

#### Dedication

This report is dedicated to every individual who showed up day after day to commit themselves to a better, unified, Kantamanto Market.

Even when they couldn't muster hope.

Even when they were too shattered to give their best self.

Even when others attempted to divide the community or to profit from the crisis.

Because emerging stronger doesn't just happen. It requires hard work, sacrifice, integrity and faith.

#### Credits

This report was authored by The Or Foundation with the courteous input and permission of the Ghana National Fire Service, the Accra Metropolitan Assembly, the Kantamanto Obroniwawu Businesses Association, the Kantamanto Women's Association and the Kantamanto Upcycler's Association.

Cover Image: A market member quenches fire with a wet blanket in a training exercise organized by The Or Foundation and Ghana National Fire Service, by Freeheart Noel Kordah.

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### The Or Foundation

#### About the Authors

The Or Foundation began in 2011 connecting students in Ghana and the USA through an object-based digital pen-pal program and curriculum exploring the value of students' garments as a lens to the world. Emerging from this work in classrooms, in 2016 The Or Foundation embarked on immersive research into the global secondhand clothing trade as it manifests in Accra, Ghana's Kantamanto Secondhand Clothing Market, the largest clothing re-use market in the world. While this research began primarily to inform curriculum development, it has since led to the evolution of our not-for-profit organization into a leading global voice on sustainability and fashion's global waste crisis.

Today The Or Foundation is a key driver of tangible waste management solutions, health programming, ecological remediation and business training for local entrepreneurs in the circular economy, especially those engaged in upcycling and remanufacturing. With more than 200 team members across full-time and part-time roles headquartered in Accra, Ghana, The Or Foundation works as a keystone organization in solidarity with Kantamanto Secondhand Market toward the mission of catalyzing a justice-led circular textile economy grounded in community ecological care. Core to this effort is building coalitions, locally and internationally, that strive to make EPR policies work for every actor along the existing, and emerging, circular value chain.

### **On Resiliency**

#### A Note from The Or Foundation Co-Founders

In a matter of hours on the first night of 2025, 10,000 people lost everything. It was a disaster.

Kantamanto community members lost bales, supplies, phones, records, sewing machines and so much more. It was a truly devastating way to start the new year. But in a subsistence state without insurance, there is no time to sit with the shock or to mourn the losses, there is only one path to take – occupy the land, defend your piece of it and get back to work.

The word resilience has been used countless times to describe Kantamanto and the rebuilding effort. We too have described Kantamanto as resilient, including in the first few days of the fire relief effort. But we quickly realized that an overemphasis on resilience feeds into a bootstrap narrative that suggests Kantamanto should settle for survival mode, not expect much by way of support and just get on with it. Is resilience found in a system or in the people who may be part of a system, regardless of whether the system itself is resilient or just?

Applauding people for their ability to overcome challenges on their own is a convenient way to excuse structural inequalities. In this regard referring to Kantamanto as resilient is perhaps not so much a compliment as it is an expectation, an expectation that marginalized groups should suffer in ways that do not make others uncomfortable.

But crises are uncomfortable and they are inconvenient. Surely, showing strength does not need to be the top priority at the worst moments of our lives.

The truth is that the market did not only rebuild quickly out of strength, it was also out of fear and desperation. Is that resilience or is it resistance?

People were so afraid of losing their space in the market that they slept there, on rubble with no mat and inhaling dust and fumes from burnt clothes. Many people are still unwell because of this.

Within three days, community members had begun erecting beams, determined to rebuild even when it was hazardous to do so. People were hit in the head by lumber and crews began work without hardhats, safety vests or gloves.

On a few occasions, the data collection team had to close early as community members feared that there would be a scarcity of support available leading to disorderly queuing and in some instances, fight outbreaks.

Retailers demanded full transparency from their leaders. For the people in charge of the market – those elected, those self-appointed, those paid as landlords, and those risen from within a community of thousands – it was a warranted expectation to deliver information about the rebuilding and relief efforts, but hard to achieve when the market's loud speaker system was destroyed and when there were no offices to convene in. Most leaders hardly slept for the month of January, taking every call and every meeting that came their way.

These are all very human reactions to significant loss and uncertainty.

It is not by applauding people for being resilient that we became more united. It is by creating space for people to be distraught, sad, defeated, anxious, angry, skeptical and afraid that we were able to come together and get the job done.

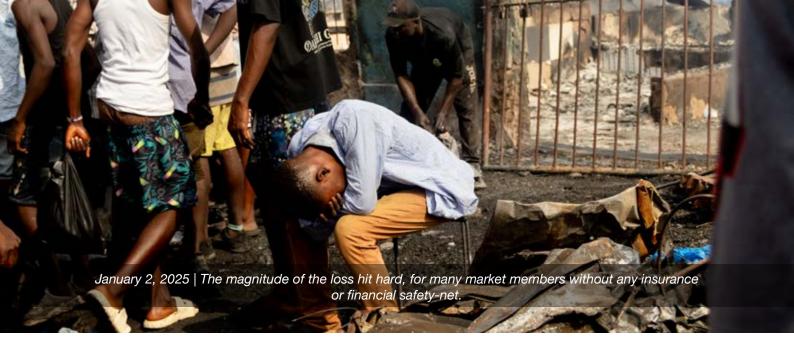
We have since retired the word resilience in favor of honoring the many emotions and experiences that occurred during the fire relief effort, even those that were painful and messy.

If we are not honest about the challenges that were overcome, as well as the challenges that persist, and if we are to shy away from the frank acknowledgement of all that it took on the emotional, physical, social and financial levels to undertake a relief effort of this magnitude, then we will not be prepared to stop the next disaster from occurring.

-Liz Ricketts and Branson Skinner







### A Supply Chain Disaster

"Kantamanto is more than a marketplace. Kantamanto and its people are the unsung heroes of the global industry. Without them, the global fashion landscape would crumble."

- Nutifafa Mensah, Head of Peer Education, The Or Foundation

Situated at the center of Accra, Ghana and spanning over 18 acres, Kantamanto market is home to the largest resale and upcycling economy in the world. Approximately 15 million garments flow through Kantamanto on a weekly basis and approximately 30,000 people work tirelessly to keep these products in circulation. This community includes thousands of single shed retailers who open bales and resell the items inside to customers from all walks of life. Those retailers work alongside tailors who resize and repair clothes, upcyclers who make unique one-of-one pieces, remanufacturers who produce hundreds of recrafted items per day for local and regional retail spaces and everyone in between who feeds, cleans and otherwise keeps the market running. There is no better place to see circular principles in action than Kantamanto Market.

But there is never a single story.

While the impacts of the linear global fashion system are now being felt by secondhand businesses in the EU, sitting at the receiving end of the said system, Kantamanto has been under significant pressure for over a decade. As early as 2015 Kantamanto retailers complained of the increasing debt burden with many reporting that over 50% of the products in each bale cost more money to manage than the value they can sell the items for. And their operating costs are only increasing. The result is waste, debt and an unfair burden carried by a community with little to no financial security or alternative means of income.

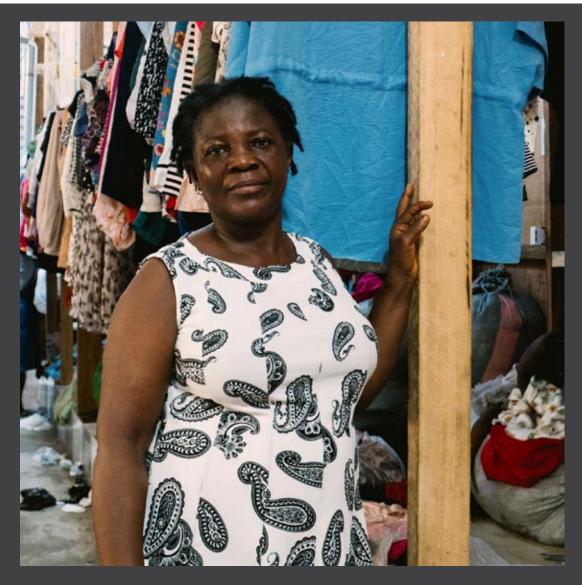
It is within this landscape of financial precarity that the fire destroyed any ounce of remaining security for over 10,000 people. This is concerning given Kantamanto's value to the future of fashion. Kantamanto, and the two mile radius surrounding the market, has become the battleground, or the stage, on which the impacts of fashion's linear economy are most visible. But this is also where the landscape for solutions is most urgently needed and most fertile because the people closest to a problem are always the people with the most drive and best ideas to solve that problem.

This is why we consider the New Year's fire a supply chain disaster. No community doing such vital work for a \$2.5 Trillion Dollar global fashion industry should find themselves this vulnerable and yet, the fashion industry failed to rally sufficient support.

### **Our Response**

The Or Foundation responded to the New Year's Fire in Kantamanto Market immediately and holistically. Grounded in the commitment of our <u>Secondhand Solidarity Fund</u>, which we established in 2020, we mobilized our financial reserves and team members from across our organization to buy the materials for rebuilding and document impacted market members in order to directly distribute relief funds directly.

Drawing from the lessons learned during our response to smaller fires in 2020 and 2022 that had seen different parts of the market completely destroyed, we charted a three phase plan to reach the individuals who had lost their shops, places of work, inventories and subsequently livelihoods. Our initial estimate, based on countless hours immersed within the market prior to the fire, was that around 10,000 people who had stalls or worked within the market on a daily basis had been directly impacted by the fire. Within three months we had largely fulfilled all three phases and by doing so had set in motion the community infrastructure for the market to return to work stronger than before.



"We lost everything but the community. It was through community, with the support of The Or Foundation, that we have built back. Now we are open for business. It has been slow, but we are ready to face the future."

-Vida Yeboah, Secondhand Ladies Blouses and Dresses Retailer, Kantamanto Market. Vida has worked in Katamanto for 15 years. The New Year's Fire was the second fire Vida has experienced in Kantamanto, and she wants it to be the last. Through our direct engagement, from health checks amidst debris clearance to co-chairing a forum with the Department of Public Works at the Accra Metropolitan Assembly (AMA), insights were gathered from community members, government officials and development partners on the challenges facing Kantamanto Market in the wake of the fire. In response to identified needs we collaborated with multiple agencies, security experts and market leaders to implement market-wide security measures. Working with certified engineers, city administrators and the nationwide electrical authority, we addressed the need for an improved electrical system. With the support of the global community, funds were mobilized and resourced facilitated, enabling market members to quickly resume trading, limiting further financial hardship caused by the fire.

This report details these initiatives along with additional interventions addressing fire safety, healthcare access, sanitation, waste management and economic stability. These efforts were implemented with a long-term vision and the intention to provide permanent solutions instead of temporary measures. Our objective is to not only strengthen Kantamanto Market's infrastructure but to secure its future viability and that of the community that operates in and around it.

"The Accra Metropolitan Assembly acknowledges the New Year's Day Kantamanto Market fire as one of the most devastating incidents the city has experienced in decades, one whose impact we hope never to witness again. Immediately after the incident The Or Foundation came in to coordinate rapid response efforts, ensuring that relief and recovery measures matched the scale of the disaster. What began as a tragic event has ultimately strengthened the Kantamanto Market community and deepened collaboration between the AMA, market leaders, and The Or Foundation. Today, this partnership stands as a testament to our shared commitment to rebuilding stronger, safer, and more resilient economic spaces for the thousands who depend on the market."

-Douglas Annoful, Metro Coordinating Director, Accra Metropolitan Assembly

The fire relief effort reached a scale that neither The Or Foundation nor Kantamanto Market had seen before, touching thousands of people, covering major costs of rebuilding the market, and carrying forward momentum into long-term improvements through community organizing and cohesive planning.

Working across a diverse community takes trust and consistency, which we have been building for years. The devastating fire, though fatal and immeasurably destructive to livelihoods, ultimately served as a disruptive, overnight unifying catalyst to move purposefully toward structural changes for the market, both physically and socio-economically.

While we could not have planned for the momentum that would follow, in the early hours of January 2nd, we began planning for the first steps needed to support the community we serve. Standing alongside community members, Ghana National Fire Service responders and the Accra Metropolitan Assembly, we identified critical needs and mobilized to fill the gaps. Our strategy was to conduct operations in three overlapping phases.

Phase 1: Emergency Operations
Phase 2: Data Collection and Rebuilding
Phase 3: Direct Distribution of Financial Relief to Impacted Market Members

As we mapped these phases in the immediate aftermath of the fire, **we anticipated the need to spend at least USD 5 Million**. This amount was unfeasible for us to spend as an organization, without raising additional funds.

We launched a public fundraiser kicked off by our commitment to spend at least USD 1 million of our existing resources. In total we raised USD 465,500 through public contributions, corporate contributions and philanthropies. This includes donations from 1630 individuals through our online donation platform. While we fell short of our goal, we spoke with existing funders about redirecting more of our organizational resources from grants already on hand for other planned activities into the fire relief effort. By the end of October 2025 we had spent USD 2.95 million on our fire relief activities, not including our team's time and other in-kind contributions, from technology to community meeting spaces.

