

issue 11, fall 2020

the notion

by
cabi

A MAGAZINE
OF STYLE,
OPPORTUNITY
& PURPOSE





Welcome to *the Notion* by cabi, a magazine of style, opportunity & purpose.

Notions are the little details in fashion we love: the buttons, the bows, the beads, a perfect peplum, that hint of faux fur—the heart of glamour, the soul of chic. This book is our place to celebrate these details. Every page is filled with the latest trends and tips to help you express your true style.

But style is more than a mere detail, and a *notion* is bigger than a special touch. A *notion* is also a belief.

Our *notion* is about helping others discover their true style and reinventing the traditional shopping experience...together. It's about having the freedom to live the life we've always wanted. It's about doing well in order to do good. It's about giving, loving, learning, and laughing. We're inspired by the women who uphold this *notion*—these beliefs—and we want to share their stories.

So sit back, relax, find something beautiful, feel something special, and embrace the little details...the big picture...*the Notion*.



the notion

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The Fall 2020 Notion was shot in New York this past winter before COVID-19 forced the city and the entire world to close down. We hope our new Collection brings you happiness and joy as we look ahead to brighter days—together.



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TREND REPORT

fairytale ENDING

This picture-book love story features darkly alluring hues, like rich plum and teal green, paired back to moody florals and royal plaids on coats, blouses, and more. No Prince Charming required.

photography by Chris Craymer

3913 Lennon
Jacket xs-xl,
3952 Knife Pleat
Blouse xxs-xxl,
5067 V-Neck
Cami (buff) xs-xl,
3941 The Skinny
0-16, 2184 Reign
Earrings, 2183
Reign Necklace



1. 3913 Lennon Jacket xs-xl 2. Rouge Coco Gloss Moisturising Glossimer, 768 Décadent, Chanel 3. 4018 Ellery Dress xxs-xxl
4. Runway Look, Zimmermann Fall '20 5. 2181 Heart of Gold Necklace 6. Sasha Faux-Pearl and Crystal-Embellished Bag, Rosantica
7. 3926 The Carpenter 0-16 8. 2184 Reign Earrings 9. 3948 Cake Ruffle Blouse xs-xl 10. Les 4 Ombres Multi-Effect Quadra Eyeshadow,
332 Noir Suprême, Chanel 11. Eye Tint Liquid Eyeshadow, 8 Flannel, Giorgio Armani Beauty 12. Small Abylock Bag, Chloé
13. Crystal-Embellished Cat-Eye Metal Glasses, Fendi 14. Rimbaud Patent-Leather Panel Knee-High Boots, Windsor Wine, Gabriela Hearst

3901 Regency
Coat xs-xl,
3979 Portrait
Blouse xs-xxl,
3938 Cinch
Skinny 0-20,
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace (x2)



3889 Tuck
Turtleneck xs-xl,
4018 Ellery
Dress xxs-xxl,
2185 Honey
Necklace

3948 Cake
Ruffle Blouse
xs-xl, 5067
V-Neck Cami
(buff) xs-xl,
4031 Stud
Belt xs-xl,
3939 High
Skinny 0-20,
2182 Heart of
Gold Earrings



4029 Bundle
Up Scarf,
3978 Surround
Top xs-xl, 3926
The Carpenter
0-16, 2187
Charming Necklace,
2181 Heart of
Gold Necklace

she's a BOSS

How can we tell?
It's written all over
her checked topper
with flirty fringe,
that corduroy jacket
over an ethereal dot
blouse and skirt,
the sweaters swapped
out for jackets, and
wide-leg trousers
that empower you
to rule the day.

photography by Max Abadian



3901 Regency Coat xs-xl, 3984 Ever Top xs-xl, 3927 Button Fly Skinny 0-16, 2182 Heart of Gold Earrings, 2181 Heart of Gold Necklace



