FAQ FairMail Cards

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THE ANSWERS TO THE QUESTIONS ABOVE:

Why was FairMail initiated and what does it aim to achieve?

FairMail was initiated to offer underprivileged teenagers coming from low income families the chance to work toward a better future. The same chance other teenagers coming from more well-off families in their countries would have.

FairMail was founded in 2006 by social entrepreneur Janneke Smeulders, who saw an opportunity to offer children who lived on the streets or worked on garbage belt of Trujillo, Peru a chance to improve their future. She saw many children hanging around on the streets or collecting garbage at the dump, earning only a few cents a day under hazardous conditions instead of going to school. She came up with the simple business idea to let the teenagers generate their own income to finance their education. With a digital camera and free photography lessons they were able to capture the free resource which local beauty is. By printing this captured beauty on fair trade greeting cards she was able to commercialize this free resource.

With their 50% of the profit the teenagers are able to invest in their own education without their going to school being a financial burden for their low income parents. In our experience this is crucial for their parents agreeing for their children going to school instead of working to supplement the family income.

What do we dream about?

FairMail dreams of a world in which ALL adolescents have equal opportunities to educate and develop themselves.

What is FairMail's vision?

Our vision for FairMail in 2020 is to have rolled out the FairMail concept to 5 production countries, which will provide images taken by over 250 teenagers. These images will be marketed on different media concepts that have a triple positive effect on the world:

1) Empower the teenagers to develop their creativity, self-esteem and to pay for their own education with the fair income they earn with their pictures.

2) Use local beauty as a resource to generate a total of >2.8 million Euro in revenues.

3) Inspire customers and volunteers in 20 countries to contribute directly to reduction of child labour.

What is FairMail's mission?

FairMail's mission is to:

1) Empower disadvantaged teenagers to improve their own opportunities, by developing their creativity (through photography) and their self-esteem (through job experience, new skills and having their own product) so they can choose their future paths more consciously. With the money they earn in FairMail they can finance the education they need to realize their future plans.

2) Bring a beautiful and innovative product on the market. The FairMail photo creates an income for Peruvian, Indian and Moroccan underprivileged teenagers who worked hard and creatively to create a picture aimed at customer demand. This aspect is innovative because in the current supply of cards with "third world" images most photos are made by western professionals. The message we send with FairMail is: let the country that provides us with beautiful images benefit as much as possible from the income created!

3) Raise awareness and inspire people about using local beauty to create local incomes and about adopting a business approach to help solving social problems (social entrepreneurship).

What problem does FairMail aim to solve?

FairMail is tackling two problems:

1) Economically deprived teenagers in developing countries are often forced into child labor to help supplement the family income. This is a huge problem as it keeps them out of school and in the vicious circle of poverty.

2) Currently the beauty present in developing countries is exploited mainly by western photographers who have the ability to sell images of this beauty in the west. Especially in parts of the world where there is a lot of poverty it is unfair that the inhabitants of the country that provides the beauty do not earn a fair share of the profit being made.

What is FairMail's solution to this problem?

Our theory of change is that by training deprived teenagers in photography and selling the photographed beauty (a free resource!) on greeting cards worldwide, the teenagers can earn an income to finance their education, develop their creativity and self-esteem and gain meaningful job experience.

FairMail Cards found a consumer demand for a card concept that offers a combination of a quality product and the inspiring, direct link to a young and hardworking teenage photographer who the consumer can directly support by buying his/her card or photograph.

Other card companies are struggling to respond to consumers request for socially and ecological responsible products. Apart from FSC paper none are able to offer ethical credentials besides charity cards which often have badly selected images for card themes.

Fair trade greeting cards are an innovation our clients have been waiting for. It is the first time that local beauty is used by local teenagers to generate an income. We also use state of the art environmentally friendly techniques and introduce them to developing countries.

What is so innovative about FairMail?

FairMail is the first company worldwide selling fair trade photography on greeting cards (as far as we know at least). It is the first time that local beauty is used by local teenagers to generate an income. This beauty is a free resource. With a camera this resource can be captured and commercialized.

We offer a commercial photography concept that offers a combination of a quality product and the inspiring, direct link to a teenage photographer who the consumer can directly support by buying his/her card. On the back of each card you can see the picture, name, age and e-mail of the teenager who took the picture and who receives 50% of the profit of the sale of that card.

Although NGO's work to tackle the same problem almost none are applying a business approach to sustainably tackle the problem. FairMail's approach is innovative as we are independent of donations ("trade versus aid"), offer a "life changing experience" (versus a "day changing experience") that aims to make a structural change in their lives, and we believe in the power of the teenagers to influence their own destiny instead of seeing them as poor victims who need to receive aid (positive approach versus pitiful approach).

What is FairMail's impact and how is it measured?

FairMail measures its success by looking at the personal growth of the participating teenagers, and by how much personal revenue each teenager is earning.

The better the business does, the greater the teenagers benefit. Over the period 2006 - 2015 55 teenagers have collectively generated over 165.000 euros between them in their personal education, housing and health insurance funds. With this money the first graduated teenagers have actually started to enrol in further education and job training courses that otherwise would have been impossible for them due to their social and economic circumstances. Most of them also invested in making their families houses safer (installing electricity for example) and paying for the medical costs of their family members. This way impacting 275 lives directly.

Equally important as the financial measures of success, are the goals FairMail has achieved with the personal growth of the teenagers. The photos they are taking after having participated in FairMail for a year show great creative development. To be able to see their (often harsh) surroundings in a different way, while discovering there is also an inner beauty to be found is an eye-opener to them. Also it is evident that they become more self-assured with their products being sold worldwide and customers from all over the world sending them e-mails to congratulate them for their great images. We can see this through examples of teenagers becoming class representatives, talking confidently in front of big groups of people, finding and sticking to found regular jobs and two of the teenagers now working as assistant managers in Peru. You can read more about the numbers in FairMail's social impact measurement: http://www.fairmail.info/blog/fairmails-social-impact-in-2015

We don't have hard data on the impact of FairMail's wish to inspire customers and other businesses to choose for a business approach to tackle social problems. But with over 3.000.000 cards sold and received (per June 2016) and 6 international publishers licensing the FairMail concept there are definitely customers and businesses who like what we are doing. And getting some sort of inspiration to contribute to eradicating child labor in an easy and down to earth way without having to sacrifice themselves. This is also illustrated by our some of our international publishers switching over to more environmentally friendly sourcing and printing techniques as they recognize that this fits with the socially responsible concept that FairMail is.



What are the most important results so far?

We feel the most important results are (per June 2016):

Over 165.000 euro earned in direct income by the teenage photographers.

Over 3 million cards and pictures sold, inspiring customers to contribute directly to combat child labor.

55 teenage photographers employed and earning money, affecting the lives of 275 family members.

First prize winner of the Dutch Card Award for "most innovative card concept" (2008), Ben & Jerry's "Join Our Core" social enterprise competition (2012), The European CSR Award (2013), PwC's Transparency Prize (2015), the "Business in Development Challenge" (2006), ASN Ethical Bank's "World Prize against child labor" (2011), and NCDO's "Entrepreneurs without borders" (2011).

Sale of cards and photographs to 14 countries.

Production of photographs in 3 countries.

Where did the name FairMail come from?

