



# KULA

2020 Annual Report

# We believe charity will not eradicate poverty, business will.

KULA ERADICATES POVERTY THROUGH THE  
DEVELOPMENT OF WOMEN ENTREPRENEURS.



## TO THE KULA FAMILY,

I recently read "what matters most is how well you walk through fire," and my thoughts immediately jumped to my team and 2020. There's not much left to be said about last year, so I'll just tell you that despite it being an unimaginable year, our team walked through "the fire" beautifully. I've never felt the pride I feel for our team that I feel at this very moment. We never quit and in the hardest moments when some of us couldn't help but drop our heads and shrug our shoulders, there was always someone there to lift our chins, pull our shoulders back, grab our hand, and walk forward together.

Amidst a global pandemic, torrential rains and a landslide, tragic accidents, and a sudden drop in funds, our team closed out 2020 as our most successful year ever. We only pushed our Fellowship graduation back by one month, and in November, 199 proud Rwandans graduated our program. With a goal of providing 1,200 pounds of food to our fellows in the most need, existing supporters and almost 100 new ones gave enough to provide 55,000 pounds of food across 1,209 households. In fact, the food distribution went so well, that our success was publicly acknowledged by the US Embassy in Rwanda. Even though we operated our first coffee season at our new coffee washing station with limited staff through multiple lockdowns, our first container of coffee arrived on US soil the last week of December. Of course we made mistakes, and 2020 definitely highlighted areas of our organization that need improvement, but overall, we *did it*.

There's a mantra our team always says, "Harvest is coming." Everything we've both achieved and survived has led us to this moment. As we begin 2021, we are in the process of expanding to a new community and starting our third fellowship cohort.

We'll soon begin our second coffee season at our washing station and break ground on a new women's vocational center, and we hope to continue to do it with you. Thank you for walking through 2020 with us. While our gratitude is immeasurable, our promise to do the very best we possibly can is immovable.

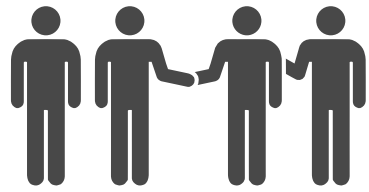
May God bless each of you.  
Harvest is coming.

With profound gratitude,

Sarah Buchanan-Sasson  
Founder and Executive Director



# Our Approach



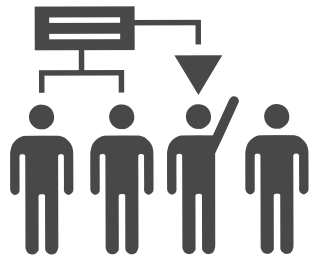
## STEP ONE: **RELATIONSHIP BUILDING**

We conduct extensive baseline assessments with our cooperatives and spend relational time with our fellows and their families to know them both quantitatively and qualitatively.



## STEP TWO: **INDUSTRY TRAINING**

We provide consistent and in-depth industry training, support, and follow-up to each of our fellows in their specific industry. We currently work in coffee farming, artisan goods, and agribusiness.



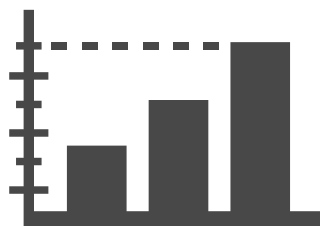
## STEP THREE: **LIFE AND LEADERSHIP SKILLS**

We conduct intensive training and one-on-one mentorship to our fellows and their families in areas of household visioning, financial planning, business leadership, and family health and nutrition.



## STEP FOUR: **BUSINESS INVESTMENT**

We invest in groups or individuals who have completed business training and submitted a business plan, equipping our fellows to improve their current business or launch new ones.



## STEP FIVE: **IMPACT MEASUREMENT**

We measure qualitative and quantitative data to monitor and evaluate the impact of our work. We then determine the best way to amend our fellowship to support each person towards empowerment.



