



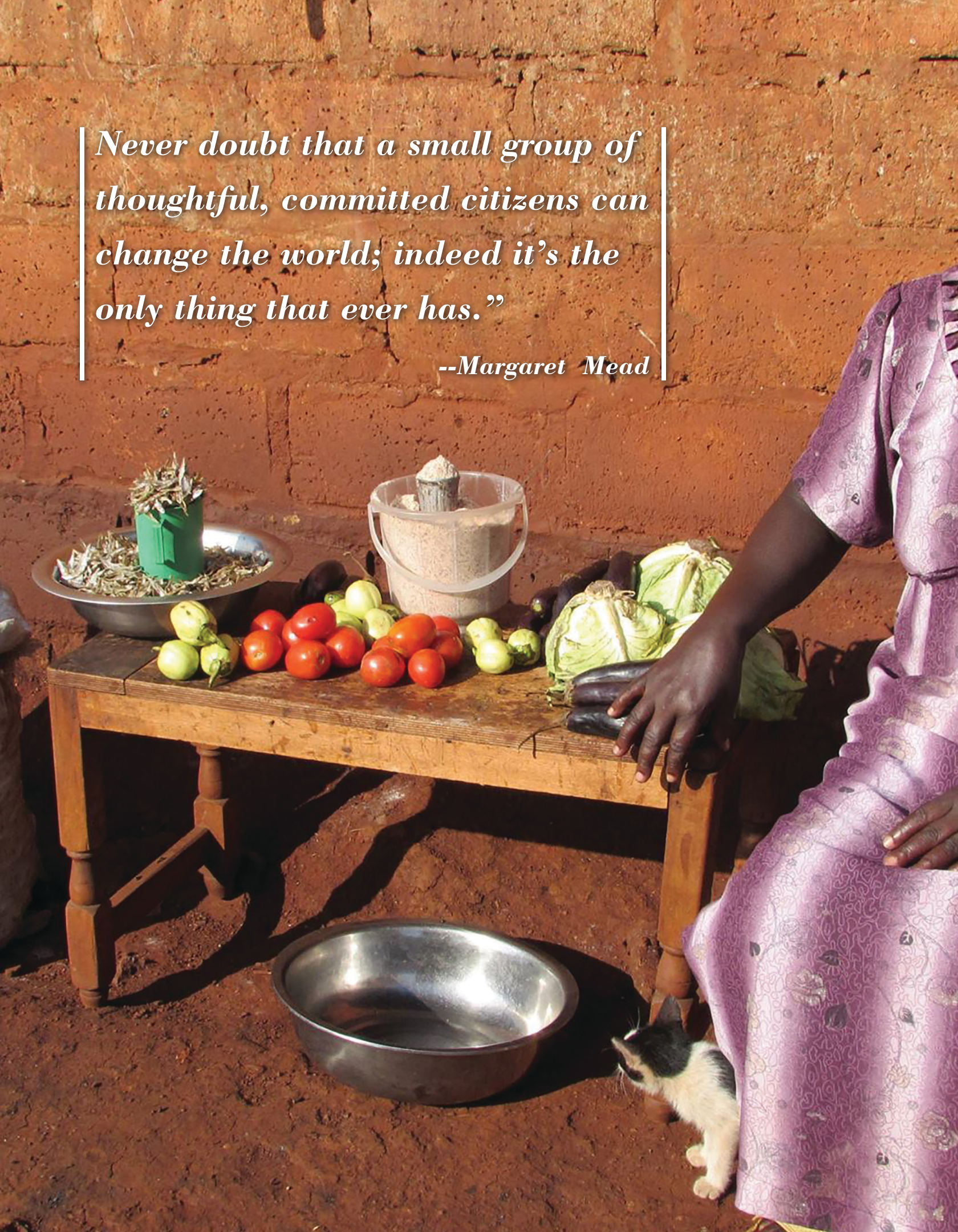
2018

The Greater Contribution ANNUAL REPORT



Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it's the only thing that ever has."

