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"The inspiration behind SEP Jordan was to transform fashion 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, SEP Founder
Harper's Bazaar Arabia



WHAT STORY ARE YOU WEARING?



LETTER FROM THE 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 to survive.

Everyone I had the opportunity to speak with told stories steeped in history, geography, identity, resilience, and survival. I was inspired by the stories I heard to try to generate a positive social impact within refugee communities. When SEP was created in 2014, we were the first Social Enterprise established in Jerash Camp, working with the camp residents as colleagues, on a peer-to-peer level.

Fast forward to 2023: we are proud to work with over 500 embroidery Artists, to have launched a collaboration with Ritz Carlton Amman and Inhabit Hotels London, to have had the Instagram endorsement of iconic model and activist Bella Hadid, to have launched the fusion Morocco-Jordan silk JOMO jacket with Lalam Morocco, among other milestones. The creations of the SEP Artists now have a home in our mono-brand stores in Amman Swefieh Village, Berlin, Milan and Geneva Confédération Centre. This means you can visit us across Europe and in Jordan and discover the exclusive in-store-only pieces in each of our locations!

The main challenges we faced in 2022 were increasing raw material costs, supply disruption in many of our channels, a harder and harder life at the camp for the SEP Artists, with the cost of basic commodities up between 20 and 100%.

We remain focused on becoming a global household brand, with every one of those households taking pride in the difference that they make in the SEP Artists' lives. With amazing new product launches planned for 2023, the SEP community could not be prouder of the impact we're having, and could not be more excited for what we will accomplish in the coming years.

As a B Corporation we will keep using business as a force for good, along with all the other B Corps globally, thanks to you, our Brand Ambassadors!

Wishing You a Happy, Healthy and Serene 2023,

Roberta Ventura, CEO & Team SEP





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. With SEP, luxury becomes a meaningful statement through exceptional products, thanks to our embroidery Artists' own talents!

Our key priority is to uphold the values of promoting Social Impact and accountability as a certified B Corporation® and curate a modern translation of thousand years of heritage with creative storytelling. We strive for innovative disruption by the means of a luxury fashion business with exclusive style and humanity.

This report outlines our achievements and how we are working to create change and deliver a positive impact through our embroidered craftsmanship.

SEP works with Palestinian and Syrian refugees, as well as Jordanian embroidery Artists. The Artists live and work in and around the Jerash Camp area, located in the north of Jordan.



The SEP Artists, who embroider each SEP product by hand, are masters of cross-stitching.

Since SEP's creation in 2014, the brand has grown to work with over 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 traditional humanitarian aid "donor versus recipient" relationship is not part of the model.





SUSTAINABLE GALS DEVELOPMENT GALS

In addition to being social-impact minded, business focused, and cross-cultural, SEP is proud to be a planet-mindful brand: stay tuned as in 2023 we will start measuring and publishing the CO2 emission data behind our main products. SEP is focused on advancing all of the the UN's Sustainable Development Goals, specifically:



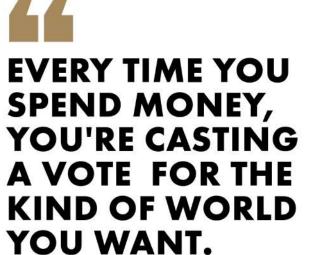












ANNA LAPPE



EVERY SEP PIECE IS UNIQUE, STANDS OUT FROM THE **CROWD AND REMINDS YOU THAT YOU ARE MAKING A DIFFERENCE**







SEP STORES WORLDWIDE: GRAND OPENINGS

SEP was invited by Camera della Moda to showcase our social impact creations during the March 2022 Milan Fashion Week. And it is then that, overwhelmed by the positive feedback, we decided to open our first SEP STORE in Italy located in the heart of the metropolitan city, Via dell'Unione 7 MILAN, directly across the historical Duomo area and the famous shopping street Via Orefici.