1. 3891 Goals Cardigan xs-xl 2. Broad-Brimmed Hat, Celine 3. Runway Look, Off-White Fall '20 4. 3951 Ringleader Wrap Top xs-xxl Small Vertical Cabas In Triomphe Canvas, Celine 6. 2185 Honey Necklace 7. Le Rouge Duo Ultra Tenue Ultra Wear Liquid Lip Colour, 69 Tender Beige, Chanel 8. Pencil Bright Eye Pencil, Brown, Kjaer Weis 9. 4023 Houndstooth Skirt 0-16 10. GG Marmont Fringe Trim Boot, Gucci 11. 2185 Honey Necklace 12. Iside Crossbody Bag, Powder, Valextra



3913 Lennon
Jacket xs-xl,
3956 Sinatra
Blouse xs-xxl,
4024 Sinatra
Skirt 0-16



3882 Slant Pocket
Cardigan xs-xl,
3953 Harmony
Blouse xs-xl,
3920 Coco
Trouser 0-16 (r/l),
2182 Heart of
Gold Earrings



3903 Maestro
Jacket xs-xxl,
4011 Under Over
Tank xs-xl,
3957 Cheerful
Blouse xs-xl,
3921 Houndstooth
Trouser 0-16 (r/l),
2188 Charming
Earrings, 2187
Charming Necklace



4017 Autumn
Dress xs-xxl,
4006 Turtleneck
Tee xs-xl,
3922 Maestro
Trouser 0-20



1. 3909 Citizen Jacket xs-xl 2. Ombre Première Limited Edition Collection Libre Creamy Powder Eyeshadow, 56 Grandeur, Chanel 3. 3988 Dotty Top xs-xl 4. Runway Look, Givenchy Fall '19 5. 2183 Reign Necklace 6. 2186 Honey Earrings 7. Highliner Waterproof Liquid-Gel Eyeliner, Gold Getter, Marc Jacobs Beauty 8. 3927 Button Fly Skinny 0-16 9. Promenade Slingback Gingham and Suede Pumps, Fendi 10. Luminescent Eye Shade, Giraffe, Chantecaille 11. 3883 Square Neck Pullover xs-xl 12. Card Holder With Shoulder Strap, Prada



3886 Tilt Cardigan
xxs-xxl, 3954 Sequel
Blouse xs-xxl,
3941 The Skinny 0-16,
2182 Heart of Gold
Earrings, 2181 Heart
of Gold Necklace



3908 McQueen
Coat xxs-xxl,
3988 Doty
Top xs-xl,
4010 Liner
Tank xs-xl,
3938 Cinch
Skinny 0-20,
2188 Charming
Earrings, 2187
Charming Necklace



3909 Citizen
Jacket xs-xxl,
3989 Seismic
Top xs-xxl,
3939 High
Skinny 0-20,
2185 Honey
Necklace



3963 Birdwatcher
Top xs-xxl,
4006 Turtleneck
Tee xs-xxl,
3938 Cinch
Skinny 0-20

WORKWEAR FRAMEWORK

The old rubric for fall workwear—gone. Think outside the box with game-changing suiting worn together (or separate!) for wholly-unique, promotion-worthy ensembles. Rock trousers paired to statement coats and understated jackets, houndstooth prints worn head to toe or broken up with a bold red top, and leopard accessories for looks that work way beyond the boardroom.

photography by Daniel Matallana

3903 Maestro
Jacket xs-xxl,
3958 Devoted
Blouse xs-xxl,
3922 Maestro
Trouser 0-20,
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace



3901 Regency
Coat xs-xxl,
3997 ATC Layered
Tee xs-xxl,
3922 Maestro
Trouser 0-20,
2186 Honey
Earrings, 2185
Honey Necklace

3891 Goals
Cardigan xs-xl,
3979 Portrait
Blouse xs-xxl,
4023 Houndstooth
Skirt 0-16,
2182 Heart of
Gold Earrings,
2183 Reign
Necklace,
2181 Heart of
Gold Necklace