When we wanted to come with a fair trade alternative for regular postcards we thought FairMail sounded good because it sounds like Air Mail. Just adding the letter F makes clear that sending FairMail is the fairer thing to do when sending a card to someone. Why?

Because we believe that the country that provides the beauty on third world photo greeting cards should receive a fair share of the profit. Contrary to other card brands, that use western photographers. With FairMail the country that provides the beauty on the card receives a fair share of the money being made. Not only the local teenage photographers earn money, but also the national tax authority under which we are registered and the local providers in Peru, India and Morocco. That way we maximize the added value being added to the local beauty as much as possible and make sure those earnings stay where they belong. Sounds like a fair deal doesn't it? Sounds like FairMail.

How did FairMail start off?

The idea behind FairMail started in June 2006 in Peru, where the two Dutch founders, Janneke Smeulders and Peter den Hond, were already living for 3 years, working in their own vegetarian restaurant. With business going well they had time to do volunteer work on the garbage belt and in a home for former street children. Despite their age these kids were forced to work to supplement the family income. This meant there was no time and no money to go to school. This was their personal encounter with the cold facts about child labor: 85 million children worldwide work in hazardous conditions¹, putting at stake their education, their health, their normal development, and even their lives. There they got to know the teenagers that later started in FairMail.

During her volunteering Janneke noticed that other volunteers always took pictures of the teenagers but never let the teenagers use the "interesting" camera, afraid it would get broken. So for the next class Janneke decided to bring her own digital camera and finally "empower" the teenagers to take

¹ http://www.ilo.org/ipec/lang--en/index.htm

pictures themselves. They absolutely LOVED it! Taking pictures was fun, the camera a high-tech gadget and the pictures where actually quite interesting.

Still Janneke felt strange though about teaching the kids a new hobby that could only be frustrated as the teenagers would never have the money to buy a camera themselves. Plus their biggest problem, getting out of poverty, was not being solved this way. Then her idea came to life: *"Let local teenagers take pictures of the local beauty around them and by selling these images on postcards they can finance their education so they can break the chain of poverty"*. This way she connected i) the fun of taking pictures with ii) the pictures coming out of it with iii) the possible income that could be generated by the sale of the pictures once they were printed on postcards. That's when she started the Peruvian registered company FairMail Peru by teaching 5 local teenagers photography skills. Selling the first cards in her vegetarian restaurant.

After some further research on the greeting card market she found it was a system changing approach as up till then the beauty present in development countries was being exploited mainly by western photographers who had the ability to sell the images in the west. Her motivation was to let the country that owns the beauty earn a fair share of the profits being made and use that as an instrument to combat child labor and poverty through a sustainable business approach.

After winning the Business in Development Challenge with her first business plan in September 2006 FairMail Peru started selling its postcards to the Dutch Fair trade shops. During spring of 2007 Janneke and Peter decided to expand the concept of FairMail over the rest of the world with the goal of having 3 different production and 6 sales countries by 2012. The Netherlands was chosen as distribution country for the products coming from the different production countries (at that moment only Peru, but plans where already being made for expansion to India and Morocco). For this purpose the Dutch based distributor FairMail Cards B.V. was registered in September 2007 as trading company of "FairMail International". FairMail Cards B.V. trades 99% of the products to main stream and fair trade shops in the Netherlands, Germany, the UK, Switzerland and Belgium. But also sells through the FairMail webshop, on-line printing on demand platforms and to corporate clients looking for fair trade stock photography. The other 1% is sold in Peru. In March 2009 Janneke travelled to India for three months to set up FairMail India. In 2012 Peter and Janneke travelled to Morocco for 9 months to set up FairMail Morocco. That same year FairMail Cards B.V. decided to close its office and warehouse in Amsterdam, stop publishing its own cards and continue to work "in the cloud". By selling the images online we can reduce overhead costs (rent, wages, office costs etc.), benefitting the teenager's earnings. The actual card production is now down by international card publishers in Germany, The Netherlands, Switzerland, the USA and Austria who license the FairMail concept and pictures. Only the cards on sale in Peru are still printed in Peru and a 100% local product. FairMail is very happy to have found these professional parties who can take care of the publishing, distribution and sales in a more efficient and environmental friendly way, at the same time allowing Peter and Janneke to focus on working with the teenagers, improving the quality of the photography and increase the impact of FairMail by expanding to new production countries.

Who are the people behind FairMail?

FairMail was founded by Janneke Smeulders and Peter den Hond who are still the majority shareholders of the different FairMail companies. FairMail Cards B.V. in the Netherlands has a third

shareholder who is an ethical investor mainly interested in the "social return on investment" instead of the "financial return on investment".

After finishing their MSc. degrees at the Dutch Wageningen University they decided they wanted to share a bit of the luck they had had in their lives with less fortunate people in the world. *"We wanted to do good but not in the traditional "aid industry" which we had gotten to know during our academic career and did not feel comfortable with professionally. Instead we decided to start a vegetarian restaurant in a fishing village in Peru and from a local stakeholder perspective see where we could complement local organizations already trying to have a positive impact on the community."*

Both are passionate about running a social enterprise together with underprivileged teenagers and develop their creativity. *"We want to show the world that deprived but motivated teenagers can break the chain of poverty in a business manner by taking creative pictures of the beauty around them and selling it worldwide."*

Why did FairMail decide to work with an external shareholder?

Good question! When FairMail started off as a hobby project we had no intentions yet to scale up. When we were visited by a social investor in Peru in 2007 he said "FairMail is such a great idea that we were morally obliged to take FairMail to a higher level". And that he was willing to make a financial investment to make this possible if we were prepared to do all the work, accept the stress and headaches."

Initially that didn't sound like the life we wanted to live, but it did spark a little fire within us. After that, when we started to run into the first financial constraints of organically expanding FairMail (as in no money to print more cards, get fair trade certified, improve our website or to buy better camera's), we contacted him again with a proposal to invest in FairMail in return for 33% of the company's shares. This way allowing FairMail to expand into new sales and production countries which would have been impossible without external money.

What is FairMail's governance structure?

The "FairMail group" consists of different international legal entities doing business with each other. The FairMail companies in Peru, India and Morocco are financially independent legal entities in charge of producing the photographs, paying and guiding the teenagers. FairMail founders Peter and Janneke are full owners of these three companies.

FairMail Cards B.V. is the marketing and trading company of the FairMail Group, in charge of selling the images, international marketing and generating royalties that can be passed on to FairMail Peru, FairMail India and FairMail Morocco. This company has three shareholders: FairMail founders Peter and Janneke each own 33%. The other shareholder is a family foundation investing in social enterprises.

Who are FairMail's most important stakeholders, how does FairMail cooperate with them, why and how?

Without our many partnerships FairMail wouldn't have been where it is today. We are in constant dialogue with our most important stakeholders to increase the quality and quantity of FairMail's impact. The two main types of cooperation we have are sales partnerships and production partnerships:

- Sales Partnerships. After initially printing and selling the FairMail cards ourselves we discovered that this wasn't our internal strength. Which isn't surprising if you figure we had NO experience in the greeting card industry when we started FairMail. So we decided to change the business model from producing and selling a physical product to shops, into selling "content" (photographs) with a "concept" (the story behind our photographs) to international publishers. This proved to be very successful as our new partners had more experience about what our customers wanted, efficient production, storage and logistics plus a professional sales force on the road. This way FairMail could focus on its own qualities to work with the teenagers and tell the story behind their photographs.
- 2) Production Partnerships. Since the beginning we work with local NGO's in the production countries to recruit at-risk teenagers which get the opportunity to become FairMail photographers. In the countries were FairMail works you can find many at-risk teenagers. But only by working through these partnering NGO's can we engage with teenagers that have turned the swith themselves that they really want to improve their lives. Also we coordinate our strategies. FairMail is able to provide an income, job experience, creative and personal development while the partnering NGO's employ social workers and psychologists to help the teenagers and their family situations.