In November, we were thrilled to announce the 2nd GENEVA boutique opening in the heart of the city, Confédération Centre. SEPpers can now immerse themselves in a contemporary light-filled space, scented by Integra Fragrances and enjoy the timeless luxury of the SEP world!

Driven by the festive joy and massive support from SEPpers in AMMAN, SEP's pop up store in SWEFIEH VILLAGE has officially become the 2nd Jordanian boutique in where 2 decorated Keffiyeh Walls showcase our signature embroidery patterns in an astonishing artsy setting, apparent through the glass entrance door.

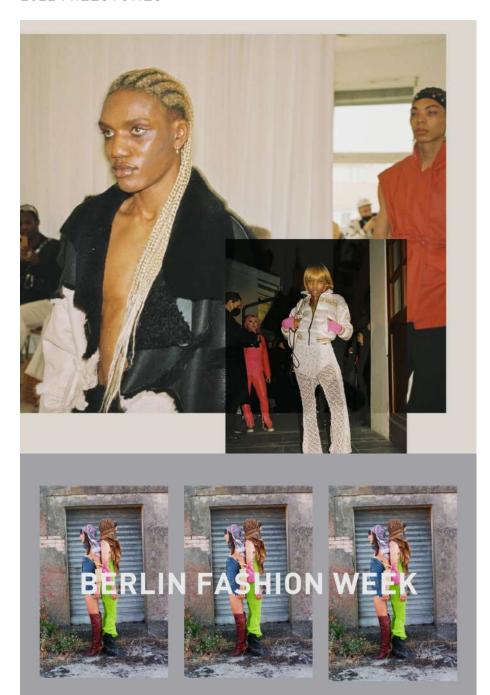


SEP MILAN INAUGURATION



SWEFIEH VILLAGE & CONFÉDÉRATION CENTRE

2022 MILESTONES



BERLIN & MILAN FASHION WEEK

The best way to understand the city of Berlin is to meet the most creative talents and designers who shape it! With Studio2Retail, who launched a unique concept to foster innovative collections and a sustainable philosophy, SEP presented a line of embroidered collection in Prenzlauer Berg to celebrate the BERLIN FASHION WEEK with an "Upcycling workshop of Cross Stitch"!

#STUDIO2RETAIL X SEP

#MILANFASHIONWEEK

Featured by Marie Claire as one of "Eleven new sustainable, ethical, genderless and seasonless fashion brands", SEP was invited to join the first edition of the Designers for Ethical Fashion in Milan hosted by Milano Fashion Week in February 2022!



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Read More: https://www.marieclaire.it/moda/tendenze/a39384452/moda-sostenibile-brand-italia/

SEP X LALAM THE JOMO JACKET

SEP & LALAM Morocco embarked on their first ever collaboration and co-designed three luxurious silk velvet jackets. Two countries both mountainous, Arabic speaking and ruled by glorious monarchies united in one jacket which portrays the handcrafted art and talent of both rich cultures.

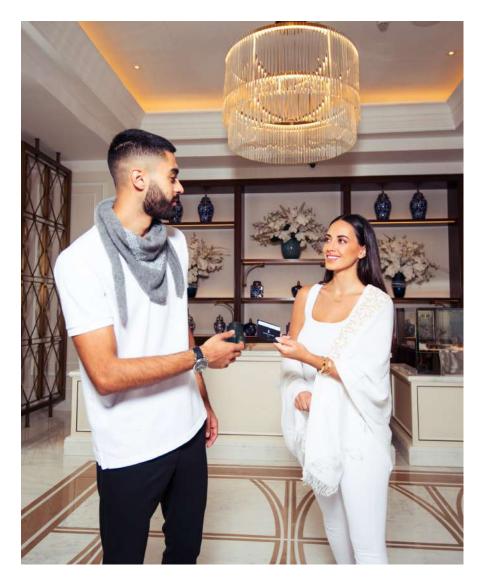
THE JOMO JACKET carries both brands' DNA #UNISEX #VERSATILE #CHIC&COOL

Embroidered with the iconic SEP patterns Mary Magdalene and The Cross on a fine tulle, each piece is a statement. The velvet tunic jackets are finished with 'sfifa' ornamental fastening and an intricately woven mandarin collar, made out of Moroccan sourced velvet and silk and are dyed in the heart of the souks.

