

2016

**The Greater Contribution
2016 Annual Report**



Preparing for Our Next
Decade of Growth

Our Mission, Vision, and Values

The Greater Contribution is committed to serving, with compassion, the poorest people and communities worldwide through a network of women, raising awareness and funds, and using microloans to support efforts to eliminate extreme poverty.

Our vision is to be a partner in the worldwide movement to eliminate extreme poverty by 2025.

Our Values

- We believe that all people are entitled to the basic necessities of life.
- We believe in the value of all life regardless of race, creed, or color.
- We believe that everyone has the right to live without suffering.
- We believe in the ability of even one person to make a difference in the lives of those living in impoverished conditions.
- We believe that impoverished communities need more than a hand out—they need help in developing infrastructures to break the cycle of poverty.
- We believe that what happens to one human being happens to us all.

“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

An Important Message from Our President

Fighting Extreme Poverty for 10 Years



The Greater Contribution was founded in 2006 by Karon Wright, Diany Klein, Elise O'Keefe, and Kathy Tamashiro, all caring and compassionate women driven by a desire to give back to the world in the most significant way possible.

Over ten years ago, I read a very powerful book, *The End of Poverty* by Jeffrey Sachs. The book moved me deeply with its description of the overwhelming level of poverty in our world and its devastating effects on people's lives. It has proved to be the most impactful book I have read in my adult lifetime. I came away from that reading with a very strong commitment to "do something" to help in the fight against poverty. The result was this organization, "The Greater Contribution." Along with three other colleagues, we focused on how to make a real difference in the lives of those with little hope of lifting themselves out of a life of unrelenting poverty, an abject poverty that was the norm for them and virtually everyone around them. Fortunately, over these last ten years, many people have been moved by a desire to change these conditions and have also joined us in this work.

In a year of tremendous growth, we provided 666 new microloans in 2016, making a life time history of 11,232 loans granted. In addition, we added literacy classes to existing training given to new borrowers, benefiting 400 women. In Northern Uganda, we opened four new loan centers in remote areas underserved by microfinance, hired and trained new staff members, and set up 65 new borrower groups.

Our drive to provide a lasting change to those conditions led us to microfinance. Microloans as small as \$50 provide vulnerable women the means to start small businesses, generate sustainable incomes, and work their way out of poverty. With each loan, women receive business development training and follow-up coursework every three months, as well as mentoring and individual guidance to provide them with a foundation for growing a lasting business.

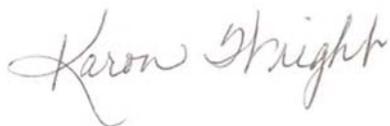
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As proud as we are of these numbers, they don't tell the whole story. From the start of this organization, we committed ourselves to one critical principle, namely, that we would not just be a lender who grants loans and collects repayment. We pledged to be a real instrument of change, helping women and their families move out of poverty. As our funds increased, we added tools (such as literacy training) that allow these women to reach that goal and not just repay their loans. We are so proud to say that The Greater Contribution is fulfilling that pledge.

I am so grateful to our dedicated Board of Directors, volunteers, and staff at The Volunteer Action Network, our partner in Africa, who all work tirelessly to implement this program. I am especially thankful for the generosity of so many people like you who are committed to making the world a place that works for all of us, giving everyone an opportunity to live healthy and meaningful lives. This work could and would not be done without the greater contributions of all of you!

Gratefully,



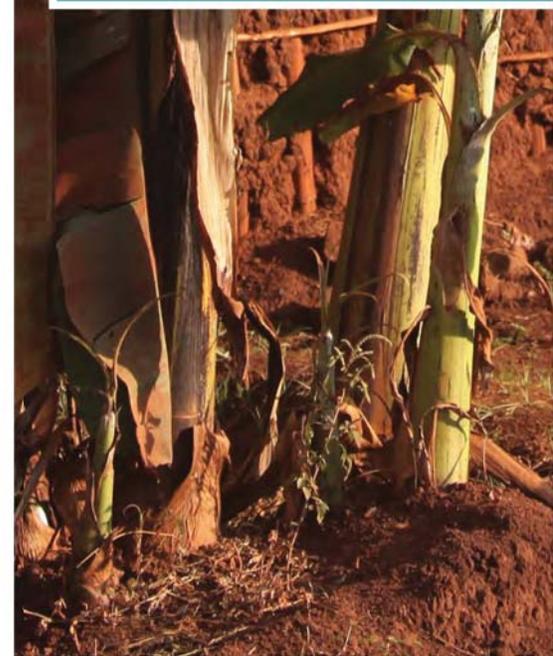
Karon Wright, President

Karon Wright is proud to be designated as a 2016 "Peace Hero" by the 21st Century Peace Literacy Foundation and a 2017 CNN Hero Nominee



