

## DSE Loan Application

<b>Submission Date</b>	2017-04-10 20:53:25
<b>Social Enterprise Name</b>	All Across Africa
<b>Your email</b>	greg@allacrossafrica.org
<b>Physical address</b>	100 West 35th Street STE G National City California 91950 United States
<b>When did your social enterprise begin operations?</b>	2013
<b>How many paid employees do you have?</b>	24
<b>Ownership status</b>	Multiple shareholders
<b>Legal status</b>	B-corp or Public-benefit corporation
<b>Year legally incorporated</b>	2013
<b>Legal Registration Certificate (Articles of Incorporation, Articles of Organization)</b>	<a href="#">Registered Copy All Across Africa Articles of Incorporation.pdf</a>
<b>What problem are you trying to solve? (2-5 sentences)</b>	With a population in excess of one billion people and an extremely low demand for labor, Sub-Saharan Africa is confronted with an unemployment crisis that has kept much of the continent in poverty over the past century. With a jobless rate hovering between 80%-96% there are very few living wage jobs available.
<b>What is your Business Model and how does it solve this problem? (2-5 sentences)</b>	All Across Africa (AAA) creates thousands of living wage jobs for the economically marginalized people of Africa, employing over 3200 rural artisans to produce high quality handmade products for AAA's home décor and accessories markets in the West. AAA develops and trains groups of men and women to become highly skilled artisans.
<b>Where do you operate/what does your market look like? (2-5 sentences)</b>	The home décor industry (wholesale, retail and online) in the United States is an \$83 billion industry with an average growth rate of 3% per year; it is expected to continue to grow at a faster rate than the overall economy. Market research has shown there is a growing market for unique handmade home décor products particularly in the high-end segment.
<b>Why are you better than your competition? (2-3 sentences)</b>	As a result of AAA's years of experience developing on-the-ground operational teams, training large groups of artisans, and working with experienced designers, the Company has secured national retailer accounts developing a unique capability to produce and ship thousands of consistently high-quality products every month directly into high volume US and European markets.
<b>Who supports you so far? (2-5 sentences)</b>	All Across Africa has over 500 wholesale customers of which our largest and most consistent customers are: Costco, FTD, Ethan Allen, Paper Source, and One Kings Lane. Investors include the Libra Foundation (Pritzker Family), The Cordes Foundation, and Jon Freeman.

<b>What are the major risks in both your business model and with this loan? (2-3 sentences)</b>	Risk factors include: political instability in the African countries we work in. Being able to continue to secure large retail customers, and being able to scale our IT needs to our current and and future customer growth.
<b>If you have a Business Plan/5-year Strategy or similar document, please attach it here, otherwise the following questions are mandatory</b>	<a href="#">All Across Africa Business Plan 2017.pdf</a>
<b>Please state your average days sales outstanding/days receivables</b>	80 days
<b>Please state your average days payable outstanding</b>	30 days
<b>What is the most important social impact metric/KPI that you track?</b>	Number of jobs created
<b>Based on this KPI, what has been your impact to-date?</b>	3200 direct jobs and hundreds of additional indirect support jobs
<b>Based on this KPI, what is your anticipated future impact in the next one to two years?</b>	2017: 4500 jobs created 2018: 6000 jobs created
<b>Do you track any other social impact KPIs?</b>	Yes
<b>What is another impact social impact metric/KPI that you track?</b>	Percentage of artisan children enrolled in school
<b>Based on this additional KPI, what has been your impact to-date?</b>	98 percent enrollment
<b>Based on this additional KPI, what is your anticipated future impact in the next one to two years?</b>	The loan will allow us to add more artisans resulting in more children enrolled in school
<b>How many clients have you served/impacted over the past 12 months?</b>	21200
<b>How do define clients served/impacted?</b>	3200 employed who support 18,000 family members
<b>Total Equity contributions (all time)</b>	\$325,000 in equity investment
<b>Total Grant contributions (all time)</b>	0

**Which of the following have contributed equity to your organization?**

Individual Investors  
Foundations

**If your loan was posted on Kiva, estimate how many individuals from your personal, social, and business networks would lend to you.**

300 - 400

**How would you promote your loan to prospective lenders within your personal, social, and business networks?**

Send an email to our 3000 plus member email list, post on our social media, and share with our professional networks.

