RECOMMENDATION 2:

Donors and impact investors can create new investment funds that provide ‘durable solutions enterprises’ with patient growth capital and technical assistance.

RECOMMENDATION 3:

Donors can work with multinational companies and their regional operations to accelerate local enterprise ecosystems for durable solutions in host countries.

RECOMMENDATION 4:

New municipal finance products are needed to enable durable solutions enterprises to scale sustainable urban services.



[READ MORE](#)

“

THE PRIVATE SECTOR HAS A CRITICAL ROLE TO PLAY IN THE SUCCESS OF ‘DURABLE SOLUTIONS’. DURABLE SOLUTIONS ARE THOSE THAT SUPPORT FORCIBLY DISPLACED POPULATIONS TO BECOME ECONOMICALLY SELF-RELIANT AND CREATE ENABLING CONDITIONS IN HOST COMMUNITIES FOR INTEGRATION, SOCIAL COHESION AND PROSPERITY FOR ALL





“

INVESTING ONE EURO IN WELCOMING REFUGEES CAN YIELD NEARLY TWO EUROS IN ECONOMIC BENEFITS WITHIN FIVE YEARS

Source: REFUGEES WORK: A HUMANITARIAN INVESTMENT THAT YIELDS ECONOMIC DIVIDENDS, PHILIPPE LEGRAIN, MAY 2016 . TENT FOUNDATION

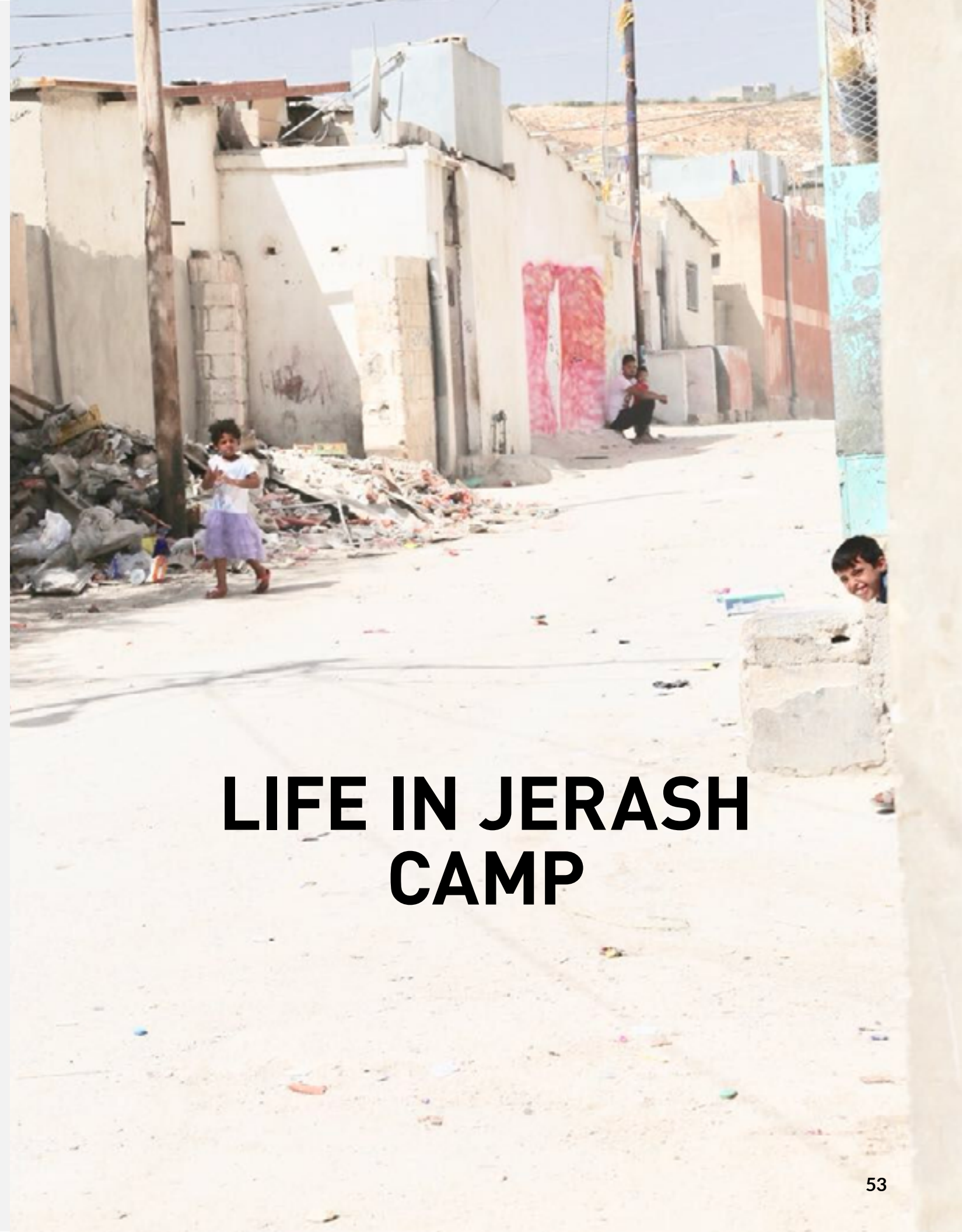
LIFE IN JERASH CAMP

While there are a lot of stories about refugee camps on the news, very few people have any idea what life in one actually looks like. Every camp is different but most face similar challenges in meeting basic human needs and rights.

SEP Jordan started operation in 2014 in partnership with the residents of Jerash Camp and in 2018 started a pilot program with Syrian artists in Azraq Camp, with UNHCR's MADE51. By the end of 2020, 410 of the 431 SEP Artists were Jerash Camp residents.

Jerash Camp, locally known as Gaza Camp, was set-up in 1968 and was intended to be used only for non-permanent emergency response, following the 1967 war in Gaza. In 1968, 11,500 people moved into Jerash Camp. Today there are over 50,000 refugees living in and around Jerash Camp.

Of the 13 Palestinian refugee camps in Jordan, Jerash Camp is one of the most densely populated and impoverished; at 6% it has the lowest percentage of refugees with Jordanian citizenship. The other 94% of residents have no legal citizenship, possessing only two-year, renewable, temporary passports. Consequently, these refugees cannot purchase land, do not qualify for health insurance, and cannot enter public sector employment. There are disparities in many aspects of these refugees' lives, from low quality and availability of employment and education, to shockingly high numbers of diagnosis of depression. (Source: Tiltne & Zheng, 2014).



LIFE IN JERASH CAMP



HOUSEHOLD

The original camp of 2,000 shelters was built from 1968 to 1971, and although there have been massive improvements, many structures still have corrugated zinc and asbestos sheets, materials known to cause cancer. The United Nations Relief Works Agency (UNRWA) estimates that approximately 75% of the homes that people inhabit have serious structural problems that make them unsuitable for habitation. Of these homes in the camp, 81% of residents claim full ownership, but the land the camp is built on is owned or rented by the Jordanian government and does not have any deeds available for refugees. On average, each resident of Jerash Camp has 18 square metres of floor area in their home, only 2.8 rooms, and 17% of households have nine or more members. Households in Jerash Camp often include three generations of a family, fostering a repetitive culture of heavy dependency burden. Over half of the population in Jerash Camp is under the age of 19, and many families struggle to provide their children with adequate food and education (Tiltnes & Zhang, 2013). Based on a questionnaire created by Arab Women's Enterprise Fund (AWEF) for 50 SEP Jordan women beneficiaries in 2019, 50% of SEP Jordan Jerash Camp households have six to nine people inhabiting them. Based on the same questionnaire, 86% of SEP Jordan women beneficiaries found it to be "exactly true" that their community "expects women to be responsible for [their] children, even if they work" (Arab Women's Enterprise Fund, 2018).



EDUCATION

There are four schools set up in Jerash Camp by UNRWA that run double-shifts of 1,200 students each day, with over 45 students in each classroom. Due to overcrowding and lack of resources, most of the students are learning at a level far below their age. It is not atypical in these schools for a classroom of ten-year-old students to have trouble

reading and recognizing words when written in Arabic. Often, students are forced to drop out once they become teenagers to work and help support their families. Education is only provided for free through age 16 (grade 9), meaning many students never achieve a high school diploma. Because they are not citizens of Jordan, Jerash Camp residents that do manage to apply to university are charged expensive foreigner fees, making higher education a nearly impossible goal. Another limitation of the small pool of resources is the lack of access to technology. With virtually non-existent computer literacy, few students can expect to succeed in higher education.



EMPLOYMENT

For refugees without citizenship, employment opportunities are limited. Refugees cannot work for the government, Jordan's primary employer. They are also barred from many professions including law, agriculture, engineering, and healthcare, regardless of what level of education they may have received. Residents are allowed to open small businesses of their own within Jerash camp. However, they must have a Jordanian partner to do business outside of the camp. Employment rates, particularly among skilled youth, are low, making it very difficult for younger generations to start and support families above the poverty line. There are even fewer employment opportunities for women and disabled people. When women do find employment, they often run into trouble convincing their husbands to allow them to work. Based on AWEF's aforementioned questionnaire:

Only 40% of SEP Jordan women beneficiaries indicated that they "strongly agree" that "a woman has the freedom to choose the type of work she'd like to get involved in".