Why is FairMail a company and not a charity foundation?

Because at FairMail we believe in "Trade not Aid". Especially for the healthy and talented teenagers we have trained to take the pictures. Just because they had bad luck to be born in economically poor conditions or instable families does not mean they need to depend on aid to improve their chances in life. In fact we believe that making them dependent on aid negatively influences the teenager's development. By giving them the tools to take their destiny into their own hands they get much more self-esteem as it is thanks to their own efforts they have managed to improve themselves. By working hard, being creative and making a product that consumers will actually buy you can take care of yourself. That is what we want to teach our teenage photographers.

So we believe that FairMail as their employer should at least give the right example and be selfsufficient too. FairMail receives no subsidies, grants or funds and sustains its operations entirely with the income from its sales. The second advantage is that by involving the teenagers in the running of the business and making their earnings dependent on the company's earnings they are very motivated to keep the costs low and earnings high. They understand that only by thinking in an entrepreneurial manner they earn money to finance their educational dreams. That's why we never lose any cameras, the kids turn off the light when they leave the office and take good care of the computers.

What prizes has FairMail won?

BID Networks "Business in Development Challenge" (2006)
The Dutch Card Award for "most innovative card concept" (2008)
NCDO's "Entrepreneurs without borders" (2011)
ASN Ethical Bank's "World Prize against child labor" (2011)
Ben & Jerry's "Join Our Core" social enterprise competition (2012)
The European Commission's European CSR Award for SME's (2013)
Most sustainably minded young people Award (2014)
PwC's Transparency Prize (2015)

In which countries does FairMail sell its products?

You can find an overview of all the shops selling FairMail in over 14 different countries in our on-line shop locator: http://www.fairmail.info/shops/locator

In which countries are the FairMail pictures taken?

Currently we have trained teenagers in Peru, India and Morocco to take pictures for FairMail.

Can I have a look at your finances?

Sure no problem as transparency is one of FairMail's core values.

FairMail profit/loss statement 2015:

FairMail Balance Sheet 2015:

FAIRMAIL: ABOUT THE CARDS

What does the path of a FairMail picture look like before it reaches the customer as a card?

FairMail's teenage photographers come to the FairMail office in Peru 2 to 3 times a week. Besides taking pictures and getting free photography classes they also upload their pictures onto the FairMail computer. Once a month the best pictures are selected by the person in charge of FairMail's picture selection. Only these pictures (on average only 5% to 10% of all pictures taken) get selected to be published on FairMail's online photo database.

From this database the product designers for the different products select the images they want to use for new products. Depending on the use, these images are printed on cards or used for other uses. In the case of greeting cards these are printed in Peru, The Netherland or Germany and shipped to a warehouse for distribution. When a shop orders cards these are shipped from the closest warehouse and become available for sale to customers in a shop.

The above also goes for the pictures taken by the former FairMail teenagers in India and Morocco, although no more new pictures are being taken by teenagers in India since 2014 and in Morocco since 2013. To learn more about why FairMail stopped its photography training in India click here: http://www.fairmail.info/blog/fairmail-closes-its-doors-in-india

To learn more about why FairMail stopped it photography training in Morocco click here: http://www.fairmail.info/blog/the-uncertain-future-of-fairmail-morocco

Why does FairMail choose its current position in the value chain?

Because it fits best with our strengths and weaknesses. In the beginning FairMail was in control of the entire value chain all the way from photo production up to delivery in the shops. However after many years of trying we just couldn't make this profitable. Not strange if you figure that we had no experience in the greeting card market at all by then, a "time to market" which took 2 months between designing a card and getting it into a shop and that we only had one card concept we could service when sales reps visited our customers.

Luckily other parties in the value chain started recognizing FairMail's potential and approached us to collaborate. This way they could add their expertise in selecting the most commercial images to be printed on the new cards, provide economy of scale when printing the cards and the logistics plus add the FairMail concept to the other card concepts their sales representatives service when visiting customers.

What are the characteristics of a FairMail product?

FairMail cards have 3 main characteristics: beauty, originality and fair trade:

Beauty: we see the quality of the photo and the card as the first and most important aspect of our product. Fair trade should never be an excuse for poor quality. It should be able to compete in price and quality with the regular market. FairMail offers cards with universal beauties & most sold themes so that you can find a suitable card for every occasion.

Originality: a greeting card with a photo made by local youth in developing countries is a new product on the card market. The photographers are Peruvian, Indian and Moroccan teenagers that either live in a home for former street children, worked as garbage recyclers on a garbage belt, orphans or for any other reason are disadvantaged or at-risk.

Fair trade: FairMail cards are fair trade because we involve and pay a fair share of the profits being made to underprivileged teenagers working in the card production process. We offer these youngsters the opportunity to develop themselves by giving them training and medical insurance. Working for FairMail they learn new skills, get job experience and learn to see beauty and positive aspects in their surroundings. Furthermore, the teenagers use 50% of FairMail's profit to finance the education they need.

What is the difference between a FairMail card and an ordinary card in the shops?

Many photos of developing countries are taken by northern photographers and sold by northern companies. So it is the "western world" that is earning all the money leaving nothing for the country that produces the beauty on the images nor for its inhabitants. Our philosophy is that "the country that provides the beauty on the photos should be benefiting fairly from the profits being made."

Through FairMail, the people who benefit from these products include: the local photographers, their family, the local printing company and other providers, the national tax institution as well as FairMail's national managers in Peru. Especially in parts of the world where there is a lot of poverty that is no more than fair according to FairMail.

What is the difference between a FairMail card and a charity card?

There are charity's working to end child labor and increase access to education. Though none are applying a business approach to sustainably tackle this social problem (as far as we know). Many consumers appreciate FairMail's approach and see that it differs from charity cards because of our:

1. "Life changing" impact vs. "Day changing" impact: with the FairMail training, the teenagers increased self-esteem and serious money earned by the teenagers they can structurally change their lives (instead of for example free food for a day or a pencil and a notebook to go to school for a month).

2. Trade vs. Aid: FairMail is independent of subsidies or donations. That way we set an example for our teenagers that they can also change their destiny without having to be dependent on someone else's charity donation. They have actually earned the money themselves by working hard and creatively for it.

3. Positive vs. Pitiful: FairMail believes in the power of the teenagers to influence their own destiny. It is not necessary to have pity for them despite the bad luck they had in the beginning of their life. FairMail sees that these teenagers with the ability to make a product and sell it on the market they have the power to change their own destiny.

4. Direct vs. Indirect support: On a FairMail card you see who you are supporting on the back of the card. You don't support a charity organization but directly an individual. You can even contact him or her directly via the email printed on the back of the card or on the FairMail website. On the website you can also see exactly how much each teenager has earned and read and see pictures of where they used their money for.

