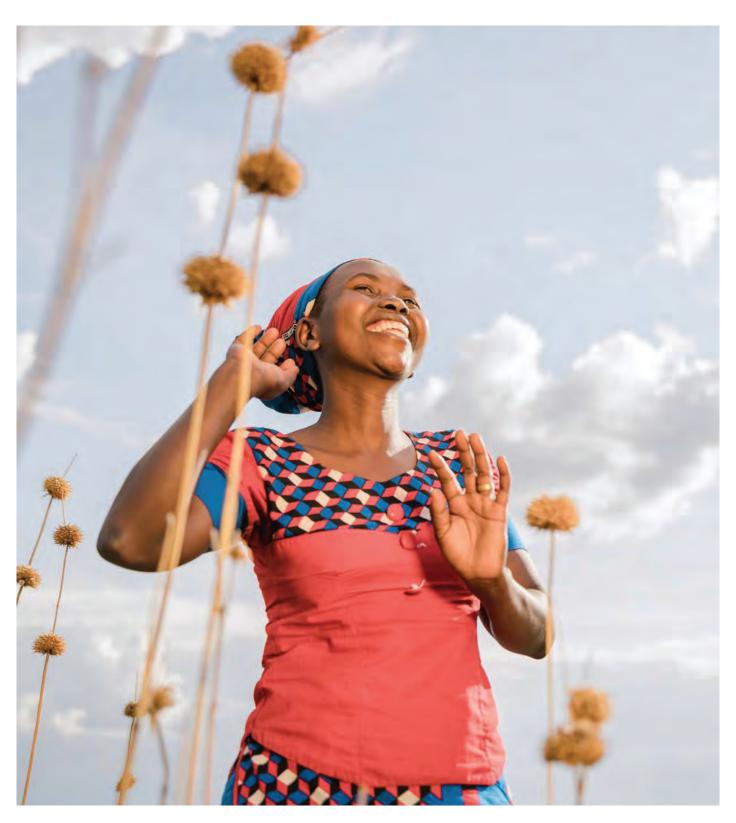
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 $\begin{array}{c} {\sf ANNUAL\ REPORT} \\ {\sf 2021} \end{array}$





Letter from our Founder

To our beloved Kula Family,

It's easy to believe good things aren't happening. But I promise you, they are.

Kula is proof of that. Rwanda is proof of that. Amidst so much global darkness and struggle, our kula fellows, graduates, and staff remind us that there are some places where things are getting better. Our communities are among those places. In 2021, Rwanda boasted an impressive 10.9% economic growth and we're honored to be a small, but important, part of that forward momentum.

In February, we saw our highest number of Fellowship applicants which created a contagious energy as our third cohort began. As the year ended, we completed 10 of the 15 months of the Kula Fellowship, provided almost 2,000 hours of training, conducted 1,100 one-on-one visits, supplied 200 farm-tool kits, and planted 150,000 trees. In our second season of operating our coffee washing station, our farmers tripled their harvest, we doubled the amount of families we were able to buy from, and our coffee cherry purchase was four fold. We did it all through waves of lockdowns and continuing uncertainty. For the ninth year in a row, it was our best year ever.

All of this happened because of our team. It's impossible to find adequate words to describe my love and pride for our Kula family. The jobs are extraordinarily challenging, both physically and emotionally, and yet, somehow, they are done with grace, pride, and unwavering grit. I wish each of you could see our Rwanda-based team in action, see with your own eyes the love and respect our fellows possess for them. If you could, you'd see exactly why our work has been so successful.

Lastly, I say thank you to you. Thank you for being with us more than ever. Thank you for believing good is possible and choosing to find it. All that's good exists because you believed in our mission and our team's ability to make it happen.

We enter 2022 with an immeasurable amount of excitement for what's to come - a new women's center, more business investments, our third graduation, and the beginning of our fourth cohort, self-financing our third harvest season, and our *tenth* birthday. We hope to get to do all of this work with you still by our side.

Thank you for being on this journey with us.

With profound gratitude,

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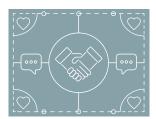
Sarah Buchanan-Sasson
Founder/ Executive Director



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Our Approach

We run a 15-month business fellowship that provides industry training, business investment, and life and leadership skills, empowering our fellows to protect their land, build profitable businesses, raise healthy families, and send their children to school.



STEP ONE

RELATIONSHIP BUILDING

Step one of the Fellowship is Relationship Building. Kula's Rwandan staff conducts extensive baseline assessments with our cooperatives and spends relational time with Fellows and their families to know them both quantitatively and qualitatively.