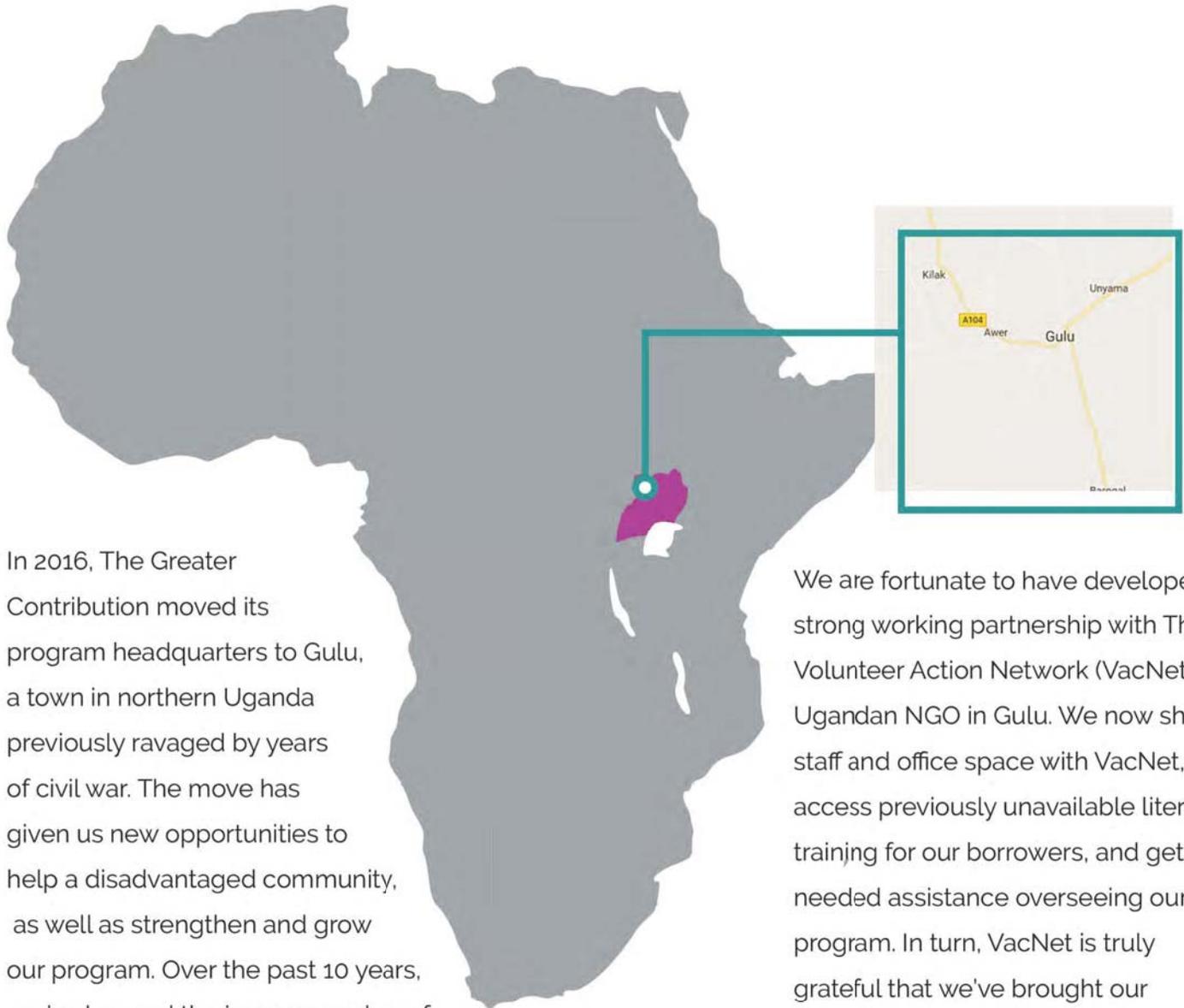
“On the following pages, you’ll see our 2016 growth metrics, read compelling stories behind the 11,232 loans given, and better understand the impact of The Greater Contribution Loan Program on our borrowers and their families.”

