

TABLE OF CONTENTS

LETTER FROM THE CEO	03
OUR PURPOSE	05
THE SUSTAINABLE DEVELOPMENT GOALS	10
THE ART OF EMBROIDERY IN PALESTINE	11
LIFE IN JERASH CAMP	16
SOCIAL IMPACT	28
THE HAPPINESS AND WELLBEING QUESTIONNAIRE	35
SOCIAL IMPACT ON SEP ARTISTS' KPI	43
SOCIAL IMPACT ACTIVITIES	48
2023 MILESTONES	58
2024 OBJECTIVES	74
SEP SUSTAINABILITY POLICIES	79



LETTER FROM THE CEO

Dear SEPPERS.

The Social Enterprise Project (SEP) brand was born in 2013, when in the Jerash Camp in Jordan we were inspired by the kind and strong people we met, 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, to celebrate their heritage and their craftsmanship.

Fast forward to 2024: we are honoured to work with over 500 embroidery Artists in what is arguably the hardest period of their lives. Most of the SEP Artists were displaced from Gaza in 1967 and have been living as refugees in Jordan ever since. Since October 7th, 2023, their lives have changed as their families and friends in Gaza have been facing death and displacement once again. As trauma after trauma accumulates, we have been working tirelessly with them, to celebrate and preserve their heritage and their identity.

A heartfelt thank you goes to all of you, who supported us and who decided to step up the momentum in the meaningfulness of your purchases: everything you buy and wear has indeed a great potential to make the world a better - or worse place. It has been heart-warming to see many of you in all of our stores in Amman Swefieh Village, Berlin, Milan and Geneva as well as online last year.

The October 7th events came on top of Covid and the cost-of-living inflation it had triggered and made life in a refugee camp even more challenging. 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.

As a B Corporation we will keep using business as a force for good, along with all the other B Corps globally.

Roberta Ventura, CEO & Team SEP

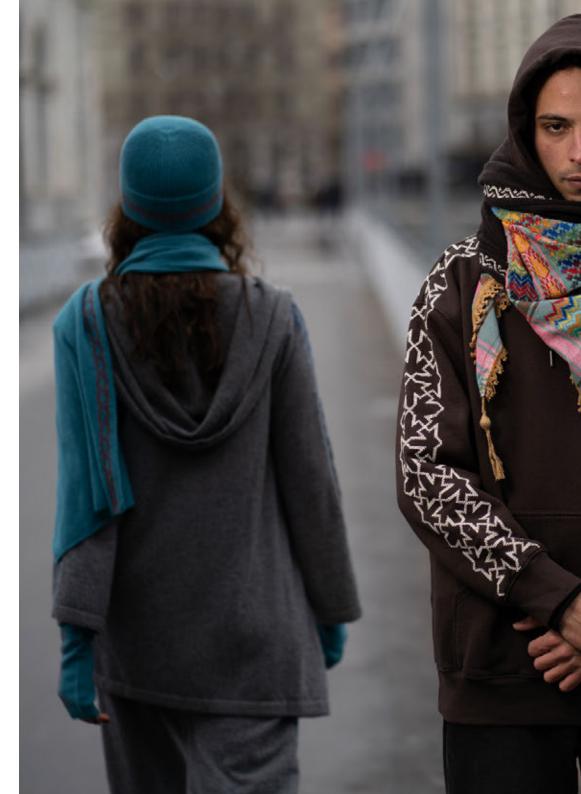


OUR PURPOSE

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.

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 inclusive humanity.

We cannot change the world, but we can change some lives, one stitch at a time. 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 trained over 900 artists and is now working with over 500 female Artists, age 18 to 56. Through employment, SEP champions a Social Enterprise business model based on the idea of every team member being essential to the success of the story, working to bring back dignity to a forgotten community.

The traditional humanitarian aid "donor versus recipient" relationship is not part of the model.





THE SUSTAINABLE DEVELOPMENT GOALS

In addition to being social-impact minded, business focused, and cross-cultural, SEP is proud to be a planet-mindful brand: we aim to become a zero net-carbon company in the coming yearss. SEP is focused on advancing all of the UN's Sustainable Development Goals, specifically:













EVERY TIME YOU SPEND MONEY, YOU'RE CASTING A VOTE FOR THE KIND OF WORLD YOU WANT

ANNA LAPPE





WHAT STORY ARE YOU WEARING?