**List of funders**

	Name of Funder	Funding Source	Type of Funding	Amount	Year	Tenor	Financial Covenants	Notes
1	David Hay	Private Investor	Equity	\$175,000	2015	Equity	None	
2	Jon Freeman	Private Investor	Equity	\$75,000	2015	Equity	None	
3	Ralph Broetje	Private	Equity	\$75,000	2016	Equity	None	
4	Libra Foundation	Foundation	Convertible Debt	\$500,000	2016	Convertible	Increase Impact	
5	Cordes Foundation	Foundation	Debt	\$50,000	2013	5 years	None	
6								
7								
8								
9								
10								

**Revenue/Net Profit Actuals & Projections**

	Year	Revenue	Net Profit
Year 1	2013	1,664,000	-65,500
Year 2	2014	1,996,000	-267,000
Year 3	2015	1,743,000	-216,000
Year 4	2016	1,882,000	154,000
Year 5			

**Historical financial statements, including Income Statement, Balance Sheet, Statement of Cash Flows, and Notes (audited or unaudited)**

[P&L 2013-2016.zip](#)

**YTD P&Ls, Cash Flow statements, most recent Balance Sheet, and/or Purchase Orders/Accounts Receivables/Invoices**

[2016 Financials.zip](#)

<b>Leadership 1</b>	<p>Greg Stone, Chief Executive Officer</p> <p>After many years serving impoverished people in Rwanda, Greg cofounded AAA, a social business that creates markets in the United States for handmade products in East Africa. His first social business experience began with his founding of the Rwanda Basket Company in 2007 to create sustainable employment for people living in poverty. He is also the executive director of Opportunities Across Africa, a nonprofit organization that provides jobs and skills training for the rural poor in East Africa. Before becoming involved with companies in Africa, Greg was the executive director of Eastside Academy in Seattle, an alternative high school for at-risk teens, and he held senior leadership positions at several Internet and technology companies. He holds a master's degree from Fuller Theological Seminary in Pasadena, California.</p> <p>LinkedIn <a href="https://www.linkedin.com/in/greg-stone-7b262751/">https://www.linkedin.com/in/greg-stone-7b262751/</a></p>
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<b>Leadership 2</b>	<p>Alicia Wallace, Chief Operations Officer</p> <p>Alicia's move toward making a difference in East Africa began in Seattle, Washington. During and after earning her BA in economics, she worked alongside the owner of an eight-lawyer firm in downtown Seattle as the firm administrator. She joined Rwanda Partners as director of operations and development, creating programming and products in Rwanda. Overseeing operations for AAA and helping the poor in East Africa has become her life's passion.</p> <p>Alicia finds solutions to challenges that arise in the start-up production and retail business located in multiple countries. She regularly travels to East Africa, scaling handmade production and impact, which has positively affected more than 18,200 people. As a constant learner, Alicia is leading the organization into new markets and product lines and is implementing the corresponding programs in new countries. Alicia holds a BA in economics from Seattle Pacific University.</p> <p>LinkedIn <a href="https://www.linkedin.com/in/alicia-wallace-66b3428b/">https://www.linkedin.com/in/alicia-wallace-66b3428b/</a></p>
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<b>Names, titles, and LinkedIn profiles of all members of the Board and Management team - include organizational chart if available</b>	<a href="#">Advisors - Org Chart.zip</a>
<b>Name</b>	Terry Bruggeman
<b>Email</b>	tjbruggeman@gmail.com
<b>Phone Number</b>	858 736 7354
<b>Relationship</b>	Advisor

Your logo



[AAA\\_logo\\_longcontinent.jpg](#)

Annual Report

[All Across Africa 2016 Annual Report.pdf](#)

Other Attachment 1



[Weaver Celebration 2017 S.jpg](#)