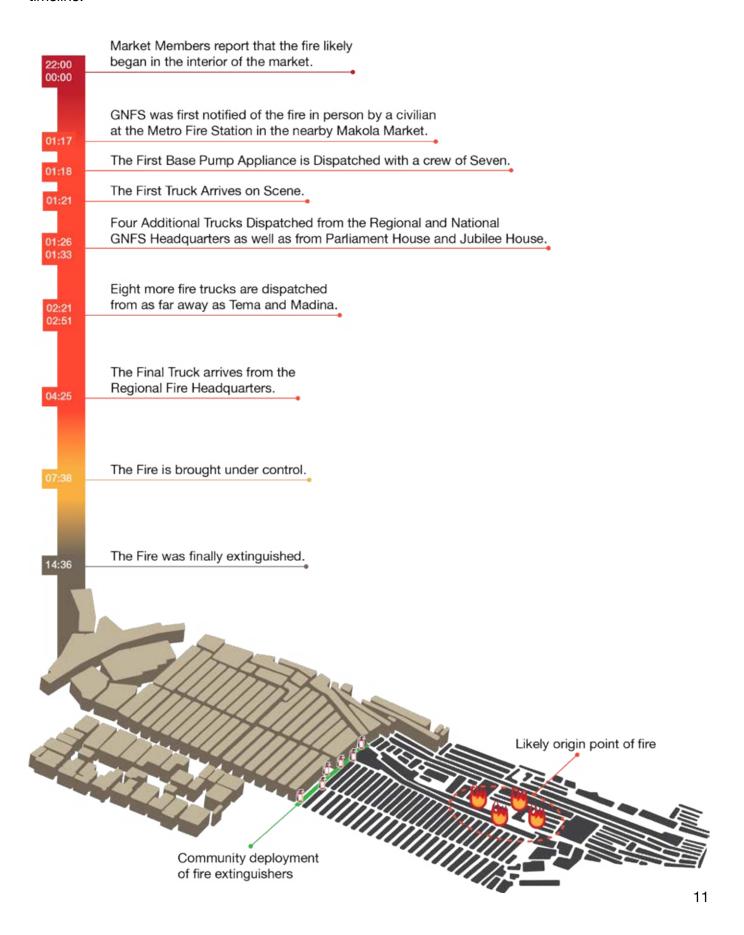
Within the first five days after the fire, we had reached out to the Ghana Used Clothes Dealers' Association (GUCDA), which primarily represents importers of secondhand clothing, and The Revival, another NGO operating within Ghana's secondhand clothing sector. We met with representatives of GUCDA three times over the following month to coordinate responses, and we were in immediate and near constant contact with the Accra Metropolitan Assembly and the Ghana National Fire Service. Market leaders were also in touch with the then recently sworn in Office of the Presidency within the first two weeks after the fire.

This report details what we know about the fire through collaboration with the Ghana National Fire Service and market members who used fire extinguishers we previously installed to fight back the inferno from reaching the remaining 40% of the market left standing. It describes each phase of our relief efforts and it outlines the work emerging from the fire relief effort, along with key milestones, setbacks, and lessons learned along the way.

Thank you for reading. Thank you for your support. Thank you for believing in Kantamanto Market.

### The Fire

The Ghana National Fire Service (GNFS) prepared an official timeline of events to inform this report. Many of our team members and community members were on scene while members of GNFS were fighting the blaze and gathered additional information. Compiling these sources we have created the following timeline:

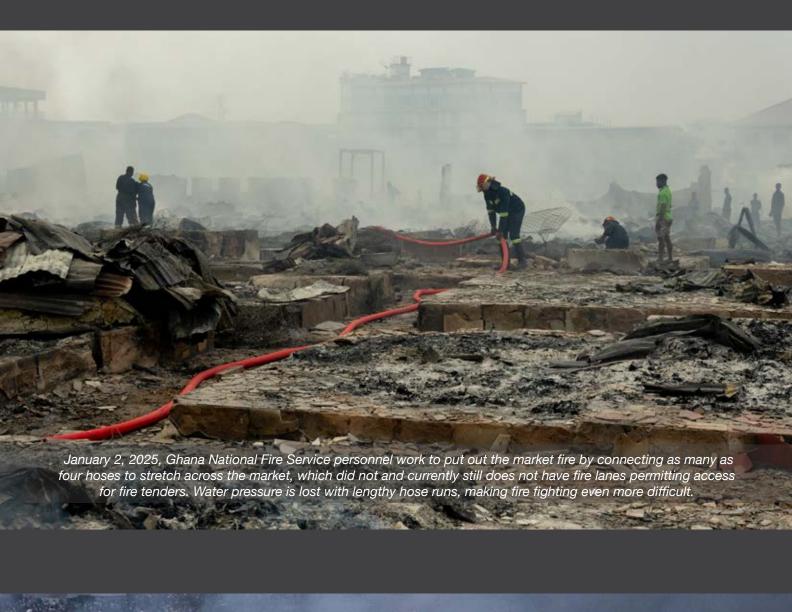


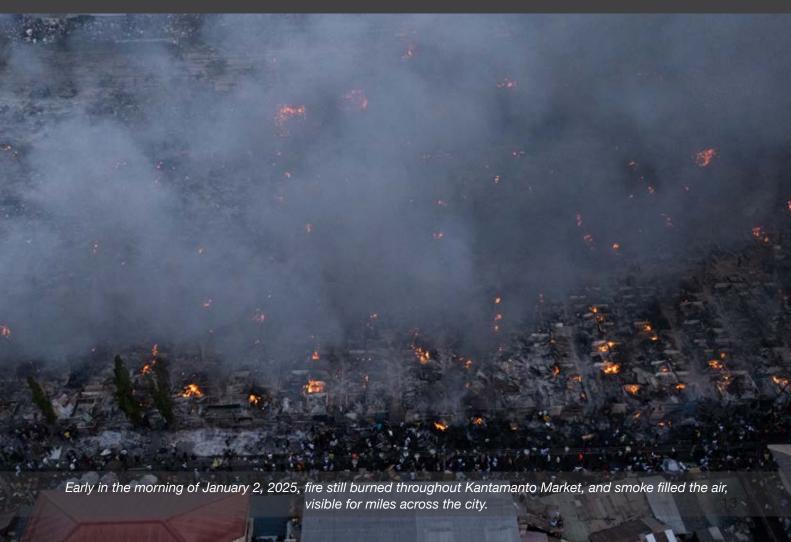
Due to the lack of fire lanes, fire service trucks could not enter the market to fight the fire where it had first ignited, meaning that fire service members instead had to focus on preventing spread outward from the point of ignition toward adjacent structures, where GNFS could gain access. Due to a lack of functioning fire hydrants on scene GNFS also had to make near constant runs to fill their tanker trucks, going as far as more than a kilometer away to fill tanks and then return to the scene. This greatly impeded the response.

Market members began arriving on scene around the same time as GNFS. As the fire rapidly spread throughout the predominately wood structures of the front of the market closest to Kwame Nkrumah Avenue, many market members pulled forward fire extinguishers from the section of the market known as 'Hardwares' that had been commissioned by the former president of Ghana in the 1990s and was built with concrete blocks. Market members used these extinguishers, previously installed by The Or Foundation, to limit the spread of the fire into the 'Hardwares' section and further through the western rear of the market.

No official cause has been determined, but the causes that were deemed most plausible at the time were hazardous electrical wiring or an unattended open flame, perhaps used for cooking or heat by those sleeping or working in the market after hours. What we know is that the fire extinguishers we have installed have been used to put out multiple fires caused by faulty electrical infrastructure. GNFS has also noted that "it is evident that the spread of fire was rapid due to the nature of combustibles involved in the fire."

Two people died as a direct result of the fire. One through injuries and burns sustained during the fire, and one through cardiac distress in the immediate wake of the fire.





# The Or Foundation's Three-Phased Fire Relief Response Strategy

The following sections detail the three-phase fire relief response The Or Foundation undertook to support Kantamanto during this crisis. Working alongside market leaders, community members, Ghana National Fire Service responders, the Accra Metropolitan Assembly, and other stakeholders, our efforts were split into three overlapping phases:

# **Emergency Operations**

Clearing of Debris Relief Tents for Medical Support Water and Other Beverage Provisions

January 02, 2025

### \$17,291

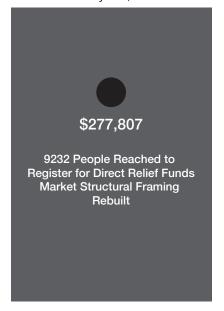
2000+ People Reached Daily 15 Significant Medical Cases Addressed

January 17, 2025

# **Data Collection** and Rebuilding

Data Collection & Individual Relief Funding Provision for Lumber Supplies for Rebuild Efforts

January 06, 2025



February 12, 2025

#### Direct Distribution of Financial Relief to Impacted Marketed Members

**Bulk Mobile Money Transfers** 

January 15, 2025



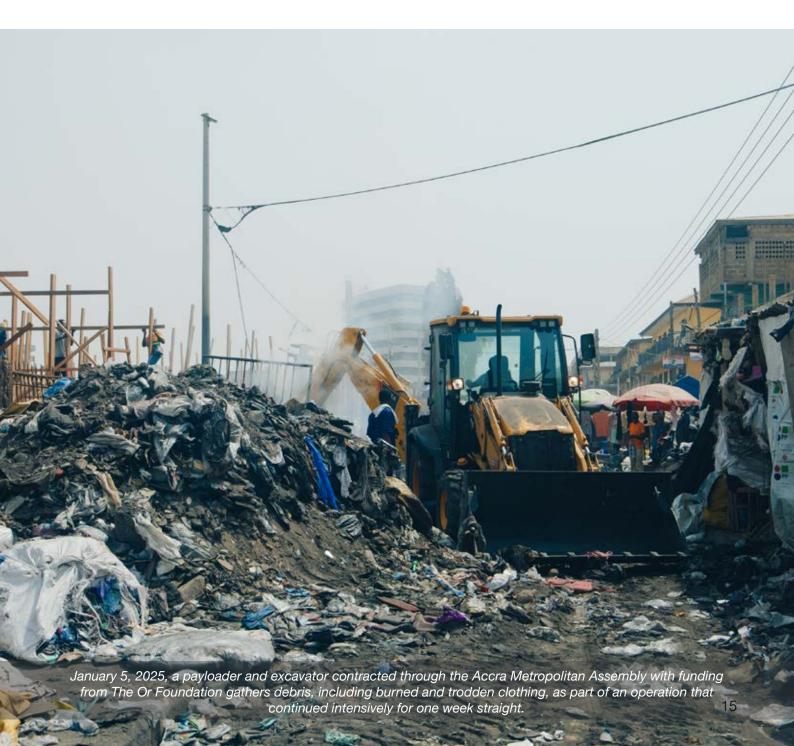
March 14, 2025

### **Phase One: Emergency Operations**

January 2 - 17 USD 17,291

#### Clearing of Debris from Kantamanto Market

Within 24 hours of the fire starting, and following a request from market leaders, we organized dump trucks and a payloader to begin clearing dangerous debris from the market site. At the time, the Accra Metropolitan Assembly (AMA) was renegotiating its contract with the major municipal waste service provider. Although many municipal waste services were not available as a result of the ongoing renegotiation, the AMA was able to provide a payloader and the person to operate the payloader while The Or Foundation covered the cost of fuel. We organized four trucks per day from a private waste haulage company for one week to load and carry potentially toxic material, such as burnt clothing and cinders of roofing sheets, to the city's approved dump site 40km North of Kantamanto Market. After the first intensive week, the clearance and haulage operation continued every Sunday for a month.



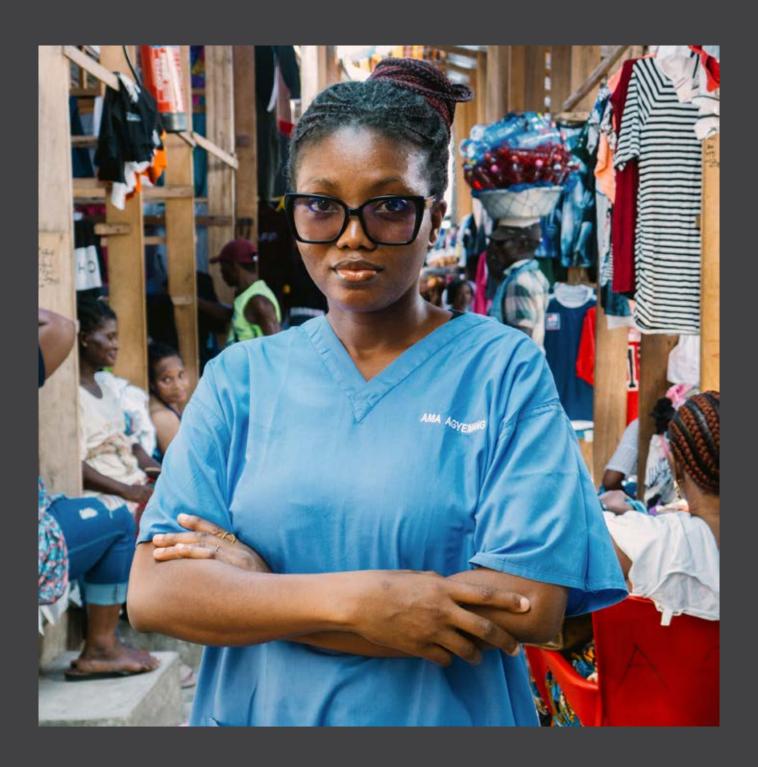
#### Provision of Medical Support and First Aid Supplies

With debris clearance underway, we organized tents to provide shelter from the sun, along with relief supplies, such as water and first aid. **We installed one tent on January 3rd, scaling up to three tents** by the following day in order to provide shelter for 150 people at a time. Without roofs over the market and during the hot and dry January season when temperatures in Accra average over 32 degrees celsius in the shade, providing shade is a matter of health and safety. On average our tent operation served at least 250 people a day, who used the shade to recover from work clearing debris, rebuilding the market and trying to sell whatever secondhand clothes they could find to make up for the losses incurred in the fire.