92% of SEP Jordan women beneficiaries said that it was "exactly true" that "when there are important decisions to be made in the family, it is expected that the husband should make the final decision".

Only 32% of SEP Jordan women beneficiaries held it "not true" that "women are expected to be able to work outside the home if [they want] to" (Arab Women's Enterprise Fund, 2018).



ECONOMY

Of the 13 Palestinian refugee camps in Jordan, Jerash Camp possesses the highest proportion of refugees without Jordanian citizenship. Due to low citizenship rates, Jerash Camp is the poorest camp with 52.7% of residents earning below the national poverty line. When these refugees interact with the Jordanian government, they are treated as Arab foreigners, as exemplified through their higher tax rates. Due to the low levels of education and governmental oversight, refugees have easily fallen prey to predatory micro-financing schemes, where they will accept loans to cover immediate debt, which they are unable to pay off. These schemes have gone so far as to land their victims in jail in attempts to collect money. Once in prison, it becomes harder for these refugees to work, making it more difficult to pay back predatory loans. This cycle is one of the many factors responsible for systematic poverty within the camps.

The majority of refugees in Jerash Camp cannot receive aid from the Jordanian National Aid Fund, the national poverty support, because they are not Jordanian citizens. Many have become heavily dependent on UNRWA's support. Additionally, UNCHR provides one in five refugees with cash assistance to cover essential costs.



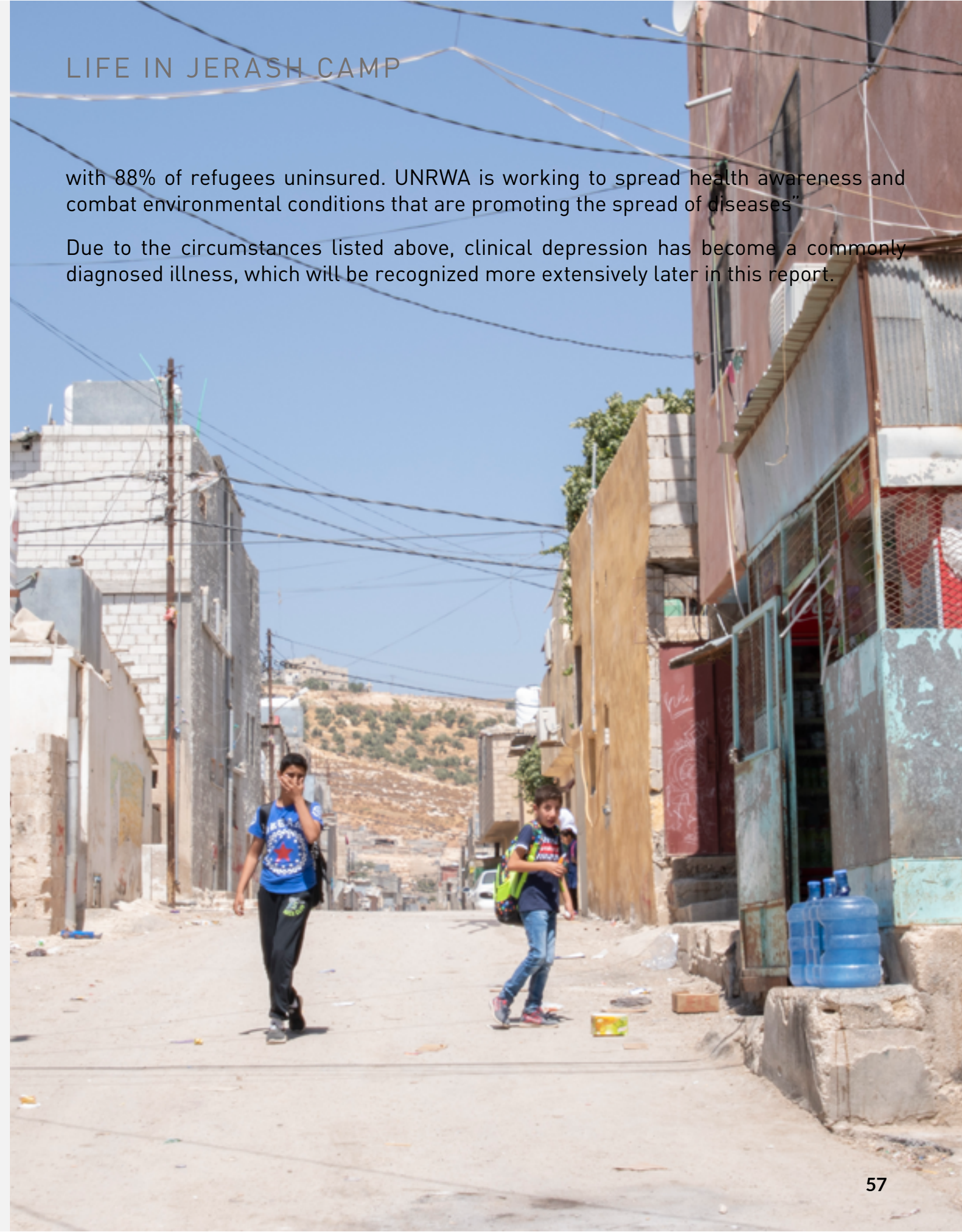
HEALTHCARE

While UNRWA tries to provide healthcare for the camp, they only have one health centre to provide primary health services and no locations or resources to provide any secondary or tertiary healthcare.

“Of the 13 Palestinian refugee camps, Jerash Camp has the lowest health care coverage,

with 88% of refugees uninsured. UNRWA is working to spread health awareness and combat environmental conditions that are promoting the spread of diseases”

Due to the circumstances listed above, clinical depression has become a commonly diagnosed illness, which will be recognized more extensively later in this report.





THE IMPACT OF COVID-19

THE IMPACT OF COVID ON JERASH CAMP RESIDENTS

We published two blog posts on the SEP website, documenting the impact of COVID-19 crisis on displaced populations, from two different points of view.

The first one gathers some of the SEP Artists' testimonies, while the second post is a selection of policy papers which we found particularly interesting:

COVID-19 ANEDOCTAL EVIDENCE FROM JERASH CAMP

**3 POLICY PAPERS ON THE IMPACT OF COVID-19 ON
REFUGEES AND VULNERABLE COMMUNITIES**

“

I AM A MOTHER OF ORPHANS: MY HUSBAND DIED 3 MONTHS AGO. ALL THE INCOME FROM MY WORK WITH SEP, I USED TO SPEND ON MY CHILDREN. AS WORK SLOWED WITH THE CORONA CRISIS, I BECAME UNABLE TO PROVIDE FOR THE BASIC NEEDS OF MY CHILDREN. THIS IS MY SON, WHO IS CURRENTLY HOME-SCHOOLING DUE TO THE EMERGENCY

ABEER



SOCIAL IMPACT ACTIVITIES

Every year SEP Jordan offers a variety of social impact activities for SEP Artists and their families.

Ongoing programs such as Embroidery Training at the SEP-Tamari Foundation Academy have been going for several years, along with punctual educational workshops and activities.

Through partnerships with organizations like the Tamari Foundation, UNICEF, The Little Alchemist, Paramedic Society and individuals such as Laurence Collins, Mary Nazzal Batayneh, Walid Saad, Shama Kaour and many others, who donate their time, product and/or knowledge to the SEP Jordan community, we also hosted classes in first aid, domestic violence, art, and other activities. Activities are offered to artists, children, and others within the community as well.

As of 2021, we hope to be able to host children activities at the new Cultural Center, situated 40 meters from the SEP Workshop and around 150 meters away from the Academy, in the heart of Jerash camp.



SEP-TAMARI FOUNDATION ACADEMY EMBROIDERY TRAINING

132 ATTENDEES IN 2020

The SEP Jordan Academy for Embroidery Training Program was founded in Jerash Camp in 2016 in partnership with the Tamari Foundation: over 500 Artists have graduated since inception. The Tamari Foundation is a tax-exempt, charitable foundation registered under Swiss Law. Its mission is to offer, “a catalyst to change and the keys to knowledge through a variety of educational initiatives and projects focusing on human well-being within developing nations” (Tamari Foundation website).

The training program was designed to train hundreds of women in the art of embroidery, up to the highest international standards. The Training program creates an environment where refugee women can learn about the stitching methods and patterns that SEP Jordan currently uses to create its products. SEP Jordan’s cross-stitching technique is one of traditional Palestinian heritage. The brand’s design inspiration is derived from Islamic and Moorish art, fashion trends, and materials and textures with an added touch of Italian style. Women in the training program are divided into different rooms based on their level of knowledge. Artists must go through in-depth quality control training before they can work on any customer orders. Once they graduate the Academy, women are evaluated in the three areas of accuracy, speed, and knowledge of SEP Jordan patterns.

Through this program women receive training so that they can become SEP Jordan Artists and have a chance to work their way out of poverty.

Huda and Hana Aradeh are the Head Teachers and every year they supervise the graduation of 80 to 100 new SEP Artists. As SEP sales volumes grow, we plan to be able to work with every Artist who has been trained and successfully graduated.