--Margaret Mead





The Greater Contribution | Annual Report 2018

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in rural Uganda, one of the primary barriers to education is poverty. Parents often can barely afford to feed their children, let alone pay for school uniforms, books, and tuition. Mothers rue that their children are being swept into the cycle of poverty and although they strive to improve their situation, with limited resources they are unable to make a change.

When women enter the TGC loan program, however, they are finally able to see the possibility for improvement. With TGC literacy classes, business training, peer mentorship, and a micro loan, they are empowered to start their own businesses. With the extra income they can both feed their children and send them to school, providing the children with access to a better future and a way out of extreme poverty.



As I write, I've just returned from Uganda on my 13th trip to monitor our program there and to work on program improvements. It's always a great joy to travel there and see all that we're able to accomplish. I am always aware that none of this work would happen without your support, your compassion, and your generosity. You make it all possible and everyone at The Greater Contribution and the women and children in Uganda who we support are deeply grateful.

Our work in Uganda is a source of pride. The day to day functioning of our program there is efficient and effectively run by a dedicated, hardworking staff. I am proud to say that I never lose sleep over the status of our work.

The fact that our organization is operating smoothly there, however, is not the typical status of the women's lives who seek our support. As you know, their lives



receive a host of benefits critical to their success in addition to a microloan. Each of the women receives business skills training to educate them on basic but critical business practices, literacy training and use of the Access to Justice Program, giving them the free aid of a trained social worker in cases of domestic abuse or other legal entanglements they would otherwise not be able to afford.

Letter from the President

are constantly governed by living on the precipice of poverty, with little governmental support and no safety net or social structure to help. That is until The Greater Contribution enters the picture. We continue to provide economic development, as well as adult educational and social support of women's health issues, to change this picture for those we serve.

Here are some highlights of last year which you have made possible and that you will read about in more detail in this report:

In August, your support enabled us to add 268 more women to the program bringing our active loan portfolio to 848 borrowers. I want to emphasize that this is more than a loan program. Our borrowers

August 2018 also saw the graduation of the first 150 women from our Literacy Program. Initiated in 2016, with the move of our headquarters to Northern Uganda we recognized that the extremely high illiteracy rate was a serious impediment to our borrower's efforts to successfully run a small business. In response to this need, we launched our Literacy Program and I was honored to speak at the first graduation ceremony last year and see the enormous pride and joy the graduates exhibited upon achieving this important life milestone. Husbands and children of the graduates came to proudly witness this event and celebrate with their loved ones.

In May, attendees at our annual fundraising event, "A



Woman's Worth", were able to hear a firsthand account of the lives of women in our program presented by Toffister Aloyo, our Program Manager. This remarkable woman who herself grew up in poverty came from Uganda, to speak at this event. It was a unique opportunity to hear directly from someone who works with our borrowers on a daily basis and sees daily the struggles of their lives as well as the joy they experience being in a program that is profoundly changing their lives. If you missed this event you, can experience her moving and inspirational speech "The Life of a Ugandan Woman" on our homepage at www.GreaterContribution.org. In the following pages, you can also read Toffister's description of her experience here and her exposure to so many foreign cultural norms!

I am glad to report that we continue to operate on a sound financial basis. Our revenue increased from \$71,868 in 2017 to \$109,960 in 2018. The bulk of our revenue, 72%, as always, goes directly to our loan

recipients with only 8% going to administrative costs and 6% toward fundraising. Please know that every donation is gratefully received, carefully spent and put to good use.

Lastly, I am often asked about the nuts and bolts of our program on the ground. To explain this, I've written a separate article describing how our program is administered in Uganda including the obstacles inherent in our commitment to helping the poorest of the poor.