5. Independence vs. Dependence on charity: At the age of 19 the teenager leaves FairMail and continues independently with the money they earned. This way we make sure that the teenagers make optimal use during their time in FairMail and learn not to become dependent on it as they know they will continue on their own again soon.

Where exactly does the income of the card sales go?

FairMail pays 21% of its turnover in "Value Added Tax" to the Dutch government just like any other company. So for every 121 euro we earn we pay 21 to the Dutch government, leaving 100 euro.

FairMail is a social enterprise that provides in its own income and does not receive any subsidies, grants or donations. Just as with other companies our income is used firstly to cover the company's costs. Costs of sales and distribution in the Netherlands (salary directors, fair, fair trade certification, promotion etc.) are 40 euro on average for every 121 euro we earn, leaving 60 euro.

In Peru the cost of training the teenagers (office rent, salary national managers, health insurance, transportation money, electricity, water and internet bills etc.) is 20 euro on average for every 121 euro we earn, leaving 40 euro as profit.

50% of the profit goes into the teenager's private education fund. So on average over the years and over the different countries that is 20 euro over every 121 euro we earn.

Of the other 50% of the profit, 4 euro goes to the national managers to supplement their low fixed monthly wage. The remaining 16 euro is saved for future company investments (new camera's, promotion tours, new website etc.). And if the company's financial situation allows it a profit dividend is paid to the founders of FairMail or the external social investor. Until 2016 however no profit dividend has been paid to the social investor as the profits are reinvested in the company's growth. This despite investing more than 300.000 euro in setting up FairMail over the past few years. For FairMail's shareholders the "social return on investment" is first priority. They do hope and believe that on the long run they will also receive their "financial return on investment".

Shouldn't fair trade cards be more expensive than other cards?

FairMail is the fair trade coffee amongst the greeting cards in the market. Just as with fair trade coffee, fair trade cards don't have to be more expensive if the volume of sales is high. You do pay for a premium product though, because besides buying a quality product at a market price you are also contributing to creating a better world.

FairMail is however a company that has higher production costs due to the nature of the teenagers working for the company. First FairMail has to invest in the teenager's free training which costs a lot of time and money. The same goes for the guidance in their personal development. These sometimes turn out to be bad investments if they leave FairMail before learning how to take great pictures that can be sold. Also we ask our best teenage photographers to leave the company at the age of 19 and give back their camera to us so we can give a new 13 year old teenager the same opportunity. This means investing again in the training of a new photographer.

The reason you don't have to pay more compared to another premium card is because we have managed to increase volume (>3.000.000 cards sold by the mid of 2016), because our paid staff

accept very low wages (supplemented by a profit share if the company does well) and because our current shareholders care more about a better world then their "financial return on investment".

Where are the FairMail products produced?

The FairMail cards are currently printed in Peru, The Netherlands & Germany.

From 2006 until 2010 100% of the cards where printed in Peru as this was in line with our vision to create a 100% Peruvian product. After a lot of discussion, in 2010 we took the decision to print the cards for the European market in the Netherlands. The big advantages where more ecological printing options, reduced costs and contamination due to transportation, higher printing quality and being able to deliver new and reprinted cards faster. We realized that this did mean less income for our Peruvian printer but at the same time more income for the teenager working for FairMail. Our cards for the German, Austrian and Swiss markets are printed in Germany.

FAIRMAIL: ABOUT THE TEENAGE PHOTOGRAPHERS

Who are FairMail's teenage photographers?

All photos on FairMail cards are taken by Peruvian, Indian and Moroccan teenagers. The youth FairMail works with lives in relatively poor circumstances. The Peruvian teenagers either live in a boy's home for ex-street children (called Mundo de Niños) or in poor parts of Trujillo like Ramon Castilla or El Milagro where many of the inhabitants earn a living by recycling garbage at the El Milagro garbage dump. The Indian teenagers live in the Nagwa slum near Varanasi where many of the inhabitants from the lower casts. The Moroccan teenagers live in Essaouira, either in a home for at-risk teenagers or with their low-income families.

At this moment FairMail sells images from a total of 55 youngsters from Huanchaco and Trujillo in northern Peru (30 teenagers), Varanasi in North eastern India (16 teenagers) and Essaouira, Morocco (9 teenagers). Click here for more information about the teenage photographers of FairMail.

How are FairMail's teenage photographers selected?

FairMail works with economically deprived teenagers. As there are many of these in Peru, Morocco and India we cooperate with local NGO's that work with at risk teenagers. This way we are able to select the teenagers that really need an extra opportunity in life. In Peru FairMail works with Mundo de Ninos (boy's home for street children), ACJ El Milagro (community center on the garbage belt), the Milagros School (Cerrito de la Virgin) and CEP Ramon Castilla (free school for poor children).

In India FairMail recruited its teenagers in cooperation with the Asha Deep School (educational project in Nagwa slum).

In Morocco FairMail recruited its teenagers in cooperation withBayti (national organization working with street children), Dar Atalib (home for orphans or children who for other reasons can't live with their parents) and Au Coeur de l'Amitie (organization working with poorest families of the medina).

All of FairMail's teenagers come from these institutions, which means they also receive social and psychological assistance outside FairMail. Whenever there is a vacancy with FairMail 13, 14 or 15 year old the teenagers from these institutions can apply for a trial period. During this period they are evaluated on basis of their responsibility, motivation and punctuality before they get a definite participation contract with FairMail.

By working this way we are sure to be working with teenagers that have had little opportunities in life, but are really motivated and self-determined to make a personal effort to improve their situation and invest in their education.

How do the teenagers benefit from FairMail?

The way the teenagers benefit from FairMail can be divided into financial and personal development benefits:

Financial benefits:

As stated on each card next to the photo of the photographer, 50% of the profit of the sale of THAT card goes to THAT photographer. This money is deposited once every quarter in the personal education fund of THAT photographer. Besides financing their education they can also use part of these earnings to make improvements to their housing conditions. Additionally we also deposit 50 soles (approximately 13 euro) into their medical insurance fund for them and their direct family to use. This is fixed for every participating teenager's and not related to the amount of cards they sell. Until mid-2015 the teenagers have directly earned more than 160.000 euro to finance their future plans.

Personal development benefits:

Besides earning money, FairMail provides an important contribution to each teenager's personal development. From the age of 15 they get the opportunity to work in a unique company where they gain valuable work experience and develop their creativity and self-esteem:

- In order for the teenager to gain true work experience we require that they are punctual, motivated and responsible as they would be in any job. This is stated in their participation contract (download example here). If the teenagers don't comply with this we first discuss this with them and give a final warning. If after this they don't show enough Improvement they cannot continue with FairMail. FairMail chooses to only work with motivated and responsible teenagers who want to work on improving their future and go to school.

-We offer creative development via the free photography training provided by volunteers. From the first day the teenager sees first-hand how a having creative idea or making a creative image can generate income. They learn to see that they don't necessarily have to do the same work as their

parents if this is not where their passion and talent lies. They learn to develop their own personal future path and with the money earned at FairMail they can finance their new educational dream. It is NOT FairMail's goal to train the teenagers to become professional photographers after they leave FairMail. Photography is only used as a means to become more self-confident, more creative and to earn money to study for what they really want to become.