Where we work:

# Our Impact

---

199

FELLOWS GRADUATED

135

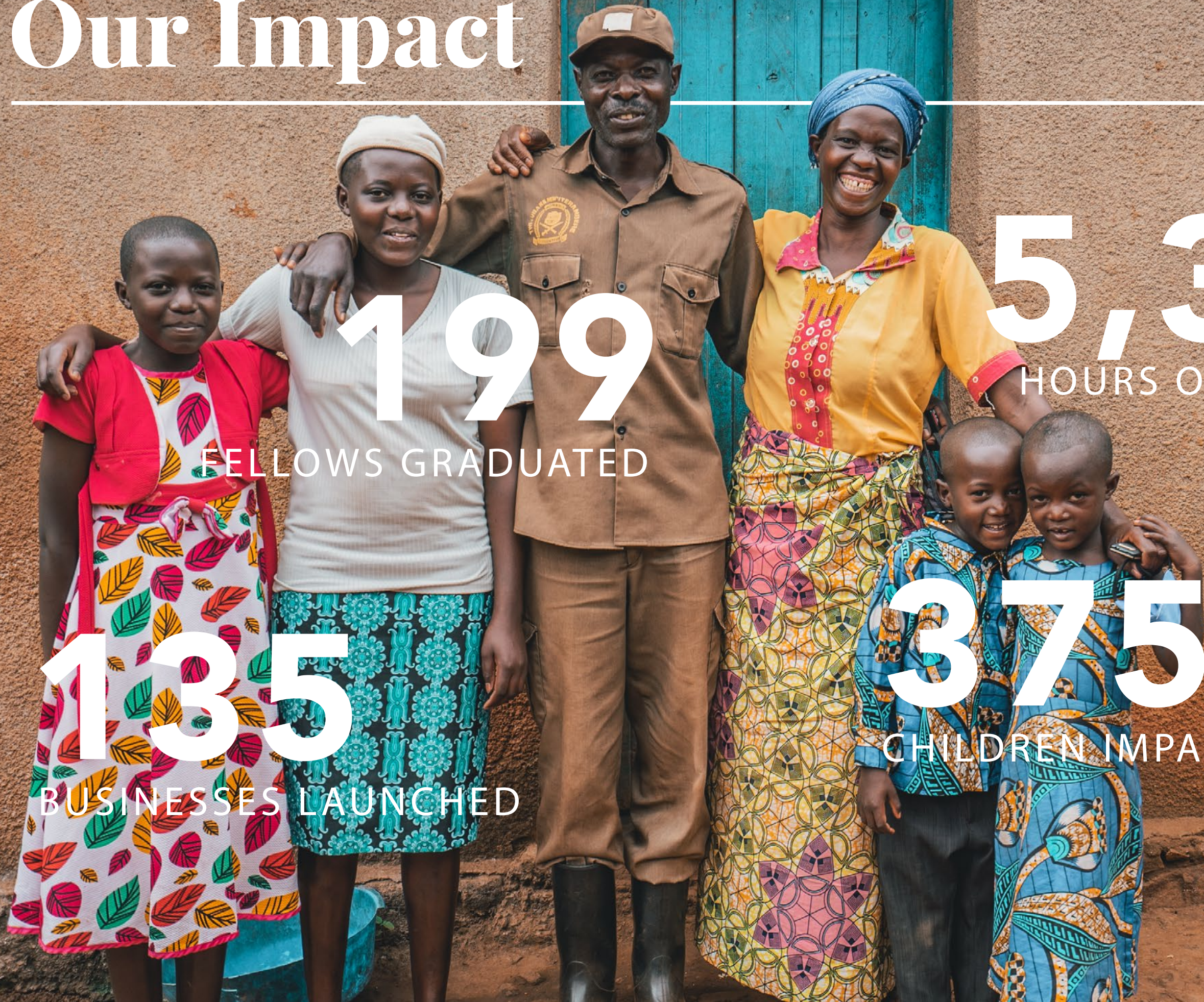
BUSINESSES LAUNCHED

5,341

HOURS OF TRAINING

375

CHILDREN IMPACTED

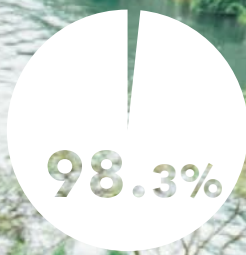




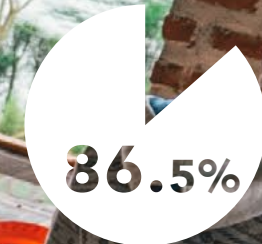
# IMPACT: Business & Income



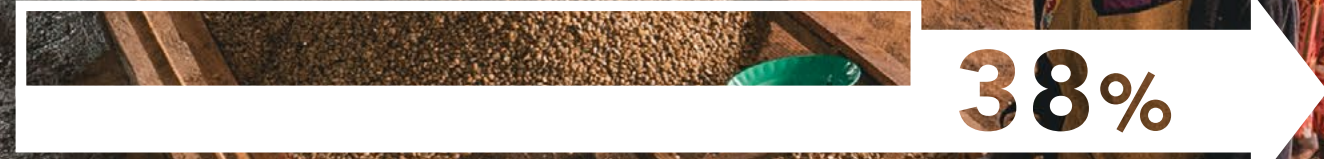
OF FELLOWS CURRENTLY USING A HOUSEHOLD BUDGET



OF FELLOWS CURRENTLY INVOLVED IN A SAVINGS CIRCLE



OF FELLOWS SUBMITTED A BUSINESS PLAN



INCREASE IN COFFEE HARVEST YIELD



INCREASE IN INCOME



INCREASE IN GROUP SAVINGS

## How does Kula develop successful entrepreneurs?

**Industry Training** encompasses monthly, in-depth industry-specific training in coffee farming for Coffee Fellows and tailoring and agribusiness for Artisan Fellows in our Women's Centers.

**Financial Literacy Training** aims to provide Fellows with the knowledge and skills to better utilize the financial assets produced by their new or growing businesses.

**Business Plan Development Training** equips Fellows with the awareness and ability of thinking through and compiling an effective and actionable business plan.

This course is the launching point from graduation into long term growth and sustainability. Paired with financial investment for exemplary plans, this course aims to develop an empowered generation of rural entrepreneurs, whether in coffee, tailoring, agribusiness, handicrafts, or otherwise.



# IMPACT: Family Health & Nutrition

**79%**

INCREASE IN **HEALTHIER EATING HABITS**

**71%**

INCREASE IN **DIETARY VARIANCE**

**75%**

DECREASE IN **MEAL PREPARATION TIME**

## Kula's holistic approach to personal development.

Family Health & Nutrition Training addresses the physical well-being of our Fellows. Our curriculum focuses on home health tips, identifying and cooking with time-saving cooking methods for a healthy, balanced diet, and sexual and reproductive health. Additionally, through additional hands-on practice in plot planning, weeding, planting, watering, pruning, and harvesting, Fellows are trained in building and maintaining kitchen gardens to increase household food security and access to healthy food.