JOPACC AND ORANGE MONEY MOBILE BANKING AWARENESS CLASSES

215 ATTENDEES IN 2020

JOPACC and Orange Money hosted a series of training classes at the SEP Tamari Foundation Academy in Jerash camp, aimed at maximising Mobile Wallet literacy for as many SEP Artists as possible. A total of 215 Artists attended the classes in small groups between August and December and 55 received from Orange Money a smart phone to replace their old phone, upon passing a mobile literacy test. Over time, we hope the SEP Artists will use their phones for most transactions (utility bills payments, local groceries shopping, mobile to mobile transfers) and will minimise the use of cash. JOPACC and Orange Money signed an agreement in December 2020 with the Jordan Post Office, which is expected open its first branch in Jerash camp in early 2021, to facilitate cash withdrawals for the SEP Artists and the overall community. Until then, the closest bank is in Jerash, a 10min drive from the camp, not an easy option for most camp residents, especially ladies.



ENGLISH LESSONS

45 ATTENDEES IN 2020

Sumia Ahmad, camp resident and graduate in English Language at the University of Jerash, teaches two groups of around 20 children twice a week, throughout the year. She is a caring and qualified teacher and she is proud to provide the children with a learning opportunity much more personalized and enjoyable than the one they get at the public school. The children are learning English through a practical approach, with arts and crafts and watch movies in English on a regular basis. In 2019 they loved watching the likes of “Mathilda”, “Charlie and the Chocolate Factory”, “Home Alone”, while in 2020 they had to get used to online group calls instead. Classes were held online throughout lockdown and in person whenever possible. This image was taken in the beginning of 2020, and it was one of the last classes where the children could sit so close to each other and without wearing masks.

Interestingly, 15 SEP Artists asked to take part in adult-focused English classes, which were held only on a small number of occasions, given the lockdown disruption. This new activity is on top of our priorities list, once sanitary measures allow for it to start again.



THE JORDAN PARAMEDIC SOCIETY

17 ATTENDEES IN 2020

There is no hospital in Jerash Camp and first aid training can indeed make the difference between life and death in case of emergency.

In July 2020 the Jordan Paramedic Society trained a group of 17 Artists at the SEP-Tamari Academy. We value this training particularly, given refugees have no access to healthcare jobs, which implies a shortage of trained health workers within the community. We normally try to organise these classes twice a year, but this was the only window when we could host the activity, in between lockdowns.



WOOD ART WITH LAILA AL-WHADNEH

10 ATTENDEES IN 2020

Laila Al Whadneh spent a wonderful day with in March with 10 SEP children, who created the home of their dreams out of wood, as a gift for Mother's Day. Laila is a Jordanian expert in Decoupage art and a trainer-of-trainers, approved by Canada International Cente. Decoupage is the art of decorating an object by gluing colored paper cutouts onto it in combination with special paint effects, gold leaf and other decorative elements. We hope to be able to host more activities by Leila. On this occasion, the theme of "home" was picked, to give the children opportunity to talk about their feelings and experiences in relation to home and the temporary nature of their own homes. We commissioned the raw home-shaped wooden pieces from the camp carpenter, but over time, we would like to develop a series of classes, whereby Laila and her students will search the raw materials for their work in the streets, and learn to upcycle waste into art.



SOCIAL IMPACT ACTIVITIES

YOGA WITH SHAMA KAUR

18 ATTENDEES IN 2020

Motivational speaker and Kundalini Yoga teacher Shama Kaur used to hold classes for SEP Artists twice a year and provides them with videos which allow them to practice in between sessions. In 2020 she managed to hold a class in April, in between lockdowns.

SEP-TAMARI ACADEMY LIBRARY

The SEP-Tamari Foundation Library is located within Jerash Camp. The Library was created by the American Community School Amman (ACS) in 2016. It first began when Dr. Salam Al Mahadin was looking for a safe home for her late father's book collection. This collection includes 400 titles, mainly novels, history and politics. The Library offers a free access and borrowing facility to all camp residents as well as a calm reading area for the SEP Jordan community. The books collection is considered to be one of high quality, not only by the camp, but by country standards.



**IMPACT ON SEP
ARTISTS**

THE IMPACT ON SEP ARTISTS

SEP JORDAN'S IMPACTFUL EMPLOYMENT

SEP Jordan emphasize more than just economic stability for their employees. Safety is also a priority, requiring that each Artist works a maximum of four hours per day to work to preserve the health of their eyes and hands. Work-life balance is encouraged through employees choosing their own schedule and number of creations they work on and via a work-from-home-welcome policy. During 2020, health & safety measures have been tightened and the Artists have been allowed at the workshop in small numbers, upon temperature check and hand sanitisation. Artist payments are now executed via mobile wallet, so no cash is handled on the premises.

The Arab Women's Enterprise Fund (AWEF) demonstrated through its questionnaire shared with 50 SEP Jordan artists that "financial gain" was the "most encouraging factor for participants" to begin working for the brand (Arab Women's Enterprise Fund, 2018). Employees can earn between \$5 to \$300 in one month, depending on the number and complexity of pieces completed.

Employees are paid a premium of 50% to market rates on a weekly basis, which provides flexibility in spending their income to meet other obligations. The Artist is paid as soon as her creation passes quality control, irrespective of "if" and "when" the item will be sold.

SEP Jordan is committed to creating a safe, productive, and fulfilling work environment through employment opportunities as well as social impact activities.

Full-time employees at SEP Jordan are paid a premium to minimum salary and are registered with Social Security, a rarity for Jerash camp residents. Gaining legal status removes the stigma of statelessness, and creates a feeling of belonging and reinforces the sense of community.

AWEF concluded through their qualitative baseline research and findings that the positivity of the SEP Jordan brand motivated the refugees that work with the brand. Similarly, SEP Jordan Artists felt that the brand offered a comfortable, supportive, family atmosphere that was only elevated further through the advancement of Jerash Camp (Arab Women's Enterprise Fund, 2018).



THE IMPACT ON SEP ARTISTS

ECONOMIC EMPOWERMENT

Due to the isolation of refugee camps, many refugees are unable to find employment. When they do find work, they rarely earn more than minimum wage. SEP Jordan provides gainful work opportunities to over 500 Artists who happen to be refugees, mainly in Jerash Camp in Jordan. Many of the Artists have been working with SEP Jordan since it was first created in 2013. As a result of their dedication, leadership, and skill level, long-term employees earn a multiple of minimum wage.

The affirmation and confidence the artists feel shows itself every day, when they proudly share their embroidery skills with the newest colleagues. The feeling of comradery in the workroom is palpable; all of the Artists work together, teaching and inspiring one another. They are able to bring this sense of community and pride home with them, widening the impact of the empowerment each artist feels. SEP Jordan has created an oasis of economic empowerment by allowing employees to make their income based off of their own merit, and strives to extend that oasis to the broader Jerash Camp community.

“

I FEEL FORTUNATE BECAUSE I RECEIVED MY SALARY THROUGHOUT LAST YEAR, BUT I RECEIVE DOZENS OF CALLS EVERY DAY FROM SEP ARTISTS, WHO NEED TO WORK

HELLO ASMA, IS THERE WORK? I NEED TO BUY FOOD AND STERILISERS FOR THE HOUSE

HOW ARE YOU, ASMA. I NEED WORK. I MUST SEE THE DOCTOR, MY SON IS SICK

GOOD MORNING, WORK. PLEASE, I NEED TO GET SOME SUPPLIES READY BEFORE LOCKDOWN

I PRAY THAT ALL OUR CREATIONS WILL BE SOLD AND THAT WE CAN RETURN TO THE SEP WE HAD BEFORE THE PANDEMIC AND SOLVE OUR PROBLEMS AS WE WERE DOING SO WELL BEFORE