The Limited Edition Collection has exclusively debuted in our 2nd Geneva boutique: Confédération Centre on November 30th.



23







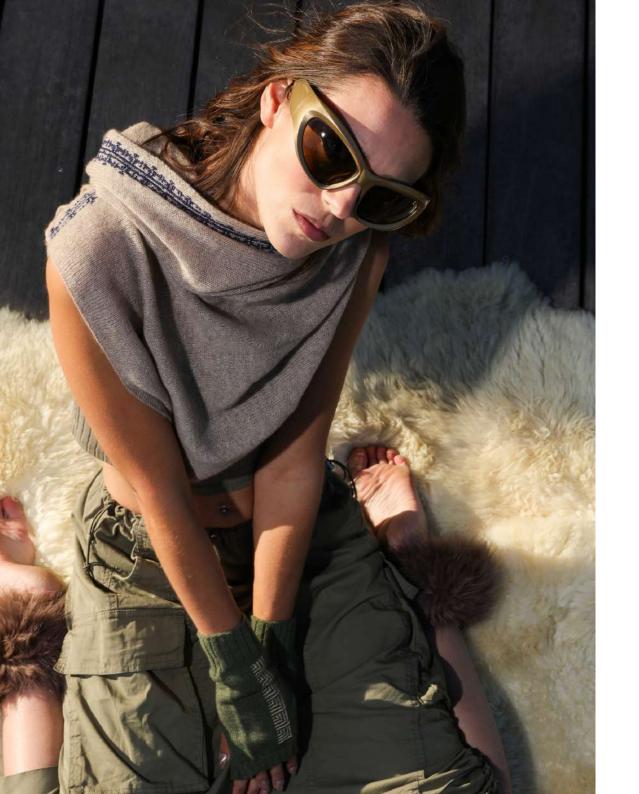
THE RITZ CARLTON AMMAN PARTNERSHIP

In November, SEP presented the latest capsule collection of hand-embroidered clothing and accessories, exclusively available for retail at The Ritz-Carlton, Amman Spa. The collection is tailored with patterns inspired by the property's architecture, color palette, and intricate design. As for the collection itself, the fashion line includes shawls, keffiyeh, tote bags, swimsuit coverups, and hoodies.

A shared vision to enhance the SDG's takes SEP one step closer to fulfilling a mission: to bring thousands of refugees above the poverty line thanks to their skills and talent, within respectful working conditions, with care for the environment, and introducing the concept of mutual happiness.

"We are very proud to announce our latest collaboration with SEP Jordan, because of the positive impact it has on women refugees. By giving them a space to share their designs, we are changing the narrative and empowering them to become financially independent and embrace their talents."

Zein Talhouni, The Ritz- Carlton's, Amman's Director of Marketing and Communication



WHAT IF YOUR CLOTHES WERE A STATEMENT?





LIFE IN JERASH CAMP

When we hear or read stories about refugee camps, what do we imagine? How much do we know about the actual life in a camp? While most refugee camp have challenges with human needs and rights, every camp is unique.

This is the story of Jerash Camp.

Jerash Camp, locally known as Gaza Camp, was initially setup as a temporary emergency shelter in 1968. Today, there are over 50,000 refugees living in and around the Jerash Camp. The camp is one of the most impoverished and populated camps amongst the 13 Palestinian refugee camps in Jordan. It has the highest proportion of refugees without legal citizenship (94%), which limits the ability to obtain government assistance, health insurance, land and property rights, and public sector employment.