STEP TWO

INDUSTRY TRAINING

Step two is Industry Training. Fellows participate in consistent and in-depth industry training, support, and follow-up to each of our fellows in their specific industry: coffee farming for Coffee Fellows and tailoring, weaving and agribusiness for Artisan Fellows. These industry trainings equip Fellows with the skills, techniques, and equipment to continue to improve the performance and productivity of their businesses.



STEP THREE

LIFE & LEADERSHIP SKILLS

Step three is Life and Leadership Skills, a holistic approach to livelihood and well-being that takes place alongside step two. Kula mentors conduct intensive training and one-on-one mentorship to Fellows in areas of Household Visioning and Action Planning, Financial Literacy, Business Leadership, Family Health and Nutrition, Family and Gender Equity, Self-Esteem, and Entrepreneurship. Kula mentors also provide personalized follow-up, guidance, and relationship to each Fellow as they are applying lessons learned.



STEP FOUR

BUSINESS INVESTMENT

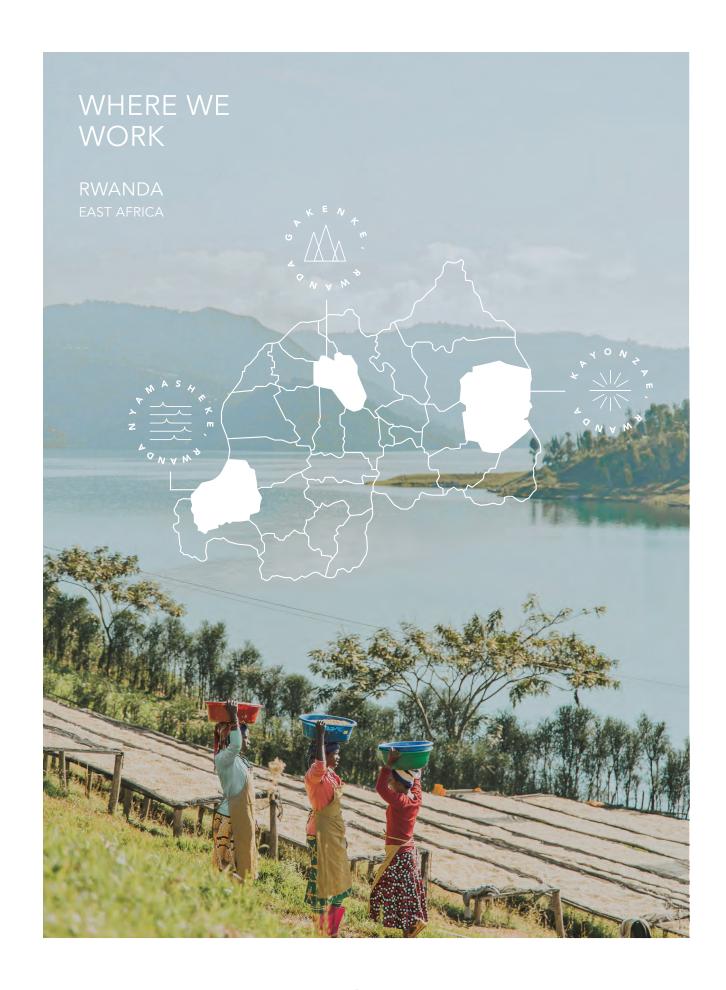
Step four is Business Investment. After completing the trainings, Fellows have the opportunity to submit a business plan based on their learning which meets specific investment criteria. Selected Fellows are then provided a business investment upon graduation, equipping them to improve their current businesses or launch new ones.



STEP FIVE

IMPACT MEASUREMENT

Step five of the Fellowship is Impact Measurement. We collect qualitative and quantitative data to monitor and evaluate the impact of our work throughout the Fellowship and after graduation. We then determine the best way to amend the Fellowship to support each person towards empowerment. As a result, Kula will be able to demonstrate in the short, medium, and long-term, the capacity of Fellows to sustain livelihood improvements independently, and to spark positive outcomes for themselves, their families, and their communities.