—Karon Wright, President



2016 Major Milestone:

The Greater Contribution Moves to Gulu



In 2016, The Greater Contribution moved its program headquarters to Gulu, a town in northern Uganda previously ravaged by years of civil war. The move has given us new opportunities to help a disadvantaged community, as well as strengthen and grow our program. Over the past 10 years, we've learned the immense value of Ugandan partners who understand local culture, customs, and the environment, at a critical level, allowing us to collaboratively provide services that have maximum impact.

We are fortunate to have developed a strong working partnership with The Volunteer Action Network (VacNet), a Ugandan NGO in Gulu. We now share staff and office space with VacNet, access previously unavailable literacy training for our borrowers, and get needed assistance overseeing our program. In turn, VacNet is truly grateful that we've brought our microloan program to this deserving, underserved population of Gulu!

2016 Snapshot of Gulu Borrowers Before Receipt of Microloans from The Greater Contribution*

*218 Borrowers responding to our pre-loan survey. Microloan amounts average \$41 USD.

Average

DAILY INCOME

\$1.37^{**} USD

**In October, 2015, the World Bank set the International Poverty Line at \$1.90 per person per day.

Supporting a Family of Seven
(Two Adults and Five Children)



Average

SAVINGS

(All Held at Home)

\$12.25 USD

Houses with Roofs Made from

LEAVES

99%

Houses with

DIRT FLOORS

100%

Houses with

ELECTRICITY

0%

Average # of
MEALS
Eaten Yesterday

1.95



Meals Containing Chicken **3%**



Meals Containing Eggs **2%**



Meals Containing Meat **2%**

% of Family Members Who Contract Malaria



85%



% of Borrowers Who Need Help with School Fees

80%



A Message from

Our Project Officer in Uganda

Dear Karon,

I want you to know that I am as committed and passionate as you are towards this rewarding and fulfilling course and I pledge to put in my best. I want to help you grow your dream of assisting the most vulnerable, voiceless women. I will realize my own dream, too, that way. I am honored to bring smiles to our families' hearts through supporting all these deserving women.

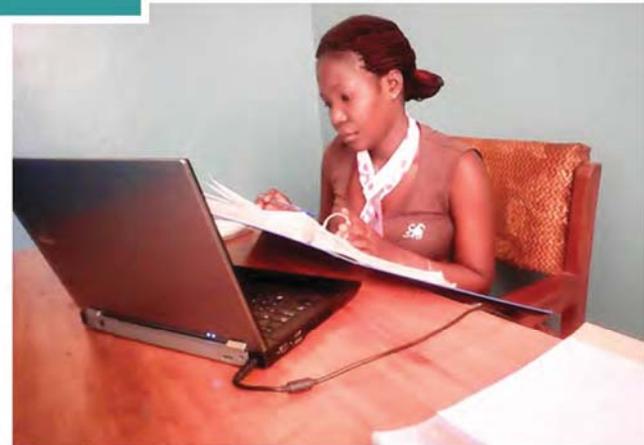
God bless you. Thank you.

**Sincerely,
Toffister Aloyo**

Biography of

Toffister Aloyo

We are thrilled that Toffister Aloyo joined The Greater Contribution as our Ugandan Program Director in 2016. She recently served as Financial Assistant at Human Rights Awareness and Promotion Forum (HRAPF) and Credit Officer at BRAC-U, one of the world's leading microfinance organizations. Her experience as a project and data base manager, leader, trainer, and administrator, as well as her accounting skills, are essential in this position. Aloyo earned her degree in Business Administration from Gulu University and is pursuing further studies in IT and data analysis, specifically as it applies to microloans. We at The Greater Contribution are grateful to have her in this instrumental role where she facilitates the growth of our microloan program.





