



2014 Annual Report

OUR MISSION

Founded in 2006, The Greater Contribution (TGC) is a non-profit, all volunteer organization founded by a small group of women seeking to make a 'greater contribution' to the world by helping people suffering from hunger, poverty and disease.

We do this by raising awareness and funds for micro loans that help poor women and their families work their way out of poverty and by being a vehicle for other individuals and groups who want to make a greater contribution to our world.

We are a 501(c)(3) California Public Benefit Corporation, EIN #26-0597892. We focus on very low-cost fundraising efforts, avoiding unnecessary expenses so that almost 100% of donations go to those in need.

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A MESSAGE FROM OUR PRESIDENT



Karon Wright
President

Dear Friends,

As we begin the new year and look back on our accomplishments in 2014, I am thrilled to share this annual report with you. It has been a year of new beginnings, new loan groups, new loan coordinators but most importantly, new hope and a new start for our women borrowers. In the last year, with your help we funded 440 micro loans for a total of 9,497 loans since our program's inception in 2009.

Supporting women continues to be the pivotal strategy of The Greater Contribution's work. Since 75% of all people living in poverty are women and studies show that women are three to four times more likely than men to invest any business profits in their families or back into their businesses, it makes good business sense and humanitarian sense to invest in them!

In the following pages, you will read more about our typical borrowers, who are most often married women with children to support, a household to maintain, and full responsibility for the health and well-being of all family members. On top of all of this, they are also responsible for the income to support the family, and so they also run a small business of some kind. These small businesses are often too small to support the family, however. The Greater Contribution provides the capital to make these businesses truly profitable so that the family has a sustainable income and a real path out of poverty.

In addition to the loans we provide, we are proud of the fact that, we continually fine-tune our program with features that encourage greater financial stability and personal growth for our borrowers. For example, we promote voluntary savings so that the women will have a cushion in times of emergency; -- a new concept to them! To further encourage savings, we gift the top savers in each group with a solar lamp. In an area where only 4.2% of the population has electricity, this is a great addition to their homes and as a result we see the savings in each group grow!

During my bi-annual trips to Uganda, almost all of the borrowers that I encounter tell me how the TGC program has positively impacted their lives. They tell me how they can now feed their families more nutritious meals, how more of their children are attending school, and how they can provide medical care for sick family members. One woman told me with great pride that she'd been able to buy a table for her house. Another borrower proudly showed off the pig she'd purchased that subsequently had produced seven piglets, which she sold. The profit funded several children's school fees. Through story after story, I'm reminded that, with your support, we are really doing remarkable work. We are really making a difference in the lives of the most vulnerable among us. This remarkable little tool, the micro loan, has a mighty impact!

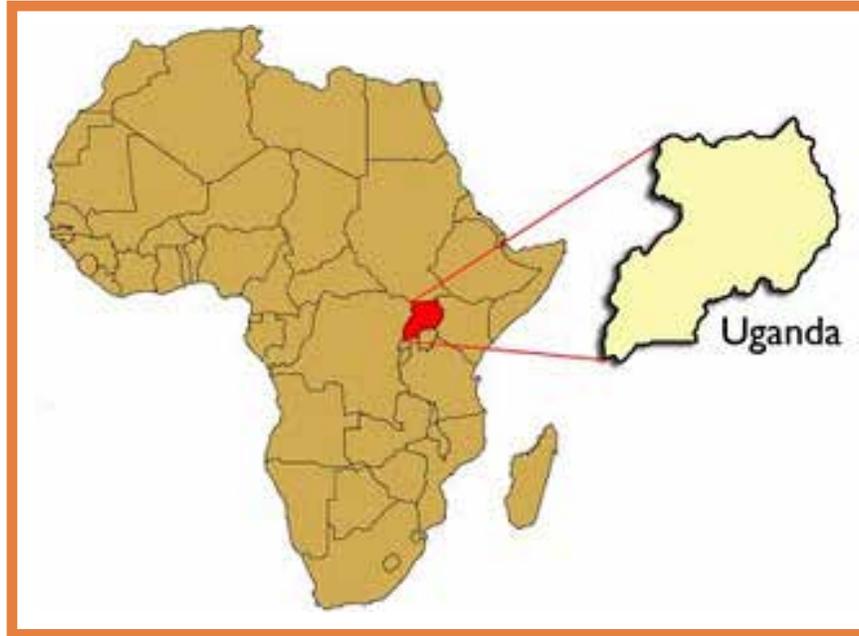
I hope you'll enjoy reading about the progress you've helped to make possible. The Greater Contribution could not exist without your support. Your compassion and generosity makes life better for women and their families who, although they do not know who you, are nonetheless grateful for your help. Thank you for making a greater contribution.