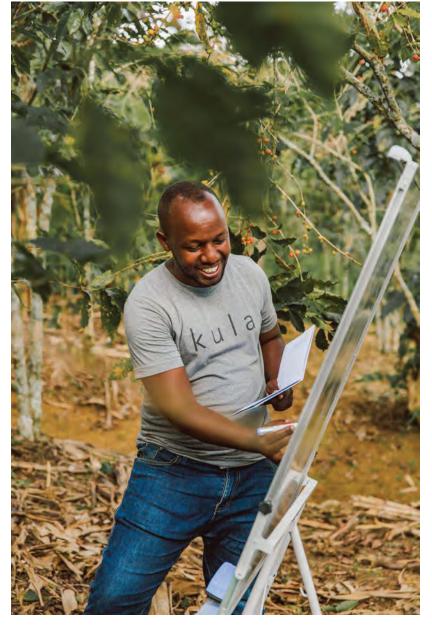
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Our Approach

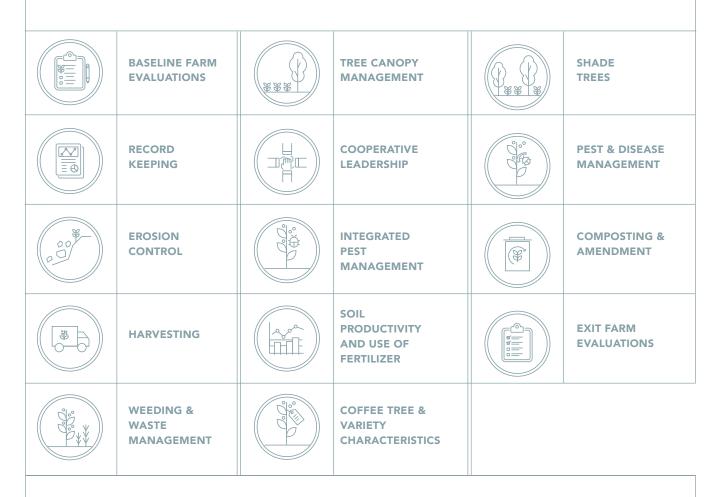
The Coffee Fellowship



The Kula Fellowship was developed from lessons learned through years working in coffee communities in Rwanda as a comprehensive and holistic effort to support coffee farmers and the next generation of entrepreneurs in Rwanda. Throughout the program, coffee farmers are provided access to industry-specific trainings, personal development services including mentorship and cooperative leadership training, and investment opportunities — with the end goal of supporting coffee entrepreneurs over the long-term to develop viable businesses and develop their household's capacity to make informed and strategic choices about their health alongside the various social, personal, and financial dimensions of their lives.



TRAINING CONCEPTS:



LIFE & LEADERSHIP SKILLS TRAINING CONCEPTS:

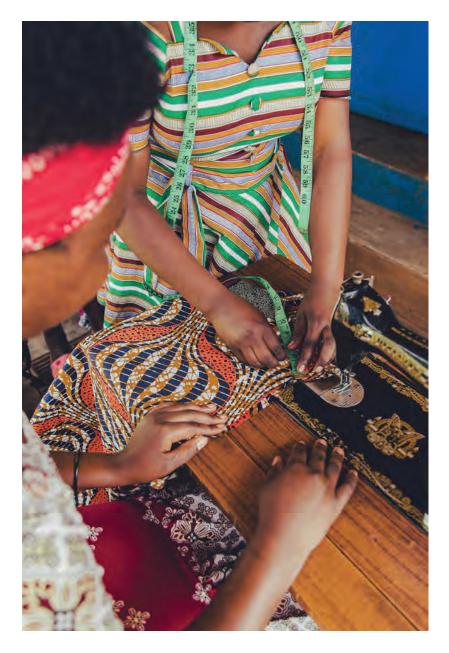


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Our Approach

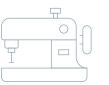
Women's Center & Agribusiness Fellowship

Born out of the dreams and ideas of women in our partner communities facing challenges finding income-generating activities outside of coffee harvest season, our Women's Centers, located in Kayonza in the Eastern Province of Rwanda and Gakenke in the Northern Province of Rwanda, give young women and the daughters of our coffee farmers the opportunity to participate in the Kula Fellowship with a focus on the tailoring and agribusiness industries. Through this 15-month process, women's center participants gain profitable and useful artisan and agribusiness skills, as well as personal development support and mentorship, that will provide income year-round and give them the tools to invest in their own futures.