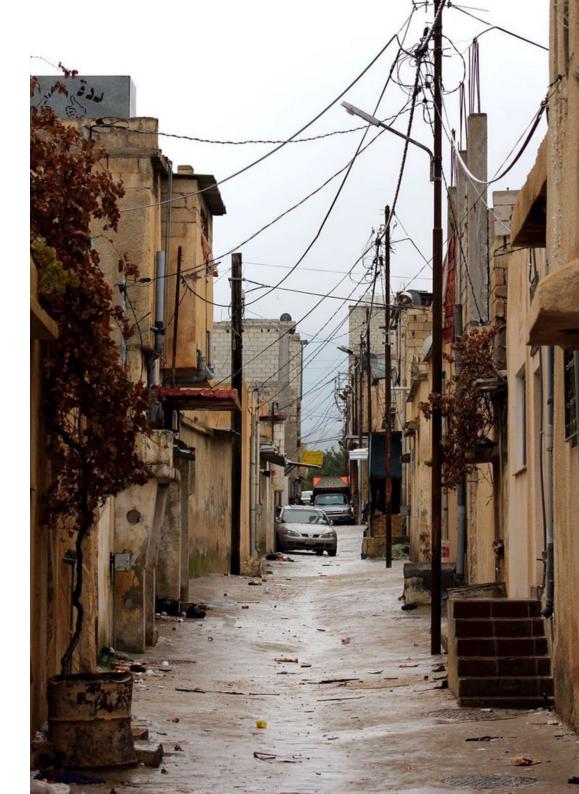
LIFE IN JERASH CAMP

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 set-up 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 (source: 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 (source: 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 well over 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.



19



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, hence (1967) Gaza refugees.

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



SOCIAL IMPACT

SEP started operations in 2014 in partnership with 20 residents of Jerash Camp and by the end of 2023, we worked with over 500 SEP Artists, mostly Jerash Camp residents. We also work with a number of Syrian refugees in the Jerash Municipality. Our Brand has been created to generate Positive Social Impact, and we take pride in monitoring and measuring our impact.

In this image by Alaa Atwah, meet from the left Asma, Hiba, Nawal, Hana, Fatima and Asma.





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 provided 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 the team. 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. 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 \$10 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 rates. Payments are carried out 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 and part-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).



SOCIAL IMPACT KPI'S: THE HAPPINESS AND WELLBEING QUESTIONNAIRE

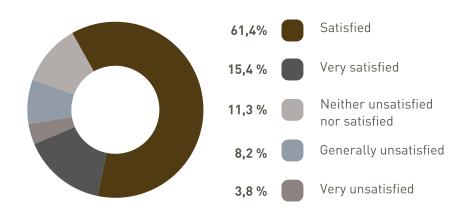
David Silvaraja is a Geneva based accountant, humanitarian and an LSE alumni with a Behavioural Sciences Msc; he is passionate about using behavioural science to design interventions and policy solutions that help people live healthier and happier lives. He has worked in the humanitarian and international development sector for more than 18 years in about 30 countries across Africa, Americas, Asia Pacific, Europe, Middle East, and North Africa.

With David's precious support, we have created a HAPPINESS AND WELLBEING questionnaire which as many SEP Artists as possible will fill in twice a year. We will build a database over the years, which will hopefully help us assess the impact of employment opportunities on individuals' lives.

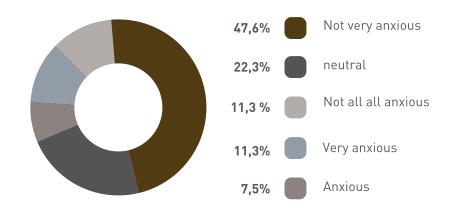
Considering there are various external factors that influence the happiness and wellbeing of SEP artists which are beyond SEP's influence or control, the questionnaire still provides valuable insights, with a sample size of 319 respondents in the June 2023 Survey nr.1 and the data offers a comprehensive understanding of the experiences of those engaged with SEP. This questionnaire replaces the Clinical Depression Survey we used in the initial years of operations, as it is based on more advanced behavioural science techniques.

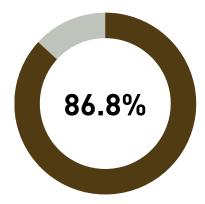
SOCIAL IMPACT KPI'S: HAPPINESS AND WELLBEING QUESTIONNAIRE RESULTS, JUNE 2023, 319 RESPONDENTS

How satisfied or happy are you with your life overall?



How anxious, worried, or depressed did you feel yesterday?