A handwritten signature in blue ink that reads "Karon Wright". The signature is fluid and cursive, written in a professional but personal style.

President, Co-Founder and Executive Director

20 NEW BORROWERS' PROFILE

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Our women borrowers live in the rural villages of Lwaboba, Kimwanga, Bunamubi and Liisi and the town of Tororo in Uganda. Travel to these villages is challenging, over red dirt, rutted roads, an hour or more by vehicle from the nearest urban center of Mbale. Most of our borrowers' primary mode of transportation is walking.

The United Nations defines extreme poverty as an income of less than \$1.25/day/person.

99% of our borrowers are still living these statistics (making less than \$1.25/day/person) when they start our micro loan program.

Extreme Poverty:
\$1²⁵/day

Average Borrower:
Less than
\$1²⁵/day



6 Average # of People in Borrower's Household



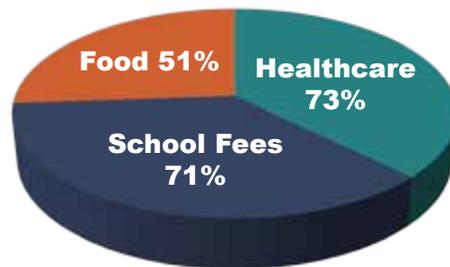
91% Borrowers without electricity
(65% use lamps; 26% use candles)

71% Borrowers live in housing with mud & stick walls
(22% brick; 7% cement block)



< 3 Average borrower's family eats less than 3 meals per day

Top 3 Priorities for increased income





20 OUR PROGRESS TOWARDS *fourteen* ENDING POVERTY

2014 was a year of transition and growth for The Greater Contribution. We brought our micro loan program to meet the needs of impoverished women who were not yet being served, while at the same time continuing to fund micro loans to impoverished Ugandan women through our partner organizations in Jinja, Agawata and Gulu (see inset article). With the knowledge and experience we have gained over time, we understand that providing loans alone is insufficient to creating a solid foundation for women to successfully work their way out of poverty. We therefore introduced our multi-faceted approach to wrangle the insidious weed of poverty: training the trainers, providing business training for our borrowers, funding micro loans, and facilitating mentoring and peer support.

Many of our borrowers, out of necessity, had been involved in some type of small

business before receiving a TGC micro loan. However, most of their businesses were on such a small scale, selling extra eggs or extra produce from their garden, as to not be self-sustaining or profitable. We provide them with more than just capital to start a more formal business. We provide them with the tools to develop and grow that business into a sustainable model over time.

We also believe that our borrowers should have autonomy to create a business that makes the most sense for them in the context of their community, culture and rural locality, rather than impose our own view on what businesses to develop. Therefore, engaging women to lead from within the local communities where we are lending is critical to the success of our loan program and to the women's businesses. Our president, Karon Wright, spent extensive time in each of the villages discussing our loan program and looking for the right people to

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OUR PROGRESS TOWARDS
ENDING POVERTY

operate it in Uganda. Annette and Scovia were recruited from Lwaboba and Suzan and Stella from Tororo. These women, who would become our loan administrators and trainers, were then trained in the elements of our program, so that they could pass on that knowledge to our new borrowers and support them along the way.

In January 2014, our first two new loan groups were launched: one in the rural village of Lwaboba and the other in the urban town of Tororo, Uganda. By August, we were able to establish three additional loan groups in Bunamubi, Liisi, and Kimwanga. Before the women received their loans, our local trainers provided three days of mandatory business training to the new borrowers. Each borrower was assisted in developing a budget and



Stella training women in Tororo

business plan for her new business. The concepts of budgeting, marketing and inventory control were introduced to them, often for the first time. Establishing savings was also emphasized to the women. Savings

MEET ANNETTE



We would like to introduce Annette Nasirumbi, our Loan Administrator for our new loan groups. Annette lives in our loan program hub of Lwaboba. She is a single mother of two children. She has worked for Amnesty International, Africa and Human Rights Solidarity Network. We are privileged to have someone with experience working with underprivileged and under-represented people. Her connection to the people of the villages and knowledge of local custom and culture has been invaluable.