**91.53%**

OF FELLOWS NOW USING  
**CLEAN WATER**

**97%**

OF FELLOWS EATING AT LEAST  
**2 MEALS PER DAY**



# IMPACT: Women's Empowerment



82.8% OF WOMEN FEEL KNOWLEDGEABLE ABOUT FEMALE HEALTH & REPRODUCTIVE CYCLES

17%

DECREASE IN UNPLANNED PREGNANCIES



99.4% OF FELLOWS HAVE A HOUSEHOLD VISION + ACTION PLAN



37% INCREASE IN DECISION-MAKING CONFIDENCE



19.7% INCREASE IN DECISIONS MADE WITH FAMILY

## Empower a woman, empower an entire family.

Kula employs Household Vision and Action Plan Training, Self-Esteem Training, and Gender Equity Training in order to support each Fellow's belief in their personal agency and potential and dreams for the future. Crafting a household vision and action plan is one of the first activities in the Fellowship, as mentors work with each Fellow to identify short and long term goals for their family. These visions serve as guiding lights as Fellows learn about good decision making, helpful communication, personal advocacy and initiative.

Family and Gender Training recognizes the challenges in giving equal voice and agency to each member of a household. Through education of both the legal changes regarding women and children and the social value of equality, the curriculum seeks to influence a mindset change from 'I' to 'We' in regards to family decisions and actions.

7000  
**TREES PLANTED**

50K + 20K  
**COFFEE TREES + SHADE TREES**

**Coffee trees provide income for up to 30 years.**

**36 HECTARES**  
OF LAND REFORESTED

Through our partnership with One Tree Planted and Kula's conservation efforts, we have provided everything necessary to grow healthy coffee and shade trees for our Fellows, including seedlings, farm tools, and the agronomy training needed to support these trees to full maturation.

