



**“A huge advantage to any donor is to hire a local staff.”**

## **A conversation with Julienne Oyler of [Inkomoko](#)**

**Sanne Breimer**  
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**Sanne Breimer: Can you introduce yourself and tell me about the work you do?**

**Julienne Oyler:** I'm Julienne Oyler. I am the CEO and co-founder of Inkomoko. Inkomoko is a very proud partner of Rippleworks. We are an organization that does work in five countries. We provide business advising, consulting, access to markets, and direct access to affordable micro financing to small and medium entrepreneurs, primarily in displacement affected communities. We work with refugees, internally displaced persons and nationals in the countries. We've been doing this work for about 13 years and have served about 100,000 businesses since inception. We were founded in 2012.

**Sanne Breimer: What would you say is distinctive about your approach?**

**Julienne Oyler:** It's interesting that you asked me that question. In many ways our approach is actually not unique. These methods that we use, we find worldwide in so many other organizations. What does set us apart is that we do this in communities and with clients who are often excluded from these types of services: refugees, women and youth. The other thing that makes Inkomoko unique is that we have a combination of common services.

Many organizations might provide one or another, but not our suite of services. For example, there are many organizations that provide business training on financial literacy, but then they don't have an in-house finance fund. Then we also know that there are many organizations, commercial banks, microfinance institutions that offer financing, but they don't provide the technical assistance or skills building needed for underserved markets to access the services.

**Sanne Breimer: Can you share an example that illustrates the impact of your work? How do you know it's working?**

**Julienne Oyler:** Our ultimate goal when we work with clients is to help people become self-sufficient, self-reliant. [This is especially important] working in refugee communities where there has been for so many years a mindset that refugees just need charity and humanitarian services. As the needs have grown and humanitarian aid has dwindled, and even ground to a halt in many places, that mindset has restricted the talents and the human potential that are already found in these communities.

Refugees, in some ways, by just the fact that they have had to rebuild their lives in a new country— demonstrate so many characteristics of successful entrepreneurs. They're resilient. They are problem-solvers. They know the constraints of their markets and their customers. What we do is elevate the talents that already exist so that refugees can run businesses, grow businesses, and create jobs for other people in their communities.

One example of this is, I was just in one of our locations last week and I met with a woman named Adella. She and her husband fled violence a few years ago. They had never run a business before, but they were pretty resourceful, learned a couple of skills, and then they came to Inkomoko and said, now, we need help. We know what to do in terms of our trade, but we've never done this before from a business sense, so can you help us? We then put them through our six-month training and consulting program. After that, they accessed below market rate loans. They then had growth financing. Then through some of our other initiatives, we were able to connect them to markets outside of their camp that they just didn't know about. Right now, they make about \$1,000 a month in net profit, which is the equivalent of 10 times what they would have received through a humanitarian stipend.

**Sanne Breimer:** Wow. That is an impactful story. Thank you for sharing.

**Julienne Oyler:** Thank you for asking.

**Sanne Breimer:** In general, if you think about the support that you've received, what is something that surprised you and turned out to be helpful to scale?

**Julienne Oyler:** So many things have helped us scale. I say this a little bit sheepishly because so many organizations really struggled, but Inkomoko, we really grew very, very quickly during the COVID-19 pandemic. One of the reasons we grew very quickly was because of our model. We hire people from the community. We hire refugees. We hire people who live in the surrounding host communities. When the world went into lockdown and many organizations had to send their staff back home, our teams were already home.

We could actually continue our services very safely because our colleagues knew exactly what was happening in their markets. They knew where supply chains were disrupted and they knew areas of need. With that real insight or information, we were then able to go to our funding partners and provide market insights. When big international organizations had to slow down or they had to pause, we could say, actually, the clients who we work with, the woman selling vegetables, the man running a pharmacy, these people are actually providing the essential goods and services that their communities need.

That insight helped us attract funding. Specifically, we launched a COVID relief fund. Within 45 days of lockdown [being lifted] and places opening up again, we had money back into these camps so that businesses could restock. We did that so much faster than any of these other big COVID relief facilities. It was because of our knowledge of the market; we had people on the ground. Then we could really communicate with donors and other agencies that now needed to figure out what they could do in order to get back in.

**Sanne Breimer: Can you say a little bit about the relationship with the funders during that time and the role trust played in that scenario?**

**Julienne Oyler:** In times of trouble, communities remember who stayed. They also remember who goes. Because our teams and our work were so embedded in the communities, we felt like we were also a part of the community and that we had just built incredible trust with our clients, with community partners. So then we could also translate that into our relationships with donors.

