



2015

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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20 A MESSAGE FROM *fifteen* OUR PRESIDENT



Karon Wright, President

Dear Friends:

This is a momentous time for The Greater Contribution and for you, our supporters. As we end 2015 and enter 2016, we celebrate our 10th year of operation as well as funding a milestone, our 10,000th micro loan!

The Greater Contribution did not accomplish either of these milestones alone. We accomplished these events because of you. Your giving has made all of this possible. You have given through different avenues. Some of you have given monthly through our Partners in Prosperity program, some of you have given as a part of your end-of-the-year giving, some during our annual Black Tie No-Show Dinner or maybe at our annual event, “A Woman’s Worth.” Whatever path you have taken, no matter how much you have given, you have helped us fund 10,000 micro loans, helping thousands of women work their way out of poverty. Since our borrowers’ households average five family members, that means tens of thousands of lives are dramatically better because of your giving, a pretty remarkable accomplishment! Congratulations for making a greater contribution and being a part of these amazing, life changing events! As Margaret Mead has said, “Never doubt that a small group of thoughtful, committed people can change the world: indeed, it’s the only thing that ever has.”

In the following pages, you will read stories of inspiring women, who have worked hard against incredible obstacles to take advantage of a powerful opportunity, a micro loan, which gives them a pathway to a more promising future for themselves and their children. It’s been said many times that the truest gift is the one given without any expectation of receiving anything in return. But I sincerely hope that you experience some of the joy that your giving has produced in our women borrowers through the pictures and stories in this report. These are the stories of the people behind the statistics, the people who were given a chance to fulfill their dreams through your gifts.

On behalf of myself, The Board of Directors and the 50,000 people whose lives you’ve changed for the better, I thank you most sincerely and invite you to continue this journey with us as we begin our 11th year and move toward our 20,000th micro loan!

With optimism and much gratitude,

Karon Wright

A handwritten signature in blue ink that reads "Karon Wright". The script is fluid and cursive.

President & Co-founder

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What MICRO LOANS

meant to our
borrowers

**Purchases
of livestock
have increased...**

253



64



5



5



51



Of borrowers' families:



- **63%** eat **more** meals
- **70%** have **better** meals
- 100%** are **healthier**

**Children are
better off**

89%

of borrowers
say more of
their children
now have school
uniforms so they
can attend
school.

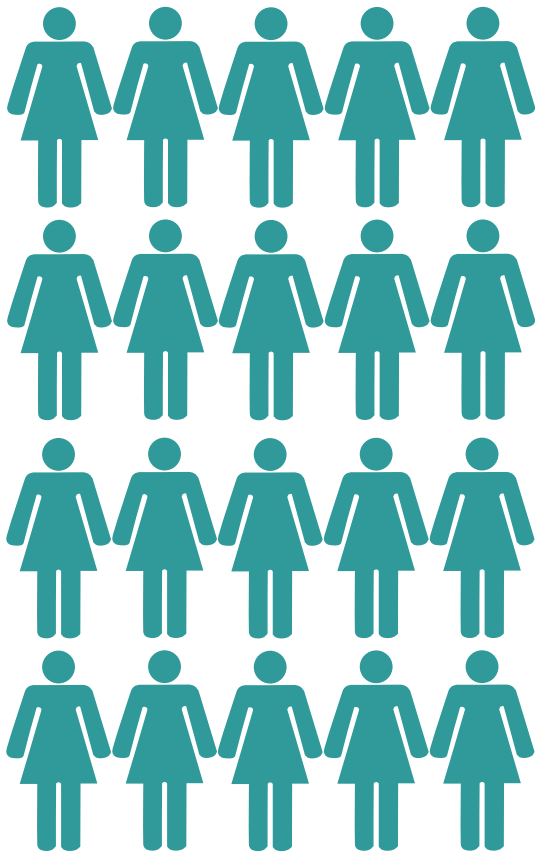
88%

of borrowers'
children have at
least one pair of shoes.

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99% are
better off
since receiving a micro loan

20 new employees
have been hired



**Overall personal
growth**

92%
are better
at budgeting

70%
are more
self-confident

74%
of borrowers
have support
and assistance
of their husbands
with their businesses

20 EXPANDING OPPORTUNITIES fifteen FOR OUR BORROWERS

In 2015, TGC decided to expand upon the opportunities provided by micro loans. Our partner organization, Volunteer Action Network (VacNet) approached us early in 2015 with a proposal to provide literacy education to 226 micro loan borrowers in Gulu. Many of the women who receive micro loans in this area never had the opportunity to attend school due to the many years of war and unrest in Northern Uganda, as well as their families failure to value education for their daughters. TGC believed that helping to provide these women with literacy skills would allow them to be more successful in their business ventures, and therefore, funding the program was a natural extension of our over-arching goal to provide greater opportunity to impoverished women.