4029 Bundle
Up Scarf,
3906 Spencer
Jacket xs-xl,
4011 Under
Over Tank xs-xl,
4031 Stud Belt xs-xl,
3921 Houndstooth
Trouser 0-16 (r/l),
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace



3904 Houndstooth
Jacket xs-xl,
3921 Houndstooth
Trouser 0-16 (r/l),
2188 Charming
Earrings



CLASH NOW IN SESSION

When it comes to fusing, melding, and mashing styles, there's only one rule: break the rules. Remix "London Calling" looks with slouchy, contemporary streetwear for ensembles that "Rock the Casbah." Sync '70s disco accessories up with fluorescent '90s pops of flare, double up on statement prints, play with proportions, and indulge in a little extra texture. However you style it, just make sure it all clashes...beautifully.

photography by Chris Craymer

3909 Citizen
Jacket xs-xl,
3947 Belfry
Blouse xs-xl,
3940 Higher
Straight 0-16





4029 Bundle
Up Scarf,
3888 Passage
Cardigan xs-xl,
3951 Ringleader
Wrap Top xs-xxl,
3976 All-Purpose
Cami xs-xl,
4023 Houndstooth
Skirt 0-16



3881 Coffee Shop
Cardigan xxs-xl,
3887 Tether
Pullover xs-xl,
4017 Autumn
Dress (slip) xs-xl,
2186 Honey Earrings

3908 McQueen
Coat xxs-xl,
3886 Tilt
Cardigan xxs-xxl,
3997 ATC Layered
Tee (overlay) xs-xxl,
5067 V-Neck Cami
(true white) xs-xl,
4024 Sinatra
Skirt 0-16,
2187 Charming
Necklace





3946 Highland
Shirt xs-xl,
4018 Ellery
Dress xxs-xxl



3910 Freedom
Jacket xs-xxl,
4011 Under
Over Tank xs-xl,
3954 Sequel
Blouse xs-xxl,
3938 Cinch
Skinny 0-20



THIS PAGE:

3892 Travel
Cardigan xxs-xl,
4006 Turtleneck
Tee xs-xl,
4023 Houndstooth
Skirt 0-16,
2184 Reign
Earrings,
2181 Heart of
Gold Necklace

OPPOSITE PAGE:

4029 Bundle
Up Scarf,
3885 Tryst
Pullover xs-xl,
4030 Fable Scarf,
3939 High
Skinny 0-20,
2188 Charming
Earrings



into the fold

This season's worst-kept secret: layers, layers, layers! Match slouchy shawl collar knits with houndstooth A-line skirts, pair camo leggings to hoodies, and mix color-blocked cardis over ribbed turtlenecks. Oh, and these indoor vibes belong in board meetings, on Zoom happy hours, and everywhere in between. Comfortable? Join the not-so-secret club.

photography by Max Abadian



3883 Square
Neck Pullover xs-xl,
3982 Blossom
Blouse xs-xl,
3941 The Skinny
0-16, 2184
Reign Earrings



3886 Tilt
Cardigan xxs-xxl,
4011 Under
Over Tank xs-xl,
3889 Tuck
Turtleneck xs-xl,
3940 Higher
Straight 0-16,
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace



3881 Coffee Shop
Cardigan xxs-xl,
3996 ATC
Cowl xxs-xl,
3931 ATC
Legging xs-xl

REALITY CHECK

Clear your desk, your closet, and some headspace to make room for fall's boldest, must-have print: plaid. Pair tartan jackets back to pointy flats, make a glen plaid coat pop with classic blue jeans, match wide-leg houndstooth trousers with ever more pearls, and mix micro-check jackets with grand gingham blouses to breathtaking effect. Too good to be true? Nope—just too good.