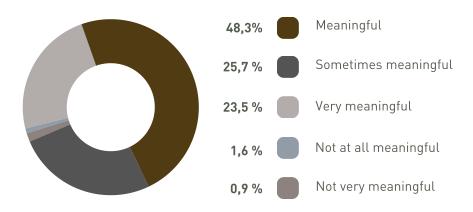




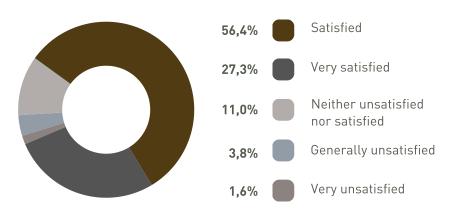
Did you work with SEP in the last one week?

86,8% replied YES; 13,2% replied NO

After starting to work with SEP, how meaningful or worthwhile are the things that you do in your life?



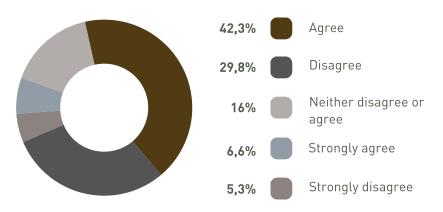
How satisfied are you with your employment with SEP?



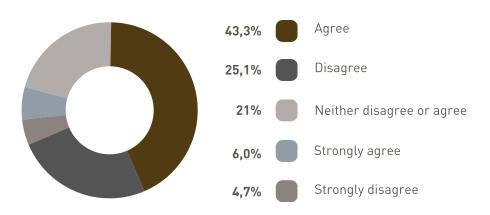
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BECAUSE OF THE WORK WITH SEP, AND THE INCOME EARNED FROM THIS WORK IN THE LAST SIX MONTHS:

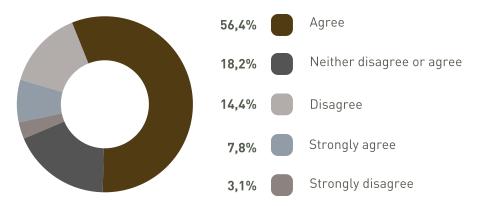
I was able pay down/settle previous debts.



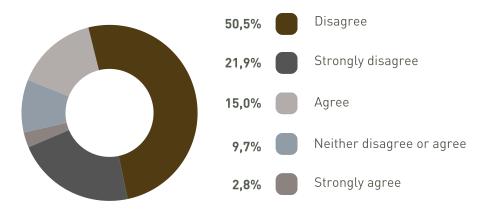
I was able to improve my house conditions.



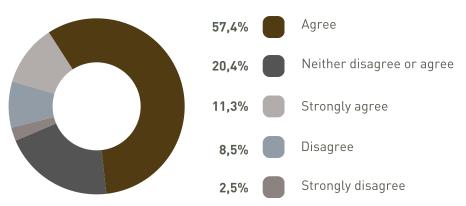
I was able to purchase basic needs items (food, clothes, medicines).



I was able to save some money for future expenses.



My family and I feel happy and satisfied overall.



SOCIAL IMPACT KPI'S: CONCLUSIONS FROM THE RESULTS OF QUESTIONNAIRE NR.1, JUNE 2023

Each question contains 5 choices which associate with scores from 1 (the most negative) to 5 (the most positive). Based on the number of questions and the Likert-scale responses that provide ranking for the responses, the minimum points would be 2871 (if each of the 319 participants answered the lowest option (1) for all nine questions) and the maximum points would be 14355 (if each of the 319 participants answered the highest option (5) for all nine questions). The questions were not weighted.

	Min	Max	
1st Band (9 and below) - poor	2871	3189	
2nd Band (10 - 19) - need improvement	3190	6379	
3rd Band (20 - 29) - average	6380	9569	
4th Band (30 - 39) - good	9570	12441	9863
5th Band (40 and above) - excellent	12442	14355	

We were pleased to achieve a 4th Band overall score, and we aim to always rank in the top bands of happiness and well-being, as a testimony of the emotional impact brought about by employment and dignity, irrespective of the hardship of the day to day life.

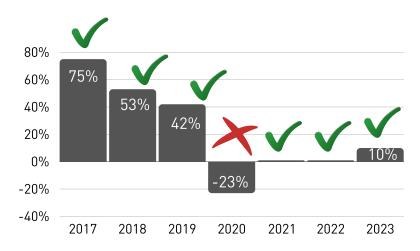
SOCIAL IMPACT KPI'S: OUR QUANTITATIVE TARGETS

Since the very beginning 10 years ago, SEP has strived to meet and surpass a series of quantitative Social Impact Targets, see below. In 2023 we recorded an increase in number of Artists paid, overall amount paid to artists and the team in Jerash camp as well as over 100 new Artists trained and over 200 attendees to our Impact Activities.