## Why plant shade trees?

Our Fellows' lives and businesses are interconnected with the land in which they live and grow their coffee trees and food. Growing coffee trees amongst shade trees leads to a variety of benefits, both for the coffee trees themselves and the environment that supports them. Shade trees (1) protect coffee trees from drought stress and over exposure to sun, leading to increased quality in coffee harvest and therefore increased income for our farmers, (2) maintain the soil structure to combat erosion and increase carbon sequestration in their farms, and (3) replenish the soil with nutrients that coffee trees take away.





# Annonciata's Story

---

Annonciata is a coffee farmer in our Kayonza community. She's married to her husband, Etienne, and they have two beautiful children. After joining the Kula Fellowship, Annonciata started to envision a new future for herself and her family. Alongside her mentor and her husband, she developed a path toward improving their coffee business, expanding their farm land, funding the education of their children, and creating an additional business outside of farming to increase their daily income. Throughout the fellowship, Annonciata worked hard to achieve their shared goals by participating in all of the trainings and mentorship opportunities provided to her, often bringing her husband along to participate as well. Annonciata's mentor reported being so encouraged by how much she and her husband love each other and the way that the family is united in working together to improve their life. If for whatever reason, Annonciata could not attend a meeting, Etienne would be there, learning in her place.

Today, Annonciata is well on her way to seeing those dreams become realities: she is cultivating 760 healthy coffee trees, aiming to see a plentiful harvest in 2022; she and her family are now saving a portion of their monthly income in a bank account and participating in multiple saving circles; she records their daily income and expenses, helping her family prioritize their needs; she's implementing what she learned in family health and nutrition training, cultivating nutritious vegetables and preparing balanced, healthy meals for her children; and finally, she has even opened up a shop where she and her family serve snacks, tea, and milk, in an effort to earn consistent income outside of farming.

At the end of the Fellowship program, Annonciata and her husband pitched their idea of creating a tree tomato business to our panel of judges, ultimately being given the first place award for such an exemplary business plan. Annonciata aims to continue to grow her businesses and work toward the vision that she and Etienne have set. When asked about their experience in the Kula Fellowship, they told us they are so thankful because "their life has changed completely".



# Jeanette's Story

---

After being unable to finish secondary school for financial reasons, Jeanette, a young woman living in our Gakenke community, started working at a poor paying job, having to spend all the money that she earned on basic life necessities. She was disappointed and discouraged by not knowing what to do to improve her life.

In the summer of 2019, Jeanette hesitantly joined the Coko Women's Center at the start of the Fellowship cycle and quickly realized the opportunity in front of her. When asked about her experience early on, she recounted that "the first week in class, I realized I was walking my first step toward my dream of becoming an independent entrepreneur. That's when I started taking this program seriously." Throughout the Fellowship, though she lived quite far from the women's center, she made a considerable effort to attend trainings, including her favorite concept to learn, business development. She even assumed the role of class monitor, becoming a leader to her peers. On December 4th, after 15 months of dedication, Jeanette graduated from the Kula Fellowship.

Through concepts learned in financial literacy training, Jeanette increased her savings through income she earned selling vegetables, empowering her to achieve her 2020 goal of buying her very own tailoring machine. Her vision for the next two years is to start her own community business called "Jeanette's Shop" which will function as both a tailoring shop and grocery store. Not only has her life visibly improved, she has been able to share that impact with the people around her by using a portion of her income to support her younger sister through school and even helping her neighbors purchase school uniforms for their children.

Jeanette's favorite quote of encouragement is "I live to win", which she says quite a lot. Being able to support and empower such a courageous woman who so strongly believes in herself and her potential is the biggest win we could ever hope for.





# Kula Washing Station Is Open!

GUTAHA URUGANDA! WE ARE OPEN!

On February 13th, 2020, we celebrated the opening of Ntango Coffee Washing Station! After a year of planning, preparation, and renovation, the ribbon was cut and our washing station was officially open for business.