Many donors during COVID were trying to decide how they were going to show up with funding resources, and they really needed to know what was necessary in these communities. We were able to provide insights to our donors that then helped inform them on where they could have the most impact. It forced Inkomoko to become much more efficient, to pivot quickly to some digital services to ensure we were able to do this work safely without too much interruption.

As a result, because we had those insights, we were able to demonstrate real tangible impact, when some other partners, because they were paused, weren't able to show the same gains. It really set Inkomoko apart as an organization that had a lot more reach, and we were able to add new markets and as a result, add a lot more impact.

**Sanne Breimer: What would you say are the bold shifts that are needed in the funding landscape to truly center the voices of those closest to the problem?**

**Julienne Oyler:** There's so much talent in local organizations, but because the funding landscape for so long has prioritized international organizations, [there is a gap]. There are so many local organizations that have a ton of potential, but they still need other resources, in addition to funding, [such as] the knowledge of growing an organization, the building of the organization and [understanding how to] push impact.

In some cases there are many donors who have a desire to shift the landscape into local organizations, but I would then say to those funders, you also have to shift your approach. One, to be more trusting, but also to acknowledge that in the same way you communicated with international partners, you'll have to communicate in a different way with local partners.

The capacity building and technical support that local organizations need might be more than some of the existing large international organizations that they've worked with in the past. That's where there's not just a fundamental shift to transfer money into the hands of locally-led organizations, but there has to be skill building that goes along with money, because most of these organizations are much smaller and in an earlier stage than the partners that these donors are used to working with.

We have one donor who's a big donor in this space. They have a real desire to work with locally-led organizations, refugee-led organizations, community-based organizations, but they also have this massive target to impact millions and millions of lives. That's where there is some tension between their intention and their impact numbers.

If they work with, let's say, 10 big international organizations, they can achieve a good percentage of their target towards their impact goal, but because local organizations are so much smaller, they would have to work with like a thousand local organizations in order to reach the same numbers.

They're at a point where their staffing model is built towards more of that efficiency with larger organizations. I've shared with them: 'If you guys really want to lean into your value of supporting local organizations, then you also have to change your staffing plan because you are going to have to look at a much larger volume of inbound grant applications in order to make decisions. You have to have the structure to work with a lot more partners.'

**Sanne Breimer:** Then it seems they would also need to redefine what success means or what impact metrics are most important. Is that right?

**Julienne Oyler:** Yes, exactly. Let's say we want to train a million people on financial literacy. I'm not necessarily saying that they have to change their definition of training or

financial literacy. There are many local organizations that are very skilled in that, but maybe they have to adjust their expectations when it comes to having really strict and structured financial controls in the finance department. [For example, considering], do you have a safeguarding expert on the team because you're working with women and youth? Do you have the capacity to attend monitoring and evaluation training in the capital city that will force people to fly and spend a week out of the field?

Whereas an organization like Inkomoko, we're big enough where we do have a pretty big finance department. We have M&E staff who already live in the capital city so that they can do the workshops. We already speak the donor language. Those are some of the capacity building [efforts needed], and shifting of structures that are going to be really important.

**Sanne Breimer: Can you share more about the type of support you received from Rippleworks and what that process entailed?**

**Julienne Oyler:** We are one of [The Audacious Project](#) organizations, and Rippleworks also came in as part of the pool of funders. We went through a special due diligence process as a part of The Audacious Project. They are housed at TED and they bring together like-minded donors, organizations, and individuals. It was a process whereby we worked with a team of consultants from TED to put together a pitch deck and a pitch portfolio. Rippleworks was part of a much larger donor pool and they contributed to Inkomoko through grant funding, but as part of a much larger round together with other funders.

**Sanne Breimer: For the grant funding that you received, was it unrestricted?**

**Julienne Oyler:** It's loosely restricted. I say loosely restricted because we pitched to the whole donor pool a subset of our larger organization. Instead of pitching all eight geographies, we only pitched three geographies. It's unrestricted within those [specific] geographical locations.

**Sanne Breimer: Can you share an example of how the greater freedom of an unrestricted grant impacted your work and your ability to scale?**

**Julienne Oyler:** Unrestricted funding is so important. I can think of many examples. Recently, Inkomoko was one of the many organizations impacted by the U.S. government funding freeze and the stop work order. Our partnership with the U.S. government was very, very small. In many ways, we were lucky that it didn't affect a larger percentage of our overall budget. We were able to actually continue delivering our services because we were able to reallocate funds that were unrestricted. We had the financial flexibility to pivot as we saw fit.