ASMA ARADEH, QUALITY CONTROL MANAGER AT SEP

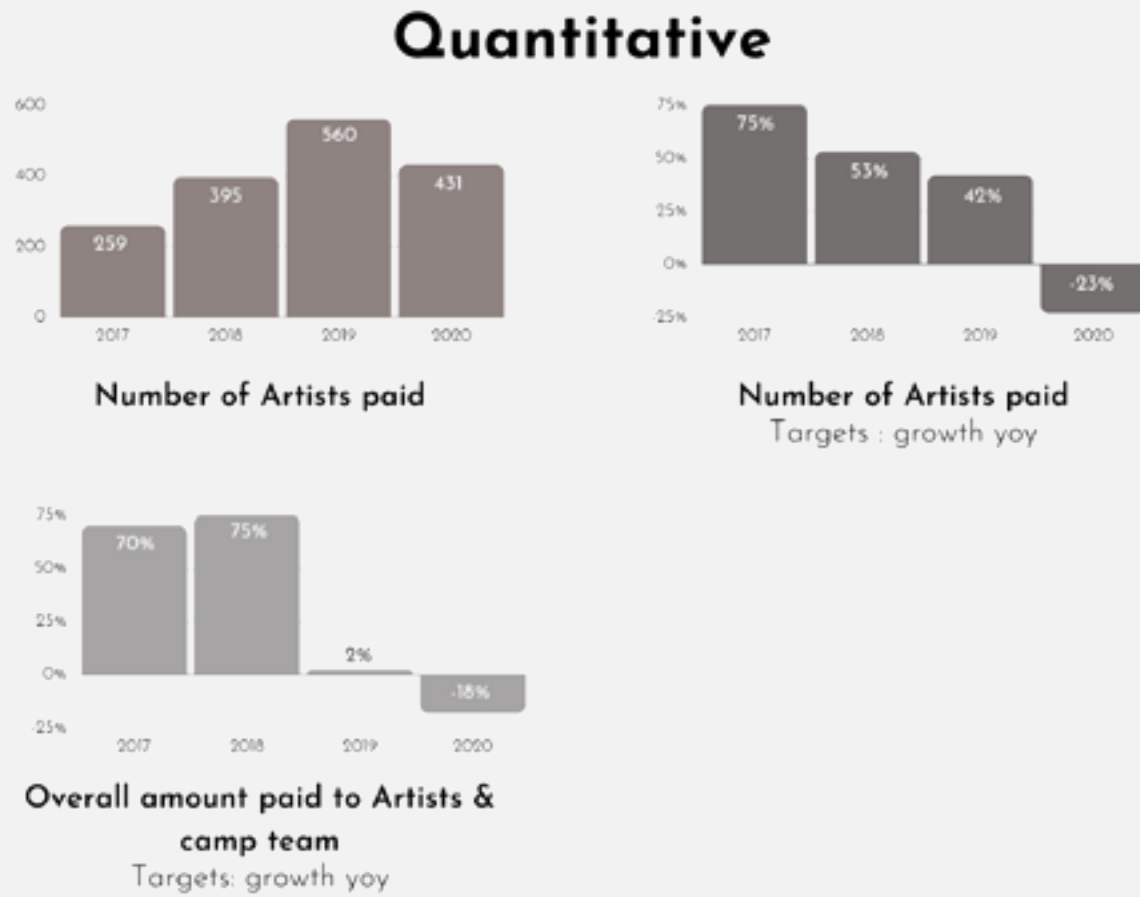


THE IMPACT ON SEP ARTISTS

SOCIAL IMPACT KPI's

SEP has been striving to beat all Social Impact targets since inception – with 2020 being a notable exception. Due to COVID-19, during 2020 we missed three of our very important quantitative and qualitative KPI targets.

Quantitative KPI's:

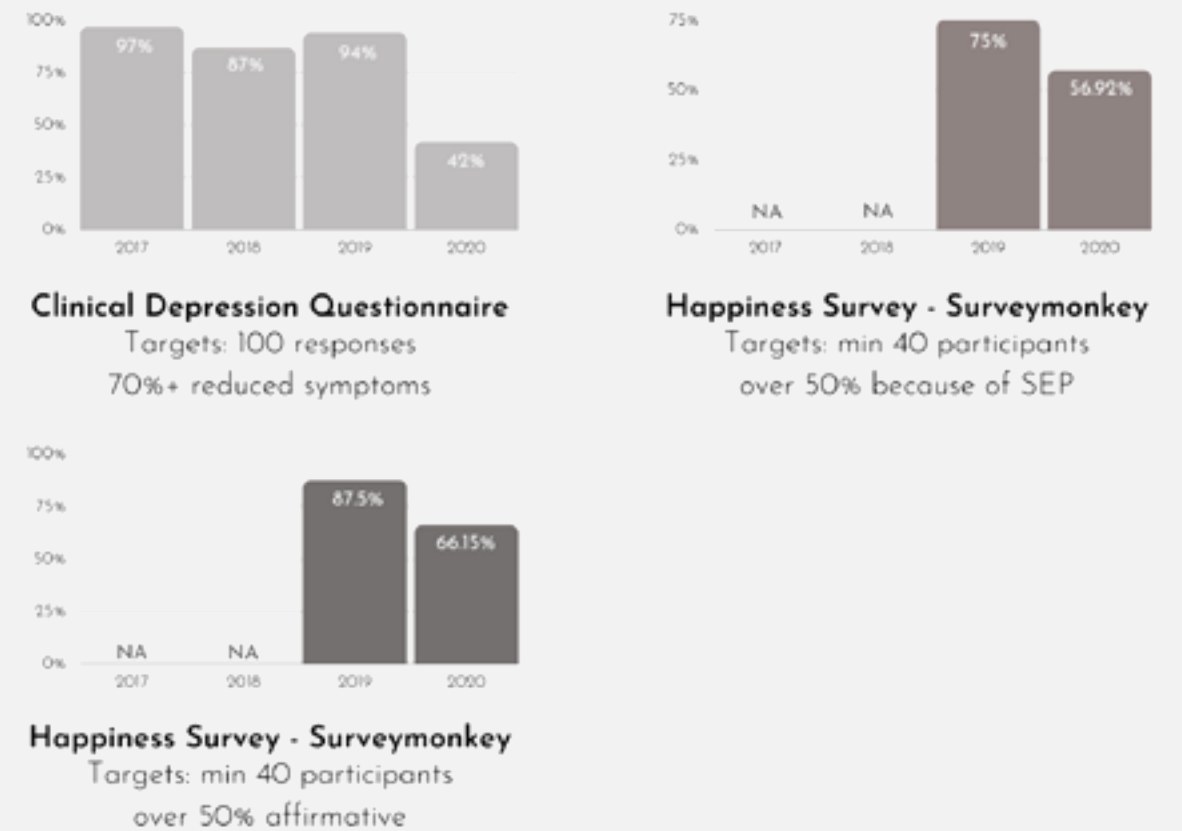


THE IMPACT ON SEP ARTISTS

Quantitative KPI's:



Qualitative KPI's:



THE IMPACT ON SEP ARTISTS

OBSERVATIONS:

- The number of Artists paid fell by 23% to 431 from 560 the previous year and the overall amount paid to artists and the local team fell by 18% (as salaries to local staff were paid in their entirety irrespective of lockdowns), due to production disruption during lockdown in Jordan in the March-April period as well as demand slowdown with the Geneva shop closed for 2 months during lockdown in Switzerland. We missed our target of “year-on-year growth” for both measures.

- The Academy managed to train 132 artists despite being locked down for most of 2020, in line with schools and cultural centres, credit to the teachers who worked with flexibility whenever possible. Our target is “minimum 100 artists trained per year”.

- Attendees to Social Impact Activities were 320, above the “min 200pa” target, despite the Academy being closed most of 2020.

This was due to: online English classes and the JOPACC and Orange Money training, which was organised for several small groups of SEP Artists, to provide them with all the needed tools to make the most of their Mobile Wallets.

- The happiness and clinical depression surveys also showed a negative evolution of the SEP Artists perception of their wellbeing: lower production and lower income, along with months of lockdown, had a marked negative impact on their emotional balance.



THE IMPACT ON SEP ARTISTS

MORE INFORMATION ON THE ARTISTS' QUESTIONNAIRE

Every year, Nada Syam interviews a random sample of 100 SEP Artists, under condition of anonymity, asking how they have spent their SEP income and if they were ever diagnosed with clinical depression. In case they have, she asks if their symptoms have improved since they started working with SEP. We have created these questions as a way for us to know better the priorities of SEP Artists as well as to get a feel for the improvement in their everyday life derived from working with SEP.

The Artists answer YES or NO to the following questions:

Paid down previous debt

Paying children school fees (uni)

Solved medical problems

Improving home conditions

Purchased basic needs items (food, clothes)

Purchased discretionary goods

Is saving for a particular expense

Did you have Depression before working?

If you answered yes, have your symptoms improved?

Every year, the clear spending priorities are:

- paying down debt,
- improving home conditions and
- purchasing basic items.

THE IMPACT ON SEP ARTISTS

Depression symptoms were a feature for half of the interviewees until 2019, when the Artists asked to change the question to “stress” as opposed to “clinical depression” (hence the 72% as opposed to previous years’ 43% and 52%).

In 2020 the word “depression” came back in the surveys and the result was that only 42% of interviewees felt better thanks to their work with SEP (our target is 70%).

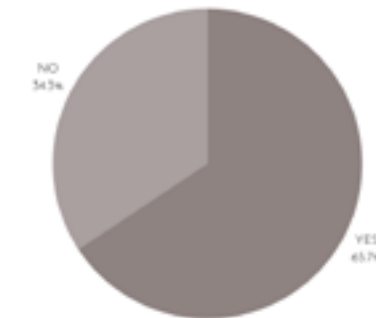
	2017	2018	2019	2020
PAID DOWN PREVIOUS DEBT	41%	70%	67%	15%
IMPROVED HOME CONDITIONS	70%	80%	84%	44%
PURCHASED BASIC NEED ITEMS	70%	77%	64%	20%
HAD DEPRESSION PRIOR TO WORKING WITH SEP	43%	52%	72%	66%
IMPROVED DEPRESSION SYMPTOMS	97%	87%	94%	42%

THE IMPACT ON SEP ARTISTS

MORE INFORMATION ON THE HAPPINESS SURVEY

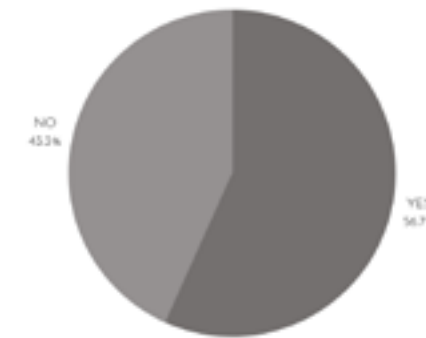
The following 3 questions were asked to a sample of 65 SEP Artists via Survey Monkey:

Q1: In general, did you feel better than last year in your happiness?