TRAINING CONCEPTS:

TAILORING:





INTRODUCTION TO THE SEWING MACHINE

BUSINESS TRAINING

STANDARD TAILORING METRICS

DESIGNING HANDBAGS

DESIGNING AND SEWING APPAREL

MAKING CHILDREN'S OUTFITS

CREATING GOWNS AND TABLECLOTHS

ADVANCED HANDBAGS

SEWING CUSHIONS

ADVANCED TABLECLOTHS AND APRONS

INTRODUCTION TO ADVANCED

MACHINES

AGRIBUSINESS:















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2021 Impact

COFFEE FELLOWSHIP

FARM TRAINING CONCEPTS TAUGHT:



BASELINE FARM EVALUATION



RECORD KEEPING



EROSION CONTROL



HARVESTING



WEEDING & **WASTE MANAGEMENT**



TREE CANOPY MANAGEMENT



COOPERATIVE **LEADERSHIP**



INTEGRATED PEST MANAGEMENT



SOIL PRODUCTIVITY AND USE OF **FERTILIZER**



COFFEE TREE AND VARIETY CHARACTERISTICS

FELLOWSHIP TIME:

10 OUT OF 15

MONTHS OF KULA **FELLOWSHIP COMPLETED**



HOURS OF ONE-ON-ONE VISITS CONDUCTED:

HOURS OF TRAINING PROVIDED:

1,100

1945

MATERIALS PROVIDED:

200 RECORD KEEPING

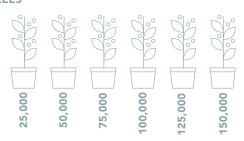


200 SAWS 200

PRUNING SHEARS

BARS OF SOAP

(135,000 COFFEE TREES, 15.000 SHADE TREES)



PERSONAL DEVELOPMENT TRAINING GIVEN:

SELF ESTEEM, SPIRITUALITY, FAMILY & GENDER EQUITY

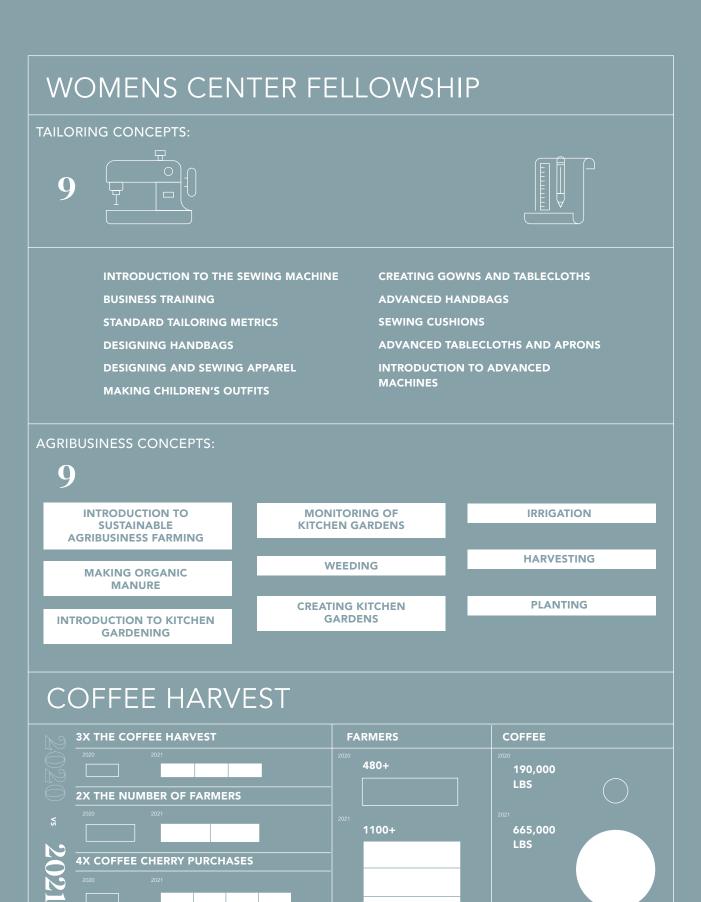
KITCHEN GARDENING

HOUSEHOLD VISION

ACTION PLANNING

FINANCIAL LITERACY

FAMILY HEALTH & NUTRITION



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How We Collect Data

In order to monitor and evaluate the impact of our work, we partner with our incredible friends at Standard Co., a data management solutions company dedicated to solving real-world data management problems, to collect qualitative and quantitative data throughout the Fellowship and after graduation. Through our partnership, the Standard Co. team has helped us reimagine how we collect data in the field, craft data into meaningful stories, and cleanly present the data to visualize impact along the way. Through this process, we've not only developed a comprehensive, clear, and

visual way to see and communicate our impact, but we as an organization have also gained a fuller and truer understanding of our work that enables us to strengthen our work to make better, more sustainable impact in the long-run. As a result, we are able to demonstrate the capacity of our Fellows to sustain livelihood improvements independently, and to invest in positive outcomes for themselves, their families, and their communities as a whole.