SOCIAL IMPACT TARGETS

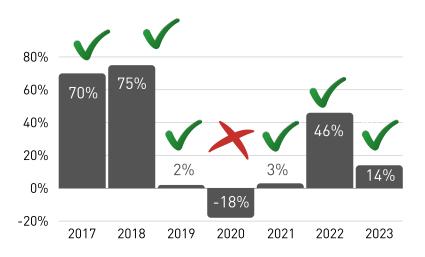
Number of Artists paid Overall amount paid to Artists & camp team Number of new Artists trained **Attendees to Impact Activities**

Growth yoy Growth yoy Min 100 pa Min 200 pa



Number of Artists paid: % growth

Target: growth you



Overall amount paid to Artists & camp team

Target: growth you



Number of new Artists trained

Target: min 100 pa



SOME TRY TO BE RESPONSIBLE

SEP KNOWS NO OTHER WAY



SOCIAL IMPACT ACTIVITIES

Every year SEP 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 community. With our partners we host classes in first aid, art, and many other activities. Support for domestic violence survivors is also provided when requested. Activities are not just offered to Artists and their children, but they are open to others within the community as well.

In 2024, we hope to host children's activities at the new Cultural Center, situated in close proximity to the SEP Workshop and the Academy, both located in the heart of Jerash camp.







SEP ACADEMY EMBROIDERY TRAINING

The SEP Academy for Embroidery
Training Program was founded in
Jerash Camp in 2016 in partnership
with the Tamari Foundation: over 700
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.

121ATTENDEES IN 2023



ENGLISH CLASSES

Sumia Ahmad, Camp resident and graduate of the English Language program at the University of Jerash, has been teaching three groups of children twice per week throughout the year as well as helping them prepare for their school exams.

127
ATTENDEES IN 2023



HEALTH EDUCATION WORKSHOPS

Bone diseases, vitamins, nutritional supplements, nutrition and blood diseases, first aid: these are some of the subjects we learnt about in 2023. 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.

64ATTENDEES IN 2023



STORY TELLING

Jordanian NGO We Love Reading gave the SEP kids some really fun stories and a great time both in person and online.



READING GLASSES

Every year the SEP Artists have access to eye testing for presbyopia and reading glasses, to make their embroidery experience more of a pleasure. .

85
ATTENDEES IN 2023

73ATTENDEES IN 2023



MODERN PIECES FROM OVER A THOUSAND YEARS AGO





WE LAUNCHED THE SEP TALKS

In 2023, SEP proudly opened its doors to welcome inspiring individuals and creatives for a series of curated cultural exchanges. The SEP Talks are designed to make us emotionally richer and to celebrate the creative human spirit. In 2023 we hosted Caroline Reyl on Sustainable Luxury, Soha Bechara on Resistance to Occupation, Mosa One on Art and Humanity and several other amazing human beings, who stimulated constructive debates.

SEP TALK BY CAROLINE REYL

CARMEN CAMPO REAL PEACE TALK

During Geneva Peace Week, against the backdrop of war in Gaza, Poet Carmen Campo Real was invited to created a passionate and touching Performance for SEP.

The Social Impact Installation by Carmen Campo Real for SEP, hosted by Interpeace, explored the transformative journey from the darkness of war and displacement to hope, dignity, and Peace.

Through her evocative written and spoken words, Carmen painted a vivid picture of the human spirit's ability to mend and create beauty even in the face of profound suffering. Clips from this memorable perfomance can be watched on the SEP Instagram page.







il forum delle donne attive



"SOCIAL ENTREPRENEURSHIP"

ELLE ACTIVE! The Italian forum hosted by ELLE Magazine and Hearst in Milan was dedicated to the themes of #donne (women) and #lavoro (work) and featured a compelling panel discussion titled "Social Entrepreneurship and No-profit: A Career Opportunity."

"10 years ago, together with my husband Stefano, we decided to turn what was my passion for refugees and my commitment to the no-profit sector as well as our combined knowledge, into a business. He is an Economist, I worked in Asset Management for 20 years and we are both Bocconi alumni. All that we learned since university and then in twenty years in the private sector, we put it together and created a company that was somewhere in between: the best of for-profit and the best of the humanitarian world.