Under the tent our team of at least two nurses working at all times provided basic health screening and first aid for approximately 200 people every day, including blood pressures and blood glucose readings. We also provided wound dressings and tetanus vaccines for seven people who sustained injuries in the aftermath of the fire and in the initial stages of rebuilding. When we identified severe medical concerns through our screenings, we offered administrative and financial support to 15 people to seek definitive medical care at area hospitals. Based on medical presentations, we also invited an additional 10 people to participate in comprehensive health screenings and follow-up services at our offices during our regularly scheduled Kantamanto Health Outreach program.



We consistently found that market members had elevated blood pressure ranging above 170 systolic and 120 diastolic in some cases (110-130 systolic and 60-80 diastolic is regarded as normal based on context and other factors). Stress due to the fire contributed to such elevated levels, as did the financial strain that made purchasing prescribed blood pressure and other medications impossible for some market members. In those cases, we provided funds to purchase medications, including supporting a market member with the purchase of her prescription for cancer treatment medications. We also offered financial bereavement support to families who lost their loved members as a result of the fire, including the two individuals who died immediately as well as market members who died in the weeks that followed.



"The presence of the health team was necessary because most of the people had lost their livelihoods and going to the hospital wasn't part of their agenda in that difficult time. Also, acknowledging that the nature of the work of the Kantamanto Community generally does not give people the ability to prioritize their health. For me, I live to care, which is why I dedicated myself to ensuring that the fire victims had some form of healthcare at their door step in the midst of their loss."

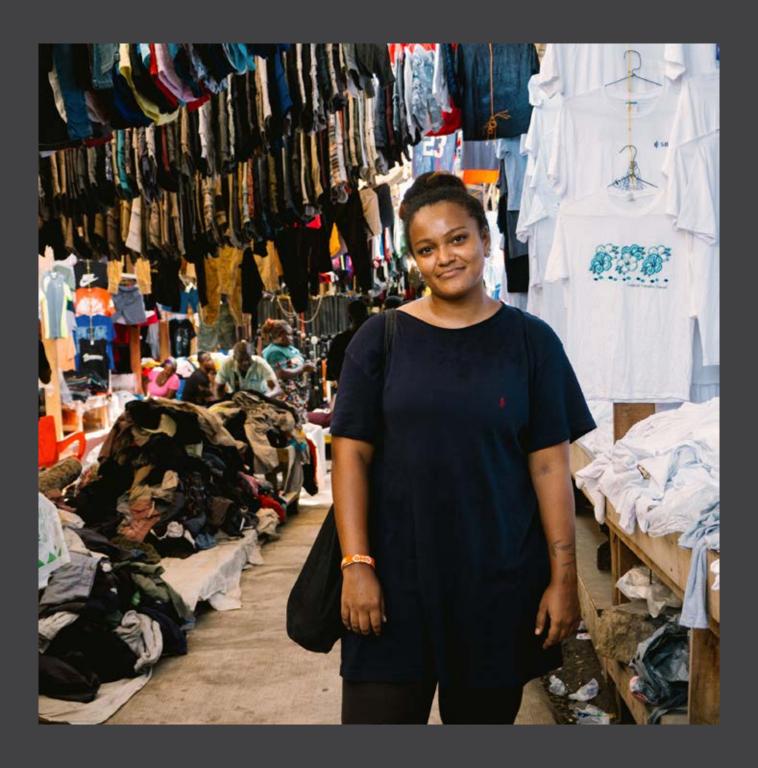
-Ama Agyemang, Registered Nurse and Community Health Coordinator, The Or Foundation

#### **Provision of Water and Other Beverages**

Throughout the two weeks of our relief tent operations, 50 volunteers, including 20 women who had been working as kayayei (headporters) in the market prior to the fire, used the tents as a base of operations to circulate water and hydration drinks for approximately 2000 people a day. In order to offset lost income due to the destruction, we paid the women who had previously been working as kayayei a minimum GHS 150/day¹. The women were also eligible for our direct distribution (see Phase 2 below). We purchased the water and other beverages predominately from beverage vendors in the market whose stalls had burned down in order to offset otherwise lost income. In addition to water and beverages we also provided approximately 450 face masks on a daily basis to people working to clean debris and rebuild the market so as to mitigate against the inhalation of fumes, dust and smoke from piles of burnt clothes that smoulder for days.

While we were concerned about health risks from exposure to burnt clothing and building materials for both market members and our team, many of whom developed temporary respiratory illness and coughs that landed them in hospital, our focus throughout the activities of our Phase One response was to safely meet the needs of market members aiming to get back on their feet as soon as possible.

<sup>&</sup>lt;sup>1</sup> As of March 01, 2025, The National Tripartite Committee announced Ghana's National Daily Minimum Wage as GHS 19.97, equivalent to US\$ 1.82, below the international extreme poverty line set at US\$ 3/day as of June 2025, where living wage estimates for Accra start from GHS 100 a day (US\$ 9).



"In those first hours after the fire, I saw how unbearable the wait between disaster and real tangible solutions can be. Sometimes something as simple as someone being there, handing you cold water and reassuring you that you're not alone goes a long way."

-Katia Osei, Head of Environmental Justice, The Or Foundation

### Phase Two: Data Collection & Rebuilding

January 6 - February 12 USD 277,807

#### **Background to Data Collection**

Before distributing funds to individuals, we had to determine to whom we were distributing funds.

The need for a market wide census had been identified early in 2024 and the planning was already underway in collaboration with market leaders before the fire broke in January 2025. A consolidated and digitized record would not only provide improved planning and representation for the market members but also aid efficient relief efforts in the case of a disaster, such as the New Year's blaze. Up until then, the only records were held in physical forms in the offices of market associations and landlords which were inevitably lost in the fire, meaning that we would need to start from scratch to collect the necessary data needed in order to send direct relief to community members impacted by the fire.

We approached our direct distribution of funds through two work streams – data collection and fund distribution – handled by separate teams in separate locations. Collaborating with market leaders we were able to verify the market members from each affected section, ensuring that our resources were directed to those most in need.

#### The Process of Data Collection for Direct Individual Relief

The process started with a convening of market association leaders and landlords to request lists of their known members to act as a baseline set of information to verify registrants against. Through working individually with each of the 10 impacted section leaders, we were able to coordinate group conversations amongst all leaders to ensure alignment and consistency of both information that we gathered and that we shared. We received the first handwritten list on January 8th from one of the market section leaders containing the names and telephone numbers of their members, pulled from cellphone contacts and their best recollection. As received we would then digitally transcribe the lists into spreadsheets.

From January 9th, the first list was digitised and consolidated and we assigned seven team members to begin calling individuals from the list to begin the wider verification effort. Knowing that the lists provided by section leaders would not likely be exhaustive, we also set up a data collection point located within Kantamato market as a means to reach those who did not belong to a market association or pay rent. Even without market stalls, people were selling what they could and setting up temporary cutting tables and dye operations wherever they could in an effort to try to get back to work. The subsistence state of the market required constant movement as there were no reserves to fall back on and rest. As such our data team would join our tent task force in the same area of the market to try to register anyone working there.

Hairdressers, food vendors and kayayei were amongst the group of community members that depended on the market for their income yet would have gone otherwise unrecorded.

Messaging around when and how we would conduct data collection and relief efforts was sensitive because if miscommunicated the wrong information could contribute to chaos in the market when our goal was to support calm and bring relief.



By January 15th we had moved the majority of our data collection process into the market, setting up tables and chairs, connected laptops, tablets and cellphones and portable generators to ensure batteries lasted all day under heavy use and in high heat. As an attempt to ensure inclusivity across the market, we moved our operations set up to different sections each day, sharing communication by word of mouth using megaphones and via the market leaders.

With hundreds of people in line every day to seek much needed assistance, we coordinated with the Ghana Police Service for an average of four police officers to work alongside our team on crowd control. To ensure our team members were easily identifiable, we commissioned an upcycler to tie-dye secondhand t-shirts that would serve as uniforms. Market leaders supported the verification of members who were not on their pre-compiled lists, helping to confirm whether or not individuals were known in the market prior to the fire. Our outreach was inclusive of any member of the market, whether they had occupied a stall or moved across the market headcarrying goods. If a market member claimed to have been impacted and could be confirmed to have worked in the affected market areas prior to the fire, we recorded their information.

Within a month **8847 people had spoken with a member of our data task force for an average of 15 minutes**, either in-person or over the phone, in order to collect their details, to understand how they were impacted by the market fire, and to ensure we had the correct mobile money<sup>2</sup> number to eventually transfer funds. While we considered the bulk of our data collection effort complete by mid-February, we continued gathering data on a smaller scale into May, with team members circulating in pairs throughout to collect information from an additional 385 market members for whom we had not previously had a phone number or who did not immediately return to the market.

<sup>&</sup>lt;sup>2</sup> Mobile money, or MoMo for short, is an electronic payment system operated by cellular service providers that is widely used in Ghana. In some cases MoMo serves as a substitute for more traditional bank accounts. MoMo accounts are assigned through SIM registration, which in Ghana requires a government issued form of identification and biometrics, and are secured with PIN codes. Due to the ID requirements for SIM registration it is not uncommon that individuals without a government issued ID will rely on a family or friend for SIM and MoMo registration. Mobile money payment systems typically ask the sender to confirm the recipient's name.

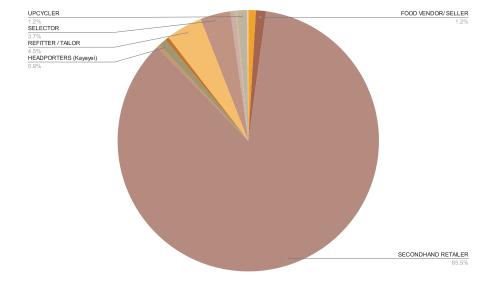


"Seeing the devastation and feeling the collective pain, I knew I had to do everything in my power to help restore what had been lost. It was about more than just rebuilding structures but it was about preserving our community, culture, and history."

-Frank Aboyinga, Tide Turners & Citizen Science Team Member, The Or Foundation

Our survey of 33 questions was designed to provide as much insight into losses suffered by market members as possible, while also helping to verify market members' roles within the market prior to the fire when a market member may have been unknown to a market section leader. We also collected 615 mobile money affidavit sheets from individuals whose mobile money number was not registered in their name. **Despite only 1.3% of market members holding any kind of insurance** for their property, we shared non-sensitive data with Ghana National Fire Service to allow GNFS to make an assessment of the total impact and provide certificates of damage to any members in need of paperwork to file insurance claims or proof to lender in order to postpone loan repayment.

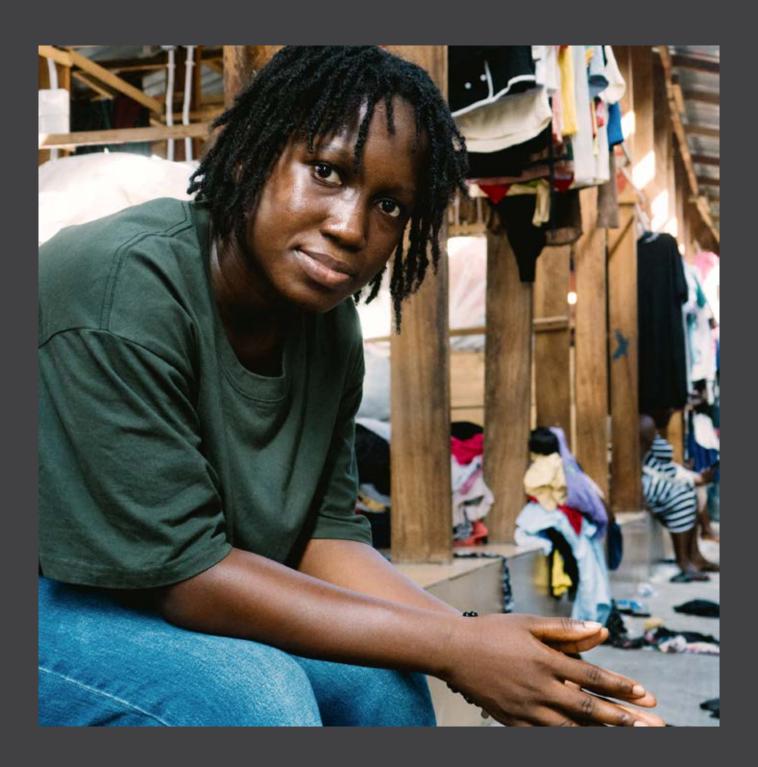
In tandem with collecting data, which took place as a concerted team effort from 8am to 5pm every day for a month, members of our data task force worked around the clock to clean the data, checking for duplicate entries, confirming that information was entered following the correct format, and making additional phone calls to follow up if a detail was not captured or a question left unanswered during inperson verification.



An aggregated breakdown of roles shows that over 97% of people impacted by the market fire were involved in the resale, repair, remanufacture, storage or transportation of secondhand clothing and related materials, such as shoes and accessories. In total we recorded 34 distinct roles performed by impacted market members.

Our data collection effort totalled 35 members for one month, including team members and contracted community members, some of whom continued to work on a smaller scale well into the second quarter of the year. Some of the data task force members had previously worked on our community research team, while others were currently employed but shifted focus from across our programs, including from our beach monitoring and cleanup teams.





"To me, it was not just a job; it was an opportunity to help thousands of families like mine who had lost hope and were in despair. One of my biggest strengths in this process was that I understood their pain and anguish because their stories were similar to mine. Although the fire relief efforts were filled with hardships and difficulties, such as working in an area under reconstruction, and although trying to communicate with people who had lost everything was a challenging task, I took joy in the fact that, even if only for a little while, people smiled in the midst of all that chaos because they had received relief from The Or Foundation. One of my biggest accomplishments in life is that I was a part of a team that helped heal my community and gave us hope when all seemed lost."