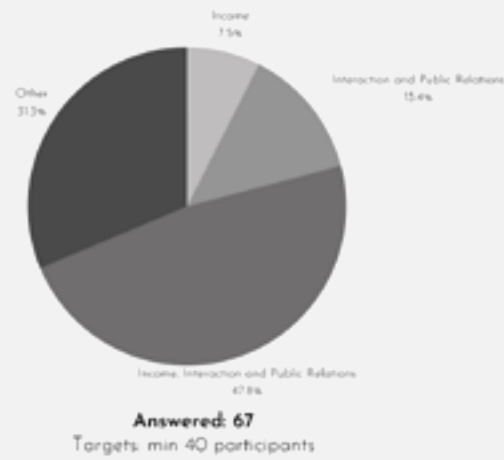
Answered: 67
Targets: min 40 participants
over 50% affirmative

Q2: If you feel better, is it because of SEP?



Answered: 67
Targets: min 40 participants
over 50% because of SEP

Q3: If you answered YES, it is because you're working with SEP, determine the reason for this



If you answer OTHER, please specify

"I managed to repay some debt"

"I managed to go through an IVF treatment"

"I hope to see increasing income and improving the standard of living"

"Corona the reason for unhappiness"

"There is nothing that makes me happy and there is no change for me"

“

AT THE START OF MY ADULT LIFE, FOR 15 YEARS, I WAS LIKE A BEE THAT BUZZES WITHOUT ANY RESULTS. BUT NOW, OUR SITUATION HAS IMPROVED SIGNIFICANTLY. I HAVE A JOB, A STABLE INCOME, AND SEP HAS HELPED ME BUILD MY HOUSE, AND HELP PUT ONE OF MY DAUGHTERS THROUGH UNIVERSITY”

NAWAL ARADEH, SEP JORDAN OPERATIONS MANAGER

SEP & THE SDG'S

In addition to being social-impact minded, business focused, and cross-cultural, SEP Jordan is proud to be an eco-minded brand. SEP Jordan is proud to advance the UN's Sustainable Development Goals, specifically:



What is an SDG? The Sustainable Development Goals are a “blueprint to achieve a better and more sustainable future for all”; they were set in 2015 by the United Nations General Assembly and intended to be achieved by the year 2030. We have 10 years to achieve them: time flies!

The 17 SDGs are integrated — that is, they recognize that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability.

Through the pledge to Leave No One Behind, countries have committed to fast-track progress for those furthest behind first. That is why the SDGs are designed to bring the world to several life-changing ‘zeros’, including zero poverty, hunger, AIDS and discrimination against women and girls.

SEP Jordan was founded in 2014: it is a beautiful coincidence that our business model was designed to be not only compliant with the SDG's, but to directly advance at least 6 of the 17, with a clear and strong focus on:

SDG 1 No Poverty, SDG 3 Good Health & Wellbeing, and SDG 10 Reduced Inequalities.



SDG1: END POVERTY IN ALL ITS FORMS EVERYWHERE

Eradicating poverty in all its forms remains one of the greatest challenges facing humanity. On a global level, we had witnessed a decline in extreme poverty from 15.7 per cent in 2010 and 10.0 per cent in 2015. The pace of global poverty reduction has been decelerating. UN reports and statistics had estimated that the global poverty rate in 2019 is at 8.2 per cent. However, this estimation was before the worldwide health pandemic, COVID-19.

The UN Statistics report 2020 on the advancements of SDGs goals, states that

- It is evident that women are disproportionately affected by the pandemic.
- Especially young workers are more prone to be systematically exposed to poverty than adults. In 2019, 12.8% of workers between the ages of 15 and 24 lived in poverty, compared with 6.3% of workers over the age of 24, with the difference between youth and adult working poverty rates decreasing only marginally since 2000.
- These disparities are likely to be exacerbated by the COVID-19 crisis, which has already led to a sharp increase in unemployment and underemployment, a decline in labour income and job-quality challenges. (UN Report 2020)

READ ALL THE SDG1 2030 TARGETS AND HOW SEP JORDAN IS ADVANCING THEM:

2030 TARGETS:

HOW SEP IS ADVANCING THEM:

By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to the national definitions.

As of 2020, SEP pay above-market-rates to over 500 embroidery Artists in Jerash camp. When SEP will be working at full capacity utilisations, we expect the ladies working with us to be above the poverty level according to Jordan definition.

Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable

SEP provide interest-free loans to embroidery artists who face emergency expenses, to be repaid via their work. This provides some protection, in the absence of a national system.

By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources. As well as access to essential services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

Mobile Payments: SEP partners with JOPACC, Central Bank entity charged with mobile payments development: over 200 ladies have opened mobile wallets and will receive mobile payments as well as tailored training on how to make the most of the mobile financial services opportunity.

By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.

SEP survey shows that clinical depressions symptoms dramatically improve when becoming part of the SEP community, with access to income as well as social impact activities such as nutrition, domestic violence, language, computer literacy, yoga classes.

Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions

SEP is closely involved with the stakeholders who are developing a legal framework that will govern social enterprises in Jordan. Such framework will enhance the probability and impact of development cooperation opportunities, for the benefit of those living in poverty.

Create sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions

The target is specifically addressed to governments, but SEP working mainly with women who are refugees is implicitly deploying a "pro-poor and gender-sensitive" strategy.

SEP & THE SDG'S



SDG3 - ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL AT ALL AGES

We have made great progress against several leading causes of death and disease. Life expectancy has increased dramatically; infant and maternal mortality rates have declined, we've turned the tide on HIV and malaria deaths have halved.

Good health is essential to sustainable development and the 2030 Agenda reflects the complexity and interconnectedness of the two. It takes into account widening economic and social inequalities, rapid urbanization, threats to the climate and the environment, the continuing burden of HIV and other infectious diseases, and emerging challenges such as noncommunicable diseases. Universal health coverage will be integral to achieving SDG 3, ending poverty and reducing inequalities. Emerging global health priorities not explicitly included in the SDGs, including antimicrobial resistance, also demand action. Source: UNDP

But the world is off-track to achieve the health-related SDGs. Progress has been uneven, both between and within countries. There's a 31-year gap between the countries with the shortest and longest life expectancies. And while some countries have made impressive gains, national averages hide that many are being left behind.

READ ALL THE 2030 SDG3 TARGETS AND HOW SEP JORDAN IS ADVANCING THEM:

2030 TARGETS:

HOW SEP IS ADVANCING THEM:

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SDG10 - REDUCED INEQUALITIES

Income inequality is on the rise—the richest 10 percent have up to 40 percent of global income whereas the poorest 10 percent earn only between 2 to 7 percent. If we take into account population growth inequality in developing countries, inequality has increased by 11 percent.

Income inequality has increased in nearly everywhere in recent decades, but at different speeds. It's lowest in Europe and highest in the Middle East.

These widening disparities require sound policies to empower lower income earners, and promote economic inclusion of all regardless of sex, race or ethnicity.

Income inequality requires global solutions. This involves improving the regulation and monitoring of financial markets and institutions, encouraging development assistance and foreign direct investment to regions where the need is greatest. Facilitating the safe migration and mobility of people is also key to bridging the widening divide. Source: UNDP

READ ALL THE 2030 SDG10 TARGETS AND HOW SEP JORDAN IS ADVANCING THEM:

2030 TARGETS:

By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average

By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard

Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations

Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions

Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies

Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreements

Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programmes
By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent

HOW SEP IS ADVANCING THEM:

SEP works predominantly with talented individuals who are refugees. By virtue of their status, they do not hold a National ID card and as a consequence they cannot access education, healthcare as well as labour market in line with nationals.

Certain professions are not open to refugees, such as Government and tourism related jobs. SEP identified a sector where refugees are indeed allowed to operate, in order to include them in the host country's economic activity, within full respect of local regulations.

SEP Jordan apply the same minimum salary and social security standards to their employees, as they would to host country nationals - it is a SEP key priority to overcome discriminatory practices which are informally in place, when the target community is not formally protected by legislation.

By paying a multiple of minimum wage, we advance the target to achieve income growth of the bottom 40 percent of the population and a rate higher than the national average.

SEP Jordan mission to work with thousands of refugees is aimed at demonstrating that refugees can be a driver of GDP growth for the host country. This, in turn should encourage a more inclusive regulation when it comes to freedom of migration as well as integration.

The Jordanian government (along with Lebanon) hosts the highest number of refugees per capital compared to other Middle Eastern and European countries. SEP operate in a country which has facilitated orderly and safe migration of people for decades.