There are also huge disparities in many aspects of the refugees' lives, such as low availability and quality in housing, education, and employment, which are combined with high rates of clinical depression (Source: Tiltnes & Zheng, 2014)





HOUSEHOLD

The homes in the Jerash Camp are half a century old, where many structures such as corrugated zinc and asbestos sheets are now known to be carcinogenic. Most of the homes have compromised structures that render them uninhabitable (UNRWA). Although most refugees claim ownership of their homes, they do not possess legal rights as the land is owned or rented by the Jordanian government without deeds for refugees.

On average, each home has 2.8 rooms within 18 square metres, accommodating up to nine or more family members. The households often include three generations, where young adults shoulder the burden to care for both ageing parents and children, inadvertently creating a cycle of dependency. Over half the population in the camp is under the age of 19, and many families struggle to provide adequate food and education for their children (Tiltnes & Zhang, 2013).



HEALTHCARE

There is only one centre for primary healthcare services in the Jerash Camp (provided by UNRWA), and there are no resources for secondary or tertiary healthcare services. In addition, the Jerash Camp has the lowest healthcare coverage amongst the refugee camps, where 88% are uninsured. Due to the many challenges of life in the camp, clinical depression is common and pervasive amongst the refugees, both young and old.



EDUCATION

There are only four schools in the Jerash Camp for 1,200 students, with over 45 students in a classroom. Most students have subpar education levels. For instance, we could find a classroom of ten-year-old students who struggle to read or recognise words in Arabic. Students who become teenagers often drop out of school to work and support their families, and many never obtain high school diplomas. Those who manage to complete high school face challenges to access and complete higher education. They do not have strong foundation and skills to succeed in universities, and they are charged with higher foreign student fees because they do not have Jordanian citizenships. These make higher education out of reach for many, limiting future employment and life opportunities.





ECONOMY

Jerash Camp is the poorest of the 13 Palestinian camps in Jordan, where more than half of the refugees live below the national poverty line. Most refugees are ineligible for government assistance from the Jordanian National Aid Fund because they are not citizens, and many depend on support from UNRWA and UNCHR.

Due to poverty, coupled with lack of awareness and governmental oversight, many refugees often fall prey to micro-financing schemes, where they accept loans to cover immediate needs and debts, but they default on repayments. As a result, some are imprisoned, which impairs the ability to work and repay the loans. This cycle is one of many factors that cause a systematic poverty.

BEHIND EVERY SEP PIECE IS CULTURE, CIRCUMSTANCE AND ENVIRONMENT.



EMPLOYMENT

Refugees without citizenship have limited employment opportunities. They cannot work for the Jordanian government, and they are barred from many professions including law, agriculture, engineering, and healthcare, regardless of their education levels. Refugees are allowed to open small businesses within Jerash camp, but they cannot do business outside the camp without a Jordanian partner. Employment rates of refugees are also low, making it difficult for skilled young adults to work and support their families.

There are even fewer employment opportunities for women. When women do find employment, they have trouble getting their husbands' permission. Based on a survey with SEP Jordan artists by Arab Women's Enterprise Fund (2018):

- ·only 40% indicated that they "strongly agree" that "a woman has the freedom to choose the type of work she'd like to get involved in".
- ·around 92% 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".

At the same time,

- ·70% agreed that "women are expected to be able to work outside the home if [they wanted] to".
- ·86% found it to be "exactly true" that their community "expects women to be responsible for [their] children, even if they work".

LIFE IN JERASH CAMP

While the challenges in Jerash Camp require many longer-term policy solutions, one practical and immediate solution is equitable employment that empowers the residents to regain economic independence and address their manifold needs.

SEP started operations in 2014 in partnership with the residents of Jerash Camp and in 2018 started a pilot program with Syrian artists in Azraq Camp and in the Jerash Municipality, with UNHCR's MADE51. Today, most of the 500+ SEP Artists are Jerash Camp residents.

In the next section, we will see the impact of SEP's operations and social activities, on the lives of the SEP artists and their families.

