DEAR FRIENDS,

A stone thrown into the middle of a pond creates ripples that travel all the way to the shoreline. BeadforLife (BFL) and Street Business School (SBS) are stones of income generation in the pond of global poverty, and in the past year, we have seen the ripples stretching around the world.

BeadforLife continues to reach women in Uganda through bead making, small business creation, and access to education and health services. We then inspire women around the world to take action through wearing and sharing our beautiful jewelry that carries meaning and hope. This is a ripple creating prosperity for families and communities in Uganda and inspiration in the hearts of people everywhere.

Street Business School in Uganda continues to serve women with our transformational program providing business skills + confidence building, which allows women to triple their incomes, rising above the global poverty line. This is a ripple that starts with a woman’s belief in herself and lifts up everyone around her.

SBS also continues its global expansion, and in this fiscal year (July 17 – June 18) SBS is being implemented in 11 countries through 39 Global Catalyst Partners we have trained. This is a ripple that will help almost 13,000 women and their 64,000 children to rise out of deep poverty across the African continent. We are excited to announce that in 2019, BFL and SBS will become sister organizations, each operating as an independent nonprofit, and continuing to support each other’s work.

You are part of these ripples!

Thank you for walking on this journey with us to empower the most oppressed people in the world. The thread that runs through it all is our focus on building human dignity and giving people the tools to lift themselves up with pride and triumph. We hope that YOU feel proud of what we, together, have accomplished.

The BeadforLife Board of Directors

Ginny Jordan • President & Co-founder
Devin Hibbard • Member & Co-founder
Torkin Wakefield • Member & Co-founder
Barbara Lawson • Treasurer

Joachim Ewechu • Member
Karen Paterson • Member
Chuck Wilson • Secretary
2018 ACHIEVEMENTS

39 TOTAL NGO GLOBAL CATALYST PARTNERS (GCP) organizations trained to deliver Street Business School in their local communities

211 PERCENT average increase in income two years after graduation

89 PERCENT of SBS trainees have businesses two years after graduation

42 PERCENT have two or more

SBS GRADUATES go from living on $1.35/day to $4.19/day two years later
BEADS CHANGE LIVES

As our foundation that’s fueled an evolution in entrepreneurship for women living in poverty, BeadforLife jewelry continues to spark conversation and share our story around the world. Our Fair Trade recycled paper beads are a symbol of sustainability, both for Mother Earth and in an even more impactful way, for the women who lift their families out of poverty through Street Business School. They are the ultimate symbol of women around the world rising up together in a powerful movement. Last year, our products delighted people at homes, churches, schools, conferences and through the media. We couldn’t do this without our 40 passionate Community Partners, 15 local volunteers and all the incredible members of our BeadCircle who shop, share our story, sell our products, partner with us and love us.

www.BeadforLife.org
EMPOWERING WOMEN AND OUR PLANET

We care deeply for protecting workers and the environment. Our products have been sourced locally, and we focus intently on sustainable product development.

BeadforLife is a longstanding member of the Fair Trade Federation, a membership organization of businesses who practice 360° fair trade. 360° means BeadforLife works with artisans in partnerships built on trust. It means good wages, safe working conditions, environmental responsibility, and more. It means our partners are empowered to build strong businesses for their families today – and for generations to come.

BeadforLife undergoes a rigorous screening process annually to evaluate our commitment to all nine Fair Trade Federation principles.
I am inspired, awakened and more sure than ever that helping young people realise their potential can be my contribution to eradicating poverty and bringing a little more sunshine to the girls in my community. Thank you 1000 times for this opportunity.”

Lillian Ahabwe from Justice and Advocacy for Women and Children of Uganda (JAWCU), an SBS Global Catalyst Partner.

SBS is a six-month, community-based classroom uniquely tailored to meet the needs of women living in poverty by helping them increase their confidence, start small businesses, and triple their incomes.

Through a unique social franchise model, SBS is scaling to reach a million women by training other organizations, called Global Catalyst Partners, how to embed our proven program into their work to magnify their impact. This approach combines a field tested program that generates robust results with the expertise and customization of the local partner to ignite truly exponential impact.

At SBS, we believe in helping people help themselves. We believe that a one-time intervention that creates multi-generational change and reduces dependency on aid is smart and sustainable. We believe that increasing self-confidence and economic independence creates the best social return on investment. And of course, we believe that investing in women is investing in boys and girls and their futures as educated men and women.
Coach Namuwaya Hadijjah, 35, is married with four children. She grew up with her grandmother in Eastern Uganda. In 2002, while still in high school, Hadijjah became pregnant. She was forced out of her grandmother’s home and moved in with the father of her child. He later paid for her to acquire vocational training as a nursery school teacher.

As a teacher, Hadijjah only made 150,000 Ugandan Shillings (40 USD) a month which was not enough to sustain her and her family. Hadijjah heard about the opportunity to attend Street Business School in her community. She was the last woman to enroll, and was ready to make the most of her training.

“The word ‘business’ from Street Business School is what sparked me to join the program because I love business,” Hadijjah says. With her spark, Hadijjah started several businesses to supplement her income, including a snack-stand and a mobile money stand providing financial services in her community. Already working at the community nursery school, and not wanting to miss out on the opportunity of a business, she hired her first employee - her sister - to run her businesses at home while she was at school. She shares all her skills from Street Business School training like great customer care and bookkeeping with her sister, in order for them both to grow and prosper.