On the other hand, the government alone cannot be responsible for the integration and assistance of all refugees: SEP sets out to demonstrate that the private sector should and can take responsibility to reduce inequalities through responsible business practices.

SUSTAINABILITY POLICIES



SEP Jordan prides itself on practicing eco-sustainable production methods, wherever possible. The brand's products are hand embroidered and predominately hand assembled, with limited usage of machines.

SEP Jordan actively promotes recycling through our use of recycled-based materials, and through fostering a culture of respect for the environment within the workplace.

Here follows the full content of the current SEP Sustainability Policies:

- **SEP JORDAN'S ENVIRONMENTAL POLICY**
- **ENVIRONMENTAL AND ETHICAL CONDUCT CHARTER FOR SUPPLIERS**

SEP JORDAN'S ENVIRONMENTAL POLICY

Environmental responsibility is at the core of SEP Jordan's values. Environmental responsibility and reducing environmental impact is of crucial importance for SEP Jordan. SEP Jordan contributes to environmental protection in the communities and countries where we operate.

Environmental management is one of our highest business priorities and we are committed to:

- Conducting our operations in an environmentally sound manner by applying environmental management systems, in all our operations and by applying environmental principles, such as commitment to continual improvement, legal compliance and awareness training of employees, in all our operations
- Promoting environmental responsibility along the value chain by engaging with suppliers that are in line with our Environmental and Social Conduct Charter and by encouraging suppliers and sub-contractors to adopt international environmental standards
- Developing our manufacturing processes with focus on energy and resource efficiency
- Developing products and systems which are resource efficient and facilitate use of renewable energy sources
- Requiring suppliers to have a water management policy, a fossil fuel management policy, a robust health and safety policy
- Recycling as much as possible of all waste and taking measures to reduce waste
- Using recycled or recyclable packaging
- Considering the life-cycle analysis during the development process of a product

The environment policy is an integral part of SEP Jordan's commitment to environmental responsibility and ethical conduct. The policy is embedded in our strategies, processes and day-to-day business throughout the SEP Jordan organization.



ENVIRONMENTAL AND ETHICAL CONDUCT CHARTER FOR SUPPLIERS

Environmental responsibility and ethical conduct is a key commitment of SEP Jordan. The suppliers are required to guarantee safe working conditions, treat workers with dignity and respect, act fairly and ethically, and use environmentally responsible practices wherever they produce resources for SEP Jordan. Suppliers are required to operate with respect for the principles incorporated in this Code of Conduct and in compliance with the applicable laws and regulations. As SEP Jordan wants to go beyond compliance with law, this Code of Conduct incorporates the principles included in recognized international standards. The following Code of Conduct incorporates the expectations for each supplier regarding labor and human rights, health and safety, environmental protection, ethics and management practices.

SEP Jordan requires its suppliers' compliance with the following code, and any violations of this Code could harm the business relationship with SEP Jordan, which could lead to termination. This Code of Conduct applies to the SEP Jordan's direct suppliers as well as their subsidiaries, affiliates, and subcontractors providing goods or services to SEP Jordan.

Labour and Human Rights

This code serves to ensure that all workers throughout the supply chain of SEP Jordan are treated in a fair and ethical way. All workers shall be treated with dignity and respect, while respecting human rights to its highest standard.

Anti-Discrimination

Supplier shall not discriminate against any worker based on age, disability, ethnicity, gender, marital status, national origin, political affiliation, race, religion, sexual orientation, or union membership, in hiring and other employment practices. Supplier shall not require pregnancy or medical tests, except where required by applicable laws or regulations or prudent for workplace safety, and shall not improperly discriminate based on test results.

Anti-Harassment and Abuse

Supplier shall commit to a workplace free of harassment and abuse. Supplier shall not threaten workers with, or subject them to, harsh or inhumane treatment, including but

Prevention of Involuntary Labor and Human Trafficking

Supplier shall ensure that all work is voluntary. Supplier shall not traffic persons or use any form of slave, forced, bonded, indentured, or prison labor. Involuntary labor includes the transportation, harboring, recruitment, transfer, receipt, or employment of persons by means of threat, force, coercion, abduction, fraud, or payments to any person having control over another person for the purpose of exploitation.

Supplier shall not withhold workers' original government-issued identification and travel documents. Supplier shall ensure that workers' contracts clearly convey the conditions of employment in a language understood by the workers. Supplier shall not impose unreasonable restrictions on movement within the workplace or upon entering or exiting company-provided facilities.

Supplier shall ensure that the third-party recruitment agencies it uses are compliant with the provisions of this Code and the law. Suppliers recruiting foreign contract workers either directly or through third party agencies shall be responsible for payment of all fees and expenses in excess of one month of the worker's anticipated net wages.

Prevention of Underage Labour

Supplier shall employ only workers who are at least 15 years of age or the applicable minimum legal age, whichever is higher. Supplier may provide legitimate workplace apprenticeship programs for educational benefit that are consistent with Article 6 of ILO Minimum Age Convention No. 138 or light work consistent with Article 7 of ILO Minimum Age Convention No. 138.

Juvenile Worker Protections

Supplier may employ juveniles who are older than the applicable legal minimum age but are younger than 18 years of age, provided they do not perform work that might jeopardize their health, safety, or morals, consistent with ILO Minimum Age Convention No. 138. Supplier shall not require juvenile workers to work overtime or perform night work.

Student Worker Protections

Supplier shall ensure proper management of student workers through proper maintenance of student records, rigorous due diligence of educational partners, and protection of students' rights in accordance with applicable law and regulations. Supplier shall provide appropriate support and training to all student workers.

Working Hours

A workweek shall be restricted to 60 hours, including overtime, and workers shall take at least one day off every seven days except in emergencies or unusual situations. Supplier shall follow all applicable laws and regulations with respect to working hours and days of rest, and all overtime must be voluntary.

Wages and Benefits

Supplier shall ensure that all workers receive at least the legally mandated minimum wages and benefits. Supplier shall offer vacation time, leave periods, and time off for legally recognized holidays.

Supplier shall compensate workers for overtime hours at the legal premium rate. Supplier shall communicate pay structure and pay periods to all workers. Supplier shall pay accurate wages in a timely manner, and wage deductions shall not be used as a disciplinary measure.

Freedom of Association and Collective Bargaining

As legally permitted, Supplier shall freely allow workers to associate with others, form, and

join (or refrain from joining) organizations of their choice, and bargain collectively, without interference, discrimination, retaliation, or harassment. In the absence of formal representation, Supplier shall ensure that workers have a mechanism to report grievances and that facilitates open communication between management and workers.

Health and Safety

SEP Jordan puts emphasis on workers' health and safety. Workers shall be guaranteed a safe work environment and the supplier shall integrate robust health and safety management practices.

Workers shall have the right to refuse unsafe work and to report unhealthy working conditions.

Occupational Health, Safety, and Hazard Prevention

Supplier shall identify, evaluate, and manage occupational health and safety hazards through a prioritized process of hazard elimination, engineering controls, and/or administrative controls. Supplier shall provide workers with job-related, appropriately maintained personal protective equipment and instruction on its proper use.

Emergency Prevention, Preparedness, and Response

Supplier shall identify and assess potential emergency situations. For each situation, Supplier shall develop and implement emergency plans and response procedures that minimize harm to life, environment, and property.

Incident Management

Supplier shall have a system for workers to report health and safety incidents and near-misses, as well as a system to investigate, track, and manage such reports. Supplier shall implement corrective action plans to mitigate risks, provide necessary medical treatment, and facilitate workers' return to work.

Ergonomics

Supplier shall identify, evaluate, and control worker exposure to tasks that pose ergonomic risk such as excessive force, improper lifting positions, or repetitiveness. Supplier shall integrate this process into the qualification of all new or modified production lines, equipment, tools, and workstations.

Working and Living Conditions

Supplier shall provide workers with reasonably accessible and clean toilet facilities and potable water. Supplier-provided dining, food preparation, and storage facilities shall be sanitary. Worker dormitories provided by Supplier or a third-party shall be clean and safe and provide reasonable living space.

Health and Safety Communication

Supplier shall provide workers with appropriate workplace health and safety training in their primary language. Health and safety related information shall be clearly posted in the facility.

Worker Health and Safety Committees

Supplier is encouraged to initiate and support worker health and safety committees to enhance ongoing health and safety education and to encourage worker input on, and participation in, health and safety issues in the workplace.

SUSTAINABILITY POLICIES

Environment

Protecting the planet and environmental responsibility is at the core of the values of SEP Jordan. All shall develop, implement, and engage in environmentally responsible business practices.

Hazardous Substance Management and Restriction

Supplier shall implement a systematic approach to identify, manage, reduce, and responsibly dispose of or recycle hazardous substances. Supplier shall comply with SEP Jordan's Regulated Substances Specification for all goods it manufactures for and provides to SEP Jordan.

Non-Hazardous Waste Management

Supplier shall implement a systematic approach to identify, manage, reduce, and responsibly dispose of or recycle non-hazardous waste.