photography by Chris Craymer

3902 Flounce
Jacket xxs-xxl,
3961 Aberdeen
Shirt xxs-xxl,
4031 Stud
Belt xs-xl,
3937 Slim
Boyfriend 00-16



3946 Highland
Shirt xs-xxl,
3998 Serenity
Tee xxs-xxl,
3939 High
Skinny 0-20



3913 Lennon
Jacket xs-xl,
3948 Cake Ruffle
Blouse xs-xl,
3940 Higher
Straight 0-16,
2186 Honey
Earrings



3891 Goals
Cardigan xs-xl,
3986 Check
Crossover
Cami 0-16,
3921 Houndstooth
Trouser 0-16 (r/l)



BROADWAY RUNWAY

For ready-to-wear looks that are ready to own the season, cozy up to cozy athleisure and loungewear pieces mixed together with touches of runway style. We're talking denim jackets over sweater dresses and cozy toppers energized by fierce leopard accessories. Camo leggings? Check. Heathered cardis? Check. Fresh looks served all season long? Checkmate.

photography by Daniel Mataillana



3911 ATC
Jacket xs-xl,
4006 Turtleneck
Tee xs-xl,
3938 Cinch
Skinny 0-20

OPPOSITE PAGE:

LEFT:
3910 Freedom
Jacket xs-xxl,
4016 Solace
Dress xxs-xl,
3932 Lanky
Legging xs-xl
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace

RIGHT:

3908 McQueen
Coat xxs-xl,
3995 Playoff
Hoodie xxs-xl,
3927 Button Fly
Skinny 0-16,
2186 Honey
Earrings, 2185
Honey Necklace



LEFT:
3903 Maestro
Jacket xs-xxl,
3944 Rebel
Shirt xs-xl,
3931 ATC
Legging xs-xl,
2188 Charming
Earrings,
2187 Charming
Necklace

RIGHT:
4030 Fable
Scarf, 3961
Aberdeen
Shirt xxs-xl,
4007 ATC
Cross Back
Sweatshirt xs-xl,
4031 Stud
Belt xs-xl,
3939 High
Skinny 0-20,
2186 Honey
Earrings



BOLT OF BLUE

Think denim's done evolving? Think again. This fall, a new wave of washes and a new approach to styling are pushing this classic fabric outside its comfort zone. Tuck a denim work shirt into a checked A-line skirt, cuff faded blues to show off stilettos, or match overdyed, raw-cut hems with statement-making boots for an endless array of head-turning looks.

photography by Max Abadian



3909 Citizen
Jacket xs-xl,
3983 Stellar
Top xs-xl,
3938 Cinch
Skinny 0-20,
2186 Honey
Earrings,
2185 Honey
Necklace



3944 Rebel
Shirt xs-xl,
4023 Houndstooth
Skirt 0-16

3946 Highland
Shirt xs-xl,
3887 Tether
Pullover xs-xl,
3940 Higher
Straight 0-16





3908 McQueen
Coat xxs-xl,
3889 Tuck
Turtleneck xs-xl,
4031 Stud Belt xs-xl,
3937 Slim
Boyfriend 00-16,
2182 Heart of
Gold Earrings,
2181 Heart of
Gold Necklace



3910 Freedom
Jacket xs-xxl,
3884 Dani
Pullover xxxs-xl,
3927 Button Fly
Skinny 0-16,
2188 Charming
Earrings, 2187
Charming Necklace



FOR THIS TIME... TIME AND TIME AGAIN

Why the bottom line of business must be more than profit

By Kimberly Inskeep, Co-Founder & CEO

2020 is a year most businesses will look back on with very poignant memories—and cabi is no exception. Complying with state and federal governance, maintaining relationships with clients while moving to a virtual experience, pivoting to a work-from-home environment, setting up new operations for our distribution center, calculating inventory positions for an unknown future, and managing cash flow to protect lives and livelihoods. We look back at the first half of this year as a struggle, but also as a triumph of purpose; for it is purpose that drives us forward.

On one hand, in the history of world economies, it's always been like this. If it wasn't a pandemic, it was something else—a mortgage or credit crisis, a terrorist attack, a stock market crash. And with each "wave" of turmoil, some businesses lost footing while others were defined as "resilient"—that quality that allows some to be knocked down by adversity and come back at least as strong as before.