- The teenager's producing a product that is sold worldwide is a huge boost for their self-esteem. Just like the emails they get from their customers from all over the world. Also you can imagine that they also get great pride from the support they are able to give to their parents by contributing to the family's medical costs and investing in the families housing.

Why doesn't FairMail employ more teenagers?

FairMail can only employ more teenagers when FairMail's sales increase enough. More teenagers not only mean higher production costs (extra medical insurance, transportation money, camera's, guidance etc.) but also means splitting the income over more teenagers. On top of the fair trade livable wage FairMail has an even higher internal standard for the average income a FairMail teenager should earn to fulfill their dreams (currently 1.500 euro per active teenager per year based on a 10 hour working week). To maintain this standard for average teenagers earnings means only being able to employ more teenagers after increasing sales and finding new markets for the teenagers pictures.

Where exactly does the income of the card sales go?

FairMail pays 21% of its turnover in "Value Added Tax" to the Dutch government just like any other company. So for every 121 euro we earn we pay 21 to the Dutch government, leaving 100 euro.

FairMail is a social enterprise that provides in its own income and does not receive any subsidies, grants or donations. Just as with other companies our income is used firstly to cover the company's costs. Costs of sales and distribution in the Netherlands (salary directors, fair trade certification, promotion etc.) are 40 euro on average for every 121 euro we earn, leaving 60 euro.

In Peru the cost of training the teenagers (office rent, salary national managers, health insurance, transportation money, electricity, water and internet bills etc.) is 20 euro on average for every 121 euro we earn, leaving 40 euro as profit.

50% of the profit goes into the teenager's private education fund. So on average over the years and over the different countries that is 20 euro over every 121 euro we earn.

Of the other 50% of the profit, 4 euro goes to the national managers to supplement their low fixed monthly wage. The remaining 16euro is saved for future company investments (new camera's, promotion tours, new website etc.). And if the company's financial situation allows it a profit dividend is paid to the founders of FairMail or the external social investor. Until 2016 however no profit dividend has been paid to the social investor as the profits are reinvested in the company's growth. This despite investing more than 300.000 euro in setting up FairMail over the past few years. For FairMail's shareholders the "social return on investment" is first priority. They do hope and believe that on the long run they will also receive their "financial return on investment".

How is the profit made with the card sale distributed over the different teenagers in the different countries?

The earnings are distributed amongst the teenagers on the basis of the amount of cards each teenager sells. Each quarter we make a profit-loss statement for each FairMail production country stating all the income from the card sale, all the costs of running FairMail locally and the profit that remains. It also states the amount of cards sold in that quarter by the photographers from that country. We register exactly how much of every card is sold and how much profit is made with this in order to distribute the profits according to the amount of cards sold by each teenager. This way we provide them with an incentive to work hard according to the wishes of their customers. This incentive would be destroyed if the profit where distributed evenly among all FairMail teenagers. In our experience the teenagers that earn well are a source of inspiration for the new teenagers that are not earning much money in the beginning. Download an example of the quarterly profit-loss statement here.

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How much of the amount that I pay for a FairMail card goes to the teenager's?

This is quiet hard to say up front as their earnings depend on the total costs and total earnings in one quarter. Also a FairMail picture sold in one particular product or in one particular country has a different price and profit margin then the other. As you can read in the detailed calculation below, on average over the past 9 years, 0,20 euro goes into the teenagers profit fund of every euro FairMail receives. On top of this the teenagers receive the secondary benefits like free health insurance for them and their family, transportation money, food during the free classes, free use of a digital camera and free guidance. How does this breakdown work?

FairMail pays 21% of its turnover in "Value Added Tax" to the Dutch government just like any other company. So for every 121 euro we earn we pay 21 to the Dutch government, leaving 100 euro.

FairMail is a social enterprise that provides in its own income and does not receive any subsidies, grants or donations. Just as with other companies our income is used firstly to cover the company's costs. Costs of sales and distribution in the Netherlands (salary directors, fair, fair trade certification, promotion etc.) are 40 euro on average for every 121 euro we earn, leaving 60 euro.

In Peru the cost of training the teenagers (office rent, salary national managers, health insurance, transportation money, electricity, water and internet bills etc.) is 20 euro on average for every 121 euro we earn, leaving 40 euro as profit.

50% of the profit goes into the teenager's private education fund. So on average over the years and over the different countries that is 20 euro over every 121 euro we earn.

Where does the rest of the money I pay end up?

Over every 1,21 euro you might pay to FairMail for a picture or a card FairMail pays 0,21 euro in "Value Added Tax" to the Dutch government just like any other company. This leaves 1 euro

FairMail is a social enterprise that provides in its own income and does not receive any subsidies, grants or donations. Just as with other companies our income is used firstly to cover the company's costs. Costs of sales and distribution in the Netherlands (salary directors, fair, fair trade certification, promotion etc.) are 0,40 euro on average for every 1,21 euro we earn, leaving 0,60 euro.

In Peru the cost of training the teenagers (office rent, salary national managers, health insurance, transportation money, electricity, water and internet bills etc.) is 0,20 euro on average for every 1,21 euro we earn, leaving 0,40 euro as profit.

50% of the profit goes into the teenager's private education fund. So on average over the years and over the different countries that is 0,20 euro over every 1,21 euro we earn.

Of the other 50% of the profit, 0,04 euro goes to the national managers to supplement their low fixed monthly wage. The remaining 0,16 euro is saved for future company investments (new camera's, promotion tours, new website etc.). And if the company's financial situation allows it a profit dividend is paid to the founders of FairMail or the external social investor. Until 2016 however no profit dividend has been paid to the social investor as the profits are reinvested in the company's growth. This despite investing more than 300.000 euro in setting up FairMail over the past few years. For FairMail's shareholders the "social return on investment" is first priority. They do hope and believe that on the long run they will also receive their "financial return on investment".

Wouldn't the teenagers earn more if I donate the money I spend on a card directly to them?

Yes they would and feel free to do so. We would suggest you to ask yourself these questions:

- How sustainable is your donation if given directly?
- Is it contributing to making a healthy teenager independent from charity?
- How sure can you be that your donation is being invested in the teenager's education?
- Is your donation contributing to the creativity and self-esteem of the teenager?

What do the teenagers earn per year?

That is hard to tell as the costs and income of the companies the teenagers work for changes every quarter. We do know that until June of 2016 the teenagers have earned more than 165.000 euros in total with the sale of their cards!

On each teenagers personal profile page you can see exactly how much he or she has earned so far and how much time they have been participating in FairMail. You will find that the new teenagers have low earnings per year as they still have a lot to learn. And that the older teenagers have much higher earnings due to their experience. This way they are a source of inspiration for the new teenagers that hard and creative work for FairMail is rewarded.

What did the teenagers earn before working for FairMail?

According to some of the teenagers working on Trujillo's garbage belt made it possible to earn around 400 soles (around 110 euro) from the collection and sale of recyclable materials.

Does FairMail have an internal income goal for the teenagers?

Yes we do. It is our goal that a teenager can earn 1.500 euro per year on average during their time as active photographer for FairMail. During the 6 years they normally participate in FairMail this should allow them to earn enough money to go to a private university for example. Whether they perform average or above depend on their motivation, working attitude and talent. Only when the currently active teenagers are able to earn according to this goal is it possible for FairMail to start expanding and employing new teenagers.