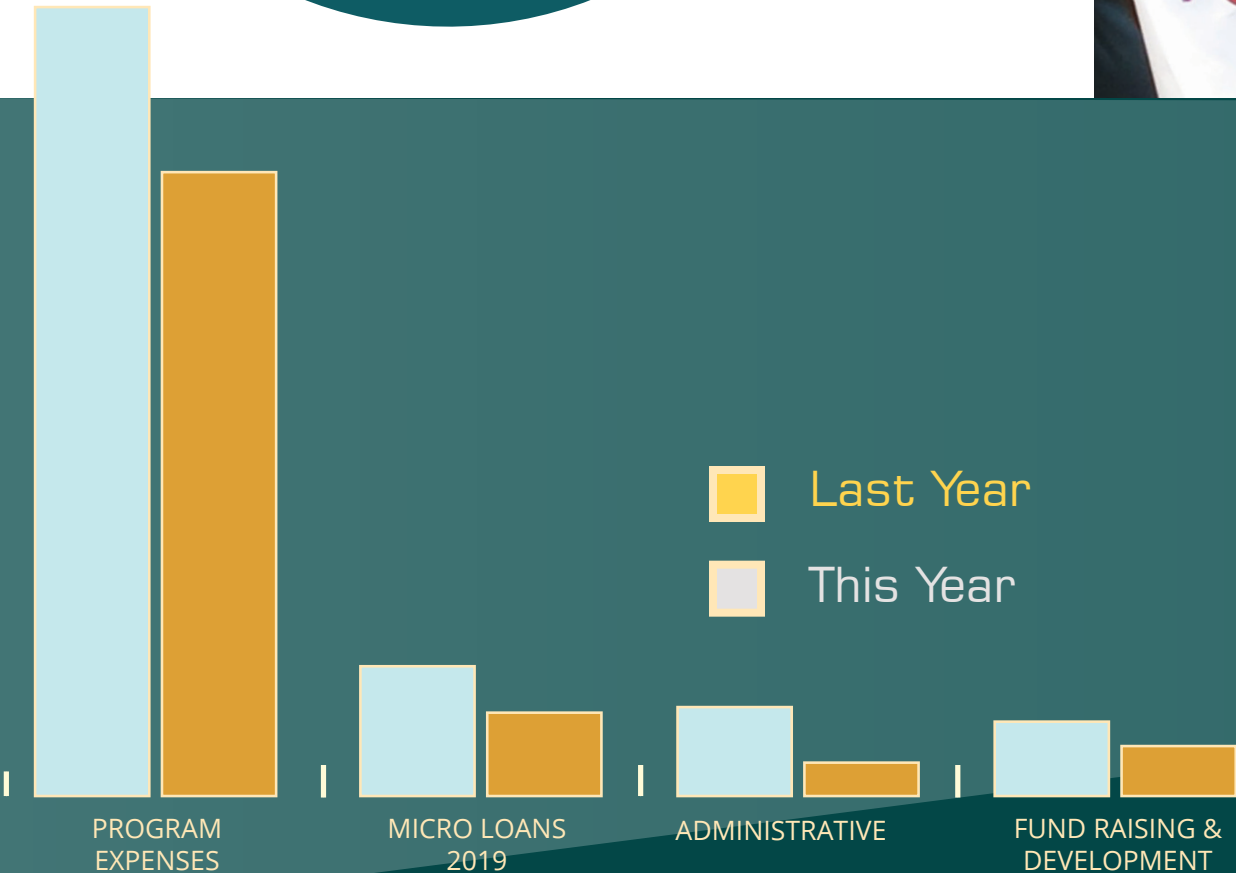
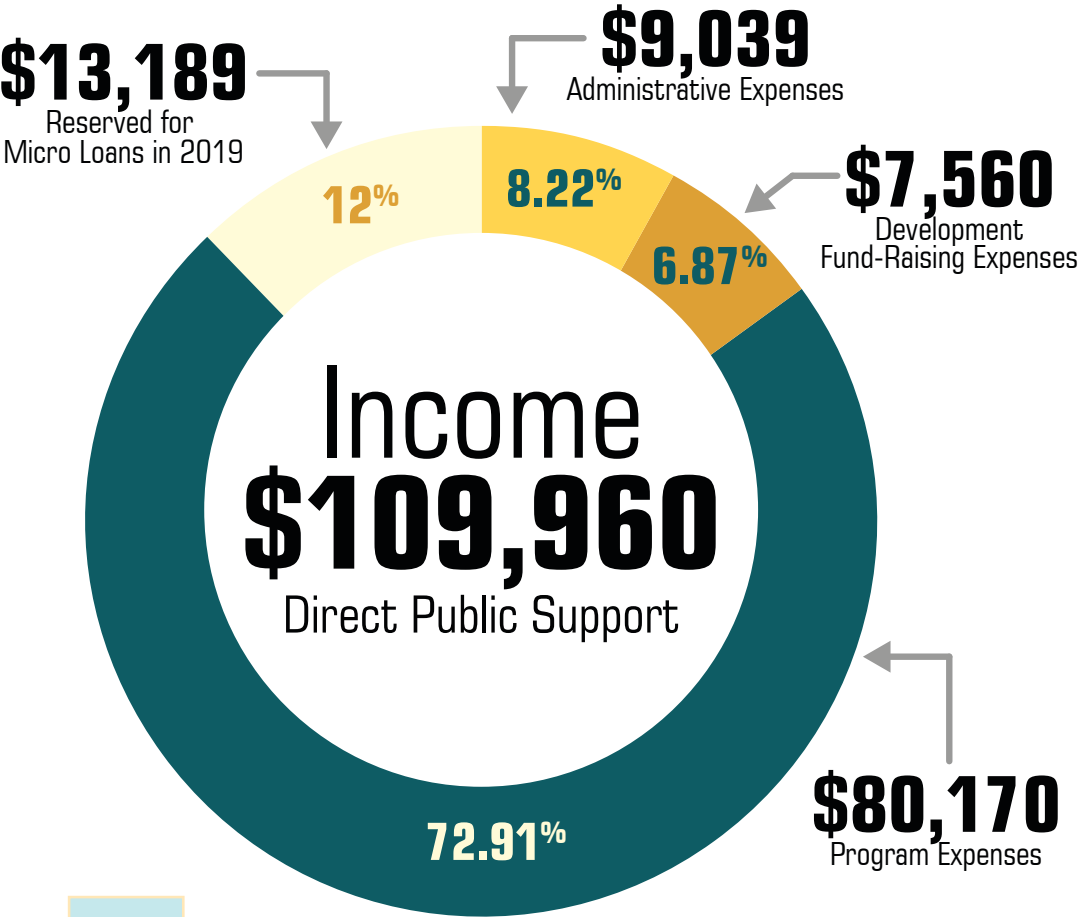
I hope you'll enjoy reading about the myriad ways that you've made an impact on the lives of the deserving people we serve in Uganda. On behalf of the entire Board of Directors, our key volunteers and myself, we thank you. We are deeply grateful for your support and for another year of making lasting changes in the lives of others.