It was a day filled with celebration, dancing, and so much hope for what's to come. Not only did this mark the start of expanding our programs into a new region in Nyamasheke, it also began paving our path to sustainability as an organization. Through the owning and operating of a washing station, we have the opportunity to provide a place for surrounding communities to sell their coffee, create jobs for community members, and be empowered as an organization to export coffee, earning the sustainable revenue we need to continue the work we are doing.

47

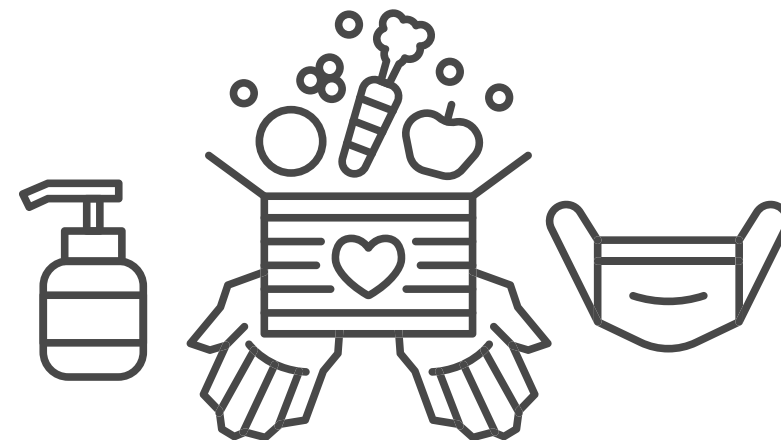
PEOPLE  
EMPLOYED BY  
NTANGO COFFEE  
WASHING STATION

264

PEOPLE HIRED  
TO COMPLETE  
WASHING STATION  
RENOVATION  
(170 WOMEN)

480+

PEOPLE SOLD  
COFFEE TO  
NTANGO COFFEE  
WASHING STATION



## COVID-19 Response: Hunger Relief

We entered 2020 at the halfway point of our Fellowship Program, incorporating new systems for surveying and data collection, and finalizing the last phases of preparations for the coffee harvest season. Our schedules were full and exciting, and we were moving forward with so much hope for the year ahead. As we all know, come March, everything changed.

Thankfully, the Rwandan government was incredibly proactive and cautious in their handling of the pandemic, instituting a nationwide lockdown beginning in the middle of March. The borders were closed, and throughout the next few months, strict shelter in place orders were enforced for any non-essential movements. While the coffee industry was deemed essential and our washing station (and farmers' harvesting work) was allowed to continue, virtually all of our program work was put on pause.

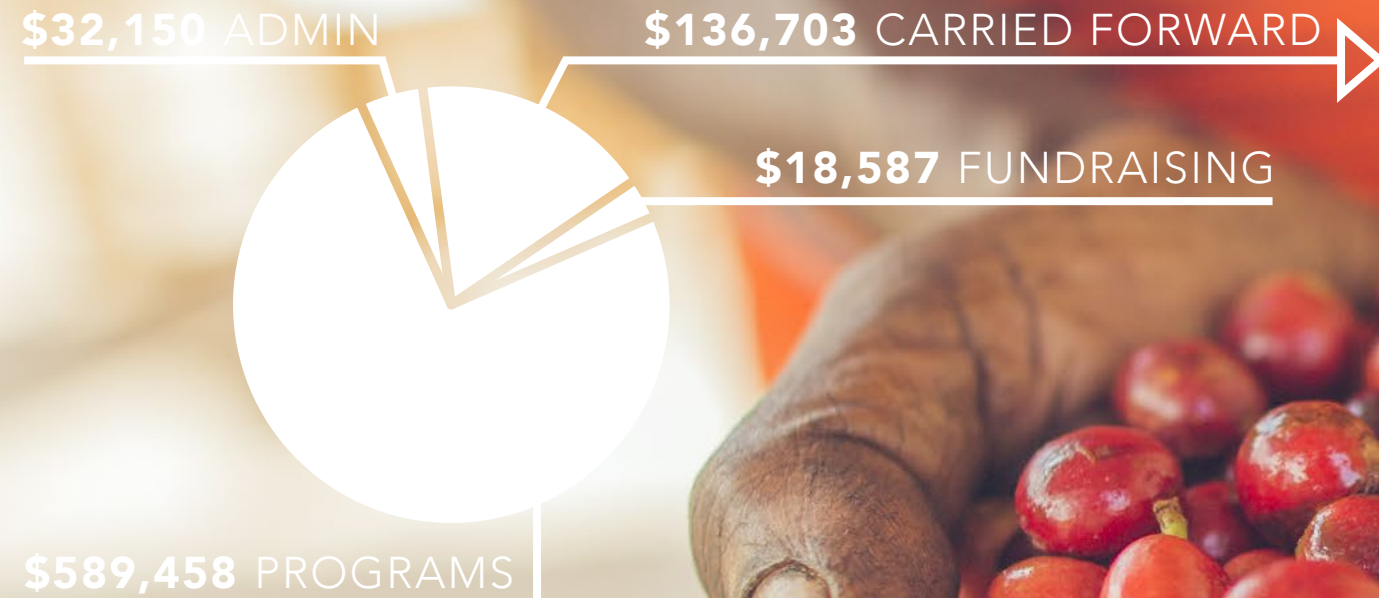
In response to the lockdown, we adapted our work to one-on-one virtual mentorship via phone in an effort to continue offering our services in the midst of this pandemic and we, as much of the world, switched to working on contingency plans and at-home learning, research and program development. Additionally, we increased our focus on health training and worked with Rwandan health officials to address how we could best serve our communities and respond to whatever additional services may be needed.