To possess resilience, one must also possess an "infinite game" mindset, a term used in game theory and an idea that has fascinated me for years. More recently, in his book *The Infinite Game*, Simon Sinek defines a *finite* game as having a clear beginning and end and an agreed upon objective that will lead some to win and some to lose, whereas in an *infinite* game, the objective isn't to win...it's to keep playing the game for as long as you desire, in spite of being knocked down by adversity.

Before cabi, I'd spent nearly two decades in both the banking and management consulting worlds, where a finite "win-lose" mindset defined most decision-making and the most prized companies were those that put profit above all else. It was the rare gem that was willing to make decisions that might compromise its short quarterly earnings "win" for the sake of the long-term game. These were the companies that believed in their reason for being, had a way of articulating it that galvanized others to action, and with employee and customer loyalty, weathered storms. I couldn't help but take notice of these rare gems and dreamed of one day being part of something similar.

It was in 2001, in the wake of 9/11, that I gathered with collaborating friends to explore how we could create our own business that could stand the test of time...our own

"infinite game." The Founders still like to joke with me about the hours and hours we spent with flip charts talking about our purpose and vision—a passion so persistent that the group had to practically send up flares to remind me we needed to break for the restroom, food, and water. We all had reached a point where we wanted to do something meaningful with our lives, something that contributed to others, something that lasted way beyond the thrill of positive quarterly earnings. If we were going to devote blood, sweat, and tears, it had to be worth it...in our souls.

"If we were going to devote blood, sweat, and tears, it had to be worth it...in our souls."

We could have set our vision on something like, "To offer the highest quality, fashion-forward clothing at the best possible value." That would have been a reasonable objective with a solid product already in place—the beautiful clothing designs of Carol Anderson. But there was nothing about those words that felt lasting, and we knew they wouldn't compel others to be part of this business. Now, don't get me wrong; "winning" is hugely fun with its thrill of victory and boost of self-confidence. But to get that feeling again and again, every year-over-year comparison has to show gains. And eventually, the thrill wears off and it feels a bit meaningless. While "highest" and "best" were worthwhile goals, we wanted more than a defined pinnacle to reach.

And so, we talked about an *infinite* win—one we could never achieve, but a worthy cause our hearts could always pound in pursuit of. Something we believed made the world better, that people would miss if we didn't exist.

We knew clothing did more than keep us all from being naked—we saw the magic that clothes held in helping women feel confident and beautiful. But then we also saw an important component that could be the essential ingredient

for an *infinite* game. As the 12 of us talked that day, it became clear: a community of enduring relationships is what we all most longed for...that significance that happens when women gather, sharing a bit of life together, building friendships that makes life brighter, and even lighter, especially on heavy days. We knew that if we added connection and relationship to the magic of a great outfit, it would be a powerful combination. It could serve as our compass and be handed down from generation to generation. And with that compass in hand, we committed to "affecting lives through relationships"...with clothes. And this became our reason for being, our purpose, our cause.

"A community of enduring relationships is what we all most longed for."

The nation-altering event of 9/11 could have—and almost did—put our plans on hold. It felt perhaps a bit frivolous to begin asking women to come over to our homes to buy clothes. But we knew that relationships are what the human heart needs most.

I remember how one of our Founders, Karen Kohlan, who had been traveling weekly for her executive position in pharmaceutical advertising, shared how her plane landed hundreds of miles away from her family and small children on 9/11. And as she hitchhiked home from Chicago to Cincinnati, all she could think of was those most dear to her, wishing her life's work to be centered on relationships. She said, "My career was so driven by accomplishing my annual sales goals that I didn't have a moment to slow down long enough to feel the void—the void of friendships in my life." Similarly, each Founder, with her own unique revelation, became all the more committed to not only the validity of our business, but the purpose behind what we were hoping to create.

Cabi's origin story was amidst a time when many people began to re-evaluate their lives. We were ready to offer a new way to work, and build relationships in the process, and it became a powerful gift at just the right time.