Wastewater Management

Supplier shall implement a systematic approach to identify, control, and reduce wastewater produced by its operations. Supplier shall conduct routine monitoring of the performance of its wastewater treatment systems.

Storm water Management

Supplier shall implement a systematic approach to prevent contamination of storm water runoff. Supplier shall prevent illegal discharges and spills from entering storm drains.

Air Emissions Management

Supplier shall identify, manage, reduce, and responsibly control air emissions emanating from its operations that pose a hazard to the environment. Supplier shall conduct routine monitoring of the performance of its air emission control systems.

Boundary Noise

Supplier shall identify, control, monitor, and reduce noise generated by the facility that affects boundary noise levels.

SUSTAINABILITY POLICIES

Environmental Permits and Reporting

Supplier shall obtain, keep current, and comply with all required environmental permits. Supplier shall comply with the reporting requirements of applicable permits and regulations.

Pollution Prevention and Resource Reduction

Supplier shall reduce energy, water, and natural resource consumption by implementing conservation and substitution measures. Supplier shall minimize hazardous substances consumption by implementing reduction and substitution measures.

Ethics

SEP Jordan expects the highest standards of ethical conduct from its suppliers in every aspect of its business, including relationships, practices, sourcing, and operations.

Business Integrity

Supplier shall not engage in corruption, extortion, embezzlement, or bribery to obtain an unfair or improper advantage. Supplier shall abide by all applicable anti-corruption laws and regulations of the countries in which it operates, including the Foreign Corrupt Practices Act (FCPA) and applicable international anti-corruption conventions.

Disclosure of Information

Supplier shall accurately record information regarding its business activities, labor, health and safety, and environmental practices and shall disclose such information, without falsification or misrepresentation, to all appropriate parties.

Protection of Intellectual Property

Supplier shall respect intellectual property rights and safeguard customer information. Supplier shall manage technology and know-how in a manner that protects intellectual property rights.

Anonymous Complaints

Supplier shall provide an anonymous complaint mechanism for managers and workers to report workplace grievances.

Community Engagement

Supplier is encouraged to help foster social and economic development and contribute to the sustainability of the communities in which it operates.

Responsible Sourcing of Minerals

Supplier shall exercise due diligence, in accordance with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas, on its entire supply chain with respect to the sourcing of all tin, tantalum, tungsten, diamonds and gold contained in its products, to determine whether those metals are from the Democratic Republic of the Congo (“DRC”) or any adjoining country and, if so, to determine whether those metals directly or indirectly financed or benefited armed groups that are perpetrators of serious human rights abuses in the DRC or an adjoining country. Countries that adjoin the DRC are Angola, Burundi, Central African Republic, the Republic of the Congo, Rwanda, South Sudan, Tanzania, Uganda, and Zambia.

Management Commitment

SEP Jordan believes that a robust management system and commitment lead to enriching the social and environmental well-being of the supply chain. SEP Jordan holds its suppliers accountable to this Code and the supplier shall implement or maintain, as applicable, a management system that facilitates compliance with this Code, while ensuring continuous improvement.

Company Statement

Supplier shall develop a company statement affirming its commitment to high standards of social and environmental responsibility, ethical conduct, and continuous improvement. Supplier shall post this statement in the primary local language at all of its facilities.

Management Accountability and Responsibility

Supplier shall identify company representatives responsible for ensuring implementation and periodic review of its management systems. Supplier shall have a Corporate Social Responsibility (CSR) or Sustainability representative that reports directly to executive management and has the responsibility and authority to manage social and environmental compliance requirements for the business.

Risk Assessment and Management

Supplier shall develop and maintain a process to identify labor and human rights, health and safety, environmental, business ethics, and legal compliance risks associated with its operations; determine the relative significance of each risk; and implement appropriate procedures and controls to control the identified risks.

Performance Objectives with Implementation Plans and Measures

Supplier shall have written standards, performance objectives, targets, and implementation plans, including periodic assessments of the performance against those objectives.

Audits and Assessments

Supplier shall perform periodic evaluations of its facilities and operations, and the facilities and operations of its subcontractors and next-tier suppliers to ensure compliance with this Code and the law.

Documentation and Records

Supplier shall have processes to identify, understand, and implement applicable laws and regulations and requirements of this Code. Suppliers shall maintain documents and records to ensure regulatory compliance.

Training and Communication

Supplier shall develop and maintain management and worker training programs to facilitate proper implementation of its policies and procedures and to fulfill Supplier’s continuous improvement objectives.

SUSTAINABILITY POLICIES

Supplier shall have a process for communicating clear and accurate information about its performance, practices, policies, and expectations to its workers, next-tier supplier(s), and customers.

Supplier shall have an ongoing process to obtain feedback on its practices related to this Code and to foster continuous improvement.

Corrective Action Process

Supplier shall have a process for timely correction of any deficiencies or violations identified by an internal or external audit, assessment, inspection, investigation, or review.



SUSTAINABILITY POLICIES

SEP JORDAN'S SUPPLIERS

Mainly based in the Tuscany, Puglia, and Umbria regions of Italy, our suppliers are small businesses who are proud to weave exclusive fabrics that serve as the canvas for the skilled SEP artists.

All our suppliers have implemented Codes of Ethics and we visit them to learn about their production standards, whenever possible.

Cashmere:

SEP work with a family-owned fabric mill, which champion a technique called "Rasato Evanescente" to weave our amazing soft, fluffy and warm scarves. This weaving technique allows for the fabrics to remain warm, yet lightweight. SEP Jordan artists masterfully embroider this material while maintaining these fabrics' unique traits, in the full respect of the environment and of their employees.

Our supplier uses Cariaggi yarns for the SEP scarves: some of the Cariaggi farms are located in the Marche Region, in the province of Pesaro-Urbino, close to the enchanting Montefeltro area. A historic region, which in ancient times linked Europe and northern Italy with Rome and the Mediterranean, it is an area of vitality, enjoying some of the best weather Italy has to offer and providing fantastic conditions for cashmere goats to live a full and pleasant life. Bales of raw cashmere fibers, called "flock," are gathered for processing. Cariaggi selects only the finest fibers from the happiest of goats, which translates to incredibly soft and luxurious pieces. In 2015 Cariaggi started the Organic Cashmere project: a farm located in a specific unspoiled area of Inner Mongolia is entrusted to a family of shepherds who takes care a limited group of Hircus Laniger goats that freely graze in the vast surrounding territory. The project foresees that the entire life cycle of animal and the territory where he lives are constantly monitored, documenting the entire process from the cashmere fiber, the protection of the territory, the welfare of animals and shepherds as evidence of the company's ability to safeguard the places of origin of the raw material. Cariaggi's sustainability approach: during 2006, Cariaggi achieved a series of international standard requirements concerning the company's eco management, reaching the certification. This certification is in line with the spirit of safeguarding and care for the environment which is such an outstanding element of Cariaggi's philosophy. The company maintains a commitment programs and measures to reduce its impact on the environment, a reduction of about 40% of energy consumption per unit of product produced, a reduction of approximately 10% of water and a reduction of approximately 23% for the carbon dioxide (CO2).

SUSTAINABILITY POLICIES

Keffiyeh scarves:

The supplier of SEP Jordan's keffiyeh scarf is one of the last existing Jordan-based manufacturers. They employ refugees and professional with disabilities and provide them with a safe working environment near Amman. SEP R&D team is hard at work to deliver an innovation in this area, stay tuned!

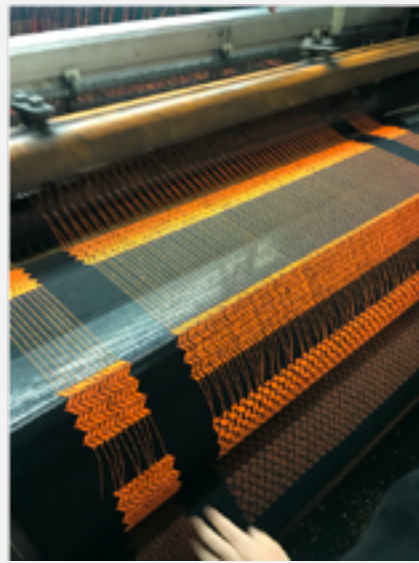


Table linens:

We discovered a wonderful Lithuanian company that has a respected tradition of linen growing, weaving, stone-washing and softening linen. From their website: "Growing of flax is a very sustainable process. Flax is grown with far less water and pesticide than cotton. Flax, the plant from which linen fabric is made, is also extremely versatile. Nothing from the plant is wasted. Traditionally, flax had been used to produce linen fabrics, linseed oil, twines, ropes and even briquettes for heating. Flax, if untreated with dye, is fully biodegradable. We are paying tribute to harmless flax cultivating and have created our own "Sustainable production and work policy": The lowest possible CO2 footprint – almost all our fabrics are woven in Lithuania and surrounding countries. Finishing, sewing and other processes are made within 100 km from our warehouse, production facility and head office. It means there is not so much CO2 emitted during the production's moving around".