Sincerely,

Karon Wright



Financial Impact





Many thanks to the supporters! Because of your year round support, TGC has been able to provide a brighter future for families and communities in Uganda. In the last year, your gifts have:

- Changed the lives of 848 women and their children by providing them with micro loans, business skills, and literacy training
- Helped 150 women to complete their two-year literacy training, pass the government's adult literacy exams, and receive their graduation certificate.
- Purchased a used SUV for our staff to make the 3-hour round trip journeys over very rugged, dirt roads every two weeks to supervise loan repayment days and collect the repaid funds.
- Supported the leadership opportunities in the TGC program that educated, inspired, and motivated 11 women in the program to run for and be elected to local office with their pledges to take the voice of women to government.
- Provided tools for success and hope for a better future!

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How It Works

It Takes A lot of Dedication and Hard work to achieve success!

From our founding in 2006, we made a commitment to serve the poorest of the poor which means serving those who live in the remote, rural areas where no financial services are available. These are also areas without

electricity, running water or sanitation systems. While news articles often proclaim how cell phones are enabling the poor

to make money transfers and pay bills, those services are unavailable to the population we serve. Only a small percentage (less than 5%) own cell phones let alone have the knowledge of how to use those types of services. Technology is unknown in those areas. So, what does this mean to the operation of The Greater Contribution's program?