The stock market shook consumer confidence again in late 2002 and early 2003. And by mid-2003, as the stock market roared back, the job market didn't. During this time of uncertainty, women found a place of promise in cabi and we doubled in size.

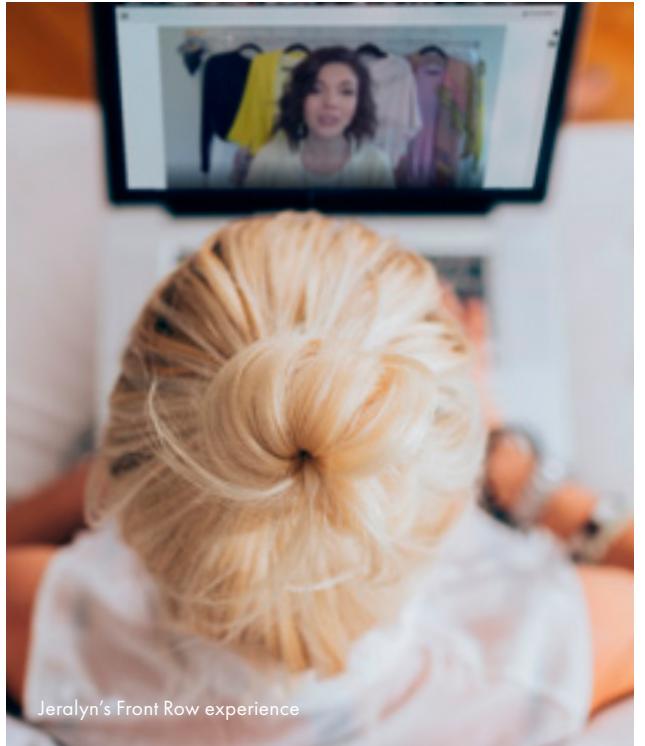
Again, during the great recession in 2008 and 2009,

cabi became a soft landing place for many women who needed additional income. I still hear tear-filled stories from the women who joined our community at that time for the way their cabi business met real needs for their family while at the same time providing a community of enduring friendships that made life brighter during difficult times.

And then, over the last decade, a rapidly tech-centric culture caused many companies to go out of business amidst the disruption of technology advancements. Our belief in the value of in-person connection, and all it can do for the soul, presented a unique challenge: how to live in a tech-centric world (to keep playing the game) without thwarting our purpose. So we got to work, creating something unique that met consumers' evolving needs, with our purpose (our *infinite* game) still at the center.

And then the pandemic struck—with significant economic and social consequences. As a business offering women connection and confidence through relationships, regulations of social distancing could have spelled disaster. And yet, it didn't.

We, and all of our Stylists, could have easily thrown up our hands and said, "Our reason for being has just been thwarted." Instead, we said, "Our reason for being is now more important than ever." Instead of focusing on what we could not do, we focused on how we could continue to deliver on our purpose in a different world. Instead of waiting for a time when it was allowable to gather in person to serve and style women through fashion, we took to alternate



Jeralyn's Front Row experience

methods to stay in relationship through our proprietary virtual styling experience, called cabi Front Row.

Little did we know we had developed it for such a time as this, launching just before the world was forced to stay apart. While retailers around the world had to halt business and scramble through digital discounts, our Stylists were able to keep doing what they do best—serving women in the context of relationship. Our Stylists put their purpose above their profit, reaching out with phone calls, texts, and offers to gather women together virtually in a way that provided much-needed social connection, creative one-on-one personal styling options from afar, or contactless try-on opportunities.

While so many businesses had no choice but to shut down, our Stylists had a myriad of ways to keep moving.

"I loved the opportunity to reach out and connect with friends."