- Anabel Pokuah Agyemang, Daughter of Market Retailer and Community Research Contractor for The Or Foundation

#### Financial Provision for Lumber Supplies

Uncoordinated efforts to build the market began almost immediately, as various rumours pertaining to land ownership and causes of the fire swept through the community, many market members rushed to plant a stake in the ground.

While scrap dealers from the nearby Galloway metal market removed truckloads of partially melted scrap metal from the market, trucks filled with lumber from the nearby Accra Timber Market and other lumber suppliers throughout the city drove toward Kantamanto.







With no single governing body coordinating the market rebuild, inconsistencies started to arise as some market leaders were charging members for lumber while others were seemingly distributing it free of charge in addition to individuals purchasing their own lumber, often on credit. In some cases lumber suppliers came to the market without being asked, knowing that there would be a demand. And knowing that market members had lost everything, many suppliers offered lumber on short-term, interest free credit. Market members used vertically mounted rough cut 2inch by 6inch by 10foot hardwood boards to demarcate their stalls and begin to re-build the frame of the market. In some cases, individual members had acquired lumber directly from a supplier on debt.

Concerned that such confusion and lack of cohesion could lead to higher costs, worse market infrastructure than what existed prior to the fire, and increased divisiveness within market power dynamics between landlords, retailers and upcyclers, we decided to conduct a targeted intervention.

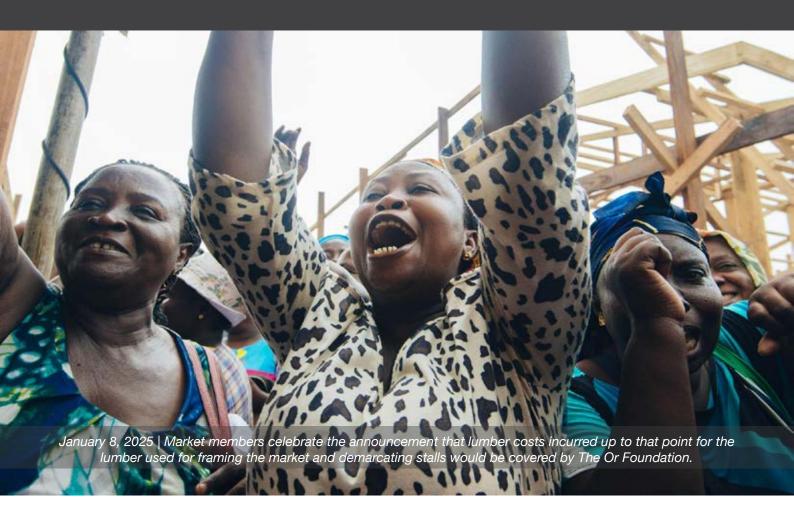
After costing several scenarios for reconstruction using independently verified cost estimates through a third party construction expert, we opted to cover the cost of the lumber that the market members had already begun using. In doing so hoped to bring cohesion to the process and an orientation toward elements of improved market infrastructure.

In order to communicate this most effectively, we hosted and promoted a press conference in the market on January 8th, publicly announcing our initial GHS 1 million donation to support lumber costs. To an audience of local Ghanaian media representatives, market leaders and representatives from the city administration in addition to many market members, we clearly stated that as a condition of our grant – at that time the largest on record – any costs covered by The Or Foundation or other donations should not be charged to market members. We also state that if funds have already been collected from market members to cover rebuilding costs, then such funds should be returned. In order to pay out the GHS 1 million offered on the demonstration check, we asked all market leaders to provide detailed accounting of lumber related purchases, donations and debt, and to begin collectively planning for remaining lumber needs.









Having assessed the most efficient ways to distribute, on January 9th we distributed the GHS 1 million of funds for lumber costs coordinating with our banking partner Ecobank to issue checks to three market leaders who had been nominated by other leaders to act on behalf of the collective. The flexibility of this approach allowed for the required reimbursement to happen, as money was owed to individual members, suppliers and leaders to different degrees. Checks were used as opposed to cash withdrawals in order to provide paper documentation from a third party for transparency with market members and payments were verified with lumber suppliers.

In an attempt to establish clear communication channels, we set up a WhatsApp group with all market leaders from across 13 different sections and associations, and we hosted meetings at our office or joined other meetings already underway, on a daily basis, in an effort to strengthen market-wide planning and collective budgeting.

After our initial disbursement of GHS 1 million had been exhausted, we invited key lumber suppliers into meetings with market leaders held at The Or Foundation office. We collectively reviewed market maps and filled in our database tracking known lumber purchases, donations, and payments that we maintained in order to ensure that the process was transparent for all market leaders, suppliers and market members. We were able to negotiate to eliminate delivery charges from lumber suppliers and to receive uniform discounts and price consistency for each type of lumber used, regardless of the quantity supplied or delivered to a particular market section. It was agreed that The Or Foundation would cover the cost of the framing and roofing lumber for the market to rebuild, but not for any interior stall customization, and that any costs charged to market members, either by lumber suppliers or by market leaders for these supplies, had to be reimbursed, bringing certainty to the market that rebuilding was possible.

We sent mobile money and bank transfers directly to some lumber suppliers, while continuing to provide cash where necessary. We informed all market leaders of the transactions and we did our best to communicate about this process to market members through our data collection efforts, however, given the dynamically evolving situation, streamlined communication remained a challenge.

### **Phase Three: Direct Relief Distribution**

January 15 - March 14\* USD 1,609,679

\*Some distributions were made after this date primarily to complete previously failed transactions.

#### Data Verification before Relief Distribution

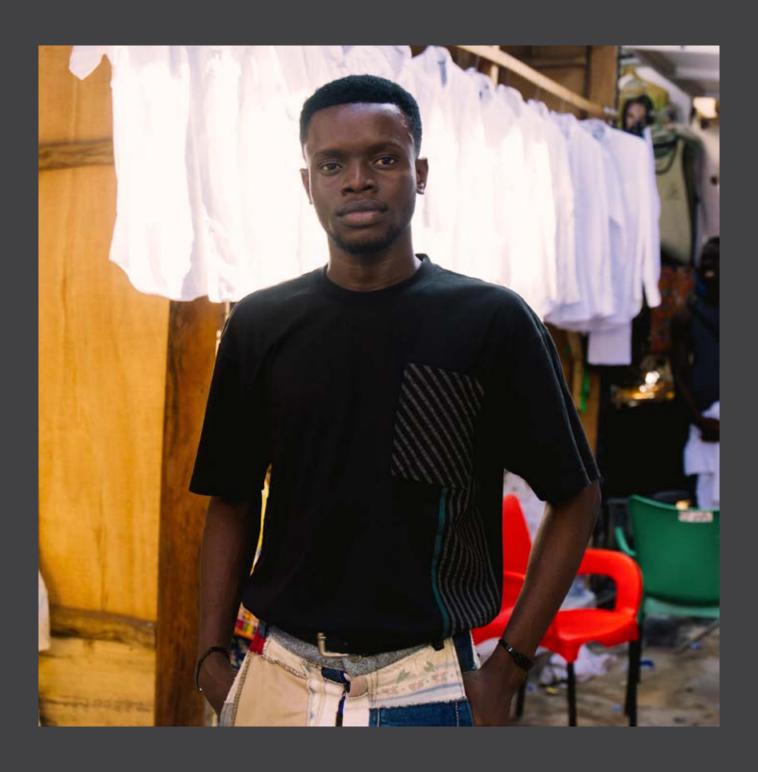
After the efforts of our data collection task force, distributing funds was relatively straightforward, although not without challenges. Our data and finance teams co-designed the database entry form and spreadsheets deployed throughout our data collection effort to ensure that we could execute payments in bulk. We applied lessons from our previous fire relief efforts in 2020 and 2022 to build structure around the flow of information and spreadsheets between teams. We also tested the data management and bank uploading systems with small batches of direct relief recipients, and we made modifications to workflow accordingly. Still, the level of manual intervention required at the scale of thousands of people exceeded our expectations.

The greatest challenge was handling failed transactions: tracking them, repeating them and troubleshooting them. While mobile money offers a streamlined and secure way of remitting funds, most mobile money providers place caps on receiving account daily transaction totals and amounts held in a single account. Transactions fail if they exceed such caps. This was the root cause of hundreds of transaction failures. But transactions also failed due to wrong numbers. In either case, our data and finance teams would work together, often calling individuals to confirm numbers or to seek alternative momo account numbers. This meant that if we could not get through to an individual then there was no way to fix a failed transaction.

Failed transactions caused significant confusion and frustration among market members in urgent need of funds. Market leaders and various members of our team worked together to ensure we received and communicated clear information as to why transactions failed. Our goal was to remit payment within 72 hours of data collection exercises, giving time to clean up any data entry errors and to check against successful or failed transactions. We did not consistently achieve this due to the challenge of manually reviewing data. In anticipation of any delays we would proactively inform market leaders so as to manage expectations of market members.

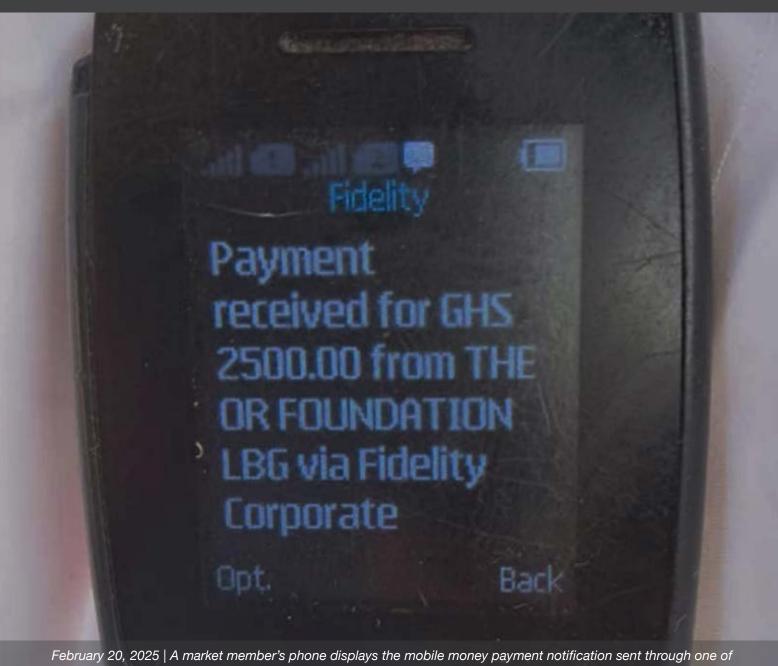
Our team conducted a delicate data management process of merging spreadsheets to combine transaction information from our banking partners with an up-to-date list of market member details so as to have a clear window into the progress made through data collection and direct relief. Despite this process we are aware of one failure which resulted in 5 documented cases of market members receiving duplicate payments, after their first transactions had previously failed but had not not been updated between the various data sets that we used to trigger transactions through Fidelity Bank, with whom we worked to distribute funds in bulk via mobile money. We did not attempt to recoup the funds, rather asked members to apply any extra funds to collective rebuilding efforts. Otherwise all direct relief to individuals was a uniform amount. Calculating and compensating for losses sustained in the fire would have both exceeded our financial capacity and could have created grounds for tension among market members when what was needed was cohesion and solidarity.

In order to provide urgently needed relief to market members as soon as we could, we initially chose to disburse funds as we collected and confirmed information, rather than to wait until we had all information from everyone across the whole market – knowing that such a process could take many weeks. But after discovering our mistake of duplicate transactions, we slowed down to ensure our data and finance teams had time to work through the process of manually aligning data sets. After February 10th we did not send another relief transfer payment until March 3rd, when we resumed transfers on a regular basis.



"There were nights when I worked until 3 a.m., checking through data for inconsistencies, calling enumerators the next morning to cross-verify entries, and troubleshooting mobile money errors so that payments could reach the right people. I felt an unshakable urge to give my all because I had the privilege to serve people rebuilding their lives from ashes. And there is no greater service to a community than helping restore joy where it once seemed lost."

-Bernard Ntow, Family Member of a Market Retailer and Community Research Coordinator,
The Or Foundation

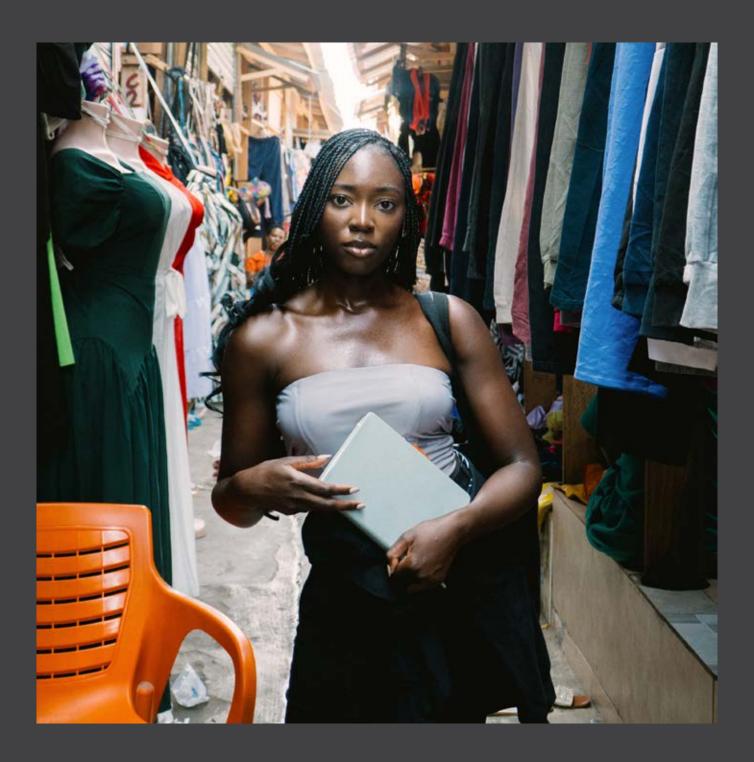


February 20, 2025 | A market member's phone displays the mobile money payment notification sent through one of our banking partners, Fidelity Bank of Ghana.