Our staff members must travel on poor roads, approximately 3 hours a day round trip, twice a month to each of 6 loan centers to collect loan payments of 848 borrowers and carefully record all the details of those transactions.



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HOW IT WORKS

It also means that all the loan transactions are done in cash. On a loan distribution day, as occurred on my last visit, a large amount of cash must be withdrawn from the bank prior to going to the loan centers and it must be counted by hand and divided into individual envelopes to be dispersed to the group leaders. Receipts are collected by TGC for all funds distributed and each borrower must sign for the funds loaned to her.

On a loan payment day, all funds are collected in cash, as none of our borrowers have bank accounts, receipts to the group borrowers are hand written and recorded by hand in loan registers. A loan center may have as many as 250 borrowers and so this work is done by our Program Manager, her assistant, the Peer Counselor for the area



and the group leaders. Many hands are needed to accomplish this work.

In the TGC office, all these transactions are then entered into a computer. So, while a

micro loan program at its core seems simple, it also has a lot of moving parts. The process is tedious and must be done with a high degree of accuracy in conditions that are less than ideal. We are fortunate to have staff who are meticulous, with a great deal of training in accounting and dedication to their jobs. Their record keeping is flawless!





TGC Literacy Graduation

Supporting and educating each other as they go

Three years ago TGC moved its headquarters to a village in Northern Uganda and observed that the population we were serving there had an unusually high illiteracy rate. In an effort to improve the literacy and business skills of our borrowers and empower them to succeed, TGC began offering classes to all

borrowers. The lessons included reading and writing in both English and their local language, Acholi, as well as basic arithmetic.

In 2016 TGC began the literacy classes as a two-year program, and in 2018 the first 150 students graduated! The students report that the classes have been invaluable in the success of their business and personal development.

At the graduation event, the women first greeted us with a banner announcing their pride in their accomplishments, and quite an accomplishment it is. These hard working women work from sunrise to sunset to feed their families, run a small business (started