EVERY SEP PIECE IS UNIQUE, STANDS OUT FROM THE CROWD AND REMINDS YOU THAT YOU ARE MAKING A DIFFERENCE.





WHATEVER YOUR STORY, BEAUTY IS IN WHAT YOU STAND FOR WITHOUT HESITATION











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. By 2023, SEP Jordan provides gainful work opportunities to more than 500 Artists who happen to be refugees, mainly in Jerash Camp in Jordan. Many of the Artists have been working with SEP since it was first created in 2013.

As a result of their dedication, leadership, and skill level, long-term employees can 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 other colleagues. The feeling of camaraderie in the workshop 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 has created an oasis of economic empowerment by allowing employees to generate income based on their own merit, and strives to extend that oasis to the broader Jerash Camp community.

DOES CHANGING THE WORLD SOUND CRAZY TO YOU? IS THAT WHY YOU WANT TO DO IT?

SEP IMPACTFUL EMPLOYMENT

SEP understands the need for more than just economic stability for their employees. Safety is also a priority, requiring that each Artist work a maximum of four hours per day to preserve the health of their eyes and hands. Work-life balance is encouraged through employees choosing their own schedule and workload via a work-from-home-welcome policy. 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 survey of 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.

The SEP freelance Artists are paid a premium of at least 50%+ to market wage 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, regardless of "if" and "when" the item is sold.

Full-time employees are registered with Social Security, a rarity for Jerash camp residents. Gaining legal status removes the stigma of statelessness, creates a feeling of belonging and reinforces the sense of community. Besides the economic impact, SEP is committed to creating a safe, productive, and fulfilling work environment through employment opportunities as well as social impact activities.

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





MODERN PIECES FROM OVER A THOUSAND YEARS AGO





SOCIAL IMPACT ACTIVITIES

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

Programs such as Embroidery Training at the SEP Academy have been ongoing for several years, along with pop-up educational workshops and activities.

SEP is fortunate to partner with many key organisations including The Little Alchemist and Paramedic Society. Moreover, we work with individuals such as Laurence Collins, Mary Nazzal Batayneh and many others as they share their time, resources and/or expertise to help the SEP Jordan community. SEP and our partners host classes in first aid, art, and many other activities.

Support for domestic violence survivors is also provided. Activities are not just offered to Artists and their children, but they are open to others within the community as well.

In 2023, we hope to host children's activities at the new Cultural Center, situated in close proximity to the SEP Workshop and the Academy, both already located in the heart of Jerash camp.







SEP ACADEMY EMBROIDERY TRAINING

182 ATTENDEES IN 2022

The SEP Academy for Embroidery Training Program was founded in Jerash Camp in 2016 in partnership with the Tamari Foundation: over 600 Artists have graduated since its inception. As of 2022, SEP took over all costs related to the Academy, so that the Tamari Foundation could focus on new charitable opportunities.

The training program was designed to train hundreds of women in the art of embroidery, up to the highest international standards. The SEP Academy environment is one where women who are refugees can learn about SEP Jordan's embroidery methods and patterns. SEP Jordan's cross-stitching technique is deeply rooted in the traditional Palestinian heritage, which in 2021 became part of Humanity's Heritage, according to UNESCO. SEP pattern inspiration is derived from Islamic and Moorish art, fashion trends, materials and textures, with an added touch of Italian style. Women in the training program are divided into different classrooms depending on their level of knowledge. Artists must go through in-depth quality control training before they can work on a retail or custom order. Once they graduate from the Academy, women are evaluated across three areas: accuracy, speed, and knowledge of SEP Jordan patterns.

Through the Academy, women who complete the training to become SEP Jordan Artists are then empowered to work their way out of poverty.

Huda and Hana Aradeh are the Academy's Teachers and every year they supervise the graduating class of 80 to 100 new SEP Artists. As SEP sales volumes grow, we plan to work with every Artist who has completed the training program.

THE JORDAN PARAMEDICS SOCIETY

68 ATTENDEES IN 2022

There are no hospitals in Jerash Camp and first aid training can make the difference between life and death during an emergency.