How does FairMail prevent that one teenager selling to a customer who orders a huge amount of cards earns an excessive amount?

First we have to point out that FairMail is set up so its teenage participants can benefit in three ways:

Develop their creativity & self-esteem so they can be creative in developing their future paths.

Earn money to finance their personal future plans.

Give them the opportunity to develop valuable skills necessary for a proper job in the future like being responsible, punctual and have communicative skills necessary for working in teams.

Also FairMail has established personal future plans and budgets together with each of its teenagers. This has pointed out that FairMail earnings of around 10.000 euro are generally sufficient to finance their future plans. They can earn this money and develop the mentioned skills during the 6 years they participate in FairMail. Working & learning go hand in hand.

According to the new participation contracts with FairMail year each teenager has a maximum earning per year of 3.500 euro's. This to prevent that if their sales go tremendously well they earn so much money during one year that:

a) The teenager earns the necessary 10.000 euro before he/she has got the benefits of 1. and 2. above.

b) One teenager earns more money than he or she "needs" while other teenagers still desperately need money to pay for their education.

If one teenager earns more than 3.500 in one year the surplus amount is invested in a way that increase the impact of the FairMail concept. Firstly if necessary the money is invested in improving local production infrastructure like better cameras, computers and more photography excursions.

This way all the teenagers benefit of the excess money to improve their possibilities to take high quality pictures that they can sell. So instead of giving a fish we are providing the teenagers with better fishing rods so they can make better use of the fishing techniques FairMail provides in every-day training.

Secondly if investment in improving local production infrastructure is not directly necessary the excess amount is invested to increase the impact of the FairMail concept in other countries. With growing sales FairMail has the opportunity to employ more teenagers worldwide. That is why we want to set up new FairMail production units in new countries to give more deprived teenagers new opportunities in life. It costs an average of 10.000 to 20.000 euro in one-time investment before a new production unit is self-supporting within 6 months. The surplus money is then invested in purchasing new computers & camera's for the newly to be employed deprived teenagers.

What do the teenagers spend their money on?

The largest percentage of their income is spent on education with 50% of the profit going to the teenagers personal education fund. This money the kids can spend for different educational purposes which we have listed like paying of tuition fees (secondary school), additional courses (like computer or cooking courses), university careers or job training. But they can also choose to spend it on other things they need for school like glasses, shoes, back packs, books etc.

One quarter of their profit earnings the teenagers can spend on making improvements to their housing situation like finally buying their own bed, fixing the roof or installing electricity in the house. The money from the health insurance fund can be spent if they or someone in their direct family turns ill. The benefit of this "informal" insurance is that it can also be used at private clinics or pharmacies where some services and medicines are available which are missing in public hospitals.

They can also spend a small amount of their earnings on buying clothing if they want.

What can you buy with such amounts in the countries where the teenagers live?

The official minimum wage in Peru is 225 euro per month (850 sol) but a lot of people have to manage with less. On the garbage dump the Peruvian parents only earn a meager 110 euros per month and they as children earn even less. A domestic worker in Varanasi will earn as little as 40 euro a month combining different jobs. According to the criteria for Fair trade made by the Dutch Association for World Shops the minimum livable wage in Trujillo, Peru is 1.100 soles per month (350 euros) and 5500 rupee (90 euro) in Varanasi, India.

In general you could say that in most western countries things are approximately 8 times more expensive than as in Peru and even more compared to India. So according to this the livable wage in a country like the Netherlands would be 2.000 euro. In Peru for 1 euro you can already get a cheap meal. A pair of school shoes costs 10 euro, a backpack 5 euro, glasses for 30 euro and a computer course for 50 euro and a 5 year psychology study at a private university all-inclusive about 7.500 euro. etc. In the first nine years FairMail has earned just over 165.000 euros in education money for a total of 55 teenagers.

When do the teenagers get paid?

Once every quarter FairMail calculates what everyone has earned. The teenagers (and their parents) receive a clear financial overview and they can ask questions about it. In this overview it also states how much money is in their education and medical funds. This indicates how much money they can still take out of their FairMail account to pay for educational or medical costs. The funds are personal and per photographer. If you have sold a high number of cards then you will have earned more money than when you have only sold a few cards. Also some teenagers save more than others. They can decide on that themselves. FairMail keeps track of things for them and an overview four times a year. Of course we do give them guidance in making their personal future plans and accompanying budgets.

When the teenager wants to buy something they must go through FairMail. This is for a couple of reasons including the logistics that none of them have their own bank accounts. But most importantly we need to protect the teenagers who are earning a lot more than their family members against their pressure to hand over the money. We feel it's key that we check what they spend their saved money on hence we require that they hand in the receipts for all their purchases. In general this is never a problem due to the mentality of our teenagers but this method insures that the money really goes towards education and housing rather than beer for their father or buying candy. FairMail is not meant for that.

What are the secondary labor conditions for the teenagers?

As soon as the teenager passes his or her trial period they receive a "FairMail participation contract" (download example here). The teenager and their parents have to read it. In the contract it states that the teenager will:

1) Participate actively in FairMail's activities.

2) Give advance notice if he or she can't make it to class.

3) Give the copyright of his or her photo's to FairMail in order to license them for printing greeting cards

4) Go to school.

FairMail in return promises to:

1) Train the teenager in photography for free and provide the necessary material to take pictures like a digital camera and batteries.

2) Have an actualized and accessible bookkeeping of the different personal funds (education, health insurance and clothing funds)

3) Deposit 50% of the profit per card in the education fund of the photographer who took the picture.

4) Save 50 soles per month in each photographer's health insurance fund which the teenager and his or her direct family can use if they get sick. The money can also be spent outside of the restricted government hospitals. (This is one of the pre-profit costs of FM)

Are the teenagers FairMail works with all in school?

Yes, that is actually a very important rule to be working for FairMail: You must be going to school! Personal development is the goal of FairMail so if you don't want to go to school you are wasting your time in FairMail. Plus otherwise FairMail could easily be accused of child labor!

Some of our photographers have been out of school so long before entering FairMail (due to personal and economic circumstances) that they can't attend regular school yet. Or they don't want to go to university but start a business. That is fine, but you can't succeed in life if you don't at least know how to read, write and do maths. That is why a few of our teenagers use their earnings to hire a personal tutor to get them up to speed on these basics.

What are the teenagers currently studying?

Have a look on the photographers personal profile pages to read what each one is studying now and what their plans are for the future. You can also check on their career earnings and vote on their best pictures.

What age are the teenagers who participate in FairMail?

Between the age of 13 and 19 years old. Generally when the teenagers start FairMail they are 13, 14 or 15 years old. After they turn 19 years old they leave FairMail which means that they have to hand in their camera, can't follow classes anymore and can't submit new pictures to be sold. This way we are able to pass on the camera to a new teenager to have the same opportunity as the 19 year old teenager had. Knowing that they only have a limited time to make full use of the opportunity FairMail is giving them. And making sure they don't become dependent on FairMail either.

What happens to the money of their card sale after a teenager leaves FairMail?

Just like when they were still participating in FairMail the teenager keeps receiving 50% of the profit FairMail makes with the sale of their pictures when they leave FairMail. Nothing changes here. So a teenager can still earn money from their card sale for many years after they stopped submitting new pictures. This also helps us to keep touch with the teenagers after they leave as they visit us regularly to check their new earnings or withdraw money from their funds.