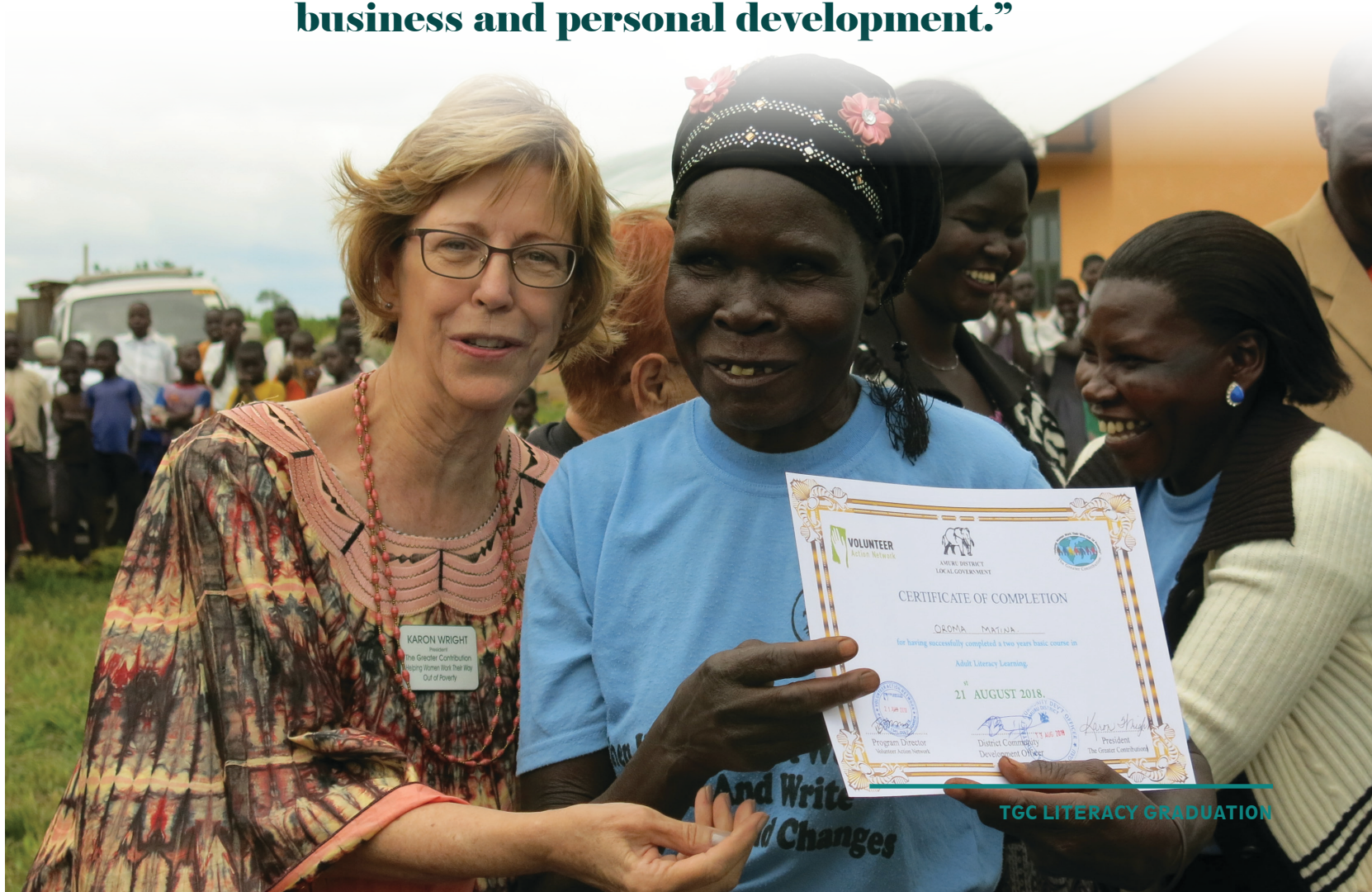


with a TGC microloan), take care of their children and run their households, and yet who found time to attend classes twice a week for two years!

Their joy and pride were further expressed as they came forward to receive their certificates of completion, hugging us and in some cases nearly knocking us over! In a few cases, the women knelt to honor us and show their appreciation! During all this, children in the audience witnessed their mother's success, setting an example for them of the importance of education.



“The classes have been invaluable in the success of their business and personal development.”



Their joy and pride were further expressed as they came forward to receive their certificates of completion...



Eunice's Story

Following Through on her Vision



Through TGC, Eunice saw a clear path to a brighter future. With her first TGC loan, Eunice created a small produce business and repaid the loan. From her profits, she invested in sewing lessons for herself. With her second loan, she maintained her produce business and again saved diligently to eventually buy herself a sewing machine. With her third loan, she continued to develop her produce business and with the profits she bought fabric and thread and followed through on her vision of building a new and more profitable business sewing clothes!



EXCITING GROWTH!

With loan centers in 6 communities, the TGC program is growing quickly and this year added 250 more women borrowers, bringing the total current borrowers to 848!

Joining the loan program doesn't just mean the women receive micro loans; because we want our borrowers to have every possible tool to succeed, our program has many benefits. For every \$80 we take in, a woman receives:

- A loan to start a business
- Business skills training
- Peer mentorship
- Literacy classes





Toffisler
Project Manager
Uganda



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Toffister Visits California

This work needs everyone to share the vision...

"My experience in California gave me the most grateful and appreciative view about life and taught me great lessons. Here is what I learned:

1. I learned that we have such dedicated individuals who offer their whole energy to support the women. This is mainly because their heart bleeds for the women who are impoverished.
2. I learned that this work needs everyone to share the vision and mission of reaching out to the poorest of the poor.
3. I learned that the women we support do not realize that somewhere someone is praying, working hard and doing all that is possible to help them grow out of poverty.

Outside of work, California people are so kind. One lady who had nothing to give me pulled from her wrist a chain and gave it to me-- a very rare act of kindness to a stranger from a stranger."