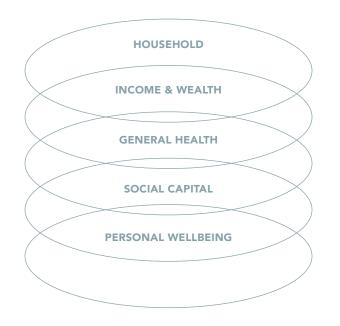
In order to measure and evaluate our impact, we collect quantitative and qualitative data throughout the Fellowship program and after graduation. Overall data collection takes place during month 1 for the baseline assessment, upon graduation, and month 3, month 6, month 12, and month 24 post-graduation, with smaller surveys conducted after the conclusion of each monthly training

FELLOWSHIP

month 1 S S S month 3 S S

OUR SURVEY:

Our surveys measure various aspects of a Fellow's life and business across five dimensions: household, income and wealth, general health, social capital, and personal wellbeing.



In the short-term, the Kula Impact Survey, allows Kula to report on the unique capacities and needs of the new Fellows. This initial data collection process acts as a baseline, informing which people will be onboarded into the Fellowship program and allowing for comparison and contrast against data collected throughout the program cycle.

In the long-term, Kula will begin to access various projected outcomes including increases in industry knowledge, increases in income and savings, increases in Fellows' physical and psychosocial well-being, increases in the number of Fellows' children in school, and increases in decision-making confidence.

Kula's data will also report whether Fellows have self-reported increased positive connections to neighbors and family and increased feelings of dignity and hope.

POST GRADUATION





Tree **Planting**

Our field teams across Rwanda distributed 150,000 coffee and shade trees to farmers planning to expand their farms, replace old trees, or to begin coffee farming for the first time. In what has become a pillar of our annual calendar, these trees were given to farmers in our Fellowship Program, but also to hundreds more in the districts where we work, to grow the coffee sector overall. A seemingly simple act, providing these trees reflects anything but. It's just one step in the year-round process for our teams in seedling production, and just one step in the life-long process of farmers steadily looking for ways to support and strengthen their livelihood.

We have big goals for the number of trees we hope to distribute in the coming years, and with each annual cycle

we learn more about the best ways to move forward. There is much ground work needed in every season; identifying the best cherries, selecting the best seed, understanding the right time for each action, building healthy nurseries, and mobilizing farmers who are serious about the health and future of their farms. But the impact is real, as we are seeing old and under-producing farms revitalized with new cultivation, farmers eager to expand and improve their production, and regions which weren't coffee focused in the past now turning out sizable, high quality harvests. As this year's distribution approaches, we mark another celebration of this growth, of everything in the past year that's brought us here and of all the potential seen by farmers in each new tree.





150,000



FAMILIES RECEIVING



DISTRIBUTION:



135,000



15,000

LAND RESTORED:

42.67 HECTARES

A huge and continuous thanks to One Tree Planted for financially partnering with us in the preparation and distribution of these trees, and for all their work around the globe.

kula kula The Impact Story Of

Odette Murekeyisoni

Written by Kula Mentor David Irabizi





Sometimes the biggest catalyst for life change is a new perspective. Time and again we see that while the tangible skills and materials that our program provides are needed, it's often the so-called 'soft' skills of self esteem, leadership and household visioning that our mentors share that motivate everything else.

Odette, her husband Helmas and their six children have experienced the impact of both tangible and soft skills and their resulting life change since joining the Kula Fellowship Program.

As farmers, the family often faced challenges that were difficult to overcome- high costs and low income, without a clear way forward. Ultimately the discouragement led Odette to consider leaving coffee farming and selling the livestock she had acquired. When she began the Fellowship Program, however, the self esteem trainings bolstered her confidence and reminded her what she is capable of, and she decided to push forward. She increased her livestock again, and, after attending several coffee farming training sessions, reinvested

in her coffee farm, doubling her number of trees and deciding to give more time to caring for them well. She saw that with the proper attention and input, coffee could be a valuable asset for her family- and that she was more than able to make it successful.

There's also been lifestyle change at home. As a result of heath and nutrition trainings, Odette learned the importance of incorporating vegetables into the family's diet, something that hadn't been a consideration previously. Now they have 3 small gardens for home produce, providing plenty of vegetables for everyday

meals as well as extra to share with neighbors and friends. Stories like Odette's remind us of the importance of every little part of our work- the way a message of self-belief and resilience can resonate enough to influence someone to keep going; how a little extra knowledge can provide the confidence to see a new future; that everyday routine changes can result in greater physical and emotional health; and that ultimately it's all essential when working alongside the uniqueness of each individual.