#### Distribution of Direct Individual Relief

Our first direct distribution was not to one individual, rather a group of upcyclers based in Kantamanto, who had suffered significant losses of material in the fire. On January 13th we distributed GHS 50,000 to the Kantamanto Upcyclers Association (KUA), which unlike other associations at the time, is not based in any singular market location. KUA's members come into and out of the market to buy material for upcycling, often storing material in storage stalls, and suffering significant losses of material during the fire. Members of Kantamanto Upcyclers Association who do not operate within the market on a regular basis, but who source and store material within the market, would likely not have been captured in our data collection efforts were it not through the association.

On January 15th we made the first distribution directly to market members recorded through our data collection effort. We continued sending transfers on close to a daily basis until we discovered the challenge of duplicate transactions on January 31st, at which point we slowed down the payment process to minimize the risk of further errors thereby maximizing the reach of available funds. We worked our way through all failed transactions on a weekly basis, and then processed new transactions in bulk after thoroughly reviewing data in March.



"At the end of every long day, we had to come together as a team, to share our experiences, our challenges and crucially our solutions in how we may continue to achieve our goals and provide Kantamanto community members critical relief whilst keeping ourselves safe. We came from diverse cultural backgrounds. We came with different relationships with Kantamanto – some retailers, some the children of the retailers, some frequent visitors. We came with our own perspectives and values to meet our goals with diligence, respect and empathy for the community navigating the burden of rebuilding livelihoods with little resource. Although the fire was a devastating crisis, on a scale we hope to never be repeated, we know with confidence that we have built the right relationships and systems to continue to meet the needs of the community."

-Neesha-Ann Longdon, Senior Manager for Impact & Funding Partnerships, The Or Foundation

By March 14th we had paid or attempted to pay (failed transactions in some cases took weeks to complete) GHS 23,092,500 directly to 9237 people (the total amount sent includes five documented duplicate transactions) in addition to our support for the Kantamanto Upcyclers Association.

While March 14th marked the end of the high-paced effort, given the ongoing challenge of failed transactions that required reprocessing or in some cases correcting mistaken mobile money numbers, and the several hundred market members who we brought into our database after our team finished our full-scale data collection activities in the market, it was not until May 14th that we fully completed our distribution effort.

Although our combined data gathering and fund distribution efforts are unparalleled in Kantamanto Market's history, the losses that market members incurred far outstripped our financial capacity as an organization. While the financial relief we were able to provide has been of tangible benefit, the most significant point of progress achieved is the cohesion across the market emerging in part as a result of our efforts.



### **Community Organizing**

#### Towards a More Robust Market Infrastructure

While Kantamanto Market, spanning across 18 acres, may look and function to the visitor as one contiguous market, it is in fact numerous different land leases, each managed by different groups with varying terms and relationships between leaseholders of the land Lease terms are different and relationships between the leaseholders of the land on which each market section sits and the stall owners and operators that sit on top of the land varies across the market. In some areas there are democratic systems in place. In other areas there are not. Fires and floods do not know this. A customer does not know this, and very rarely does a market business owner know where one section ends and another begins.

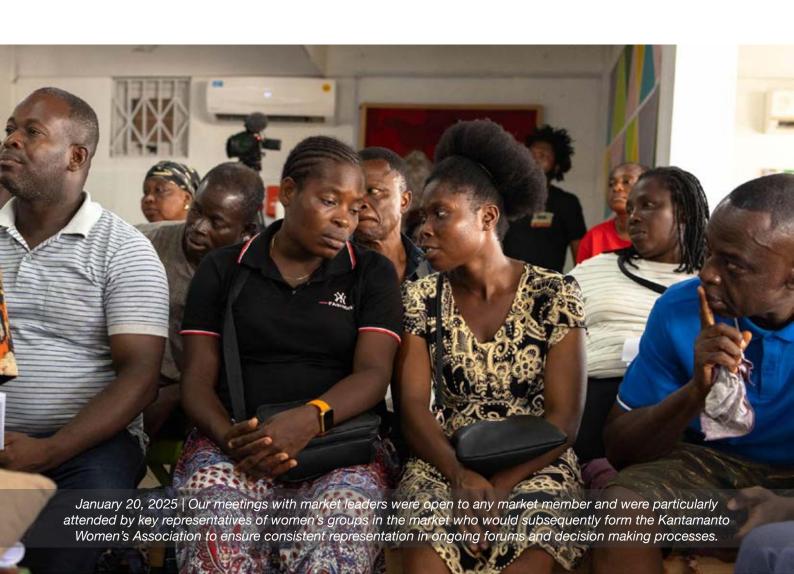
The underlying legal infrastructure of market tenancy and management has historically been fractured, adding up to the insufficient infrastructure that has given ground for repeated market fires. Cohesive planning and collaborative implementation are necessary for improvements in key infrastructure of Kantamanto Market, ensuring adequate fire safety mitigations are congruent across the entire market.

On January 9th we accompanied market leaders to their first meetings with Ghana National Fire Service (GNFS) and the Electric Company of Ghana (ECG) to discuss possible causes of the fire and how to prevent such a disaster from recurring. **Through what would become a series of meetings with GNFS and ECG, it was established that dangerous and unauthorized electrical wiring methods presented a significant fire risk**, and that the lack of fire lanes within the dense market, coupled with the lack of functional fire hydrants or water cisterns alongside the wood building materials and a lack of a fire service station on the market premises all set the stage for disaster and impossible conditions for efficient fire service response.

With an eye toward preventing a repeat disaster and supporting a stronger market, The Or Foundation took the lead to develop multiple plans for fire lanes that were shared with senior staff of Ghana National Fire Service together with senior members of Kantamanto Market leadership on January 20th. Our intention at the time was to ensure that lumber purchases could be directed toward installing such fire lanes. However, lack of cohesion in the market prior to the fire, meant that even though we achieved a cohesive strategy it was two weeks too late to be implemented. In the fear and challenge of displacement and loss, changes to market structure would have brought more chaos to a challenging situation. Despite our efforts and those of several market leaders, alongside Ghana National Fire Service and the Accra Metropolitan Assembly, it was too late to implement a new plan as rebuilding along the same lines of the market that had burned was already underway. We did, however, reach an agreement with all market leaders to work toward this as a future goal.

#### The first-of-its-kind Kantamanto Unity Forward Agreement

The Kantamanto Unity Forward agreement, fully executed and witnessed by a director at the Accra Metropolitan Assembly on January 23, 2025, established in writing the condition that any costs covered by The Or Foundation for the rebuilding of Kantamanto Market could not be charged to market members. The agreement references the safety measures that market leaders planned to initiate such as stricter opening hours and aligned all market associations, landlords and leaders toward the goals of longer-term infrastructure improvements for fire safety and the elimination of dangerous headcarrying. This agreement also gave the grounds for the first-ever market wide association, Kantamanto Obroni Wawu Businesses Association and the unified security and response service to enforce fire safety practices that would emerge from KOBA with continued our support and coordination.



#### Agreement for Partnership, Cohesion and Grant Support to Enable a Stronger Kantamanto Secondhand Clothing Market



This Agreement establishes a partnership between all Kantamanto Secondhand Clothing Market Associations and The Or Foundation to facilitate cohesive planning, rebuilding and re-occupancy processes and protocols so as to ensure a safe, inclusive, forward-looking and unified Kantamanto Secondhand Clothing Market

Whereas Kantamanto Secondhand Clothing Market suffered devastation from a fire outbreak on January 1st impacting at least 10 of 13 recognized market sections, and:

Whereas relevant bodies such as the Ghana National Fire Service have called for improved fire safety measures for the market, and:

Whereas Kantamanto Market Executives have begun rebuilding efforts in order to reoccupy the market space as swiftly as possible so as to avoid further interruption to businesses, and;

Whereas members of Kantamanto Secondhand Clothing Market and the associations represented by Executives who are party to this agreement serve a vital role in the recirculation of secondhand clothing, and,

Whereas The Or Foundation has mission of supporting Kantamanto Secondhand Clothing Market and has publicly advocated and financially contributed to Kantamanto Market under the stated goal of catalyzing a Justice-Led Circular Textiles Economy, and;

Whereas as part of a Justice-Led Circular Textiles Economy, The Or Foundation aims to eliminate dangerous headcarrying of clothing and textile waste, to create economically vibrant pathways for textile waste management and to ensure the longevity and ecological and financial sustainability of the reuse practices centres within Kantamanto Market,

The undersigned Kantamanto Secondhand Clothing Market Executives affirming their operation in an official capacity as representatives, organizers and managers of Kantamanto Market, and The Or Foundation, a registered public charity in the USA and the Republic of Ghana, do hereby agree to the specific terms and conditions of financial, project management and operational support to be granted by The Or Foundation to a unified Kantamanto Secondhand Clothing Market.

Terms and Conditions:

- All Kantamanto Market section leaders, whether impacted by the fire or not, agree to these Terms, and the terms must be presented publicly.
- The primary purpose of Kantamanto Market is the resale, sorting, upcycling, repair and remanufacturing of secondhand clothing, bags, shoes, accessories and related notions, hardware and equipment. Activities outside of this remit will not be allowed, except for approved, necessary canteen activities and sanitation services in designated areas.
- Sleeping and residential activities within the market, aside from those required for fire service and emergency response readiness, will not be permitted.

- The Market will hold strict regular opening hours between 5am and 6pm. No activities aside from regular cleaning and approved infrastructural maintenance will take place in the market outside of those hours.
- CCTV, Alarms, Smoke Detectors (as relevant) and PA System will be installed across the contiguous market.
- Extinguishers, fire balls and other measures will be installed.
- A Community Response and Security Service operating across the entire market will be trained and coordinated with relevant authorities, including the Ghana National Fire Service
- Reconstruction plans shall be considered holistically across the entire market with section leaders working together to represent one Kantamanto Market collectively. The plans will include:
  - Multiple Accessible Fire Hydrants via Cisterns and Boreholes
  - At least Two Fire Lanes connecting through the contiguous market.
  - Segregation of uses such as cooking and ironing into appropriate structures built from fire resistant materials with adequate distance away from flammable items (clothes).
  - A fire post operated in collaboration with the Ghana National Fire Service
- Section leaders agree to make every effort to limit headcarrying of bales through an improved layout, flooring, storage, and behaviours of market members.
- Section leaders agree to work with market members to ensure safety and fair treatment and pay of women and men working as kayayei.
- An office and meeting point for women working as kayayei (headporters) shall be established within the market.
- · A health post shall be established.
- Market members shall not be charged for costs covered by The Or Foundation grants to reconstruction, inclusive of existing lumber and new fire safety measures. If market members have already been asked to cover the costs of lumber, these payments will be reimbursed by February 1st. Stall rent or security charges for market members shall not be increased for at least one year from the date of this
- Direct financial transfers made to Market members by The Or Foundation shall not be used against reconstruction cost unless agreed by individual market members.
- The Or Foundation shall negotiate with lumber suppliers for debts incurred up to January 10th so as to cover monies owed.
- The Or Foundation shall lead all fire safety and replacement site construction project management related to the above points and contract necessary parties directly.
- The Or Foundation must approve all related project costs prior to any spend or obliging commitment.
- A draft timeline is attached as Appendix 1, noting that
  education to market members, plan refinement and
  relocation allocation shall begin within 24 hours of the date
  of this agreement execution. These tasks are to be assisted
  by and coordinated in partnership with undersigned
  Kantamanto Market executives and/or their designated
  agents.

The Kantamanto Unity Forward Agreement was recited in Twi by signatories in a video message that we prepared for distribution via social media to ensure that all market members understand the agreement and the intention of market leaders and The Or Foundation to improve infrastructure and working conditions within the market at no cost to market members.