In 2022 the Jordan Paramedic Society trained groups of Artists and their children. We especially value this training, as refugees have no access to healthcare-related careers, leading to a shortage of trained health workers within the community. It was refreshing to come back to class: COVID-19 restrictions resulted in the class being offered only once in 2021.



ENGLISH CLASSES

105 ATTENDEES IN 2022

Sumia Ahmad, Camp resident and graduate of the English Language program at the University of Jerash, teaches two groups of children twice per week throughout the year.

She is a caring and qualified teacher and is proud to provide a learning opportunity much more personalised and enjoyable than the one children receive at the public school. The children are learning English through a practical approach, with arts and crafts, as well as watching movies in English on a regular basis.



MAKE-UP CLASSES

10 ATTENDEES IN 2022

Very exciting makeup classes were held on a voluntary basis by a Youtube makeup celebrity.



CROCHET CLASSES

ATTENDEES IN 2022

Crochet classes were held mainly as a way to generate some entertainment, as well as who knows, discover new talents.



READING GLASSES

152 ATTENDEES IN 2022

Over 200 of the SEP Artists were tested for Presbyopia and 152 received reading glasses to make their embroidery experience more of a pleasure.



STORYTELLING & READING ACTIVITIES FOR KIDS

64 ATTENDEES IN 2022

We Love Reading's Jamila Abu Melhem and Tamam Hiary gave the SEP kids some really fun stories and a great time.



HEALTH LECTURES

21 ATTENDEES IN 2022

Upon request by the SEP Artists, we invite lecturers to discuss different topics. All our lecturers bring an amazing wealth of content and knowledge and they all do so, on a voluntary basis, which we are very grateful for. This year we learnt a lot from Jordan Breast Cancer Program's Maysa Al-Zoubi and from the Royal Health Awareness Society on chronic deseases, blood pressure and diabetes.



SOME TRY TO BE RESPONSIBLE

SEP KNOWS NO OTHER WAY





SOCIAL IMPACT KPI'S

Since the very beginning, SEP has strived to meet and surpass a series of Social Impact Targets. Overall we scored in line with our targets, except for the reduction in clinical depression target. This could be due to 2 factors: we have been asking this same question for 6 years and it might no longer be relevant for some Artists and inflation at the camp has gotten out of control in 2022, making it hard for the Artists to enjoy the positive impact of work and belonging to the SEP community.

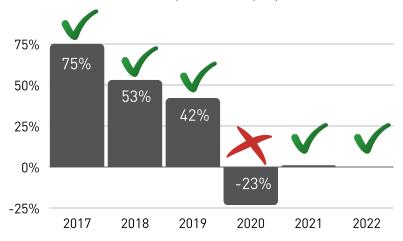
SOCIAL IMPACT TARGETS

QUANTITATIVE TARGETS

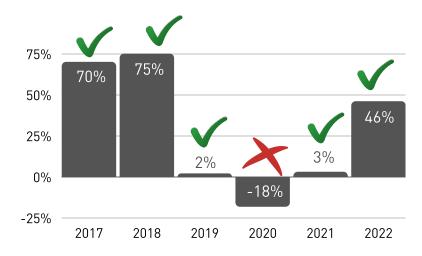
Number of Artists paid Overall amount paid to Artists & camp team Number of new Artists trained Attendees to Impact Activities Growth yoy Growth yoy Min 100 pa Min 200 pa

QUALITATIVE TARGETS

Clinical Depression Survey Reduction in Clinical Depression Symptoms Min 100 responses 70+%



