

Si3 Impact Investment in Israel

2022 Impact Report



by
ujia

OUR IMPACT IN 2022

Like much of the rest of the world, Israel saw an economic crunch in 2022, particularly within its otherwise booming hi-tech industry. As always in times of economic crisis and rising cost of living, it is the most vulnerable parts of society that suffer the worst. Through our investments, Si3 continues to work towards closing these social and economic gaps.

As part of the current economic climate, Israel has seen two interest rate hikes in the past 12 months. The result of which is that loans to small businesses, and programmes like Si3, are needed now more than ever. Despite Israel's shifts and changes, in the next year our Si3 portfolio will continue to focus on powering social change through education and employment while identifying other key issues that demand attention.

We are extremely proud that, over the past year, our Si3 portfolio has not only grown to include three new investments, but that these investments are both varied and touch on the broad range of issues that Israel is facing today. The new investments include Social Space Allenby, a shared workspace for non-profits; Gvanim Shel Matok, a vocational training chocolaterie for youth at risk; and Moona, an industry training programme for people living in the socio-economic periphery. These additions have diversified our portfolio to include youth education, complementing business loans, employment initiatives, and social spaces.

As this report is being distributed, Si3 is deep in the process of our seventh investment cycle, supported by our Investment Committee and Advisors. Equally, our Donor Advised Fund (DAF) initiative which launched last year, continues to be a flexible way for donors to engage with and invest in Si3.

Over the next 12 months we anticipate significant growth in the size and diversification of assets under Si3 management, enabling us to create greater social impact through our portfolio. We look forward to creating even more impact and a safe cushion to buffer the economic hardships that lie ahead. Most importantly, Si3's underlying portfolio of companies has continued to repay interest and loans allowing us to recycle and reuse donor capital for new investments, creating a virtuous cycle of investment and re-investment.

We would like to thank you, our partners, for your support and friendship as we continue to build and grow Si3.



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Si3 Investment
Committee Co-Chair



Steven Kaye
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Si3 IMPACT IN NUMBERS

Si3 is a cutting edge approach to drive sustainable social change in Israel, recycle philanthropic funds and creatively engage funders in the UK.

Since its founding Si3 has helped:

1,746 

people find employment

1,422 

people acquire skills
training

2,556 

small businesses receive
financing

300 

youth receive
vocational training

FINANCIAL OVERVIEW

AUM:

£1.84m*

Capital repaid to date:

£343k

Total Investment to date:

£2.18m

Total outstanding Investment to date:

£1.84m

*incl DAF

Figures accurate as of December 31, 2022

Employment Initiatives





“The wealth of a country is its working people” Theodor Herzl

In 2022:

299 

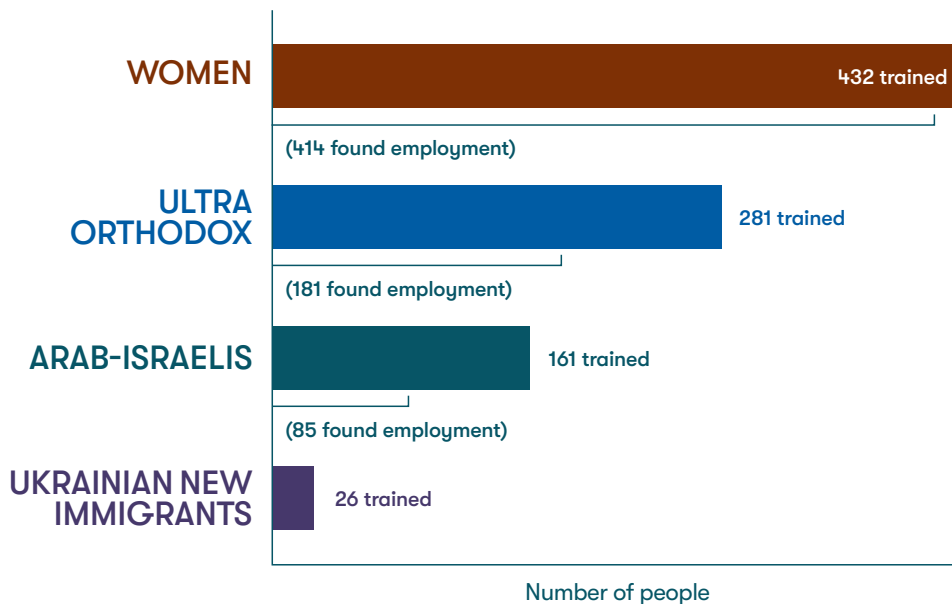
businesses hired graduates
from Si3 programmes