Nothing says it better than through the words of our clients like Jen Wimer from Torrance, CA:

The Front Row experience was the highlight of my quarantine life! I loved the opportunity to reach out and connect with friends over clothes that I love. Because we were virtual, I included friends from all over the country. We were able to connect and encourage each other just as we would have in my living room. Some of my guests knew cabi already, but for many, this was their first introduction. We signed off with our hearts full of girl time and a long list of spring favorites. We kept in touch with texts and emails afterwards, enjoying the glow, and we even met our Stylist again the next morning for a small group Zoom call—we just couldn't get enough! We definitely got the "red carpet" treatment, and the icing on the cake came the next week when our cute clothes arrived. When I put my first top on, I was filled with all the fun memories from that Front Row experience.

I know I'm biased, but I can't think of another clothing retailer that would garner the same type of reaction.

Since the recession of 2008 and 2009, new theories have evolved about company valuation. While businesses cannot live without profit, they also cannot live without a commitment to purpose and to people.

BlackRock, Inc. is one of the largest money management firms in the world. In 2018, its Founder, Chairman, and CEO, Larry Fink, surprised the financial industry when he

wrote an open letter to CEOs titled "A Sense of Purpose." In the letter, he admonished leaders to build their companies with more principled goals than near-term financial gains. "Without a sense of purpose," he explained, "no company can achieve its full potential."

Business experts are wising up and also seeing in the numbers that pursuit of profit profits less than the pursuit of purpose. Business author Jim Collins has shown that companies driven by purpose bring in more money than other companies at a ratio of 15:1 and outperform companies in the same category 6:1.

It makes sense—businesses that believe in the game they're playing are willing to get creative to keep playing their worthwhile game. These are the companies that prove resilient. They know profit is a result, not a purpose.



Kimberly Inskeep, Co-Founder & CEO

At cabi, we're committed first and foremost to People, because affecting lives through relationships is our Purpose. And we are inspired by Promise—the Promise of being able to pursue what matters most to each of us and being in an environment that makes that possible. And Profitability? Well, People, Purpose, and Promise—our triple bottom line—will result in the Profitability we need to keep playing the game, affecting lives through relationships, especially in times like this. ●



CLOTHING IS CHANGING LIVES AROUND THE GLOBE

Global poverty has persisted for centuries, but there's growing hope. Many global economists believe it could be eradicated by 2030—if people like us bond together.

Since 1990, those living in extreme global poverty has reduced from 37% to about 10%. Small actions among many people make a huge difference, enough to put an end to it.

"When we created cabi," said cabi's Co-Founder and Chief Culture Officer Syd Ryan, "we believed one day we'd affect the lives of women in need around the world. It's fulfilling to look back at a 15-year history of our community making a significant difference together through The Heart of cabi Foundation...and exciting to think of all we'll do in the future, as we see this business as a way to bring global good."

We are cabi


Make a Change
PROGRAM

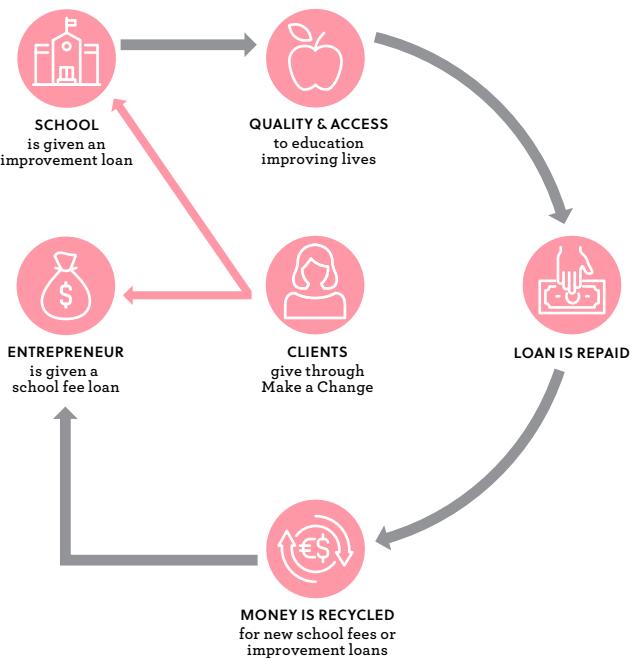
Beyond domestic clothing donation, The Heart of cabi Foundation reaches around the world through a partnership with Opportunity International, joining their established efforts in two ways:

1. Through our **W.E. are cabi Program** ("Women Entrepreneurs are cabi"), a one-for-one program that provides a small business loan for a woman in the developing world for every new cabi Stylist who begins her business.
2. Through our **Make a Change Program**, where clients round up their order to the nearest dollar or pound, funding school fee and education improvement loans in Rwanda.