As Loan Administrator, her primary responsibilities are to run the every day operations of our program, including loan distribution and repayment, and to supervise and support the loan coordinators, who meet and work with our borrowers on a bi-weekly basis. She is also the liaison to our board and administrators in the United States. Having a trusted and competent manager on the ground in Uganda has been invaluable to the smooth operation of our loan program. We are grateful for her commitment to the success of our borrowers.



Jane counting out her micro loan.

is a rare concept to most of the women, who live at a subsistence level. A few women had a little savings, but no place to secure it. Establishing a savings account allows them the security to save for a rainy day, and helps them to measure their progress.

After all the borrowers completed their business training, they received their micro loans to invest in their businesses. Throughout 2014, 440 new micro loans were distributed to borrowers in Uganda. The loans, ranging from as little as \$50 to \$150, were for a six-month term and were cross-guaranteed by the women in each loan group. Most of the women invested in some kind of agricultural-related business, like poultry, piggery or produce. Some began selling second-hand clothing, opened small cafes, and sold necessities such as firewood and charcoal. A few women had skills to market,

PARTNERING FOR GREATER IMPACT

While our primary focus in 2014 was on developing and growing our micro loan program, we understand that one organization alone cannot solve the poverty crisis. Therefore, in 2014, we continued to provide micro loans to women in partner organizations with which we had established relationships in 2013, and which we were confident could provide necessary and meaningful support to them as they developed their businesses. The Pit-tek Women's Association works out of the city of Jinja, Uganda, Outreach Uganda in Agawata and Vac-Net (Volunteer Action Network) is organized in the northern town of Gulu. All the groups were formed to provide resources and support for impoverished women who had been adversely impacted and displaced by the violent conflicts in Northern Uganda.

The Greater Contribution stepped in to provide micro loans to women from each of these groups. These women needed to essentially start a new life, and a new business provided them with the means to do this more successfully. We are proud to have helped support these women on their journey out of poverty in 2014 by funding 32 additional loans to Pit-tek women, 213 to women in Gulu, and 30 initial loans to women in Agawata.

OUR PROGRESS TOWARDS
ENDING POVERTY



such as a tailor, who makes school uniforms, a hair salon owner, and even a bricklayer.

Once they receive their micro loans, we provide mentoring to assist the women through the process of developing a strong business. Our trained, local loan coordinators are each assigned to a group of twenty women. Our coordinators meet with each woman on a one-to-one basis once a month to monitor her success, advise her and help her solve any problems that may be impeding the growth of her business. They also continue to emphasize the importance of savings. We believe that mentoring by women from their own community, with our support, provides them with the greatest opportunity for long-term success.

Peer support is also a critical element to our borrowers' long-term business success. We loan to local women's groups who have already formed a Community Based Organization (CBO) in order to support each other in their communities. By loaning to these established groups, we tap into an already supportive and cooperative atmosphere. After our borrowers receive their micro loans, they continue to meet with other women in their loan group. They share stories and ideas about what's working or not working in their businesses. They support and educate each other as they grow and develop their businesses.

By providing both capital investment and ongoing support, we believe that our micro loan program provides the best opportunity for our impoverished borrowers to make a successful journey out of extreme poverty.

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IMPACT OF MICRO LOANS: IN THEIR OWN WORDS

“When I look at myself, I am much, much better.”

- Ally

.....

“My children are not sick all the time because we eat well.”

- Ada

.....

“KNOWLEDGE IS POWER.”

- ROBINEH

.....

“My husband used to beat me every day; I now realize it was out of frustration from poverty. Since the Greater Contribution brought my dream to reality through their micro loans, my story has changed.

With my daily earnings from [my] eating kiosk, I am now able to pay my children’s school fees on time.

My husband is now stress free because I make a great contribution financially and materially.