743 

students graduated from
training programmes
supported by Si3

345 

of these graduates
found employment*



*2022 saw a slow down of the hi-tech industry in Israel, with many firms laying off staff and adopting hiring freezes. Si3 continues to believe in the importance of training people from Israel's socio-economic periphery in valuable 21st century tech skills. Our portfolio companies are constantly adapting the focus of their training to address market needs. Once these students are trained it takes on average 6-8 months to find employment – a timeline that might be slightly longer in the current economic climate.



JUMP.IN

Digital Marketing Training and Job Placement for Israel's Socially Marginalised

□ What?	Social mobility through quality employment for Israel's socially disadvantaged
○ Who?	<ul style="list-style-type: none"> • People with Disabilities • Ultra Orthodox • Ethiopian-Israelis • Young Adults at Risk • Adults aged 45+ • Refugees
≡ How Many?	<ul style="list-style-type: none"> • 272 digital marketing graduates in 2022 • 105 people were hired in hi-tech jobs in 2022
+ Contribution	Interest bearing loan to help market the courses.

Jump.in offers marginalised populations in Israel the opportunity to find quality employment in Israel's hi-tech sector. The company offers training and placement in digital marketing, a highly sought after skill.

The training and mentorship that they receive enables them to develop job specific skills and practical soft skills needed for workplace success. Additionally, since the outbreak of the war in Ukraine, Jump.in has helped support an influx of new Ukrainian and Russian immigrants.



In the past year (2021), Jump.in achieved a 154% increase in graduates and a 22% increase in job placement



JUMP.IN – SPOTLIGHT

Tiki Detoledo is 63 years old. While she had experience in print graphic design, she found herself unemployed and without the necessary skills to succeed in today's digital design industry. In an effort to overcome her lack of network and the age bias that exists in the user experience (UX) industry, Tiki took the Jump.in UX course to make herself more relevant for the job-market.

During Tiki's time in the course, Jump.in's digital agency hired her services as a freelancer. Jump.in's career coach and the recruiting agency worked with Tiki to help her overcome the obstacles of reentering the workforce as an older adult. After a year of working together, Tiki finally started working as a user experience designer in a start-up.



In 2022:

146 women trained

64 women employed so far



EXTRA TECH

Quality Employment for the Ultra Orthodox

□ What?	Social mobility through quality employment for Israel's disadvantaged Ultra Orthodox population
○ Who?	Ultra Orthodox women
≡ How Many?	<ul style="list-style-type: none"> • 250 graduates in 2022 • 150 Ultra Orthodox women received job placements in 2022
+ Contribution	Equity investment

Extra Tech gives Ultra Orthodox women an opportunity to become active players in Israel's economy by offering coding bootcamps and job placement services.

As the Ultra Orthodox population is plagued by unemployment, underemployment and lack of skills training, Extra Tech has specifically designed their services for this sector in accordance with the community's religious and traditional requirements.





DESERT 19

Quality Employment for Women Living in Israel's Periphery

□ What?	Social Mobility through quality employment for Israel's socio-economic periphery
○ Who?	Women living in Mitzpe Ramon
≡ How Many?	• 12 women were trained and employed by Desert 19 in 2022
+ Contribution	Interest bearing loan to promote business activities



There is a scarcity of job opportunities in the desert town of Mitzpe Ramon. Desert 19 is a female-led business which provides customers with a wide range of remote services including marketing, administrative tasks, and PA services, while enabling women living in Mitzpe Ramon to secure quality employment.



LEV 19

Quality Employment for Women Living in Israel's Periphery

□ What?	Social mobility through quality employment for Israel's socio-economic periphery
○ Who?	Women living in Tzfat and the environs
≡ How Many?	<ul style="list-style-type: none"> • 45 women living in the periphery received professional training in 2022 • 37 women were directly employed by Lev 19 in 2022
+ Contribution	Interest bearing loan to support the business activities of Lev 19



Women living in Israel's northern periphery town of Tzfat often have very few quality employment opportunities.