In 2016, Toffister Aloyo joined TGC as the Ugandan Program Director and has been an invaluable member of the team ever since. In May, 2018 we were lucky enough to have her visit California and give a presentation at TGC's annual event, A Woman's Worth. Here are some highlights from her visit, and you can view her speech describing the life of a Ugandan woman on the homepage of The Greater Contribution's website.



TOFFISTER VISITS CALIFORNIA



Women Supporting Women

Supporting and educating each other as they go

Women accomplish amazing things when they support each other. The Greater Contribution knows that when a woman helps another woman, they both benefit, which is why the TGC program offers training, mentoring, and support groups for women, by women.

TGC provides loans to women in self-selected peer groups and the members cross guarantee the loans of each other member in

the group. By loaning to these groups, we tap into an already supportive and cooperative atmosphere. After our borrowers receive their micro loans, they continue to meet with the other women in their loan group to share success stories and business ideas. They support and educate each other as they grow and develop as businesswomen.

It is in large part because of this system of community support that TGC has a repayment rate of 98 to 100%!



Ventorina's Story

Improved her life in many ways



Ventorina, a TGC borrower, says the program has improved her life in many ways. "The business skills training from TGC also encompasses general lessons in



life skills like home management and social life. These classes have made me more civilized, hygienic, and intelligent.



TGC DOCUMENTARY RELEASED

The Greater Contribution unveiled its new documentary short film, created by filmmaker Jim Carey. Filmed while visiting the communities TGC serves in Uganda with TGC President, Karon Wright, the movie provides a window into the every day life of women in Uganda and demonstrates the ways in which TGC is empowering women to lift themselves out of poverty. You can see it on our home page at GreaterContribution.org.



VENTORINA'S STORY

Teddy's Story

Able to educate all of her children



Teddy, a mother of five, started with a small business selling fish and tomatoes, but with her TGC loan has grown her business to sell a variety of staples. With her increased income she has been able to educate all of her children—and her oldest just became a teacher.

"I hope TGC will stay in our village so the rest of the community that are inspired by the program can benefit, too."



TGC PURCHASED A VAN!

Traveling the rural roads of Uganda is not for the faint of heart. The long, dusty, and bumpy roads make for a challenging journey, and a four-wheel drive vehicle is absolutely necessary.

Previously, TGC shared a van with our local partner for staff to access the communities we serve; but as our program continues to grow, it was time to purchase a TGC van for our team to collect loan funds and connect with our borrowers. We are excited to now have a used, four-wheel drive Toyota van! The staff now have a reliable vehicle to make the 3-hour journeys over rugged terrain every two weeks to supervise loan repayment days and collect the repaid funds.



"I hope TGC will stay in our village so the rest of the community are inspired."

Angioleta's Story

Improved her life in many ways



"For years, I felt stranded and helpless in my condition of poverty. I had lost hope in life, but in 2016 I joined the TGC loan group and all that changed. This loan group came as an eye opener in that the more I interacted with other group members the fewer burdens of life I felt. My group members became family to me and with the support I received of the microloans, I built a business selling silverfish and produce."

My life was especially turned around when the adult literacy classes were introduced. I can now properly count and record for myself without the help of others, which made my business grow into something admirable. I can now smile as my children are able to get medication, education, and food. I will be forever grateful to TGC for this support."

**"My group members
became family to me..."**



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- Business skills training
- Peer mentorship
- Literacy classes



2018 Donations | \$109,960

Organizations

Apex Dermatology	Edison International –	Rotary Club of Simi Valley	Westlake Women's Club
Bright Fund	Employee Donations	Stack Technical Services	
Deckers Outdoor Corp.	Fidelity Charitable	The Global Truth Center	

\$1,001-\$15,000

Lew & Martha Fikes	Jaime Davison	Joseph Kotzin	Karon Wright
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Gary Boxberger	Andra Greene	Cynthia Sherman	
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\$500-\$999

Pellie Anderson	Donna Hahner	April Parise	Margaret & Duane
Elizabeth Bleich	Lopker Family Foundation	Donna Piazza	Williamson
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\$250-\$499

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The Greater Contribution | Annual Report 2018

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