Isn't there a risk that bad people will make use of the opportunity to contact the teenagers online and do indecent things with them?

It is great that the teenagers receive encouraging emails from their customers all over the world. This gives them a huge boost of their self-esteem. And for our customers it provides the transparency so they feel they can trust that FairMail is actually "delivering" to these teenagers. All teenagers have a <name>@fairmail.info email address which means all the emails come through us first. This way we can keep track of who is writing them and if they don't include any indecent proposals. Also we can keep track if the teenagers are responding to their customers.

FAIRMAIL AND THE RISKS ASSOCIATED WITH ITS SOCIAL IMPACT

We feel we are very conscious of making sure there is minimal negative social impact of FairMail's actions. At the same time we realize that development means conflict as power relationships inside communities change because the deprived gain power at the cost of the parties who used to be in power. The reason the founders choose to start FairMail and not work in the development industry is because we don't want to do anything that doesn't feel good. We want to be in control and make sure we can take action immediately if things threaten to have a negative social impact.

Doesn't the fact that teenagers sometime earn more than their parents causes stress on the family relationships?

The fact that teenagers sometime earn more than their parents can cause stress on the family relationships for three reasons:

- 1) In a male dominated macho culture fathers don't like to be challenged in their role of sustaining their family.
- 2) Teenagers feel "selfish" going to a private university instead of investing 100% of their earnings in improving the simple houses their families live in.
- 3) Female teenagers earn money to pursue academic careers challenging their parent's aspirations to marry them off at a young age.

To overcome these issues we involve the parents in establishing the teenagers future plans so they also feel ownership. It is by no means FairMail's aim to take over the role of the parents and we make this very clear to them. Regarding the first two points we coach the teenagers to handle this, solve conflicts and set money aside to invest in their families housing while also investing in their own plans.

Isn't there the risk of jealousy from the teenagers surrounding when they become successful with FairMail?

Although we don't hear about it a lot, there can be jealousy from their surrounding when they see that the teenagers earn good money, have cameras and laptops and are going on photography trips with FairMail. But most people are happy for and proud on them. In some cases of jealous young

people we find that it is often easier to be angry with successful people instead of critically looking at one's own attitude and the causes of their relative poverty. We coach the teenagers to manage this and apart from some bad words the jealousy has never led to anything more severe than that.

Isn't there the risk of teenagers who dare to dream get frustrated if they can't earn enough money to make it reality?

At FairMail we stimulate the teenagers to dare to dream of a better future for themselves. And give them the feeling that they can take their destiny into their own hands and earn the money necessary. Happiness is all about freedom to choose one's own path. As soon as FairMail has provided that freedom to a teenager it would be cruel if he/she could not use it, so we feel very responsible to make their future plan possible and realistic as long as the teenagers feel responsible for their part too. This means only growing the amount of participating teenagers internationally in the same rate as the growth of the turnover. And coaching the teenagers if they are not producing enough quality pictures to meet their expectations to see what both parties can do to improve earnings.

Isn't it a potential risk for the teenagers if they are seen walking around in their neighborhoods with a brand new camera?

Each FairMail participant is provided with a FairMail camera they can borrow during the time they participate in FairMail. It remains property of FairMail though and the teenagers sign a lending contract stating their rights and obligation (download example here). One of them being that if the camera is stolen or lost they will have to pay back its day value to FairMail from their earnings. The teenagers have expressed that they feel this as a big responsibility which we think is a good thing as that way they learn to become responsible adults and think about their actions.

As they are responsible for their cameras we would never force them to take their camera somewhere they don't feel comfortable. As they all come from slum areas or have lived on the streets they are street wise enough to know where you should or shouldn't take your camera. FairMail offers them to leave their camera in the office (in a safe area of town) after class if they want to, which some of the teenagers prefer to do. Other's do take the camera's home and know how to take care of them. Only once a camera was stolen from a teenager who took it to school, which is not a place the camera should have been taken in the first place. The teenager had to pay back the day value which served as s good lesson for her and the other teenagers.

The fact that about 50% of the teenagers have now purchased their own better camera's (through a discount program offered by FairMail called "my own camera") shows that these teenagers aren't afraid at all to invest a significant amount of money into their own camera, keeping it at home and taking it on the street for photography. These kids are street wise enough to manage that.

FAIRMAIL AND FAIR TRADE

What is Fair Trade?

Fair trade stands for an equitable way of doing business with developing countries with sincere attention to the following points:

- Respect for humans and the environment,
- A sustainable business relationship,
- Support in product development and
- Transparency in the trading chain.

Respect for humans and the environment

Products must be made and traded in a respectful way for people and the environment. This can be practiced in different ways. Each individual involved in the trading chain will improve the situation of women and the absence of discrimination on the basis of race, sex or religion. Producers have to assure decent working conditions for their personal and give them the freedom to organize themselves in labor unions. Their activities are safe and the environment and children are not exploited. If children are helping with the production that should not be on a big scale and not have an obligatory character. Besides that children should be going to school and have free time. Producers should receive a "livable wage". Producers should be able to make a decent living in their specific circumstances. If they were to work full-time their wage should allow them to buy food, clothing, shelter, business equipment and be able to send their children to school.

The exact amount of the livable wage is hard to define and standardize. What you need to earn to make a decent living differs per country and even part of a country. In the areas where FairMail is active the local livable wages have been defined as follows: In Trujillo, Peru the local livable wage is set at 1.356 nuevo soles (2015) per month and in Varanasi, India at 5.800 rupee per month (2014) on the basis of 48 hours of work per week. We increase the livable wage with 10% each year. In Peru the teenagers in 2015 earned 164% of the local livable wage with the sale of their pictures and in India in 2014 942% of the local livable wage.

Sustainable Trade Relationship

Importers of fair trade products commit themselves to an enduring trading relationship with the producers. This offers them the long term guarantee of being able to sell. An upfront payment can also help the producers.

Provide support with product development and business management

Besides the security of a long term business relationship, the producers also deserve support and advice. This includes development of their company and their products in the form of advice, credits or mediation. But also by providing information about wishes and expectations of the consumers in the west, which would enable them to better sell their products. Or by finding new entrances to new markets for the products. By providing support where necessary, the producer's organizations become stronger and more independent. The ultimate goal is that producers are empowered to sell their products outside the fair trade market and to grow further.

Transparency in the trade chain

In the fair trade chain all partners are transparent about their acting and way of doing business. This transparency is important for the reliability of the whole chain.

What makes FairMail fair trade?

FairMail adheres to the fair trade criteria established by the World Fair trade Organization (WFTO). In fact FairMail is a fair trade guaranteed member of the WFTO which checks if FairMail keeps complying with the fair trade criteria. Membership of the WFTO is limited to organizations that demonstrate a 100% Fair trade commitment and apply its 10 Principles of Fair trade. This means that FairMail Cards (as only card supplier from Peru, Morocco and India) is being checked on:

- Complying with the most important conventions of the World Labor Organizations (WLO) with respect to exploitation of child labor, forced labor, equal rights and freedom to unionize etc.,
- Pay more than a livable wage to its employees and providing secondary labor benefits like health insurance for the teenagers and their families.
- Offer safe and hygienic working conditions for its employees,
- Have an internal environmental policy.
- Support producer groups in Peru, Morocco and India so they can sell their products better in the west.
- Be transparent about the financial bookkeeping which can be checked by the WFTO if they think it is necessary.