As each cabi Stylist builds her business, she provides a living legacy for another woman in the developing world to take hold of her future as well. And in the same way our cabi community supports one another, our Sister Entrepreneurs join together in a Trust Group for training and support. As they succeed, they employ people in their communities, and as they repay their loans, new loans are lent in an ongoing cycle of opportunity.

"Opportunity International's relational model is much like ours," said cabi's Co-Founder and CEO Kimberly Inskeep. "We've seen what happens when a group is

MAKE A CHANGE:



committed to one another, swapping ideas and having one another's backs. Everyone achieves more."

The cabi Executive Team has hosted trips to Rwanda for our Stylists and subsequently saw an opportunity to help further. "As we spent time with women in Rwanda," reflects Kimberly, "we learned a significant portion of their earnings went first to their children's education. We could relate—as mothers, our first instinct is to provide for our kids."

The natural next step for cabi was to add a layer of support where it would be felt most—education. Many Rwandan schools are underfunded and understaffed, so the funds from our Make a Change Program help in two ways: (1) they enable parents to enroll their child in a solid private school through school fee loans, and (2) they pour into schools through school improvement loans—elevating curriculum, physical infrastructure, staff, and the volume of students they serve.

"When women receive loans to send their kids to quality schools, they're investing in the future," said cabi's Director of The Heart of cabi Foundation Amy Taylor. "This better positions them to build sustainable businesses that lift their families out of poverty in the present. Supporting women and education has generational impact."

More than half of those living in extreme poverty live in Sub-Saharan Africa, and according to the UN, poverty affects children disproportionately, particularly girls. Boys are 1.55 times more likely than girls to complete

secondary school; when money is tight, families are more likely to pull back on girls' education—but investing in girls has huge benefits: for every year in school, a girl's life expectancy goes up, her chances of being a victim of child marriage, teen pregnancy, or contracting diseases like HIV goes down significantly, and her future earnings go up by 20%. When 10% more girls go to secondary school, the country's economy grows by 3%. When women have the skills to participate in public life, government corruption declines. While our program supports boys and girls equally, we are especially aware of how today's girls will become powerful community leaders in the future.

CEO of Opportunity International Atul Tandon said, "Cabi is sparking transformation at the bottom of the economic pyramid. I'm forever grateful for cabi's partnership, support, and encouragement. This work—this future without poverty—is only possible when we all commit to walking this journey together."

Join us in taking action against global poverty in three ways: begin a cabi business and be paired with a Sister Entrepreneur, round up your cabi purchase through our Make a Change Program and support students in Rwanda, and purchase the Cheerful Blouse to help provide clothing to women in our local communities impacted by natural disasters or in the midst of a vulnerable life change.

To date, The Heart of cabi Foundation has funded 17,150 small business loans around the world, and since the Make a Change Program began supporting education in Rwanda in Fall 2019, we've impacted 5,550 students.

Simple, small actions among all of us can—and will—change the world. ●

CELEBRATING 15 YEARS OF GIVING!

\$59M USD IN CLOTHING DONATED DOMESTICALLY & INTERNATIONALLY

205 STYLIST COMMUNITIES SERVED THROUGH LOCAL GIVING EVENTS

17,150 SMALL BUSINESS LOANS FUNDED FOR WOMEN IN DEVELOPING COUNTRIES

5,550 STUDENTS IN RWANDA PROVIDED WITH HOPE AND OPPORTUNITY THROUGH EDUCATION

62 COUNTRIES IMPACTED



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