Recognising that geography should not be a barrier to career development, Lev 19 offers competitive salaries and a secure, friendly workplace. The company offers remote financial and bookkeeping services to clients including small businesses and non-profit organisations.

Hanala, a young, Ultra Orthodox woman, gave birth to two children by age 19.

She started working at Lev 19 in 2020 with no experience, little knowledge, and previously only earned minimum wage. Today, two years later, Hanala manages a team of 5 accountants and earns a high starting salary of NIS 12,000 (GBP 3,000) per month– double her previous salary.

Lev 19 is more than a workplace – it is a community of women created to help each other beyond the workplace. The women that work at Lev 19 have the opportunity to be career oriented without taking focus off their families.



SIRAJ TECHNOLOGIES

Employment in the Hi-Tech Sector for Bedouins

□ What?	Social mobility through quality employment for Israel's disadvantaged Bedouin population
○ Who?	Bedouins living in socio-economic periphery towns in Israel's Negev
≡ How Many?	<ul style="list-style-type: none"> • Over 150 Bedouin STEM students • 22 Bedouins employed at Siraj Technologies in 2022 • 12 new engineers trained in 2022, 50% of which are female
+ Contribution	Interest bearing loan to help develop business activities



The number of Bedouin university graduates in science, technology, engineering and maths (STEM) subjects is exceptionally low, and those who do study STEM do not pursue careers in the technology industry. This excludes Bedouins from hi-tech, a major driver of the Israeli economy, resulting in further economic and social barriers to integrating into Israeli society. Siraj Technologies aims to promote the inclusion of Bedouins into Israel's hi-tech sector, so that they can enjoy the benefits of the "Start-Up Nation."

It achieves this inclusion by:

1. Employing engineers from the Bedouin community in the Siraj software company.
2. Siraj Technologies funds the Siraj NGO, which promotes STEM education, particularly engineering, among Bedouin high school pupils, encouraging them to strive towards a career in hi-tech.



LOTUS HUB

Providing Opportunities for Traditional and Religious Druze Women to Enter the Hi-Tech Sector

□ What?	Social mobility through quality employment for Israel's Druze women
○ Who?	Traditional and religious Druze women
≡ How Many?	<ul style="list-style-type: none"> • 30 Druze women completed coding bootcamps and employed in 2022 • Over 75 total women are now working as software developers
+ Contribution	Interest bearing loan to support the growth of Lotus Hub

Traditional and religious Druze women have often been left out of Israel's hi-tech sector due to geographical constraints.

Lotus Hub solves this problem by offering both professional training and employment opportunities as well as a culturally appropriate physical workspace in the Druze village of Daliyat al-Karmel.

This allows Druze women to integrate into the Israeli hi-tech sector and earn higher salaries, benefiting both their individual families and local communities.

In 2022 Lotus repaid its Si3 loan in full.



“Thank you Si3 for giving Lotus the backing to continue its activities, especially during the Corona uncertainty. The loan provided us with enough breathing room to grow and transform our dream into a reality.”

Maisa Alsheik, CEO,
Lotus Hub



"Lotus - the hi-tech space for women where we are writing a new chapter in our history. At Lotus I have been able to develop my career while managing life as a mother and a religious woman. Lotus is where dreams come true."

Ahlam Kadour, Lotus graduate, mother of 2



MOONA

Technical Training for Disadvantaged Populations

□ What?	Social mobility through quality employment training for much needed industry jobs
○ Who?	Low socio-economic populations
≡ How Many?	<ul style="list-style-type: none"> • 186 Graduates in 2022 • 67 Employed in 2022*
+ Contribution	Interest bearing loan for operations while awaiting a government grant

Moona provides employment training for a diverse group of Arab and Jewish students learning together in the social and geographic peripheries. This training equips them with the necessary technological skills for employment in the 21st century advanced manufacturing sector.

By giving young adults the necessary technological skills to guarantee them gainful employment in Israel's manufacturing industry, Moona bridges the gap in human capital that this sector has struggled with for decades.