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The Impact Story Of

Jeanette Mukamushumba

consistent business to provide them with a more stable, year round income.

Through these business ventures, Jeanette and Everest began to dream of providing a quality education for their three children. They told us they want their daughter and sons to have the opportunity to become whatever they want to become, and believe that starts with a solid education. Jeanette shares that same dream for herself, too. She hopes that one day, through the income earned from their coffee business, she will be able to return to school. With a deep affinity for mathematics and chemistry, she hopes to continue learning and working in

Jeannette is a 35-year-old coffee farmer.

One year ago her husband Everest heard that Kula was working with women to help support coffee farming businesses, and he immediately told Jeannette about the opportunity. They decided that she would participate in the Kula Fellowship, our 15-month program that provides industry training, business investment, and leadership skills, empowering fellows to protect their land, build profitable businesses, raise healthy families, and send their children to school.

Although they'd been growing coffee for over three years on their 200-tree farm, neither Jeannette nor Everest had

ever received any formal agronomy or coffee farming education. Until then, everything they knew about coffee had been self-taught. So while Jeanette entered the program without much confidence, she also brought with her some big expectations for what she knew she could achieve.

At the start of the Fellowship, she and her family worked together to discuss their vision for what life might look like after the program. Their goals included expanding and improving their coffee business, and focusing more on their passion fruit and tree tomato businesses as well. And because agricultural businesses are seasonal, it was important that they eventually create an additional, more

"Now, the sky is no longer the limit... because my dreams exceed all limits."

these fields in the future.

When the Fellowship first began, Jeannette was nominated by her peers as a group leader, but struggled with feeling unsure of herself and her overall capacity. At times, she even wanted to resign from the position entirely. But as she began attending training in personal development, self-esteem, confidence, and community leadership, she felt a shift; a change in the way she perceived herself. As she worked more with her mentor, she began to witness how what she'd learned could significantly impact her life and the lives of her neighbors, ultimately coming to the realization that she was in fact a leader, and it was upon her to learn how to progress her group forward and achieve the collective impact they desired.

Jeannette became so inspired that she started speaking in public with confidence, and eventually made the decision to run for public office in her community. She won her election on the village level, then the cell level, and finally the sector level. Today, she is proudly the Representative for Women in the Murama Sector in the Kayonza District.

As for the initial goals they set, Jeannette and Everest have grown their coffee farm eightfold in just the short span of the Kula Fellowship. What started as a 200-tree farm is now a thriving 1600-tree farm, which is expected to yield them a bountiful harvest in two years' time.

In our conversation with Jeanette, she told us that without Kula she would not have achieved all of this. She is incredibly grateful for the program and all it has enabled her to realize, saying, "Now, the sky is no longer the limit...because my dreams exceed all limits."





Mukamazera Juliette



Juliette's story is one of family transformation, with relational healing at its core. A married mother of four, her home life had previously been marked by fear and discouragement. When our mentor Alex first met her in 2019, it was clear that her marriage was characterized by control, fighting, and a negative reputation among the community. She wasn't involved in decision making with the family's finances, and wasn't allowed to work outside the home. It was a life lacking opportunity and freedom. Juliette joined the Kula Fellowship Program in 2021, and along with the start of group trainings, Alex began visiting her home and creating a relationship with both her and her husband and children. Over time, things began to change. In her own words:

"Since the Kula program there have been a lot of changes in my family, especially between me and my husband. We used to have a lot of conflicts that could affect me and my children but after the gender and balance training that I attended with my husband and the mentorship, we have been trying to put everything together and discuss our challenges to improve our relationship as husband and wife."

Juliette has gained respect within the Fellowship Program and now serves as leader for one of the training groups, and she and her husband have even come to an agreement for her to work outside the home. In one of Alex's recent visits to their house, he was touched by her

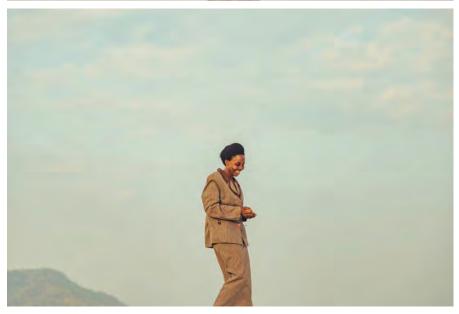
words, the smile on her face, and her hand intertwined with her husband's as she spoke.

"My children are healthy and attending school and ever since I started working I have been helping my husband to take care of all finances — we are now a happy family."