Who checks to see if FairMail complies with the criteria for fair trade?

This checking is done by the World Fair trade Organization (WFTO). FairMail chose for this certification because it has the strictest and best ethically structured procedure to recognize providers of "non-food" fair trade products. There are other certifications schemes including the well-known "Fair trade mark" but they only certify agricultural products like cotton, coffee, flowers, chocolate and bananas (and now soccer balls!).

How can I personally check to see if FairMail complies with the Fair trade criteria?

You are most welcome to try. Check out the volunteering and photography trip sections on our website to learn more about how you can actively experience how FairMail works.

What is the fair trade wage?

According to the WFTO's fair trade criteria is that producers should receive a "livable wage". This means that they should be able to make a decent living in their specific circumstances. If they were to work full-time their wage should allow them to buy food, clothing, shelter, business equipment and be able to send their children to school. The exact amount of the livable wage is hard to define and standardize. What you need to earn to make a decent living differs per country and even part of a country.

Does FairMail pay a fair trade wage to its employees?

Yes we do! In the areas where FairMail is active the local livable wages have been defined as follows: In Trujillo, Peru the local livable wage is set at 1.356 nuevo soles (2015) per month and in Varanasi, India at 5.800 rupee per month (2014) on the basis of 48 hours of work per week. We increase the livable wage with 10% each year. Actually we see the fair trade wage as an absolute minimum. In Peru the teenagers in 2015 earned 165% of the local livable wage with the sale of their pictures and in India in 2014 942% of the local livable wage.

How much of the amount that I pay for a FairMail card goes to the country that provides the beauty?

Of every euro that FairMail receives in average 0,60 euro goes to the fair trade companies FairMail Peru, FairMail India and FairMail Morocco that provide the beauty on the cards.

Of the other 0,40 euro, 0,21 euro is paid in "Value Added Tax" to the Dutch government just like any other company. The remaining 0,19 euro is used to pay for the costs of sales and distribution in the Netherlands (salary directors, fair, fair trade certification, promotion etc.)

FAIRMAIL AND THE UN MILLENIUM GOALS

What is FairMail's contribution to the UN Millennium Goals?

The most important UN Millennium Goals FairMail contributes to are:

- 1) Fighting hunger and extreme poverty:
 - a. FairMail invests in the wellbeing and future of teenagers whom are deprived of normal developing opportunities due to their difficult living circumstances.
 - b. FairMail offers medical insurance to the teenagers and their families which protects them against illnesses.
 - c. FairMail finances the education the teenagers need with a total of >100.000 euro (50% of FairMail's profit) in the first 7 years of FairMail.
 - d. FairMail provides guidance with the teenagers personal development plans.

2) Development of "Global Partnerships"

FairMail develops global partnerships through its international trade thus spreading its message of "local beauty for local development" over the whole world. A FairMail card raises consciousness amongst buyers about the importance of thinking global and acting local, for example by buying Fair trade products.

FAIRMAIL AND THE ENVIRONMENT

How about FairMail's environmental policy?

FairMail believes that besides the People and Profit also the Planet should benefit from FairMail's activities. And we like to be transparent about that.

In the office this is notable in little things like switching from paper to email with our newsletters, the solo use of rechargeable batteries, recycling ink cartridges, paying our workers to come to work with public transport and using recycled paper around the office,

On a higher level FairMail tries to support the use of environmentally friendly techniques in the Peruvian printing industry. A development which is just recently getting off the ground. But things are already moving in the right direction. Thanks to FairMail's demand FSC certified paper is available at our printer in Trujillo, Peru since 2008. Other local companies can now start to also make use of this service.

In 2011 we switched to using soy based ink for the printing of our postcards in the Netherlands.

We try to inspire our other publishing partners to combine the social aspects of the FairMail concept with environmental aspects and share our own experiences with bio inks and plastics. Some publishers pick this up faster than others, but if they give it a try it will definitely be with FairMail cards first!

Are FairMail Cards printed on FSC certified paper?

Yes, since April of 2008 they are. Since then our printer in Trujillo Peru has FSC paper available for the printing of our cards and envelopes. After that our other printers in the Netherlands and Austria have also switched to the use of FSC paper. This guaranties that the trees used to make the paper FairMail Cards are printed on are grown in responsibly managed forests. This is controlled by certifying bodies which operate on basis of the criteria established by the Forest Stewardship Council (see www.fsc.org). Also all of our publishers use FSC certified paper.

Is the ink FairMail uses for printing its cards bio-degradable?

In 2011 we switched to using soy based ink for the printing of our own cards in the Netherlands. We try to inspire our publishers to combine the social aspects of the FairMail concept with environmental aspects and share our own experiences with bio inks and plastics. Some publishers pick this up faster than others, but if they give it a try it will definitely be with FairMail cards first! The best example is FairMail's Dutch publisher Context Cards switching to bio-degradable ink for the new FairMail postcard collection in the summer of 2015.

FAIRMAIL AND COOPERATION:

I know a very nice project to start a new FairMail. Would FairMail be interested in that?

Unfortunately at this moment we are not able to expand FairMail to new countries or new cities. Before we can start up a new FairMail we need to increase sales enough to make sure our current teenagers' earnings are meeting our internal standards of 1.500 euro per teenager per year. In a few years we hope it will be possible to expand again. So please feel free to contact us and tell us what you have in mind. We will include you in the list when we choose a new location.

Can I license the FairMail images?

We would be very interested to discuss your interest in licensing FairMail images as we are always on the lookout for new markets for the teenager's images. We do have to take into account though exclusivity agreements we have our current partners. But please contact us. Below you can find an overview of what we think we have to offer:

• Commercial greeting card images for all occasions at a comparable price to other stock photography agencies. Plus the option for *no cure no pay* pictures on request by motivated teenage photographers.

• The world's only fair trade photography concept that fulfills the growing consumer demand for socially responsible products.

• A strong brand & concept that has proven itself since 2006 and is distributed in 7 countries by major distribution partners like: La Carterie/Hallmark (France), Cards & Arts (Germany), Photoglob AG (Switzer-land), Royal Dutch Mail, Context Cards and Greetz in the Netherlands.

• An ethical guarantee as monitored member of the World Fair Trade Organization.

• A winning concept that won a Dutch Card Award for "most innovative card concept", Ben & Jerry's "Join Our Core" Competition, the "Business in Development Challenge" and ASN Ethical Bank's "World Prize".

• Promotional assistance in "getting the message across" with a promotional tour and visit to USA of two Peruvian FairMail teenagers, an English digital newsletter and social media marketing.

Licensing options:

- Exclusivity of image and FairMail concept per territory per period.
- Royalties per image or per sold card.
- Image use incl. or excl. use of FairMail concept (logo, photo, name and age of

photographer and explanation of project).

How can I support FairMail besides buying cards?

Great that you want to support FairMail. Of course we are very happy if you want help us spread the word to your friends, colleagues and family. Apart from that you might also consider:

Asking your employer to consider purchasing FairMail Christmas cards.

Asking your employer to consider purchasing FairMail images for their website, presentations and publications.

Volunteer as photography trainer in Peru or India

Travel with the FairMail teenagers on a photography trip in Peru or India

Help promote us on facebook, twitter and other social media