#### Agreement for Partnership, Cohesion and Grant Support to Enable a Stronger Kantamanto Secondhand Clothing Market



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Section Name: RAIL WAY MARKET	The Or Foundation
Name of Leader(s): Enmanuel Ampady	Elizabeth Ricketts & J. Branson Skinner, Co-Founders
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### Agreement for Partnership, Cohesion and Grant Support to Enable a Stronger Kantamanto Secondhand Clothing Market



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#### Agreement for Partnership, Cohesion and Grant Support to Enable a Stronger Kantamanto Secondhand Clothing Market



Appendix 1 - Draft Timeline

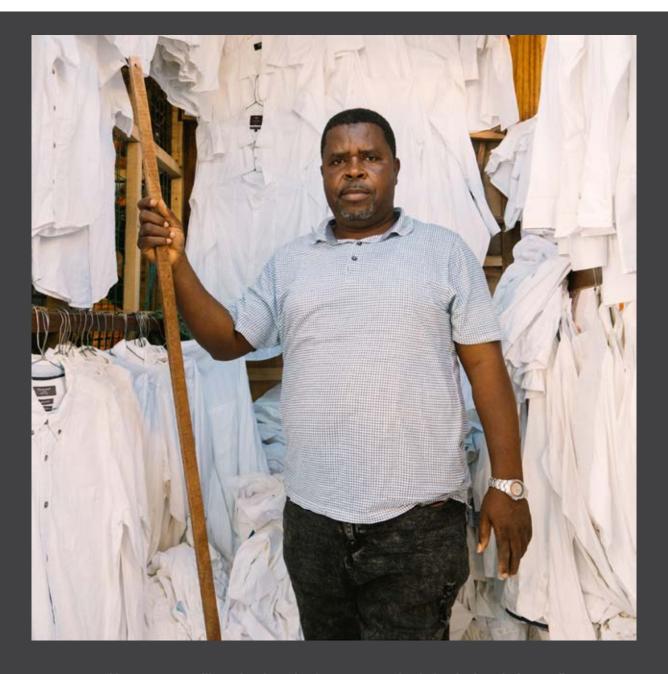
Optimal Start Date	Action 1	Action 2	Activity 3
20 Jan	Agreement Signed	Selection of Draft Plan	Outreach with Market Members
21 Jan	Refinement of Plan	Relocation Allocation	Procurement of Containers
2 Feb	Demarcation	Ground Preparation	Container Delivery Off-Site
5 Feb	Permeable Pavers	Education on Upgrades	Container Preparation Off Site
16 Feb	Container Installation	Community Response Tea	am Recruitment & Training
23 Feb	Electrical Hookup Acre	oss Market and New Space	15
1 March	Fully Occupied		

While the Agreement lays out a plan to install firelanes, by the time the agreement was executed, the market had nearly been rebuilt, meaning that at that time, the installation of firelanes would have caused additional disruption to market members desperately trying to generate revenue by bringing customers back into the market. Presently, the overall plan remains in place to work across the market to strengthen fire safety according to the goals of the Agreement on a recalibrated timeline that affords a more holistic approach to strengthening the Market's infrastructure, beginning with the market-wide census project discussed in the next section of this report.

#### Kantamanto Obroni Wawu Business Association (KOBA)

During the three phases of our fire relief efforts through to when KOBA officially launched in August of 2025, we had met on a weekly basis with the leaders and market member representatives from across the market who would form the KOBA executive group. Through this collaboration we were able to ensure that the distribution of funds to individual market members based on our data collection efforts ran smoothly, we began the first major market-wide infrastructure project by way of re-electifying the market, and we recruited, trained and inaugurated the first-ever market security and response service.

On the invitation of KOBA, we have begun hosting weekly town hall gatherings with community members across Kantamanto Market to communicate about programming such as the Kanta Keepers Community Waste Management Cooperative that The Or Foundation organized and sponsors. Such gatherings represent a new chapter in the work we have conducted over years prior to the market fire by having the involvement from all market leaders across each of the different sections, a significant step toward healing the fractures of a disjointed market that can emerge from the devastating fire stronger than ever.



"Kantamanto will get back on its feet, as everybody is playing their part."

- Osei Williams, a retailer of men's white shirts, who has been in Kantamanto for 29 years and experienced two fires.

### Where We Are Now

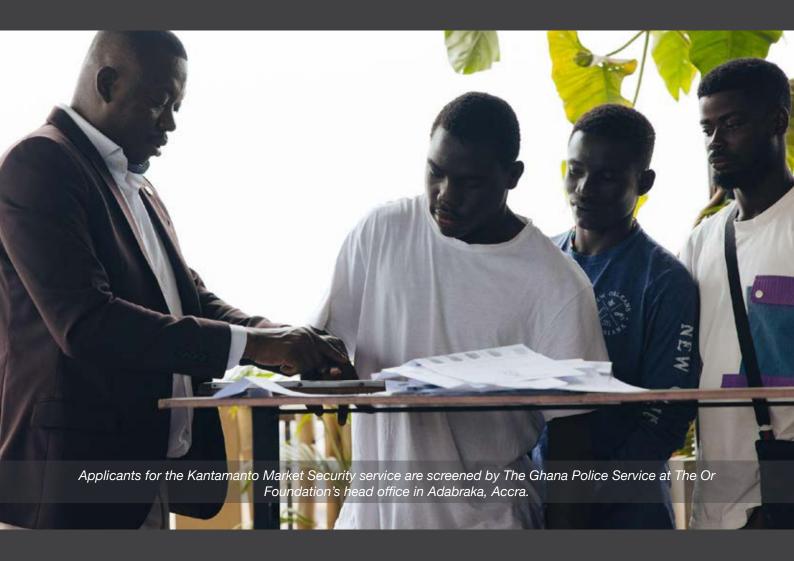
Ten months after the New Years Fire destroyed roughly 7000 stalls, Kantamanto Market is back and open for business.

Though our efforts and financial support alongside immeasurable community momentum and commitment, there are numerous signs of progress. The numbers presented for each project represent only what The Or Foundation has spent on a cash basis, and does not represent contributions from other parties, or in-kind services, equipment and facilities offered by The Or Foundation or other parties.

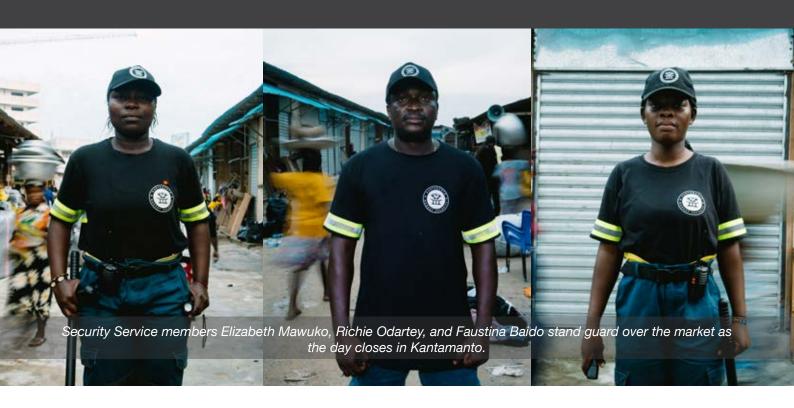
# The Kantamanto Security Service USD 24,888 spent to launch in addition to USD 7,200 monthly on an ongoing basis

Kantamanto Market now has a professional security and first response service of 60 people jointly recruited and trained by the Ghana Police Service, the Ghana National Fire Service and SheGuards, a female-led private security contractor dedicated to preventing gender based violence. The Kantamanto Market Security service enforces unified market opening and closing hours from 6am to 6pm six days a week, to which all market section leaders have agreed<sup>3</sup>. Commercial and residential activities and open flames are not permitted outside of opening hours. Such activities, especially cooking related to residential uses within the market overnight, were flagged by the Ghana National Fire Service as a critical fire safety concern and separately raised by market leaders as a known risk. Some people who would sleep in the market overnight were seen as providing security for the market, but risks posed by their necessary residential activities were greater than the security benefit provided. Notably the individual who succumbed to injuries sustained in the fire served in this capacity. Since the security service was deployed and such activities have ceased, market leaders have organized to pay displacement fees of varying amounts to impacted individuals.

<sup>&</sup>lt;sup>3</sup> The Kantamanto Unity Forward Agreement indicates that market hours should be between 5am and 6pm. It was later agreed that these hours should be 6am to 6pm.





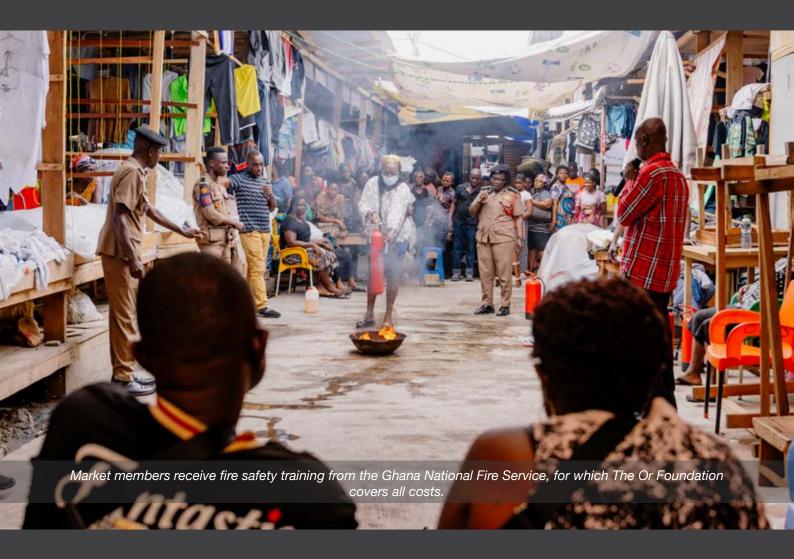


"I am very happy to be a woman security guard in Kantamanto market. The training me and my colleagues received from the Fire Service is helping us to ensure the market is safe, and we appreciate The Or Foundation for supporting the market"

- Elizabeth Mawuko, Kantamanto Market Security Service Member

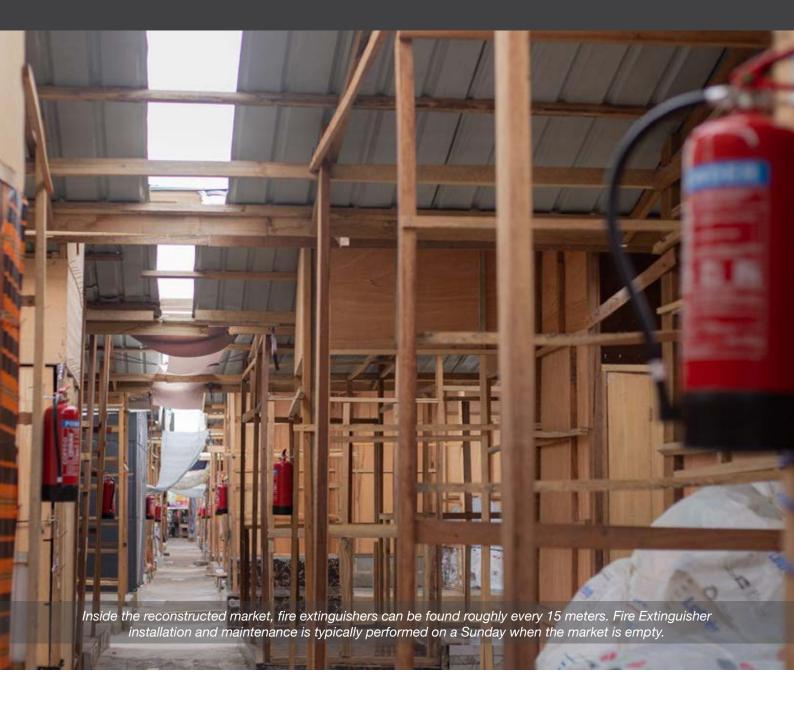
# Fire Extinguishers & Fire Safety Training USD 39,235 spent through October, 2025

Working with the Ghana National Fire Service, a private fire safety contractor and market leaders, we have installed 995 fire extinguishers across areas of the market that were destroyed in the January fire and have since been rebuilt. We have placed approximately one fire extinguisher every 10 stalls, with additional extinguishers in higher risk areas, such as food service shops. We are continuing to train market members on fire safety principles and extinguisher use. As of early November, 2025 we have organized fire safety training for 682 market members.





Fire extinguishers are individually labelled in order to track inventory, maintenance and use in a corresponding database maintained by The Or Foundation.

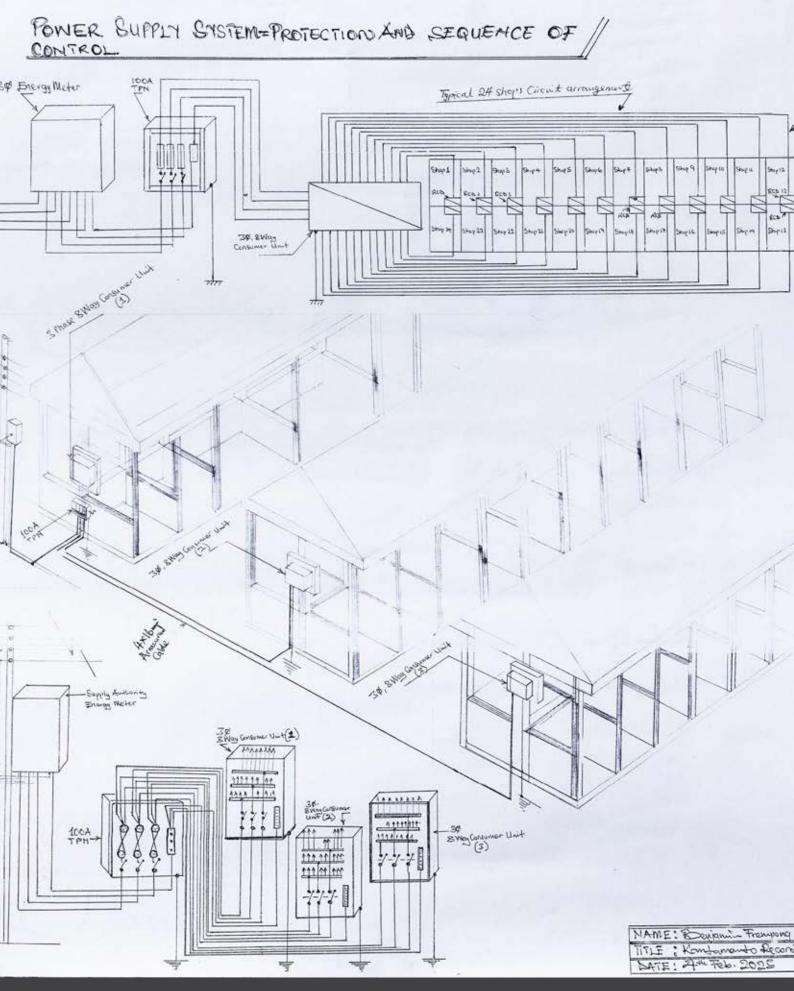


## Standardized and Approved Electrical Infrastructure USD 826,420 (not including VAT and other levies and taxes) as of October, 2025

While the definitive cause of the market fire on January 1st, 2025, remains unknown, the Ghana National Fire Service has indicated that a likely cause was sub-standard electrical wiring, something which we know has caused previous, smaller fires. Historically wires have been underspecified for the loads they carry. Circuits have not been grounded. Connections have been loose, closed by hand, without insulated wire connectors or electrical tape, and uninsulated wires without any protective conduit have been spliced into main lines, often tapping power outside of the metered system. Regardless of whether or not the fire on January 1st was related to electrical faults, the electrical system that existed in Kantamanto Market prior to the fire was far from sufficient for the world's largest clothing reuse hub, nor was it safe for the thousands of people working in the market. To increase market safety, knowing that electricity is needed to power upcycling and reuse activities throughout the market, within a week of the fire we had begun planning how to support electrical improvements in the areas of the market being rebuilt.