"I thank Kula for the opportunity of sharing these trainings that have transformed my husband into an understanding husband and father to my children. Also I thank Kula for the guidance of the saving circles from which I was able to get a loan and buy a goat which has given birth -- and even those kids are now old enough to produce more. From the money earned I have managed to help my husband in renovating our house. Even more, I am excited to share that we have now made a modern kitchen garden and the food on our daily plates is very nutritious all thanks to Kula. My children are healthy and attending school and ever since I started working I have been helping my husband to take care of all finances -- we are now a happy family."







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Women's Center Lunches

In 2021, we began providing daily lunches to all of the girls attending our Women's Centers. We employed two cooks in Kayonza and two cooks in Gakenke to prepare delicious, sustaining food, hiring a Kula graduate as one of the cooks in the process! What's more, all of the vegetables in Kayonza were purchased from the girls' current model farm and a Kula graduate who now has thriving agribusiness, thanks to what she learned from her own time spent learning at the Women's Center.

Throughout the Fellowship, these aspiring entrepreneurs spend all day learning how to build their own tailoring businesses, growing in confidence, togetherness, and self-esteem, and gaining various life skills from agribusiness to financial literacy. Having lunches to fuel their focus, energy, and growth has truly changed everything. These simple lunches have not only made them feel stronger and more able to learn, they've also created a deeper connection between the girls, which we believe will lead to stronger relationships and support, both business and personal, after the program ends. Because, as one of our ladies said, "when you share lunch, you share life."







Coffee Update

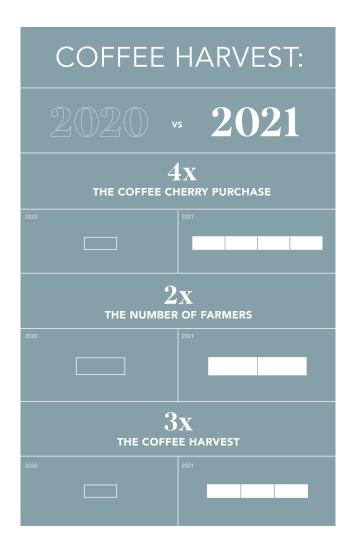
In our coffee washing station's second year of operation, we saw amazing growth and progress. Compared to 2020, we more than tripled the amount of received and processed coffee, received harvest from more than two times the number of farmers, and by the conclusion of the season, we paid over four times as much in total coffee cherry purchases.

While natural farming cycles have played a big part in increasing 2021's harvest, we couldn't have come close to achieving last year's success without the hours of hard work, heart, and soul invested into this community by our team over the past year.

For years, we've focused on building programs to strengthen and support coffee farmers, believing that their ability to produce increased yields and better quality coffee would be foundational to their success. Now that we are buying the results of those initiatives at our washing station, paying farmers good prices for their coffee cherries, we are thrilled with how full circle our work has become. We not only have the opportunity to partner with farmers and watch their harvests come to fruition, but also ensure that they have a consistent, profitable market. For us, it's the next step in acting out our belief that charity alone will not eradicate poverty — good business will.

Right now, we are feeling an immense amount of gratitude for what we've been able to experience working alongside this community so far... but it's only the beginning. For every dollar you've donated and every bag of coffee you've purchased — Thank you for being a part of our story.

For years we've been on a journey alongside entrepreneurs in coffee communities; with each new



group in our fellowship we are both teachers and students, adjusting and adapting our partnership to ensure that our trainings are relevant, our responses are timely, our impact is real. It's a dynamism that is only possible because of our amazing field staff, working day in and day out with the fellows in our programs.

As we continue this process, we have seen our organizational path increasingly intertwined with the realities of the farmers we work with, and the supply chain they're a part of. While in earlier days it didn't seem necessary- or even feasible- to embed ourselves further in that industry, over the last 2 years it's felt like the natural growing step.

We love that we have been so focused on the producer

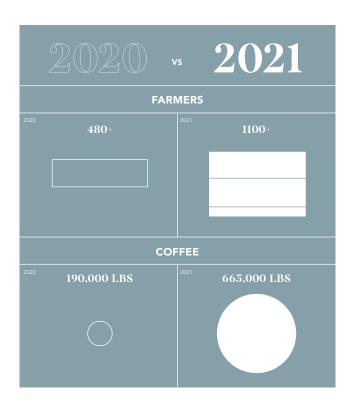
side, learning and building services around best coffee farming practices, personal development and business planning, entrepreneurship and success of farmers and their families.