The Greater Contribution has truly become my savior and my family’s savior too.”

- Lucy

.....

“My first loan changed my family’s life. For the first time since my husband died, we are not worried for what to eat, I feel safer than ever before.”

- Marry

.....

“I am brighter. Now we are more responsible. We are working hard.”

- Deborah

.....

“I am happy that I can now afford to send my children to school.”

- Anna

.....

“I can now hold my head up high and my word as a businesswoman is respected.”

- Rupina

.....

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WITH OUR DONORS' GENEROUS SUPPORT..

The Greater Contribution
has now funded over 9600
micro loans, benefiting
over 48,000 people.



20 SIGNS OF HOPE *fourteen* FOR THE FUTURE



Deborah, a 65-year-old widow, who lives in Lwaboba, received her first TGC micro loan in January 2014. Although we recognize building a successful business takes time, Deborah has already seen benefits for herself and her extended family due to our micro loan program. Deborah invested her loan into growing a variety of seasonal produce and raising poultry, which has served her well over the course of the growing season. In less than one year, she has been able to increase her income by 50%. Having taken our training about the importance of saving to heart, she has become the best saver in her loan group. She is setting a great example for other, mostly younger, women in her group to work hard and save often.

Deborah has generously passed on the benefits she has gained from the success of her business venture. Her granddaughter, Brenda, wants to become a lawyer, which requires higher education. Brenda will be taking her high school exit exams this year, thanks to Deborah, who has been willing and able to keep Brenda in school by paying her school fees. Deborah is proof positive that when women are financially empowered they spread the wealth and opportunity to others.



Sharifa, a 24-year-old mother of two, had tailoring skills but living in rural Uganda she had no access to capital to use her valuable skills to make a living. When she received a micro loan from The Greater Contribution, she was able to purchase fabric in bulk, allowing her to take on larger orders. Her skill and hard work have been rewarded. Within a month of receiving her loan, she had earned a contract with a local school to make their uniforms, increasing her income significantly. A year and two loan cycles later, Sharifa now has contracts to make school uniforms for three schools. She has so much business that she has hired a few more local women to help her meet the demand for tailoring services.

Sharifa understands the value of an education for her children, so with the profits from her growing business, her first priority has been school. She now has both of her children in better schools. She has been able to purchase a bunk bed for her two children. Her family is eating better. She is now saving to build a “permanent” home of brick for her family, rather than her current home of mud and sticks. Small loans have already made a big difference!

Esther used her first micro loan to begin selling firewood, a necessity in her village. She gathered firewood herself every morning and stacked it for sale. When she realized that local trees were becoming scarce, she diversified her business to include charcoal, the other primary fuel source for cooking and heating. With two micro loans over the year and her hard work, she has been able to earn an income which has allowed her to save for the first time. As with many of our borrowers, paying mandatory school fees, even for public school, is a constant challenge. However, Esther is proud to be earning an income now that allows her children to attend school.



Dorothy says that her dreams are now coming true. Before receiving her first TGC loan in January 2014, this widow with three children had essentially no income and was living at a subsistence level. With her loan she purchased seeds and poultry. She carefully ploughed, planted and tended her crops. Her hard work paid off. She has been selling her harvested cassava and poultry and now has a real income for the first time. She can now support herself, save some money, and contribute to the education of her granddaughter. The micro loan program has helped her to become both a proud grandmother and businesswoman now.