**SEP JORDAN
SOCIAL POLICY**

Through this policy SEP Jordan can ensure that all humans involved in their operations are treated in a dignified and respectful way. This social policy draws on the following sources: the United Nations' Universal Declaration of Human Rights, the International Labor Organization's fundamental principles on rights at work, the OECD Guidelines for Multinational Enterprises.

1. Society

To contribute within the scope of our capabilities to improving economic, environmental and social conditions through open dialogue with stakeholders and through active participation in common efforts.

2. Human rights

To support and respect the protection of internationally proclaimed human rights. Employees and contractors engaged as security personnel shall observe international human rights norms in their work.

3. Children and young workers

To ensure that minors are properly protected; and as a fundamental principle, not to employ children or support the use of child labor, except as part of government-approved youth training schemes (such as work-experience programs).

4. Freedom of engagement

To require that all employees enter into employment with the company of their own free will; and not to apply any coercion when engaging employees or support any form of forced or compulsory labor.

5. Health and safety

To provide a safe and healthy working environment at all sites and facilities and to take adequate steps to prevent accidents and injury to health arising out of the course of work by minimizing, so far as is reasonably practicable, the causes of hazards inherent in the working environment.

6. Employee consultation and communication

To allow employees to point out areas of concern. To respect the right of all personnel to form and join trade unions of their choice and to bargain collectively. To ensure that representatives of personnel are not the subject of discrimination and that such representatives have access to their members in the workplace. To make sure, in any case of major layoffs, that a social benefits and guidance plan is in place, and already known to employees or their official representatives.

7. Equality of opportunity

To offer equality of opportunity to all employees and not to engage in or support discrimination in hiring, compensation, access to training, promotion, termination or retirement based on ethnic and national origin, caste, religion, disability, sex, age, sexual orientation, union membership, or political affiliation.

8. Harassment and disciplinary practices

To counteract the use of mental or physical coercion, verbal abuse or corporal/hard-labor punishment; and not to allow behavior, including gestures, language and physical contact, that is sexual, coercive, threatening, abusive or exploitative. To develop and maintain equitable procedures to deal with employee grievances and disciplinary practices.

9. Working hours

To comply with applicable laws and industry standards on working hours, including overtime, which shall not exceed maximum 60 hours per week.

10. Compensation

To ensure that wages paid meet or preferably exceed the legal or industry minimum standards and are always sufficient to meet basic needs of personnel and to provide some discretionary income. To ensure that wage and benefits composition are detailed clearly and regularly for workers, and that compensation is rendered in full compliance with all applicable laws and in a manner convenient to workers. To ensure that labor-only contracting arrangements and false apprenticeship schemes are not used to avoid fulfilling SEP Jordan's obligations under applicable laws pertaining to labor and social security legislation and regulations.

11. Suppliers

To establish and maintain appropriate procedures to evaluate and select major suppliers and subcontractors on their ability to meet the requirements of SEP Jordan’s social policy, as well as Environmental and Ethical Conduct Charter.

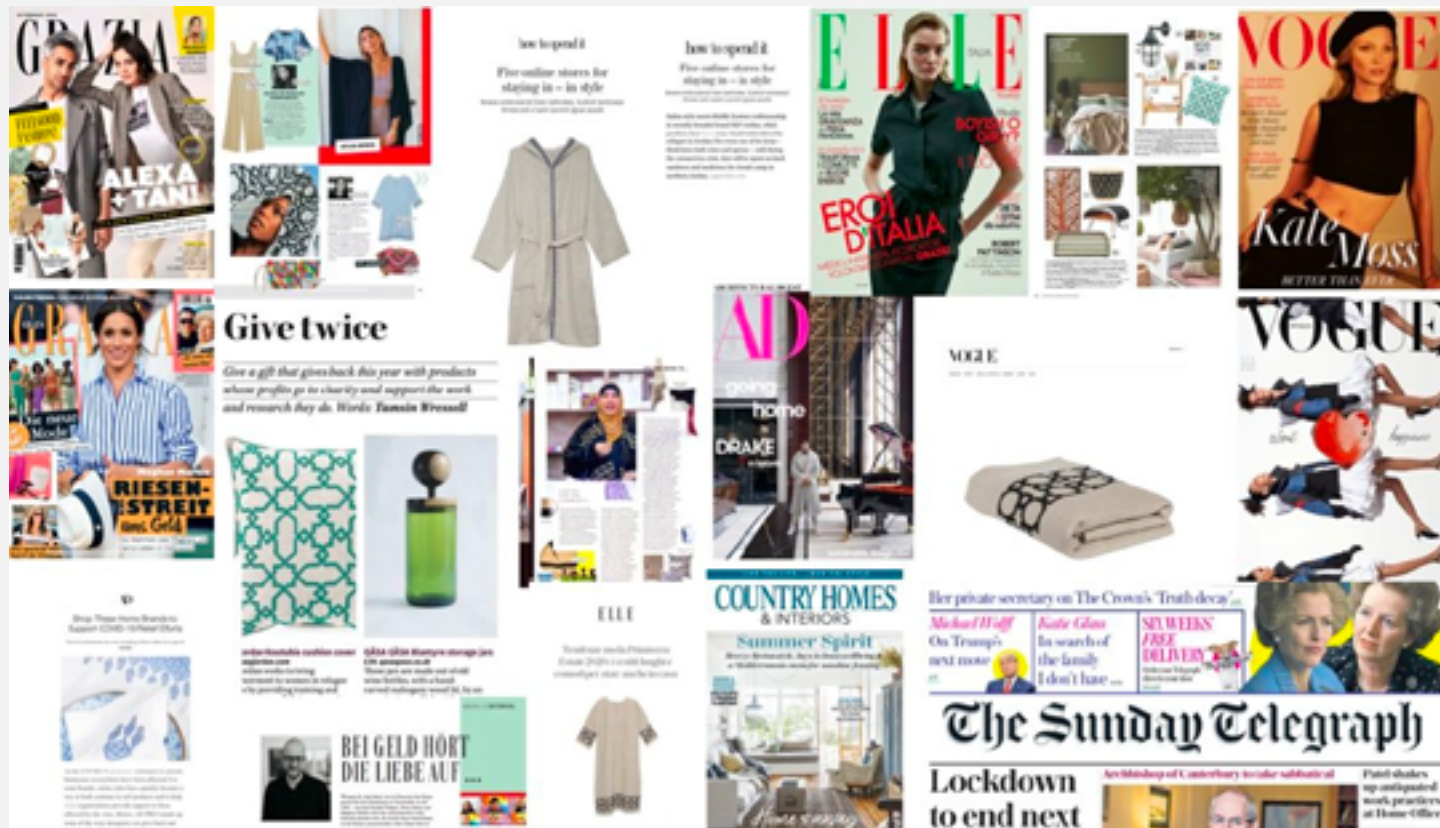
12. Community involvement

To promote and participate in community engagement activities that actively foster economic, environmental, social and educational development, as part of SEP Jordan’s commitment to the communities where it operates.

13. Business ethics

To uphold the highest standards in business ethics and integrity and to support efforts of national and international authorities to establish and enforce high ethical standards for all businesses.

OBJECTIVES FOR 2021



COLLABORATION WITH A LEADING LUXURY BRAND:

During 2020, the Merchandising department of a leading global luxury brand analysed SEP Jordan collections, production plans, merchandising and came up with recommendations to take the brand to the next level.

This “knowledge-transfer” program is a pioneering initiative, which we believe will shape our company for the best, in a sustainable way.

The collaboration will continue in 2021, with a focus on product development.



OBJECTIVES FOR 2021

OPENING OF THE FIRST SEP CULTURAL CENTER IN JERASH CAMP:

Geneva based SEPPers Laurence and Simon Collins decided to sponsor the opening and running of the first SEP Cultural Center in Jerash camp, driven by their desire to accelerate the SEP impact on the community.

The center has been built throughout 2020, in between lockdowns. The work was entirely carried out by a team of builders from the Jerash camp. We will apply for a licence to operate the center as soon as the COVID-19 emergency is over in Jordan and will support SEP artists who have pre-school children by offering engaging play opportunities, which will allow their mothers to concentrate on their work.

The center will also offer after-school support to older children as well as host a revolutionary aquaponics system green house on its rooftop, donated by Mary Nazzal-Batayneh to the community. The dome was first presented at the Amman Design Week 2019.



CULTURAL CENTER

OBJECTIVES FOR 2021

EXPANSION OF SEP RETAIL NETWORK:

The SEP Team is planning a roll-out of our distribution network beyond Switzerland and Jordan, across different channels (online and offline).

Look out for retail expansion news in our monthly Newsletter.



OBJECTIVES FOR 2021

PRODUCT INNOVATION:

The SEP R&D Team is working hard to study and develop new materials and designs, which will further lower our CO2 footprint and increase the sustainability of our creations and the impact of each of your purchases.



AGAIN IN 2021, WE ARE LOOKING FORWARD TO SHARING THE STORIES
OF ARTISTS WHO ARE HEROES, WHO PERSEVERE IN THE FACE OF
ADVERSITY AND WHO MAKE SURE THE WORLD TAKES NOTICE OF THEM,
ONE STITCH AT A TIME



J O R D A N

#EVERYSTITCHTELLSASTORY

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