With the approval of the Accra Metropolitan Assembly, the Electric Company of Ghana (ECG, the Ghana National Fire service and every market section leader, The Or Foundation organised and sponsored the installation of a standardized electric grid across Kantamanto Market that meets national standards. We contracted an ECG certified electrical team who had experience working in the market and was well known to many market leaders. The electrical team intricately planned outlets, lightbulbs, an attachment and hookup point for a fan, and breakers for every market stall, along with the conduit, control panels and metering.

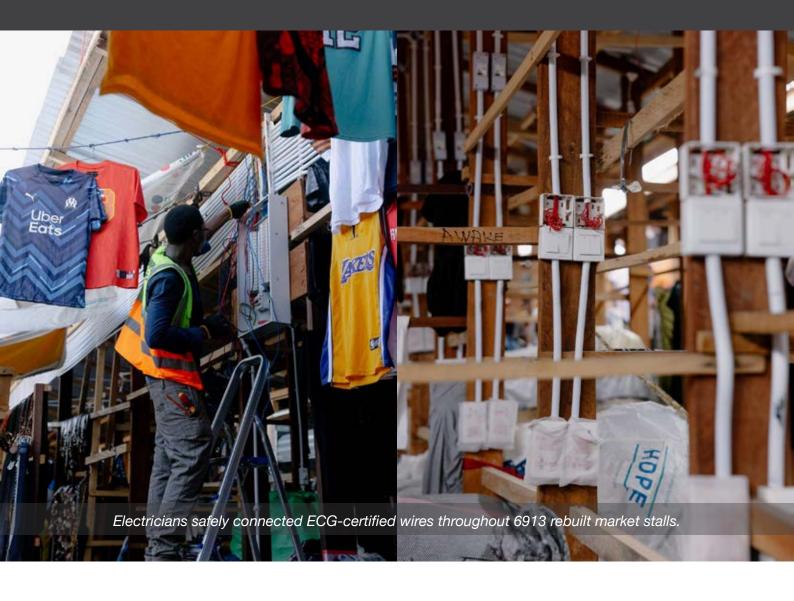




The lead electrical engineer for the project, Benjamin Asante, created hand-drawn singleline drawings showing the necessary components to connect into market lanes.



Ata Asante Afriyie, co-founder of Good Hope Electrical Engineering, stands under two of the 122 12-way electrical distribution boards that his company installed in the market based on the plans his company developed in collaboration with ECG, the AMA, market leaders and The Or Foundation



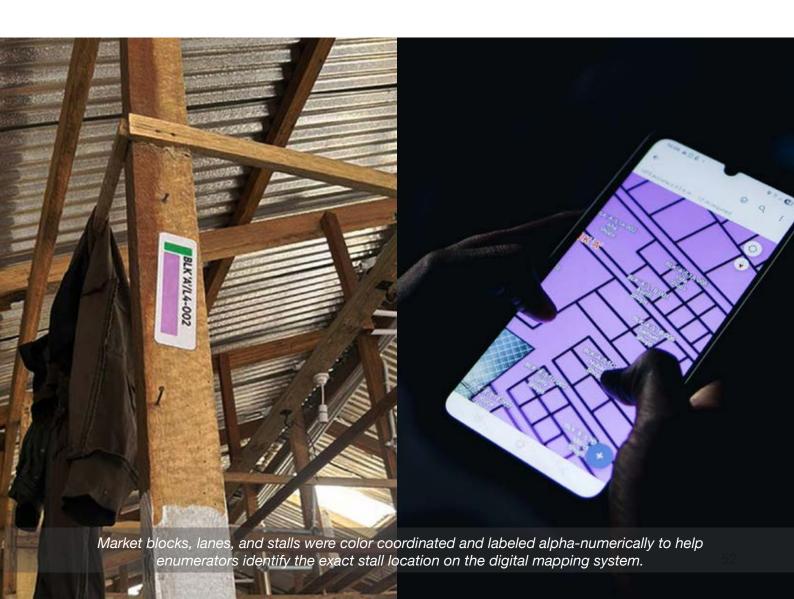
Unfortunately, the re-electrification project experienced a set-back in April when the Ghana Used Clothes Dealers Association took actions to disrupt progress, to mischaracterize The Or Foundation's work within Kantamanto Market, and to call for the market leaders to resign. This delayed the timeline of the project by over one month.

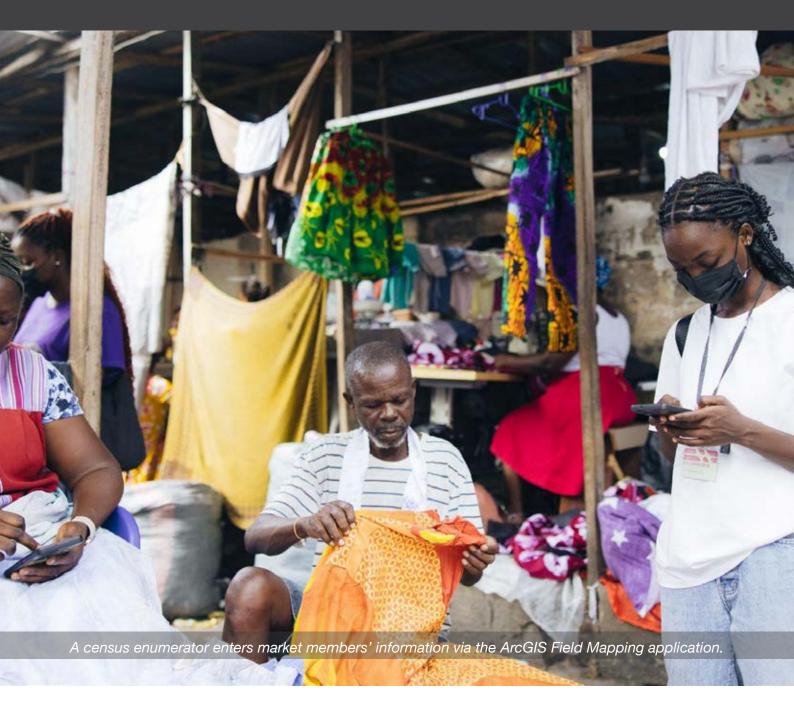
As of this report, the project is currently awaiting the installation of meters and a dedicated transformer by ECG, which has been approved and contracted. While the system is designed to accommodate solar power, presently the roofing installed across the majority of the market would require reinforcement to accommodate panels. Additionally, the market sections unaffected by the January 1st fire are yet to be rewired, doing so will be significantly more challenging and costly due to needing to also unwire the existing system that is utilized by market members on a daily basis.

# Market-Wide Census USD 118,886 as of October, 2025

Building on the momentum, team and data tools of our fire relief data collection work, and putting into action the plans that we had developed with market leaders prior to the fire, we completed the first-ever market-wide census, reaching 26,587 people. Data collection for the census began in August and concluded 10 weeks later in October, however the planning and preparation work began alongside the electrification project starting in February.

Working with experts in digital Geographic Information Systems, specifically ArcGIS, a geographical surveyor and multiple urban planners from both our internal team and the AMA, we translated the handdrawn maps of the market into objects in ArcGIS, and we added the remaining market sections. As the market was being rebuilt alongside this effort, the details evolved. A large stall might be converted into smaller stalls, and vice-versa. Because we began the effort prior to the roofing of the market being installed we were able to compare on the ground inspection with overhead drone imagery, and pair the two with GPS points and laser-based surveying tools to create an extensive and geographically accurate map of Kantamanto Market. In collaboration with market leaders, we developed a naming and numbering system for every lane and stall. We then physically applied the labels we had developed onto the stalls and lanes so that census enumeration teams would have points of reference to ensure they capture the right location data for each person. In addition to all stall occupants, we also gathered information from people who work in the market but do not occupy stalls.





The census asked questions similar to those of our fire relief work and the surveys we had previously implemented for research conducted with the United Nations Environment Programme. The end result is that for 26,587 people we now have a digital tool indicating where each person is located in the market, what role they perform, what association they belong to, if any, and whether or not they are registered with the Ghana Revenue Authority, the National Identification Authority (Ghana Card), the Accra Metropolitan Assembly, and the National Health Insurance Scheme. This information, pinned to a detailed digital map, will prove a vital tool in future planning efforts both for infrastructure improvements as well as socio-economic service delivery and programmes, such as health insurance registration. With such programs and interventions, we aim never again to need the information for emergency relief efforts, but if we do, we are now prepared.

#### **Ongoing Efforts**

To ensure transparency, accountability, cohesive planning and clear feedback systems on all of the projects underway since the fire, including the electrification works, the census and planned fire lanes, we have conducted weekly town hall meetings in Kantamanto Market, extending beyond our usual daily operations within the market, which including waste management. We have continued to organize and financially support the Kanta Keepers Community Waste Collection Cooperative that we launched with market leaders and the AMA as a pilot program in April of 2024. Since the fire, we have seen the formal registration of the cooperative, alongside numerous business management training sessions to strengthen the independent operation of the cooperative. We have also put our own truck into service for waste haulage to expand capacity and consistency for increased participation across the market. This effort sits within our broader ongoing Ecosystem Health Services work to remediate the coastal ecosystem and water ways surrounding Kantamanto Market through community-driven interventions.

Emerging from the community organizing that afforded a coordinated relief effort, we have supported three market-wide associations to enroll members and register with the Ghana Registrar General's Department. These associations, the Kantamanto Upcyclers' Association, the Kantamanto Women's Association and the Kantamanto Obroniwawu Businesses Association, are working to bring cohesion across market planning and improvement efforts as well as to represent market members locally and internationally in policy and business forums. In June The Or Foundation led executives from each association on a collective delegation trip to Kenya and Uganda to build bridges with secondhand clothing market members in East Africa. Advocates and secondhand NGO-leaders from East Africa have also come to Accra to celebrate Kantamanto Market during the annual Obroni Wawu October (OWO) festival organized by The Or Foundation. This year's OWO Festival reached over 3500 attendees who came from Accra, Lagos, Nairobi, Amsterdam and London, among other places, to showcase upcycling and remanufactured designs emerging from Kantamanto and our ongoing efforts, including our OWO School design incubation and business training program that reached 20 participants this year.

Through the support of The Or Foundation, Kantamanto Market also gained new traction at the ministerial level in Ghana's government, with market-wide association leaders invited to attend the first interministerial workshop and roadmap planning session on textile waste hosted by Ghana's Ministry of Local Government, the Ministry of Trade Agriculture and INdustry and the Ministry of Environment, Science and Technology with the support of UNEP. In this workshop, market members, both retailers and upcyclers advocated for Kantamanto Market to be seen as an industrial hub where thousands of people have created jobs for themselves as leaders in the circular economy recirculating an unparalleled number of garments. With such recognition, Kantamanto Market as a whole would be one step closer to receiving support through trade and tax policy, along with government resource mobilization.

## **Overall Contributors**

In addition to The Or Foundation and our donors, at least 30 groups and individuals made contributions to the relief effort. Some contributions were in the form of materials delivered to the market. Others were in the form of cash given to market leaders to purchase needed supplies, pay for carpenters to rebuild, or distribute among market members. We have not contacted every individual or group who may have donated to the broad fire relief effort, rather we have relied on the records of market leaders, verified individually and as a group to build out a directionally accurate, though non-exhaustive list of donations made to the relief effort. This full list is included in the annex of this report. In summary, according to market leader records compiled through KOBA, Kantamanto received at least GHS 43,799,828 of cash or in-kind support, of which \$\partial 40,122,803\$ was from The Or Foundation, representing only direct fire relief expenditures exclusive of our team's time, our facilities or technology

Without one central market body, it was difficult to collect, control and plan around the donations entering the market and we acknowledge there may be donations that have not been captured or documented in the list of donations consolidated through KOBA.

We know that many market members received direct support from their families, their friends, and their religious groups.

But we also know that for many market members the support listed below provided a lifeline and we are grateful for all who have stepped up and contributed to making sure that Kantamanto Market is open for business once again.

#### Aggregation and Conversion

The amount of GHS40,122,803 moved into Kantamanto Market by The Or Foundation (excluding critical team support and other associated contributions) as part of our fire relief work includes transactions originating in USD, for which exchange rates have been applied based on averages across a volatile currency market. This total amount includes USD 465,000 (or roughly GHS 6,000,000) donated to The Or Foundation as restricted funds for the fire relief effort through public contributions, corporate contributions and philanthropies.

#### Transparency vs. Marketing

A stronger Kantamanto Market is about cohesion and collaboration. We celebrate the progress that has been made after the fire through the hard work of many thousands of people, our team included. Through this report we have tried to accurately and objectively characterize the efforts undertaken by many individuals and organizations in the wake of supply chain disaster so that we may all learn what is necessary to prevent such a disaster from recurring. That said, we can only provide detail on our direct response.