In some ways, there was no other change to the organization. We were still working with this group of clients. We were still delivering the same services, but we didn't have to then be reliant on one donor. We could just see how this particular location and this client group aligned to our larger strategy. That gave us tremendous freedom.

The other thing about unrestricted funding is there are a lot of really important things that an organization needs as it scales that don't often fit within program plans. When some funders are so committed to seeing a low cost per beneficiary, a low indirect rate, that really restricted us in the past from building the infrastructure to scale. [This includes] everything from our finance functions, to bringing in technology solutions and investing in some of the security systems.

**Sanne Breimer: You mentioned the liberty you have in repurposing funds. Are there any other requirements from funders that were involved in this unrestricted grant that are still helpful for you today?**

**Julienne Oyler:** Many of the donors who have given unrestricted funding still require us to do robust reporting. We report against impact targets and so unrestricted funding for us doesn't necessarily mean very limited touchpoints. There's a lot of trust when it comes to unrestricted funding. In many ways that actually opens up an even more transparent relationship, because we can say very honestly, 'Oh, we used your money to fund this non-sexy thing.'

That has been really vital to our ability to conduct our work. For many of our donors that give unrestricted funding, we share our key impact targets for the year or for two to five years so we report against the larger organizations' growth and achievements.

**Sanne Breimer: You also received capacity-building assistance from RippleWorks. How does their process of deciding what capacity-building support to provide differ from what you've experienced with other funders?**

**Julienne Oyler:** Our first engagement with Rippleworks was fantastic. When we were talking to them about capacity-building support, they provided examples of projects that other organizations had gone through. They weren't saying you have to pick one of these, but it very much guided our thinking into the type of services and capacity building Rippleworks had experience with and that was really helpful when we did our first project with them. That capacity-building project went very well.

Then we were invited to do a second capacity-building project. because we had already gone through the process one time. We had even more flexibility within ourselves to say— the sky's the limit of what we can work on with Rippleworks we were really able to co-create what would be the best offering based on Rippleworks network.

**Sanne Breimer: Are there any gaps in the model that you would like to share?**

**Julienne Oyler:** In any model that involves external consultants or industry experts, there is always a possibility for there to be inconsistent experiences because it's so dependent on the individual who is the consultant or the expert. We went through our first project with Rippleworks. It was great. We had a fantastic expert and we had a good internal team.

I wonder what it would've looked like had we then done a second project with the same expert and the same team. So in doing it a second cycle, we could have made improvements and iterated off of the feedback from the first project. [For instance], our team would've known what to do slightly better and the expert would've known where to push. There wouldn't have been a getting-to-know-you period. I do think [Rippleworks] is very aware and that they try to have a consistent experience. It's so susceptible to the chemistry between the expert and the project team. Those are all very real dynamics.

**Sanne Breimer: Another dynamic can be an expert directly connecting to the context of the field in which the company is working. In your case has this been an issue? Can you elaborate on that?**

**Julienne Oyler:** We are always very sensitive about people from outside of our context. We're always very wary of their knowledge of the context. We certainly talk about that. Context is important, but it's certainly in many of these projects not the ultimate consideration. Sometimes, I like to tell experts, be more firm with us because you have a broader vantage point.

In some ways don't let us say, 'oh, well, our context is different' because sometimes that could actually prevent the right type of development. Power dynamics are still at play. If there is an expert from the West, especially somebody who is different race, different gender, different experience from the local team, there might be too much defaulting to that person's expertise because of [general] biases.

We had a very mixed group in terms of background experience and also where they're from. We've been very fortunate to have a very diverse group. Sometimes we've seen in projects where the expert defaults too much but tries to be too sensitive to the fact that there might be a power dynamic. That may soften some of the recommendations.

**Sanne Breimer: Where do you get most of your funding from at the moment?**

**Julienne Oyler:** We are almost entirely funded through private philanthropy.

**Sanne Breimer: What have been the biggest challenges in the support that you've received?**

**Julienne Oyler:** Some of the biggest challenges in terms of accessing funding is certainly accessing donors. For instance, we don't have a presence. We don't have a single office or presence anywhere outside of Africa. Any of the donors that we meet with, we either have to travel to them or we meet them when they're in our countries. In some ways that's potentially a barrier. In fact, our strongest relationships with our donors are the ones who are based in Africa.