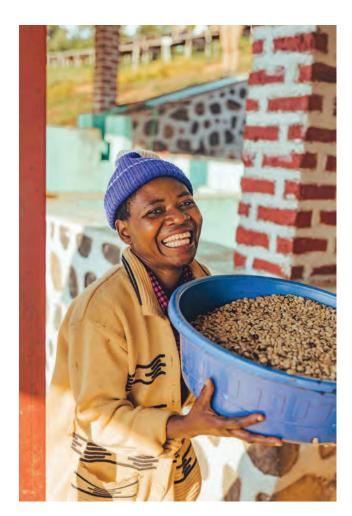
Along the way we have learned multitudes about how all aspects of the coffee industry are connected- how the trees we provide are essential to a family's future success, how proper care of those trees is needed for a higher quality harvest, how a well functioning washing station must pay better prices to value a farmer's work, how that washing station should enforce best practices to highlight the quality of harvest, and how producers can use their role to be an open conduit between consumers and farmers, building equity in the supply chain.

The farmers we work with are some of the most dedicated people we know, and we are proud to bring their harvest and story to a growing audience. There are many parts of the coffee industry that have become entrenched in an imbalance of power, and we aim to be one small force to push against that, to shed light on some unknown places and to re-imagine the good that can be brought out.

These are our motivations behind each step forward in coffee. While committed as ever to our support programs for fellows, we are also committed to bringing their product to market, and doing so in a way that honors the cyclicality and connectedness of the whole process.

New bags, a new video, new blends are exciting things - but they are small things. The big things, the important things, are the impact these things can have: bringing farmers' stories to new people, more people; generating awareness for producers around the world; increasing revenues to farmers for their harvest; building a network of support around entrepreneurs and their families as they construct a stronger future.





Financials

TOTAL RAISED:

\$916,602

PROGRAMS:

\$730,536

ADMIN:

\$50,156

FUNDRAISING:

\$42,577

Partners

FOUNDATION:















CORPORATE:





Kregel&Company CPA



1% FOR THE PLANET:













GREAT WILD + CO.



Kula is a proud non-profit partner of 1% for the planet, which connects businesses and nonprofits to protect the planet. We are incredibly grateful for the partnerships we've formed through this committed network and the impact we've been able to create together!

Our Team



Executive Team:

Sarah Buchanan-Sasson

Executive Director/Founder

Nic Lauten

Director of Programs

Jackie Mutesi

Director of Administration and Finance

Lindsay Holben

Director of Impact

Fred Nsengiyumva

Director of Operations

Egide Murindababisha

Country Director

Field Staff:

Odille Uwayezu

Northern Province Farm Trainer

Felicien Tumuhawenimana

Eastern Province Farm Trainer

Cesar Ngenzi

Western province Farm Trainer

Jacqueline Abakunzi

Liddy Women's Center Manager

Bella Kantengwa

Rusasa Women's Center Manager

Diane Akimana

Women's Center Business Manager

Immaculee Kyinansabimana

Women's Center Agribusiness Coordinator

Philomena Dusabimana

Rusasa Women's Center Manager

Roger Uwimana

Ntango Washing Station Accountant

Jean Bosco Niyigaba

Ntango Washing Station Manager

Northern Province Mentors:

David Irabizi

Berthine Nijyembere

Diane Iraguha

Eastern Province Mentors:

Assumpta Ingabire

Schadrack Tuyishime

Solange Tuyisabe

Western Province Mentors:

Alex mulisa

Alain mbane

Team Stats

8% Rwandan

50% Female

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Looking Ahead

We head into 2022 with a current of energy and optimism among our team in Rwanda. We talk often about the gift found in the cyclical nature of our work- both in the seasonal rhythms of farming, as well as the calendar of our Fellowship Program. It provides a backbone and a framework, within which we can innovate and improve with each turn. We begin 2022 by opening the 3rd harvest season at our Ntango Coffee Washing Station, with strengthened operating vision and increased processing knowledge; in June and July we'll hold our Fellowship Program's 3rd business plan competition and graduation, marking our 1st Fellowship completion in Nyamasheke; in August we'll launch our 4th Fellowship cohort, expanding our Women's Center programming to Nyamasheke and opening a new facility in Gakenke; and in November we'll again increase the number of coffee and shade trees distributed, up to 200,000. As a backdrop to it all we'll be celebrating Kula's 10th year, providing a milestone from which we can reflect on our journey and step forward into an ever-expanding vision for organizational growth and impact, evolving and enriching with each beautiful cycle.





WE'LL 36 NEW BUSINESS INVESTMENTS



315

NEW FELLOWS

we'll open a new
Womens
center
IN RUSASA

KULA WEARS OLD!

200,000

