

Privacy Policy

Last Updated: 01/29/2025

African Economic Development Solutions (“AEDS,” “we” or “us”) respects privacy and is committed to protecting personal information. This Privacy Policy (the “Policy”) explains our practices for handling information we may collect and use about website visitors, prospective service recipients, existing service recipients, business partners, and others with whom we interact in providing our programs and operating our organization (the “Services”). This Policy describes the types of personal information we may receive, how we may use and disclose the information, and certain rights and options individuals may have regarding their information.

Note, this Policy supplements other disclosures we may make through your use of our Services, such as if you make a loan application as a prospective client or make a donation.

By providing us with personal information or using the Services, you expressly consent to the information-handling practices described in this Policy. If you do not agree with this Policy, please do not use the Services or provide us with your information.

Important Information About This Policy

While we always aim to provide complete and transparent information about how we process your personal information, we reserve the right to amend or update this Policy from time to time, or to create additional policies, in order to accurately reflect changed circumstances or new legal requirements. As a result, it is important that you read this Policy closely so that you are fully aware of how and why we are using your personal information.

To assist us in ensuring that we can provide the most accurate information possible, we ask that you check this Policy for updates. We also ask that, where we have an ongoing relationship with you and any of the data you have provided becomes no longer accurate, you keep us informed of this so we can amend our records accordingly.

Personal Information We Receive or Collect About You

For the purposes of this Policy, “personal information” is any information that identifies, relates to, or can be used to contact a particular individual. Our services are directed to business professionals and owners and, as a result, the personal information we collect is often the personal information of consumers acting in a commercial context.

A. Information You Provide

Personal Information we collect from you can be categorized as follows:

- **Contact information** – first name, last name, email address, mailing address, telephone number.
- **Account information** – if you have an account with us, user ID, account username, account password, account number, and other information that we may request or that you may provide relating to your account.

- **Transactional information** – details about your transactions with us, including method of payment, payments received, payment details, transaction history, and other information relating to any payments transmitted to us by you.
- **Donation information** – if you are a donor, details about your donation, including your contact details.
- **Client information** – if you apply for or receive services as a client of AEDS, we will collect various details about your business and you, as the person with whom we interact, including business name, address, financial statements, tax identification number, and ownership information, bank account details, tax returns, income statements, credit reports, and other financial data.
- **Marketing information** – details regarding informational and promotional materials you may have requested or received from us, the properties or communities in which you are interested, your receipt of promotional communications, and information on your marketing or communication preferences.
- **Communication information** – copies of communications and inquiries you have submitted to us, including through email, calls, chatbots, and features available on our Services.
- **Device and usage information** – details regarding how and when you use our website, including the device used to connect to our website or software, your IP address and device identifier, the frequency and duration of your usage, the pages you view, what websites or search terms referred you to our website, and information about your interaction with our website.

We collect this information when you visit or navigate our website, fill in forms on through use of our Services, submit applications or inquiries to us, submit payments to us or make a donation, communicate with us (including by phone, email, or otherwise), visit or engage with our social media pages, participate in surveys or sponsored activities, or otherwise provide us with personal information.

Please note that we may aggregate or anonymize the foregoing types of information such that they are no longer capable of identifying you, in which case they are no longer considered “personal information.” We may also collect information about you from third-party sources and information about you that is publicly available.

B. Automatically Collected Usage and Device Information

Like most website operators, we use various technologies to automatically collect information about visitors. Those technologies include:

- **Cookies.** Cookies are small text files that a website transfers to a visitor’s browser or device for recordkeeping purposes. We use cookies to personalize visitors’ experiences on our website, provide content that we believe may be of interest, track visitor trends and patterns, engage in marketing and advertising, and otherwise analyze our website traffic. For further information about cookies, including how to refuse cookies, please visit

www.allaboutcookies.org. Please note that if cookies are disabled, you may not be able to enjoy certain features of our website.