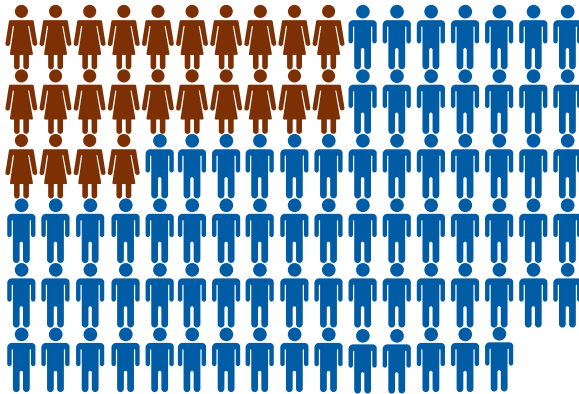
*Note: After completing a course or training programme, the average graduate finds employment within 6-8 months.



MOONA: 2022 IN NUMBERS

Creating Opportunity for all Israelis

BREAKDOWN OF GRADUATES IN 2022



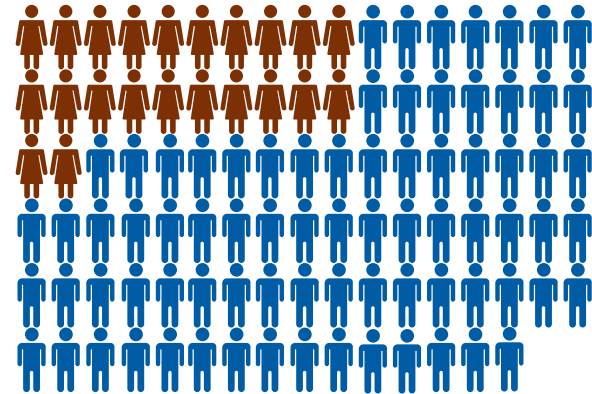
24% Women



62% Arab-Israeli

38% Jewish

BREAKDOWN OF GRADUATES EMPLOYED IN 2022



22% Women



48% Arab-Israeli

52% Jewish

Business Loans



BUSINESS LOANS IN NUMBERS

Business loans continue to prove crucial to Israeli small and medium businesses as rising interest rates are putting increased pressure on these businesses. In 2022, Si3 investments resulted in:



OGEN SOCIAL LOAN FUND

Providing Vital Low Interest Business Loans to Israel's Small and Medium Businesses and Non-Profit Organisations

□ What?	Economic development in Israel through financial support for SMEs, particularly following the COVID-19 pandemic
○ Who?	Small and medium business owners and employees across Israel
≡ How Many?	<ul style="list-style-type: none"> • 807 loans distributed in 2022 • 106 new entrepreneurs • 200 jobs created as a result of the loans
+ Contribution	Interest bearing loan to Ogen to be used as distributed capital

Ogen Social Loan Fund continues to provide loans to small businesses and NGOs in Israel.

The rising interest rates in Israel have put particular pressure on small businesses, many of whom have turned to Ogen, which has drastically increased their lending activity since 2020.

In 2022, Ogen lent close to NIS 180 million (GBP 42 million) to small businesses and non-profits. This represents a yearly high for Ogen's Social Loan Fund with 79% growth from 2021. These loans provide access to capital otherwise not possible for many of Ogen's borrowers.



Small business owner in Be'er Sheva preparing a venue for a wedding

OGEN – SPOTLIGHT

Providing Vital Low Interest Business Loans to Israel's Small and Medium Businesses and Non-Profit Organisations

Katerina's Kindergarten:

Katerina is a seasoned educator and child psychologist with a PhD in psychology. As a new immigrant from Ukraine with limited Hebrew, Katerina had a hard time finding employment in her field despite her impressive credentials and thorough training.

Settling in Netanya, Katerina noticed that there was a lack of educational frameworks for children of immigrants from former Soviet Union countries and decided to take the initiative by opening her own private daycare in Netanya for children ages 1-5.

Katerina turned to Ogen for assistance with initial working capital and received a loan of NIS 100,000 (GBP 25,000) which she has used to renovate the premises and purchase furniture and appliances. Katerina's vision is that her kindergarten will be a warm and nurturing environment and feel as much at home as possible for the kids who stay there for long hours while their struggling immigrant parents are at work. Without Ogen this would not have been possible.