**Sanne Breimer:** **That's interesting. What could donors outside of Africa do with this information? How could this be improved?**

**Julienne Oyler:** What I really like is that there are many [organizations], even smaller family foundations that have started to hire African staff based in Africa. For instance, hiring program officers, people who are building pipelines, if you as the donor are still based in Europe or Canada or the U.S., then hire local staff to complement the team. That's a huge advantage to any donor is to hire a local staff. The other piece is that if you can't do that for whatever reason, then show up. Get on the plane, travel to the markets, meet people here. Too often donors are like, 'I'll meet you at a big conference at the Skoll World Forum or I'll travel to attend a conference [you may be attending]. Those conferences are overcrowded with people seeking funding. They have way too few donors compared to the other attendees. It's a very hectic and stressful time. In many ways, the person who is most aggressive is the one who's going to get the airtime. Then that doesn't solve issues of power imbalance.

**Sanne Breimer:** **Would it be good to have those funders visit your specific projects? Is that something that you think is beneficial?**

**Julienne Oyler:** Anytime we can get a donor— a current donor or a prospective donor— to see one of our sites, it is just so illustrative of the context and the work. A really important benefit is it changes the relationship with our field staff and the donor. Because they're not some scary name on the other side of an email; this is somebody who has taken the time to travel to someplace far away and there's a lot of dignity when people choose to spend their time with you. There's a lot of respect. There is [a sense], you have come all of this way to see my work and I appreciate that. I find that a lot of our colleagues are always very grateful. Even if a prospective donor doesn't end up supporting our program, there's still a lot of appreciation for the visit.

**Sanne Breimer:** **What are the top three things that you need to unlock your ability to scale and sustain your organization?**

**Julienne Oyler:** Bigger, longer-term funding. That's certainly an issue.

**Sanne Breimer:** With bigger, you mean more money for a longer period of time?



**Julienne Oyler:** Yes, exactly. We are at a growth stage right now. We're fast growing and we're at that stage of maturity where we are shifting to longer-term planning.

Those multi-year commitments enable us to plan more responsibly and to have bigger visions. Many times because a donor works with so many partners, I always love when donors are very proactive or bold and say things like, 'Inkomoko, you guys really need to work on improving your, let's say, risk framework and risk monitoring. Here is another one of our partners who does this really well. Talk to them.' To be very specific to say, 'This other organization is really skilled in the area that you need development.'

**Sanne Breimer: Is there anything else you want to mention in this context?**

**Julienne Oyler:** Organizations like Rippleworks, I really appreciate their approach to both skills building, as well as direct financing. In many ways, that's the Inkomoko model. We just do it in a different way with a different group, but it's that combination of skills development and funding that is a really winning combination.

**Sanne Breimer: Is there anything you would love to share about your experiences?**

**Julienne Oyler:** This is a pivotal moment where governments are changing their approach to foreign assistance. These decisions will have ripple effects for many years. For too long, there's been this huge gap between people and governments and organizations in the world that have money and those that need money. With this big shift, this is a time for really bold philanthropists to fundamentally change how they see philanthropy. Now is an opportunity for there to be a fundamental shift in trust, in seeing who has solutions, and maybe even a fundamental shift in innovative ways that philanthropy is leveraged and deployed.

**Sanne Breimer: That makes sense. Within the media landscape, people are also talking about the opportunity for structural change and power dynamics.**

**Julienne Oyler:** There is a real moment to go from intention to action. What if we change the way things work and then lean into that and then do it. We saw so quickly during COVID how things pivoted really fast to a new approach. Then, five years later, we're back to how things used to be. We pivoted to good, innovative stuff. Then we pulled back to outdated ways. I would challenge all of us practitioners, philanthropists, media, academics to see how we can use the shift in practice to then also build shifts in systems.

**Sanne Breimer: Thank you so much for this conversation.**

**Julienne Oyler:** Thank you for the opportunity.

*Sanne Breimer Breimer (she/her) is a freelance journalism trainer, project manager and adviser for international media organizations including SembraMedia, Thomson Reuters Foundation (TRF), European Journalism Centre, Thibi, and the Asia-Pacific Broadcasting Union (ABU). She founded Inclusive Journalism, aiming to educate (primarily) Western journalists about media representation and decolonisation through a weekly newsletter, online courses and retreats. Sanne Breimer works remotely and divides her time between Europe and South East Asia. Before moving into training, Sanne Breimer worked at a managerial level in national public broadcasting in the Netherlands for almost 13 years, focusing on radio, digital media and innovation. She is Dutch with Frisian roots.*

*\* This interview has been edited and condensed.*