- **Log Files and Device Identifiers.** We use log files to track actions occurring on the website and collect data about visitors, including IP address, browser type, Internet service provider, referring/exit pages, date/time stamps, and device identifiers. This information is used for security purposes and to detect and prevent fraud.
- **Pixels, tags, and web beacons.** Our website may also use “pixels,” “tags,” or “web beacons.” When we refer to “pixels,” we are generally referring to all of these types of technologies. These technologies are small pieces of code that run when a page or email is loaded. They are used to monitor the behavior of the visitor or email recipient—such as what icons were clicked or whether links in an email were opened—and gather analytics. For example, when you open our homepage, a pixel may run and generate information based on the visit, and then this information is processed by us and our vendors. Pixels work in conjunction with cookies to let us know what portions of our website are of interest to you and to help us provide you with tailored information from our website. If you turn off cookies, the pixels, tags, and web beacons we use may still detect certain information about your interaction with our website and disregard any cookie-prohibitive markers or signals. Note, the vendors that supply us these pixels, tags, web beacons, or similar tracking technologies collect your personal information instantaneously and simultaneous to our collection of your information and they may use the information for their own or others’ purposes.
- **Analytics.** Our website may also use third-party analytics tools, such as Google Analytics. You can find more information about how data is collected and processed in connection with the Google Analytics service [here](#). You can also read Google’s privacy policy [here](#).

The information collected through these technologies may be combined with personal information or aggregated with other information on website visits. We may disclose information about your use of our website to our advertising and analytics partners, who may combine it with other information that you previously provided to them.

C. Information from Other Sources

We may obtain both personal and non-personal information about you from our vendors, affiliates, business partners, contractors, suppliers, and other third parties and add it to other information we have collected. We, and the third parties we engage, may combine information we collect from you over time, and across our Services, with information obtained from other sources. This helps us improve the information’s overall accuracy and completeness, and also helps us better tailor our interactions with you.

D. Social Media

If you interact with us on any social media platform (e.g., Meta, X, LinkedIn), depending on your social media privacy settings, the personal information that you submit on the social media platform may be read, collected, or used by us as described in this Policy. In addition, where we

respond to any interaction with you on social media, your account name/handle may be viewable by any and all members or users of our social media accounts. Social media platforms operate independently from us and we are not responsible for the personal information that you choose to submit or link on any social media platform. We encourage you to review the privacy policies and settings of any social media platform with which you interact to help you understand their privacy practices.

How We Use Personal Information

We (or service providers acting on our behalf) may use the personal information identified above for the following purposes:

- Negotiating, entering into, and managing our relationship and agreements with you, including processing loan applications and providing you with business development services.
- Process requests or inquiries to volunteer.
- Evaluating creditworthiness or financial eligibility if you apply for our programs and services.
- Reviewing and processing any applications or inquiries you submit.
- Verifying information you make available in connection with your application for services or our programs or information you may disclose in the context of volunteering with our organization.
- Soliciting and facilitating donations, whether monetary, in-kind, or otherwise.
- Administering our software solutions and client portals.
- Providing and optimizing your experience on our Services and ensuring that our content is presented to you in the most effective manner.
- Communicating with you and communicating regarding our services, our agreements with you, and other issues.
- Sending you promotional or informational communications and solicitations, tracking your marketing preferences, and for our internal marketing purposes.
- Managing customer service issues, including issues relating to the performance of our services and client feedback.
- Developing, updating, and improving our Services, user service, and user experience, and otherwise improving our knowledge and insights regarding clients and donors.
- Preventing and detecting fraud, financial crime, hacking activities, security breaches, and other unlawful activities in connection with our Services.
- Enforcing our agreements with clients, partners, or vendors, complying with our legal or regulatory obligations, and defending or advancing legal claims.
- Notifying you about changes to our Services or material changes to this Policy.

- Providing you with surveys or otherwise soliciting feedback from you.
- Performing other functions as otherwise described to you at the time of collection or to which you otherwise consent.

For more information about your options relating to your personal information and your communication preferences, see “Your Choices About Personal Information” below.

Our Marketing Efforts

We may send you direct marketing communications from time to time including news, updates, offers, and other promotions relating to our services and activities. We will only send marketing messages where the law allows us to do so and, in the event that you no longer wish to receive marketing from us, then you can always unsubscribe using the option provided in the footer of the communication you have received or by contacting us using the information below.

Disclosure of Personal Information

When the information we collect about you is aggregated, anonymized, or otherwise does not identify you, we may use that information for any purpose or disclose it to third parties, to the extent permitted by applicable law.