KIEDF ARAB-ISRAELI LOAN FUND

Small and Medium Business Loan Fund

□ What?	Economic development through financial support for Arab-Israeli SMEs in Israel, particularly following the COVID-19 pandemic
○ Who?	Arab-Israeli owners of small and medium businesses
≡ How Many?	<p>Of the 120 loans distributed in 2022</p> <ul style="list-style-type: none"> • 55 were to female business owners • 284 people employed by KIEDF financed small businesses
+ Contribution	Interest bearing loan to be used as distributed capital

A large percentage of Arab-Israeli families make their living through the small business sector. Unfortunately, there are no government, banking, or social credit programmes that target or meet the needs of their community. Lack of credit can force businesses to cease operation, pushing their owners into unemployment and their families to depend on welfare. The KIEDF Arab-Israeli Small and Medium Businesses Loan Fund provides non-bank loans to these businesses, targeting Bedouin, Druze and Arab-Israeli small business owners.



KIEDF ARAB-ISRAELI LOAN FUND

Small and Medium Business Loan Fund

Rozin always dreamed of opening a unique boutique to sell and rent evening gowns, bridal clothes and wedding dresses. Two years before opening her boutique, Rozin had a special showcasing of her original designs. The collection was so well received that since then, she was able to begin developing her boutique. When a KIEDF field worker met Rozin, she decided to apply for a loan to help open her boutique where she sells both her previous collections and new designs.

With Rozin's NIS 50,000 (GBP 12,500) loan and her own savings, she has been able to strengthen her business and open the boutique's doors. She is putting her professional training to use while successfully building her business. The designs and clothes are both selling well and bridal dresses are being rented to women from her town and the surrounding area. This loan has made the difference and enabled Rozin to create the business of her dreams.



KIEDF ETHIOPIAN-ISRAELI LOAN FUND

Providing Business Loans for Ethiopian Businesses

□ What?	Economic development through financial support for Ethiopian-Israelis
○ Who?	Ethiopian-Israeli entrepreneurs
≡ How Many?	<ul style="list-style-type: none"> • 8 loans approved in 2022 • 82 active Ethiopian owned businesses • 110 jobs supported
+ Contribution	Interest bearing loan to be used as distributed capital



The Ethiopian-Israeli community face great challenges in securing finance to start a new business or support the activities of a growing business. This is due to the banking system's restrictive risk assessment methods, coupled with a cultural hesitancy towards borrowing money.

KIEDF Ethiopian Loan Fund grants non-bank loans to promote entrepreneurship and support social mobility of the Ethiopian-Israeli community. The loans help the business owners directly, and the community as a whole indirectly as they provide a sense of trust from the lending industry.

Noga has always worked with a challenging population. During her law degree, she decided to specialise in conflict resolution and mediation. In 2017, she opened her own family mediation and conflict resolution office, focusing mainly within the Ethiopian-Israeli community. She is dedicated to taking the 'shame' out of getting counselling within her community. In addition to Court recommendations, Noga has gained clients through referrals and word of mouth. She was referred to KIEDF through a business advisor and wants to utilize her loan to continue expanding her outreach, website, and social media presence.

Noga will also use the funds to help cover travel expenses for client house visits. She strongly believes, whether the service is for divorce proceedings or to rebuild the family, visiting clients in their home is best practice to gather an in-depth understanding of their issues and work effectively to mediate the most fitting solutions.



Community Spaces





I never did anything alone. Whatever was accomplished in this country was accomplished collectively. Golda Meir

Si3 investments in social spaces
allow for widespread impact as

130,360

people visited and were
positively influence by Si3
supported social spaces in 2022





ABRAHAM GROUP

An Impact-Oriented Social Tourism Group Promoting Shared Society Values through its Tours and Hostels

□ What?	Promotion of shared societal values
○ Who?	<ul style="list-style-type: none"> • Local small businesses • Local and foreign tourists exposed to all sectors of Israeli society
≡ How Many?	<ul style="list-style-type: none"> • 697 small businesses supported by Abraham Group • 32,423 participated in Abraham Tours in 2022 • 58 social projects supported by Abraham Group
+ Contribution	Equity investment in the hotel and tourism group



Abraham Group is a leading tourism brand in Israel, specialising in tourism related products aimed at foreign and local visitors. Abraham Group has four hostels around Israel in Tel Aviv, Jerusalem, Nazareth and Eilat, as well as daily and multiday tour options. The Abraham Group offers a one-stop shop for travellers, providing quality low-cost accommodation, social activities and tours. The hostels and tours not only connect like-minded travellers to one another, but also to the local communities they are visiting. Key aspects of the Abraham Group philosophy are to promote multicultural tolerance and support small, local businesses in and around their hostel locations.