After speaking with our communities, it soon became clear that many people were facing major food challenges. For our Fellows, while they were able to rely on some of their own farming subsistence, prices were rising at the markets, means of transportation were limited, and available farm help was reduced. For others outside of our program, many who rely on small income as tailors, drivers, miners, or shop workers, the shut down economy was an essential blockage of any means to buy basic daily items. While not in our normal work plan, our staff agreed that these were exceptional times, and that we would shift our focus to addressing these immediate needs. We were overwhelmed by the response of our Kula community and an additional grant by One Day's Wages, and in partnership with local government, were able to provide 55,343 pounds of food, masks, and soap to 1,209 households -- reaching 4,500 individuals overall.

Most restrictions affecting our programs were lifted in June and we were able to start providing small group trainings once again using updated health and safety protocols.

# Kula Numbers

**Total Raised: \$776,898**



# Coffee Numbers

**2.2K+ BAGS OF COFFEE SOLD = \$35K+ DIRECTLY INTO OUR PROGRAMS**



Green Buyers



kula coffee co.

Wholesale Partners

# 1% For the Planet Partners

**AVOCADO**  
GREEN MATTRESS

**LUMION**  
LUMION® skin

**MATCHA  
FUL**

**GREAT WILD + CO.**

**FLY KYTIN**

# Corporate Partners

Kregel & Company CPA

**BERKADIA**

kula  
coffee  
co.



**Prevail**  
COFFEE ROASTERS



# Our Team

## Executive Team:

**SARAH BUCHANAN-SASSON**  
executive director/founder

**NIC LAUTEN**  
director of programs

**EGIDE MURINDABABISHA**  
country director

**LINDSAY HOLBEN**  
director of impact

**FRED NSENGIYUMVA**  
director of operations

**JACKIE MUTESI**  
operations manager

**ROGER UWIMANA**  
accountant

## Field Staff:

**ODILLE UWAYEZU**  
eastern province farm trainer

**FELICIEN TUMUHAWENIMANA**  
northern province farm trainer

**CESAR NGENZI**  
western province farm trainer

**JACQUELINE ABAKUNZI**  
liddy women's center manager

**PHILOMENA DUSABIMANA**  
coko women's center manager

**DIANE AKIMANA**  
women's center business manager

**DELPHINE ABAKWITONDA**  
weaving department manager

**IMMACULEE KYINANSABIMANA**  
agribusiness coordinator

**BELLA KANTENGWA**  
tailoring department manager

## Northern Province Mentors:

**BERTHINE NIJYEMBERE**  
**DAVID IRABIZI**  
**DIANE IRAGUHA**

## Eastern Province Mentors:

**JESCAH KAYITESI**

**ASSUMPTA INGABIRE**  
**SCHADRACK TUYISHIME**

## Western Province Mentors:

**ALEX MULISA**  
**ALAIN MBANE**