In addition, we may disclose your information to the following types of third parties:

- Service providers we use to facilitate our business operations and administration. For example, our service providers include (i) IT and system administration providers, (ii) data storage providers, (iii) vendors to facilitate payments and payment processing, (iv) vendors that verify insurance coverage, employment and other relevant details about you, (v) credit reporting agencies.
- Marketing and advertising vendors that may assist with lead generation, hosting information relating to clients and potential clients, marketing automation, advertisement placement and targeting, and marketing campaigns and communications.
- Analytics vendors in order to understand our website traffic and usage patterns, optimize our Services, and identify potential new donors or clients. Note, the technologies we use on our website to automatically collect information about you and your interaction with our website may be supplied by third-party vendors that collect your information instantaneously and simultaneous to our collection of your information. They may also use your information for their own or others’ purposes.
- Affiliated entities who may use your information to provide you the details of their services or otherwise market to you.
- Regulatory and governmental authorities, law enforcement agencies, and courts, as necessary to comply with applicable laws and regulations, respond to a subpoena, search warrant, or other lawful request for information, or to otherwise protect our rights.
- Our professional advisors, such as lawyers, accountants, and other similar advisors.

- Buyers or other successors prior to or in the event of a merger, acquisition, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as a part of bankruptcy, liquidation, or similar proceeding, where the information is among the assets being transferred.
- Other parties for any purpose we disclose at the time you provide the information.

We further reserve the right to refer or disclose your information to law enforcement or regulatory authorities in the event that we believe you, other individuals, our partners or service providers, or anyone else is in danger, at risk of harm, in violation of applicable laws, or representing a safety concern.

Protection of Personal Information

We use appropriate administrative, technical, and physical measures to protect your personal information from loss, theft, and unauthorized use, disclosure, or modification. Please be aware that no data transmission over the Internet is 100% secure. While we strive to protect your personal information, we cannot ensure or warranty the security of any information you transmit to us and you do so at your own risk.

Your Choices About Personal Information

We respect your right to make choices about the ways we collect, use, and disclose your information. We try to offer you meaningful choices regarding your personal information. Some choices you have regarding personal information include the following.

- **Marketing Emails** – As required by applicable laws, you can opt-out of receiving promotional emails from us by clicking the “opt out” link in any such promotional emails and following the instructions provided.
- **Tracking Technologies** – Depending on your browser or device, you may have the option to set the browser to accept all cookies, reject all cookies, notify you when a cookie is set, or delete cookies. Each browser and device are different, so we recommend you evaluate the tools and settings available in your browser or device, as well as any available instructions for the same. Please note that if you disable or delete cookies, you may not be able to access or use certain features of our website. The National Advertising Initiative also makes resources available to assist consumers in opt-out of certain tailored online ads, which you can access here: <https://optout.networkadvertising.org/?c=1>.
- **Google Analytics** – As discussed above, we use Google Analytics in connection with our Services. If you would like to refrain from having your data collected by Google Analytics, Google has developed an opt-out browser that you can [use](#). You can find more information on how Google uses information it collects [here](#).
- **Declining to Provide Information** – You can choose not to provide us with information we may request through our Services, but that may result in you being unable to use certain features of our Services, request information about our services, or initiate other transactions with us.

- **Do Not Track Mechanisms** – Please note that our Services does not honor “Do Not Track” signals, and such signals will not impact the operation of our website.

In addition to the above, you may contact us using the details provided at the end of this Policy with any questions about the choices relating to your personal information.

Links to Third-Party Websites

Our website may contain links to third-party websites, including the websites of vendors we use to facilitate donations or otherwise process information on our behalf. Such websites have separate privacy policies that you should review. We do not control these third-party websites and are not responsible for the content of linked websites or those companies’ data-handling practices.

Children’s Privacy

Our Services are intended for a general audience and are not directed at, or intended for use by, children under the age of 13 years. Accordingly, we do not knowingly collect personal information from children under age 13. Should we discover that a child under the appropriate age provided his or her personal information, we will use that information only to respond to that child and inform him or her that we must have parental consent before receiving such information.

Changes to this Policy

Please note that we may change this Policy from time to time. If there are changes to our Policy, we will post them here and update the “Last Updated” date at the top of this document. Continued use of our Services after any changes is deemed to be acceptance of those changes. Accordingly, we encourage you to check the Policy periodically for updates.

How to Contact Us

For questions or more information about our privacy practices, please contact us by using the contact information provided below:

African Economic Development Solutions

678 Snelling Ave N, Suite S-200, St. Paul, MN 55104

Phone: (651) 646-9411

Email: info@aeds-mn.org