ENOSH MAKOM SHEL TOV

A Mental Health NGO, Utilising its Physical Centres to Generate Income

□ What?	Community integration, development and promotion of shared societal values
○ Who?	<ul style="list-style-type: none"> • Enosh beneficiaries receive employment opportunities • Guests at Makom Shel Tov who get the opportunity to interact with ENOSH beneficiaries
≡ How Many?	<ul style="list-style-type: none"> • 29 Enosh beneficiaries employed by Makom Shel Tov • 381 customers of Makom Shel Tov • 9,937 guests exposed to Enosh activities
+ Contribution	Interest bearing loan to help refurbish one of their spaces

Enosh is Israel's largest mental health association, spearheading the field of mental health using innovative rehabilitation services. Makom Shel Tov ("Place of Good" in Hebrew) is a unique social business initiative in which the facilities at Enosh's various branches are rented out in order to host private or business events. The goal of Makom Shel Tov initiative is to allow integration of Enosh's direct beneficiaries, people with psychosocial disabilities, into the broader community, raise awareness about mental health issues and combat stigma. In addition, Makom Shel Tov enables Enosh to provide employment and generate income for both the service users and the organisation.





ENOSH SPOTLIGHT

A Mental Health NGO, Utilising its Physical Centres to Generate Income

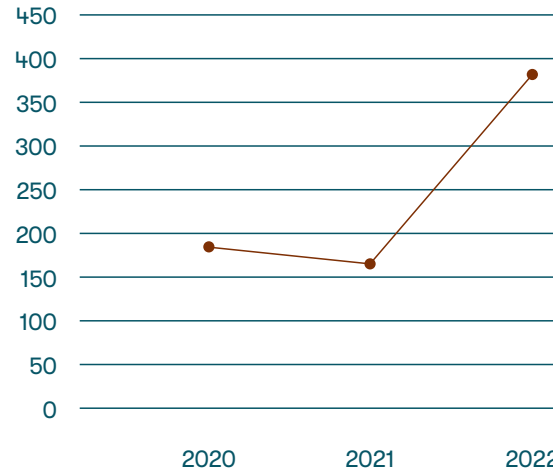
254%

increase in the number
of people exposed to
Enosh activities

190%

increase in the number
of people employed at
Makom Shel Tov

INCREASE IN NUMBER OF EVENTS





HADARIM URBAN RENEWAL IMPACT FUND

□ What?	Community development and promotion of shared society values
○ Who?	<ul style="list-style-type: none"> • Young families • Residents of low-income Hadar neighbourhood
≡ How Many?	<ul style="list-style-type: none"> • 40,000 residents of Hadar • 100 weekly visitors to the community garden • 6 new small businesses in 2022 • 2 buildings broke ground
+ Contribution	Equity investment into Hadarim Real Estate Fund

Hadarim Urban Renewal Impact Fund aims to regenerate the low-income Hadar neighbourhood in Haifa by creating affordable income for young families and uplifting the surroundings of Hadar's current residents. In 2022, the fund has broken ground on two of their buildings, thus signalling the start of the physical renewal.

The Fund is dedicated to improving the quality of life for Hadar residents, uplifting it from a neighbourhood plagued with drug use and crime to a place attractive for young couples to raise their families. By transforming littered public spaces into community gardens and rebuilding infrastructure throughout the neighbourhood, Hadarim Urban Renewal Impact Fund is working tirelessly to provide diverse, attractive housing solutions for urban and social renewal.





SOCIAL SPACE BEN GURION MARINA HOSTEL

An Income Generating Project of Social Space, a Non-Profit Promoting Social Activism

□ What?	Community development and promotion of shared society values
○ Who?	<ul style="list-style-type: none"> • Local and Foreign Tourists
≡ How Many?	<ul style="list-style-type: none"> • 2,579 hostel guests in 2022 • 16,000 visitors in 2022
+ Contribution	Interest bearing loan to help develop the Marina Hostel

Built on the site of an old, crime-ridden strip club in central Tel Aviv, Social Space is now a centre for social activism that promotes impact innovation in Israel. Their mission is to develop a more socially active society by providing a place for educational groups and the business sector alike to learn, discuss and experience the meaning of social activism.