With the two businesses, Hadijjah has more than doubled her income from 150,000 shillings (40 USD) a month to 590,000 shillings (173 USD) per month. With this income, Hadijjah is now able to support herself and her family and is also rigorously saving in order to start her dream business of owning her own Kindergarten.

Through all this, Hadijjah is so proud of how far she has come and is grateful for the life she lives today.

“I have to be strong and show up every day and work for my children.”

“MEET HADIJJAH NAMUWAYA

There is no force equal to a woman determined to rise!

W.E.B Dubois
GLOBAL RECOGNITION

Our world-class program is earning world-class exposure. Street Business School by BeadforLife collaborated with other leaders in the fight against global poverty at high impact events throughout the year.

AWARDS

BeadforLife named Non-Profit of the Year by the Nobel Laureates of PeaceJam
AUDITED FINANCIALS

REVENUE

<table>
<thead>
<tr>
<th>Description</th>
<th>July 2017–June 2018</th>
<th>July 2016–June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Revenue from Product Sales</td>
<td>$615,301</td>
<td>$835,255</td>
</tr>
<tr>
<td>Street Business School Workshop Fees</td>
<td>$57,985</td>
<td>$17,800</td>
</tr>
<tr>
<td>Donations Received</td>
<td>$368,359</td>
<td>$261,025</td>
</tr>
<tr>
<td>Pledges to be Received in Future Years</td>
<td>$633,136</td>
<td>$71,667</td>
</tr>
<tr>
<td>Sale of Assets</td>
<td>$3,684</td>
<td>$1,341,256</td>
</tr>
<tr>
<td>Other Income</td>
<td>$92,656</td>
<td>$115,081</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td>$1,771,121</td>
<td>$2,642,084</td>
</tr>
</tbody>
</table>

EXPENDITURES

<table>
<thead>
<tr>
<th>Description</th>
<th>July 2017–June 2018</th>
<th>July 2016–June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services - BeadforLife</td>
<td>$755,428</td>
<td>$929,699</td>
</tr>
<tr>
<td>Program Services - Street Business School</td>
<td>$900,288</td>
<td>$659,473</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$107,765</td>
<td>$134,230</td>
</tr>
<tr>
<td>Administrative</td>
<td>$169,114</td>
<td>$109,923</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$1,932,594</td>
<td>$1,833,325</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>July 2017–June 2018</th>
<th>July 2016–June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Assets</td>
<td>($161,473)</td>
<td>$808,759</td>
</tr>
<tr>
<td>Net Assets</td>
<td>$3,842,717</td>
<td>$4,004,190</td>
</tr>
</tbody>
</table>

SOURCES OF REVENUE

- Earned Revenue: 38%
  - Earned Revenue from Product Sales: 35%
  - Earned Revenue from Workshop Fees: 3%
- Donations Received: 21%
- Pledges to be Received in Future Years: 36%
- Other Income: 5%

EXPENDITURES

- Program Services: 86%
  - Program Services - BeadforLife: 39%
  - Program Services - Street Business School: 47%
- Fundraising: 5%
- Administration: 9%

BeadforLife is a 501(c)(3) nonprofit organization, in the US, ID#20-1683139; and a registered International Non-Governmental Organization in Uganda. For a complete audited set of financial statements or a copy of our IRS Form 990, contact Anne Green at anne@beadforlife.org.
THANK YOU TO OUR GENEROUS SUPPORTERS!

Street Business School (SBS) is building upon its existing philanthropic community in order to scale our own capacity as we expand SBS globally. Consider joining our philanthropic community by becoming a supporter.

We appreciate gifts at all levels as our loyal and caring community helps us empower women as entrepreneurs in Uganda, and scale our impact and economic development in new communities throughout Africa. This list recognizes our 2017-2018 donors of Spark Society level and above.

WILDFIRE DONORS
Ginny Jordan

BLAZE $25,000+
Arthur B. Schultz Foundation
Moxie Foundation
P&G Alumni Foundation Fund of the Greater Cincinnati Foundation
Segal Family Foundation
Schooner Foundation
Swarovski Foundation
Deke and Hope Welles
Georgia Welles

FLAME $10,000+
3rd Creek Foundation
Atlas Real Estate
Circle of Sisterhood Foundation
Cordes Foundation
Heath Podvesker and Sara Hodgdon
Heidi and James Hole
Richard and Charlotte Jorgensen
Marion Taylor
Lucinda, Victoria and Ian Watson

**ALIGHT $2,500+**
Sally Goodwin
Robin Seiz and Mindy Hall
Kristin and Eric Hansen
Intel Corporation
Ruth Kerr
Macourt Foundation
Microsoft Matching Gifts Program
Adarsh and Archana Nair
Jane Strode Miller
The Community Foundation
Serving Richmond and Central Virginia
Tracey Turner
Lizanne and William Ury
Beth Wagoner
Peter Welles

**SPARK $1,000+**
Anonymous Donation
Jessica Holland and Alejandro Arze
Georgia and Kirk Baddley
Mary Barger
Ryan and Alisha Boykin
Rhonda Bushmaker
Alexandra Cock
Combs and Co.
Robyn Cowan
CycleGiving
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Alice Schmitz
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Torkin Wakefield and Charles Steinberg
Barbara Tatera
Jeanne and Jack Thompson
Meredith “Boots” and Richard “Dick” Tolsdorf
Karsten and Eva Witt Larsen
WAYS TO ENGAGE

MONTHLY GIVING

BUY OR SELL BEADS

BECOME A GLOBAL AMBASSADOR

JOIN SPARK SOCIETY

GET SOCIAL

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StreetBusinessSchool.org

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