Number of Artists paid: % growth Target: growth yoy



Overall amount paid to Artists & camp team

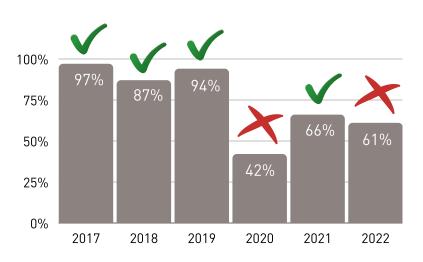
Target: growth yoy



Number of new Artists trained

Target: min 100 pa

QUALITATIVE KPI'S



Clinical Depression Survey

Target: 100 responses & 70+% reduced symptoms

Inflation in the cost of basic commodities at the camp has had a profound impact on the lives of SEP artists (JOD):

Commodity prices in the camp market	BEFORE COVID	AFTER COVID	%
A liter of oil	0.75	1.00	33%
A kilo of Egyptian rice	1.00	1.25	25%
A kilo of flour	0.25	0.50	100%
30 eggs	2.25	2.90	29%
A kilo of tomatoes	0.20	0.35	75%
A kilo of apples	0.75	1.00	33%
A kilo of fresh chicken	1.60	1.85	16%
A kilo of beef	7.00	8.00	14%
A kilo of lamb meat	10.00	12.00	20%
A liter of kerosene	0.65	0.78	20%



TRADITION IS NOT OLD. TRADITION IS MODERN IDENTITY.







PRODUCT INNOVATION:

Wearable cashmere and footwear are two of the new categories you will be able to enjoy with SEP in 2023. As always, we select our suppliers with great care and attention, to make sure their values are aligned with ours.



CULTURAL CENTER:

Geneva-based SEP Ambassadors 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 SEP's impact on the community. The evolution of red tape during 2022 brought about a large delay in the licensing process. We plan to offer SEP Artists' pre-school children much needed engaging play opportunities in 2023, which will allow their mothers to concentrate on their work.



CULTURAL CENTER

ZERO CO2 EMISSIONS:

As of 2023 we will publish the CO2 emissions generated by our main product lines. We are looking into the best and most reputable ways to offset those emissions, in order to achieve net zero. Insetting has been a priority since day one: we bear in mind the consequences on the planet of every decision we take.





WE TELL **OUR STORIES AND HOW YOU WEAR** THEM IS YOUR **MESSAGE**





SEP SUSTAINABILITY POLICIES

READ THE FULL POLICIES ONLINE:



VISIT US HERE



VISIT US HERE

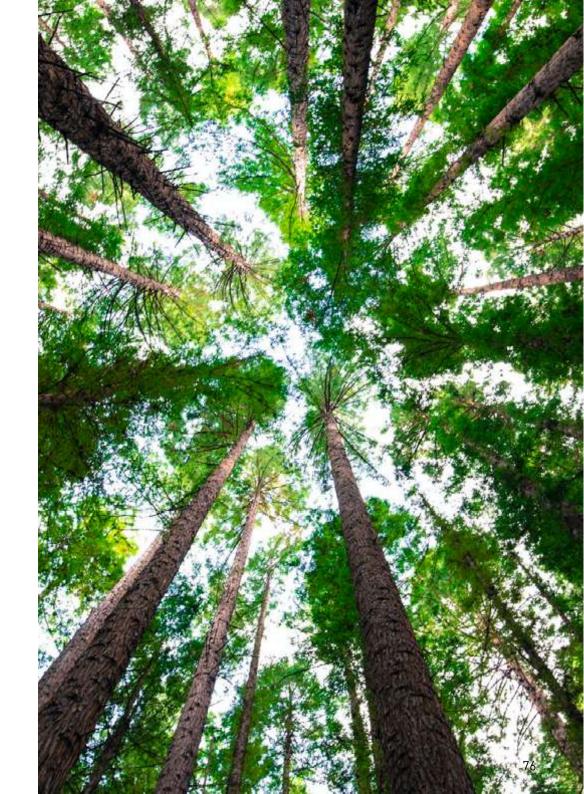


VISIT US HERE 1











MAKING A DIFFERENCE IS THE BEST WAY TO BE DIFFERENT



AGAIN IN 2023, 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



CONTACTS

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STORES

AMMAN BERLIN GENEVA MILAN