While many contributions have been made discreetly, in some cases, contributors have created marketing materials such as "Kantamanto Market, powered by \_\_\_\_\_," or donated trash cans with their logo on them, or made statements claiming to have "rebuilt the market." This note is included in this report because as we assess the context of the fire that destroyed 60% of the world's largest secondhand clothing market and disrupted the livelihood of thousands of people, we aim to develop a clear understanding of what is beneficial in helping to recover those livelihoods and what is not. Both for-profit and not-for-profit organizations placing logos across the market and misrepresenting their involvement in the daily work toward a transformative vision for the market can be detrimental toward the honest assessment of what is needed to move forward and emerge stronger.

We ask for the people and organizations interested in seeing Kantamanto Market flourish to communicate transparently about the work that is being performed to achieve that vision so we can move forward efficiently.

### **Lessons Learned and Persistent Challenges**

#### Systems Change is Hard

While the strength and flexibility of a single individual or a single organization may serve as inspirational content, truly sustainable systems, at least within the context of a globally connected economy, require a broad network stretching far and wide to countless people and organizations who may share seemingly few common bonds. A sustainable system offers a guide to any number of individuals or organizations – regardless of who is on-call on any given day – through a process of coordinated response with redundant mechanisms to eliminate single points of failure and to distribute responsibility. Systematic preparation affords flexibility. The components of such a system within Kantamanto Market are emerging, but not without great challenges.

Kantamato Market serves a vital function within the global fashion industry and yet many market members are left with few resources to cover basic necessities. Add to those pressures the health impacts of inhaling noxious smoke while trying to rebuild any form of income and the challenge is nearly insurmountable. Nearly two months after the fire we conducted spirometry testing of respiratory function of 77 market members during our regularly scheduled health outreach programming that had resumed by that time. Of the 77 people screened, 57 people (74%) exhibited respiratory restriction, an alarming number that we can only attribute directionally to having breathed in smoke and dust in the aftermath of the fire. Fear and anxiety are a natural response to diminishing health and economic loss. Making space and time among that fear and anxiety to plan and advocate for systems-level change is far from the minds of most individuals focused squarely on making it through the day.

Yet without systems-wide planning the stage will be set for another disaster.

Drainage and sewerage systems cannot be built in isolation. Electrical wires cannot reach one section without crossing another, and the best electrical standards mean nothing if a bare wire cuts across a carefully designed system to supply power to an untested sewing machine. Secondhand clothing bales and waste move across the whole market. A wide aisleway in one section does little to make material circulation or fire fighting with hoses easier when a wide aisleway in one section feeds into the narrow aisleway of the next section. Fire safety systems in one part of the market are quickly defeated if they do not exist in adjacent stalls.

We have been able to respond as holistically and inclusively as we have in large part due to the funds we had available through the first-of-its-kind Global Extended Producer Responsibility (EPR) Fund that we worked to establish with SHEIN beginning in 2022, from which The Or Foundation was the leading recipient for three years. We have called on other companies throughout the fashion industry and on policy makers and regulators to make EPR Globally Accountable, by making funds available to receiving communities including Kantamanto and Gikomba in Nairobi where fires are also commonplace. While we were in a position to respond after the New Years Fire, such a response should not be necessary because such a disaster should be preventable. Markets like Kantamanto and Gikomba should operate with baseline standards of dignity and safety that would greatly mitigate such risks. And the enabling conditions to establish those standards would mean that response does not hinge on one organization, rather on an entire ecosystem.

#### A Service Mindset

The future of fashion must be collective action and collaboration, not competition and ego-driven brand narratives. Over the last four years, The Or Foundation's support for Accra's upcycling community has focused on fostering unity and instilling within local upcyclers an appreciation for the full value chain they are part of. Through our incubation programs we strive to foster mutual respect where there is no hierarchy between a designer, tailor or secondhand vendor. Crisis can either tear people apart or bring them together and we are proud to say that many members of Kantamanto Upcyclers Association showed up to be of service to their brothers, sisters, aunties and uncles across the market, lending a hand throughout the fire relief effort and raising funds through pop-ups and partnerships. This service mindset has enhanced collaboration across all of our programs whether that be the census or OWO Festival and this is a bright spot to build upon.

#### Big Fashion Does Not Yet Recognize Kantamanto

The New Year's Fire was covered by local and international press (examples in Annex) and was platformed across the fashion industry but donations remained a challenge. There are many reasons for this, including the fact that Global North brands do not have an incentive to donate to a region where they do not have a significant number of first-hand customers, but even brands or industry-adjacent foundations that wanted to donate ran up against barriers because Kantamanto is not considered part of their company's supply chain. This was disheartening considering the essential role Kantamanto and the global secondhand trade as a whole play within the circular transition.

#### **Operating Expenses Rise and Compound Debt**

With inventory stocks destroyed and capital depleted, market traders have faced significant operational challenges in efforts to rebuild their businesses. Market surveys conducted in March 2025 (n=73) found that operational costs, including the price for secondhand clothing retailers and upcyclers to purchase bales from secondhand clothing importers, have continued to rise in the aftermath of the fire. Rising operating costs, combined with limited financial resources, have given rise to new debt cycles, predominantly owed to importers or suppliers of clothing bales.

Increasing operational costs have been further compounded by decreasing profit margins, as traders have cited lower quality goods compounded by a decline in customer activity, partly attributed to limited awareness that the market had reopened: "the customers do not show up frequently because some of them think that business has not really begun." Ongoing market reconstruction also impacted customer retention. For many retailers, customer records and contact information kept on paper were destroyed in the fire, while other retailers and upcyclers noted that "most customers are not able to locate us due to the renovation of the shops." Despite the challenges and strained operating conditions, limited alternative livelihoods have meant that many traders (83% of respondents) indicate they will continue to conduct business as before.

#### Rapid Joint Response

On October 21, 2025 a fire broke out in a concrete building used as a warehouse and hostel on the road connecting Kantamanto and June Four markets. The fire spread to an area of stalls directly behind the building. The area does not sit within the boundaries traditionally considered to be Kantamanto Market and is not patrolled by the Kantamanto Market Security Service, nor does the area have representation in the Kantamanto Market Businesses Association. Yet many market members store material in the area. We had previously attempted to include the area in the market census and in our fire extinguisher installation, though occupants declined to participate. Knowing that the area houses many secondhand clothing related activities spilling over from Kantamanto, including bales and opened bales stored by market retailers and upcyclers, members of our team immediately went to the scene while the fire was still burning to offer assistance. We supported coordination with Ghana National Fire Service, the AMA and area occupants, and based on direction from the AMA and representatives of the damaged buildings and structures, we organized and paid for one payloader and 17 trucks to clear debris over a series of three days after the fire was fully extinguished<sup>4</sup>. Yet finding out how to support impacted individuals presented a significant hurdle as the area was mostly used for storage by people who were not permanently stationed in that area.

Executives from KOBA, representing the interests of businesses who had potentially lost stored material, stepped in to organize lists from the area leaders of everyone who could have had material in storage at the time (most records were burnt). We then verified these lists against the census data, and we mobilized our team of enumerators to support finding the other members who were not censused to confirm the extent of their losses. KOBA, has now committed to distribute GHS 30,000 to the individuals impacted by the October 21st fire. The Or Foundation will match this amount to double the relief support.

<sup>&</sup>lt;sup>4</sup> This financial support is not included in the numbers previously listed in this report.

The actions since October 21st show the progress that has been made since January 1st. Community leaders have systems in place to organize a response effort. An extensive database provides a decisive verification tool. Coordination between the city, the fire service and The Or Foundation is immediate. Yet the infrastructure still presents a risk – wood structures dominate the market, fire hydrants are covered or dysfunctional and anxiety amongst market members remains.

Now we must apply the same tools of cohesion and community leadership not merely in response to disaster but in charting a new course, building for the future so that the world's largest clothing re-use hub will thrive years into the future.

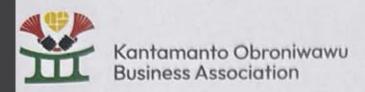
### **Thank YOU!**

We are grateful for the contributors to these relief efforts and to our ongoing work, including the Laudes Foundation, Future Being, Bestseller Foundation, the 11th Hour Project, Vestiaire Collective, Puma, Finisterre, Debrand, Ebay, Bel & Bo, Claes Retail Group, e5 Fashion, Noterman Fashion, Pluto, Torfs, Xandre and the more than one thousand individuals making donations ranging from USD 5 to USD 50,000, those sending GHS 25 by MoMo, and those who prefer not to be directly named. Each contribution ignites hope, and there are too many to list individually. Whatever you have been able to contribute, we are gratefully working to deliver relief and positive momentum forward toward systemic change.

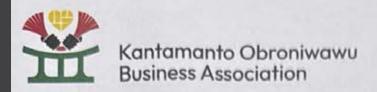
We are grateful for the journalists and influencers who have covered Kantamanto Market and the fire in a manner that represents the enormity of the work that market members take on every day and the inequity of global systems that we can collectively address. Thank you to those who join us in the call for accountability and systems change that would prevent future fires.

We are grateful for the collaboration with government stakeholders: the Accra Metropolitan Assembly, the Ghana National Fire Service, the Ghana Police Service, the Ministry of Local Government, and the Ministry of Environment Science and Technology, among others. And we are grateful for the institutional collaboration of groups such as UNIDO, who with us seek to build a bridge for the world's largest reuse market to be a flagship for justice-led circularity on a global stage.

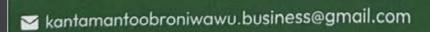
Most of all we are thankful for Kantamanto Market, the members who show up and give everything they can to one another every day in a business that is lopsided but rightsiding through the efforts of which we are grateful to be a part.



Name of Benefactor	Cash and In-Kind Total in GHS	Notes
The Or Foundation	C40,122,803	Only cash paid directly for either in-kind (lumber and electricity, etc.) or direct relief distribution. Does not include team time, space, technology or other forms of support.
The Presidency of the Republic of Ghana	©1,000,000	Distributed as GHS 120 to Impacted market member through market leaders
Ghana Used Clothes Dealers Association (GUCDA)	¢643,925	Comprised of 508 packs of roofing sheets and 105 ridge caps
Dr Mahamoudu Bawumia	¢512,500	Includes 250 packs of roofing sheets
NPP Members of Parliament	¢290,000	includes 900 bags of cement.
Kwahu Chiefs	¢290,000	
Absa Bank	C150,000	Includes 50 packs of roofing sheets
The Salvation Army	¢105,000	850 bags of cement and 50 dust bins
Church of Pentecost	¢100,000	1//2
Honourable Alan Kyeremateng	C100,000	
Naa Torshie	C100,000	
Bryan Acheampong	©100,000	1,000 bags of cement
Osei Kwame Despite	¢77,500	Includes 62 packs of roofing sheets
The Revival (NGO)	¢59,000	Includes cash distribution of GHS 20,000, plus additional in-kind support of 100 bags of cement, 10 security lights, paint, gates for stalls, wellington boots, chairs and security lights.
Nana Kwame Bediako	¢50,000	
Ghana Union of Traders Association (GUTA)	¢40,000	
Advance Savings & Loans Bank	¢20,000	
Dennis	C20,000	Includes 100 bags of cement
Fido	¢20,000	000
Kwaku Bonsam	¢16,000	3.4
Benjamin Azamati	C10,000	
Honorable Hanna Bissiw	C10,000	
Opportunity International Savings and Loans Bank	¢10,000	



TOTAL	¢43,799,828	
Individual Donation from US Student	©200	
Standard Water (COB Companies)	©900 Includes 300 packs of water sachets	
Individual Donation via TikTok	C2,000	
Plantain Sellers Group	¢5,000	
Menboa (NGO)	¢5,000	
Hawa Koomson	\$5,000 Includes 10 light poles	
Doniel Mansah	©5,000	
Wendy Shilly	©10,000	
Patrick Boama	©10,000	





#### Annex 2 - A selection of media coverage following the Fire

#### 3-Jan-2025 | Joy News

Kantamanto Market fire: One dead, over 30,000 traders affected, 7,000 shops destroyed

#### 3-Jan-2025 | Vogue Business

What the Kantamanto Market fire means for sustainable fashion

#### 3-Jan-2025 | Business of Fashion

Fire Devastates Ghana's Kantamanto Used Clothing Market

#### 3-Jan-2025 | Eco Textile News

Kantamanto fire - Or Foundation pledges \$1m

#### 3-Jan-2025 | Sourcing Journal

Why Kantamanto Market's Fiery Destruction Could Leave Sustainable Fashion Up in Smoke

#### 3-Jan-2025 | Business Insider

Before and after photos show how a fire destroyed a market where much of the world's secondhand clothes end up

#### 6-Jan-2025 | Forbes

Calls For Fashion Brands To Donate To Kantamanto Market Fire Relief Fund

#### 9-Jan-2025 | **Ghana Web**

Or Foundation donates GHC1m to rebuild Kantamanto market after fire disaster

#### 13-Jan-2025 | **Semafor**

Ghana fire devastates garment traders

#### 16-Apr-2025 | Citi FM

OR Foundation announces electrification plan for Kantamanto market

#### 14-Aug-2025 | Daily Ghana

925 Fire Extinguishers Distributed Across Kantamanto

#### 27-Aug-2025 | **ADOM FM**

Kantamanto Market reopens with launch of unified association after fire outbreak

#### 13-Sep-2025 | Graphic Online

Kantamanto traders take steps to safeguard market

#### 2-Oct-2025 | OkayAfrica

After a Devastating Fire, Traders in Ghana's Kantamanto Market Unite Under a New Association KOBA