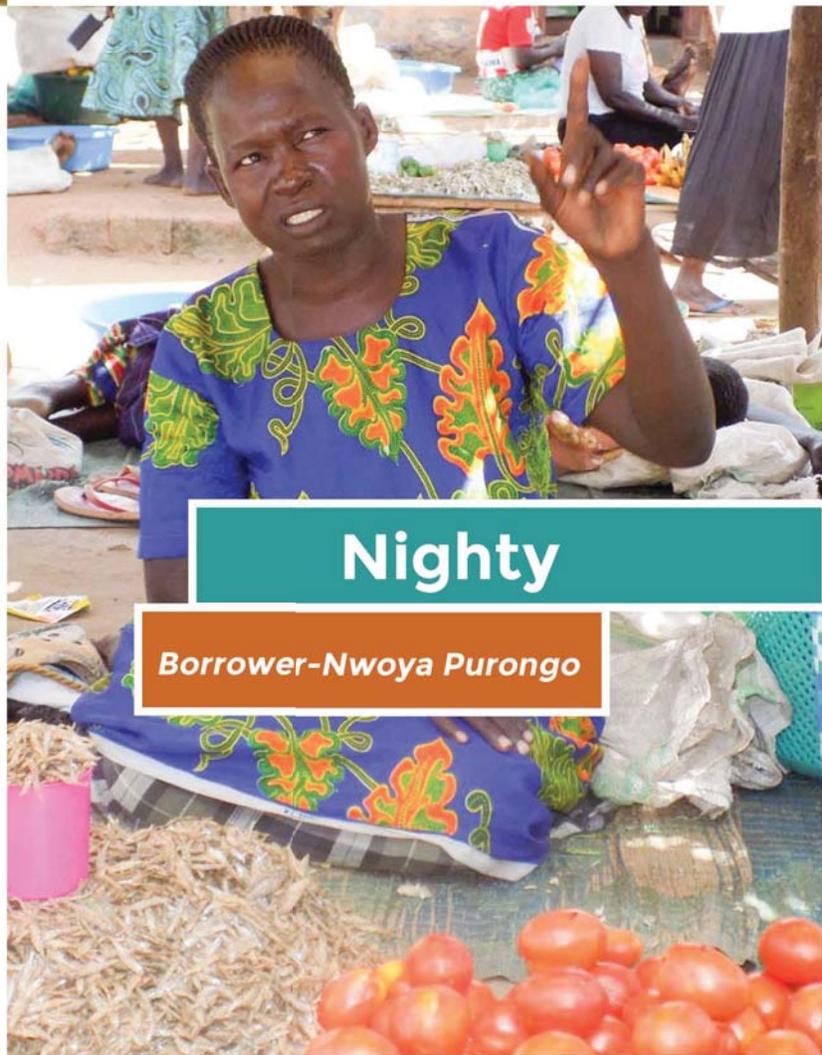
What Microloans Mean to Women Working Their Way Out of Poverty

2016 Success Stories

The Joy of Eating Two Meals a Day

"I and four others in my group were trained in business skills and given loans of \$65 each in October, 2016. Before I got the TGC loan, I was weak and voiceless in my own home because I could not contribute a penny to help my husband with household necessities. There were too many fights in my marriage. But, I was able to start a small restaurant when I got this loan. Because of this, I am busy in my restaurant and can help contribute to shoulder expenses in my house. Fights and misunderstandings between me and my husband happen less and I feel that I now have a voice in my home. I feel stronger and valued for the first time. Some days, I am able to eat two meals which is a dream come true because my family used to survive on one meal a day and go to sleep without eating on some days. I want to work hard to improve my business. I thank TGC for the change that I am starting to experience in my life."

Nighty, a 34-year-old mother of five, joined The Greater Contribution (TGC) loan groups in October, 2016.



Nighty

Borrower-Nwoya Purongo

I Am Not Just a Borrower in the The Greater Contribution (TGC) Program, I Am a Community Leader

"Joining the The Greater Contribution (TGC) loan groups has generally improved my business and life in such a way that I share business ideas and challenges facing my business with fellow women in the TGC loan group and TGC staff. TGC increased my capital in the form of a microloan of \$50. I feel alive in the group meetings where I was elected chairperson for our groups—I want to run for women councilors II in the next electoral polls come 2021!