20 *fourteen*

INCOME AND EXPENDITURES

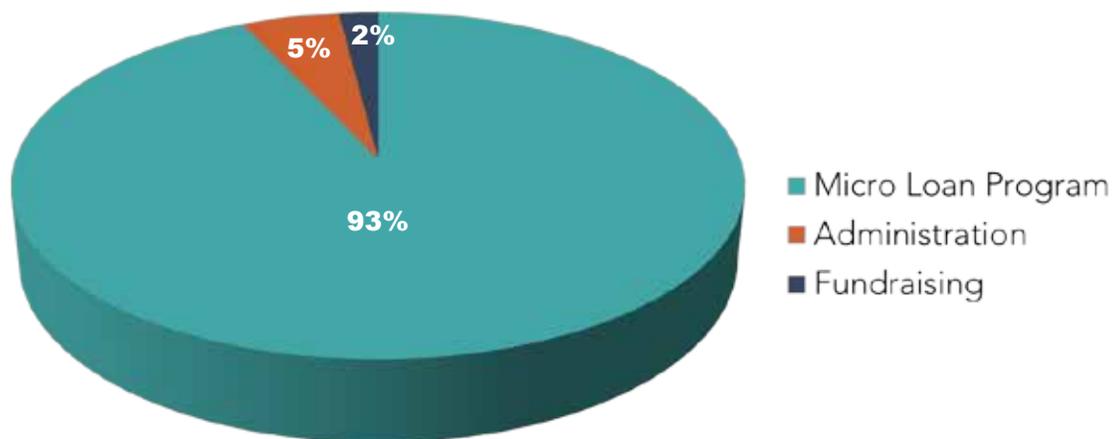
2014 INCOME:

Individual & Corporate Donations (excluding in-kind donations)	\$ 81,318
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2014 EXPENDITURES:

Micro Loan Program	\$ 66,281
Administration	\$ 3,883
Fundraising	\$ 1,242
<hr/> Total Expenditures	<hr/> \$71,406

USE OF FUNDS:



We are an all-volunteer organization that focuses on low-cost fundraising strategies to ensure that the highest percentage of fundraising dollars can go to fund our micro loan program and directly benefit our women borrowers.

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WHY WE SERVE: BOARD OF DIRECTORS



KARON WRIGHT - President, co-Founder and Executive Director
Founded in 2006

"I founded and lead this organization because I believe that we all can make a greater contribution to the world we live in. There is enormous need in the world for those of us who live in wealthy countries, those of us who have won the economic lottery of the world, to help those who are struggling to survive largely because they were born in an impoverished country.

But beyond the need, our accident of birth also gives us the gift of a great opportunity to stretch and do more with our lives than add to our material wealth. We have the opportunity, without great sacrifice, to do something really meaningful with our time and our resources– to give the impoverished people of the world some of the same opportunities we enjoy – the chance to work their way out of poverty and live healthy, productive lives. The Greater Contribution is doing just that!"

PELLIE ANDERSON - Communications
Board Member since 2009



"I believe everyone has the right to the opportunity to live their best, most productive lives. Opportunity should not be limited by the arbitrary circumstance of birthplace. I am proud to dedicate my time and talents to TGC, which provides that opportunity to some of the poorest, but most resilient and hard-working women in the world through micro loans."



CAROLYN CORWIN - Chief Technology Officer
Board Member since 2014

"The women of Uganda are resilient and compassionate, they are filled with hope for a new tomorrow. The hard part is knowing that their new tomorrow is more than likely very far away... This is why I work determinedly at home to raise funds to provide micro loans, and on the ground in Uganda to provide training.

All of us at The Greater Contribution are working in partnership with the women of Uganda to help pave the way to their new tomorrow."

PAGE PATTEN - Beach Cities Chapter
Board Member since 2014

"The Greater Contribution (TGC) addresses two causes in which I strongly believe: advancing women's equality around the world and eliminating global poverty. I love that TGC not only provides capital to help women start their own businesses, but provides training and resources to set them up for success. Even though we live half-way across the world, I feel so connected to these women in Uganda – their path to prosperity lifts all of us up!"



MARCY REED - Secretary
Board Member since 2012

"I am honored to serve on the board of The Greater Contribution because we do not simply grant funds to alleviate poverty in one of the poorest countries in the world. The training and micro loans we provide give the women we support the dignity of a business and the opportunity to support themselves, their families, and their communities."

KERRIE SADLER - Public Relations
Board Member since 2011



"I am honored to volunteer as a board member with The Greater Contribution. I feel such a direct, tangential connection to the women we serve, having traveled to Uganda last summer with other board members and seen first-hand the positive effects of our program. With each micro loan provided, each woman supported and lifted up, each family's life improved, TGC is truly making an impact and successfully working toward its goal of eradicating poverty."

20 IN APPRECIATION *fourteen* OF OUR DONORS

We could not do it without YOU!

You have made a Greater Contribution in 2014.
We are truly grateful for your generosity.

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Give the gift of a micro loan
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Volunteer

Visit us at www.greatercontribution.org