Social Space built the Ben Gurion Marina Hostel as an income generating project to support their non-profit activity.

Social Space now has eight active sites in Israel.





SOCIAL SPACE ALLENBY

An Income Generating Project of Social Space, a Non-Profit Promoting Social Activism

□ What?	Community development and promotion of shared society values
○ Who?	<ul style="list-style-type: none"> • Non profit organisations in Israel
≡ How Many?	<ul style="list-style-type: none"> • 62 organisations paid to use the space in 2022 • 12,000 visitors in 2022
+ Contribution	Interest bearing loan to renovate the space



Just off Tel Aviv's busiest intersection, King George and Allenby, Social Space has expanded from the Marina and taken up an additional residency in the old Bank Leumi building. The building houses several NGOs who receive the space at reduced rent, giving them a workspace that they may not afford elsewhere. NGOs working at Social Space Allenby now have the advantage of an attractive location to recruit high quality employees.

The building itself focuses on the inclusiveness of the different sectors in Israeli society – all of whom are represented by organisations based in the building. In addition, visitors on tours to the Carmel Market regularly stop in the courtyard to discuss the different cultures that make up the Israel of today.

Youth Education





GVANIM SHEL MATOK – SHADES OF SWEETNESS

Chocolate-making courses for youth-at-risk

□ What?	Promotion of life skills and employment opportunities for youth-at-risk
○ Who?	Youth-at-risk in Israel's periphery
≡ How Many?	<ul style="list-style-type: none"> • 300 youth at risk attend weekly meetings • Approximately one third of youth are Ethiopian-Israeli • Over 50% of graduates continue into otherwise inaccessible army or national service frameworks
+ Contribution	Interest bearing loan for operational expansion

Gvanim Shel Matok (“Shades of Sweetness”) is a chocolate factory employing youth-at-risk who learn to produce and sell chocolates as well as assist in the running of chocolate workshops. Youth employed by Gvanim Shel Matok attend weekly meetings where they gain experience in the preparation of a variety of chocolate products, with a special emphasis on behaviour and skills that are essential for success in life. The youth are paid a fair wage while gaining high quality and professional guidance and a belief in themselves that they can succeed.





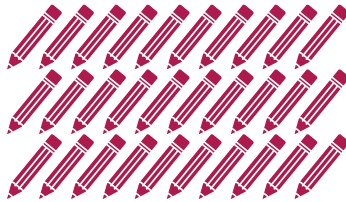
GVANIM SHEL MATOK – SHADES OF SWEETNESS

Breakdown of participants

150 Women



300 Youths



100 Ethiopian



50 Arab-Israelis









GAMES FOR PEACE

A Virtual Meeting Place for Jewish and Arab Children in Israel

□ What?	Promotion of shared society values
○ Who?	Arab and Jewish citizens of Israel
≡ How Many?	<ul style="list-style-type: none"> • 240 Arab and Jewish students engaged in 2022 • 16 Arab and Jewish teachers
+ Contribution	Interest bearing loan for operations

Within Israel, there are very few opportunities for Jewish and Arab children to meet and bridge the gaps that divide them.

Games for Peace is an Israeli NGO that leverages the power and appeal of online video games, providing a digital meeting place for these children. This becomes a platform for the promotion of tolerance and the reduction of prejudice and stereotypes.

After a period of inactivity during the COVID-19 pandemic Games for Peace has resumed its programme and is currently running 10 programmes in 8 schools.



Si3 thanks you for supporting Israeli society and those most in need this past year. Our ability to effect change together is made possible thanks to your partnership.

Israel's economic and cultural progress is due to three things: the pioneering spirit that inspires the best of our immigrant and Israeli youth, who respond to the challenge of our desolate areas and the ingathering of the exiles; the feeling of Diaspora Jewry that they are partners in the enterprise of Israel's resurgence in the ancient homeland of the Jewish people; and the power of science and technology which Israel unceasingly, and not without success, tries to enhance.

– David Ben-Gurion



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