And so SEP was born. "

SEP Founder: Roberta Ventura



Speakers: Enrica Baricco, Founder&President of Casa OZ; Marcella Bianco, General Director of Fondazione Operation Smile Italia ETS; Ivana Pais, Professor of Economic Sociology of Università Cattolica del Sacro Cuore; Pierluigi Sassi, President Earth Day Italia; Roberta Ventura, SEP Founder. MC: Anna Bogoni, journalist



WE LAUNCHED THE SEP MAGAZINE...

The SEP Magazine is a thematic short glossy piece, designed to trigger thoughts, conversations and inspiration. Each issue of SEP MAGAZINE revolves around a carefully chosen theme, delving deep into subjects that span the spectrum of SEPPERS' experiences.

"My style is what I want to communicate via what I wear; for me it is essential to have my own style, rather than copy others, as that is how I affirm my identity as well as my unique creativity. Being well dressed gives me satisfaction. The SEP hoodie makes me feel like I am truly myself, I love all the colors and patterns, but I chose to wear offwhite with blue&green AL QUDS pattern - above all I love the story behind this brand." DEA , SEENINSEP 07/09/23 SEP AMBASSADORS IN MILAN ISSUE01 2023







AMBASSADORS IN

SULTAN HAN

Welcome to the

neva countryside



SEP Artists: the fairies who create your favourite clothes



e SEP Amhassadors in

... AND THE SEP UPCYCLING WORKSHOP TO PROMOTE SUSTAINABILITY

The first SEP Experience kicked off in Milan: over two days, SEPpers had the chance to upcycle their favorite clothes in store, with the help of professional stylists and tailors from Accademia del Lusso.

To become a SEP Artist, between 80 and 100 ladies attend our training courses at the SEP Academy every year. At the end of training, they have to pass an exam. The SEP patch is the result of a successful exam: impeccably embroidered on both front and back, no knots, no dangling threads, just like it used to be done in the 1800's.

Last November 2023, SEP and Accademia del Lusso have teamed-up to create an incredible experience: each patch makes each garment even more unique as the Artist energy is seeped into the piece, giving it a new life. Throughout 2024, we will host a series of upcycling workshops in various locations.







ISABELLA CAPOSANO BY SEP

"Make a dream come true", is how Isabella Caposano describes her creations. Telling the stories of the SEP artists through hand-embroidery is what SEP does. The result: a prêt-à-couture capsule which was launched at Christmas time in 2023 and is sure to generate strong emotions with its aesthetic and ethical statement.

Celebrating strong women in the boardroom at ceremonies and beyond, Isabella Caposano and SEP launched an exclusive capsule of pret-a-couture tailored dresses, coats and suits. Perfect tailoring, timeless fabric colours are coupled with a dash of red, pink and blue embroidery, which can be customised.

The collection is available in the SEP Milan and Geneva boutiques as well as the Isabella Caposano showrooms.

Image: Maria Mohammadi in Isabella Caposano by SEP with Saint Levant at the Dior Show, Paris Fashion Week.





WHAT IF YOUR CLOTHES WERE A STATEMENT?



PRODUCT INNOVATION:

As always, we select our suppliers with great care and attention, to make sure their values are aligned with ours. In 2024 we have 3 new product launches in the pipeline.



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 since 2022 brought about a large delay in the licensing process. We hope to offer SEP Artists' pre-school children much needed engaging play opportunities in 2024, which will allow their mothers to concentrate on their work.



BRAND AMBASSADORS:

In 2024 we plan to collaborate with more and more Brand Ambassadors, who share our love for high end craftsmanship as a way to achieve freedom and dignity and wish to celebrate it with us.

75



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

SEP SUSTAINABILITY POLICIES

READ THE FULL POLICIES ONLINE:

READ MORE ABOUT THE REPORT



YOU WILL DISCOVER THE FOLLOWING POLICIES IN THE REPORT:

- SEP ENVIRONMENTAL POLICY
- ENVIRONMENTAL AND ETHICAL CONDUCT CHARTER FOR SUPPLIERS
- SEP SOCIAL POLICY







TRADITION IS NOT OLD.
TRADITION IS MODERN IDENTITY.





AGAIN IN 2024, 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

AMMAN BERLIN GENEVA MILAN



info@sepjordan.com



www.septhebrand.com



www.tiktok.com/@septhebrand



www.youtube.com/@septhebrand



www.instagram.com/septhebrand



www.linkedin.com/company/septhebrand



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