As a result of TGC's funding, in March 2015, 226 women embarked upon an educational program that included literacy, business skills, parenting and nutrition. These women attended classes twice a week for the next eight months, many of them learning to write their name for the first time. Their communication and negotiation skills improved, as well as their confidence and self-esteem. They also learned practical agricultural practices of fruit and vegetable production, so that they could provide their families with more nutritious meals, and supplement their income.



Matilda, a 32 year-old widow, is the sole support of her three children. She missed out on the opportunity to go to school because her family did not value educating a girl. Despite these disadvantages, she received a TGC-funded micro loan to start a food stall at the local market. She expressed what the literacy program has meant to her and her business, "at last, I have learnt simple English and can read and write my name. I can greet and bargain with my customers. Above all I have gained confidence, ...taking on a leadership position in my group. I learnt how to save and opened a bank account. I no longer fear the bank as I used to because I can now sign my name like any other person."

We are excited to report that the program has had positive impact beyond the participants. The community enacted a bylaw that requires that girls and boys be afforded the same opportunity to attend school in the future in an effort to reduce the 40% illiteracy rate of women in their community.



We recently visited the village outside Gulu where we funded the literacy program. The women were excited to demonstrate what they had learned. Four or five of them came up and wrote, "My name is....." on a chalkboard. No longer embarrassed or timid due to her previous illiteracy, another student stood up proudly and read a story from a book they used in the class – in front of 50 other women! All this in just one year's time! We are proud to support a program that leads to the accomplishment of new, valuable skills, as well as personal confidence and empowerment for these women.

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IMPACT OF MICRO LOANS: IN THEIR OWN WORDS

I am happier because...

"I AM INDEPENDENT."

– ALICE

"I am self-reliant."

– Aidah

"The stress which I had is reduced."

– Irene

"I am earning money."

– Base

"I am able to do what I had
thought I could not do."

– Phoebe

"I have money and can afford
to pay my medical bills."

– Margret

"As a single mother, I am
able to take care of my
children and family now."

– Petwa

"My children now can go to school."

– Blackseda

20 *fifteen* SIGNS OF HOPE FOR THE FUTURE



When Aidah began with the TGC micro loan program a year and half ago, she was a widow trying to support six children with

little education or capital. Now, she is a strong confident businesswoman, who has developed her business from selling tomatoes, to selling second hand clothing as well. Diversifying her business has provided her with a more stable income throughout the year. She is no longer reliant on the availability of one crop to determine her financial success. She credits

TGC's business training for providing her with the tools to create a more sustainable business.

Her family has benefited as well. She is now married to a husband who supports her business ambitions by sharing household chores and assisting with the children. She has been able to purchase four goats and two chickens, which helps provide for her family. Her children now have school uniforms and shoes. Her family's access to health care has improved. She believes that TGC's micro loan program has had a positive effect not just on her life, but life in her village. She says women are now more powerful and confident than ever before.

"My children now can go to school."

Beth is seen here receiving a "Best Saver" reward, a valued solar lamp. Prior to being introduced to TGC's micro loan program, Beth, like most of our borrowers never had enough income to save. Savings was therefore not a familiar concept. TGC's micro loan program emphasizes the importance of savings.

Beth's retail shop has become more successful since receiving several TGC micro loans. She has wisely saved and it has paid off. With her earnings and savings, she has been able to better provide for her family. She has been able to purchase furniture for her home and mosquito nets to protect her family from malaria. Her children have shoes and school uniforms.

She has increased her livestock holdings by one pig and ten chickens, which will continue to provide better meals for her family. With TGC's micro loan program, Beth has been given the tools to create a better future for her family.



Mary's family has seen significant improvements in their lives since receiving TGC micro loans. Mary joined our partner VacNet after fleeing her LRA captors. At first, she was grateful to just be alive, but she has been even more grateful for the opportunity to receive life-changing micro loans. With her first \$80 TGC-funded micro loan, she purchased fabric for her tailoring business. Currently on her second loan cycle, she has improved her business, which has allowed her to save so that her two daughters now have the proper scholastic materials to support their education. With a more stable income, the quality and quantity of her family's meals has also improved. Previously, eating

only once a day, they now enjoy two meals a day. Occasionally, they are now able to enjoy meat for the first time in their lives. She says, "My dream is to work hard [to] buy my land, however small it will be, and construct my house so that we can have a permanent home."



"I am earning money."

Mary, one of our loan coordinators, owns a retail shop that she manages with her husband, Geoffrey. She has seen her business grow over the last year and half. She attributes much of her new success to the training TGC provides on budgeting and saving. Now, on her third loan cycle with TGC, she recently purchased a refrigerator so she could add cold drinks to her wares. Given the constant heat and humidity in Uganda, this has been a very popular addition with her customers, and profitable for her.



Mary says the loans have done more than just help her expand her business. She has gained confidence and the ability to break away from traditional roles of women in her village. With the success of her business, she has been able to ensure education for her five children. With her savings, she and her husband have been able to purchase a plot of land, on which they hope to eventually build a house.

20 *fifteen* SIGNS OF HOPE FOR THE FUTURE



Kavina, a 28 year old, mother of three, ran a small restaurant on her own for several years, but struggled to maintain supplies. She was therefore unable to grow her business. With her TGC-funded micro loan, she has been able to keep her restaurant stocked and has gained more customers than she could handle alone. Instead of a struggling sole proprietor, she has become a grateful and valuable employer, employing two fellow community members to help her at the restaurant. Her business is thriving and she has been able to save money for the first time in her life.

“I am independent.”

Lucy explains that her TGC micro loan helped her expand her vegetable selling business. She only had one box of tomatoes and her customers were always complaining because she could not supply them enough. After getting her loan of \$100, she can now supply her customers with their produce needs and provide her three children the opportunity to attend school.



20 *fifteen* INCOME AND EXPENDITURES

2015 INCOME:

Individual & Corporate donations: \$ 69,859
(excluding in-kind donations)

2015 EXPENDITURES:

Micro Loan Program:	\$ 59,532 (91%)
Administration	\$ 3,737 (6%)
Fundraising:	\$ 2,055 (3%)

Total Expenditures:	\$ 65,324
Cash on Hand:	\$ 4,535

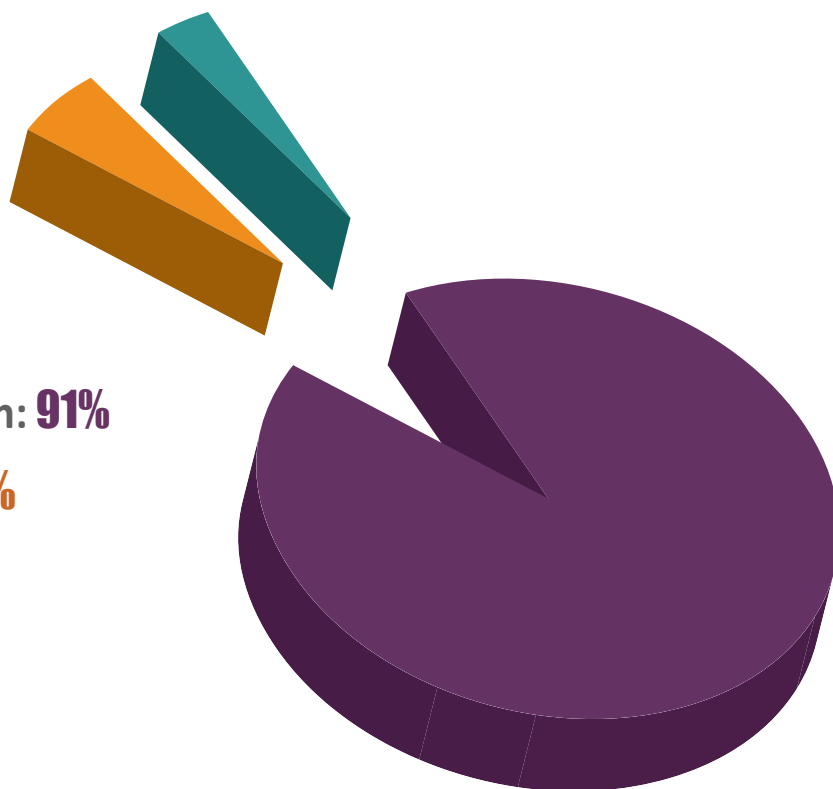
TOTAL:	\$ 69,859
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Use of Funds:

Micro Loan Program: **91%**

Administration: **6%**

Fundraising: **3%**



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.

20 *fifteen* WHY WE SERVE: BOARD OF DIRECTORS



KARON WRIGHT -
President and Founder

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! Join us in this work. "



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."



PAGE PATTEN -
Beach Cities Chapter

Board Member since 2014

"The Greater Contribution (TGC)

addresses two causes that I believe strongly in: 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 we provide 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!"



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."



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 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 our goal of eradicating poverty."

20 *fifteen* IN APPRECIATION OF OUR DONORS

We could not do it without YOU!

You have made a Greater Contribution in 2015.

We are truly grateful for your generosity.

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& T & D Employees
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**Individuals who help sustain our
work through recurring donations.*

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on this report.

**Frank N. Magid Associates
for the donation of two laptops
for our Ugandan loan office.

20 YOUR SUPPORT MATTERS

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BECOME A PARTNER IN PROSPERITY

By making a monthly or quarterly donation, you become more than a donor, you become our Partner in Prosperity.

“Like Us” and “Share” our messages on Facebook,
www.facebook.com/thegreatercontribution

Employer Matching Funds:
Check with your employer to see if they will match your donation.

Give the gift of a micro loan
Send gift cards to your friends and family

Host a house party

Volunteer

Visit us at www.greatercontribution.org