Thank you very much, TGC. With your support, I can attain a better life by alleviating my poverty and being the leader who I want to be."

Monica is a 45-year-old married mother of seven.



Monica

Borrower-Nwoya Anaka



Lucy

Borrower-Amuru Olwal

Learning How to Read and Write at 30 Years of Age

"I joined the The Greater Contribution (TGC) adult literacy program in Olwal Amuru District in November, 2016. Before joining the literacy program, I did not even know how to hold a pen properly. Being in the adult class has made me learn how to properly hold a pen for the first time and I am slowly learning to read and write.

I thank TGC for supporting me and 200 other women by sending us back to school."

Lucy is a 30-year-old married mother of six.

Borrowers React to Our New Literacy Classes

The Greater Contribution has always been committed to providing our borrowers not just with financial resources, but with additional tools such as literacy, allowing for personal growth and facilitating the success of our borrowers' small businesses.



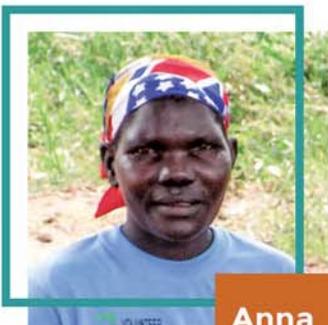
Caroline

"My name is Caroline and I am a 53-year-old from the literacy program introduced by The Greater Contribution (TGC). I had little studies while I was young. Since I am now a housewife, I have forgotten almost everything, of course. But, I learned from the TGC literacy program. I am now able to read and write and also help the group with their recordkeeping. I am proud to be a beneficiary of this special program."



Grace

"My name is Grace and I am 63 years old. With The Greater Contribution (TGC) literacy program, learning has no limits and knows no age. I am able to learn and do simple homework from school with my grandchildren and am honored to be in the TGC literacy program."



Anna

"My name is Anna and I am 36 years old. When I joined a micro loan group, I had challenges in writing and reading. It was hard for me to manage my business and I could not do any recordkeeping! When The Greater Contribution (TGC) brought in their literacy program, I immediately enrolled. Now I can read and write and it is easier for me to spell my name. I am so grateful for the change TGC brought into my life and business. "



2016

Financial Highlights

2016 Income

Individual and Corporate Donations (Excludes in-kind donations)	\$83,121
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2016 Expenditures

Microloan Program	\$62,779
Administration	\$ 3,330
Fundraising	\$ 2,863

Cash on Hand	\$14,146
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93%

of fundraising dollars
fund microloans

We are an all-volunteer organization dedicated to low-cost fundraising strategies that ensure the highest percentage of fundraising dollars go to funding our microloan program and benefiting our women borrowers directly.

2016

Donor Profiles

"When we love, we always strive to become better than we are. When we strive to become better than we are, everything around us becomes better too." —Paulo Coelho



**Jamie
Gill**

"During these ever-changing times, it's hard to look at all the sad things going on in the world because you often feel as though you can't make a difference. However, that simply isn't true! The Greater Contribution makes a real difference in the lives of the women they help in Uganda. By supporting The Greater Contribution, I know that not only does my donation help one woman and her family, but it will continue to help other women over and over through microloans. Having worked with the organization first hand, I can say with the utmost confidence that it is a truly reputable and dedicated non-profit run by a President and Board of Directors who are extremely committed and resourceful. For me, there is no greater feeling than knowing that there are good people out there doing good things—that's exactly what this organization is."



**Donna
Piazza**

"I had the distinct honor of being able to travel to Uganda with Karon and actually meet and talk with these remarkable women. I learned so many things that changed my perceptions during that journey. Education, empowerment, self-sufficiency, and fulfilling a purpose lifts these women up out of poverty. The Greater Contribution does just that—it gives these deserving Ugandan women a hand up. At first, many women who enter the program are shy, reserved, and unsure of their worth. One of their goals is to send their children to school so they will have a chance of leading productive and successful lives. By year's end, these same women exhibit confidence, pride, and success. It is quite a transformation to witness. Educating and empowering women in dire need throughout the world changes their course. This is why I continue to support The Greater Contribution."



**Bonnie
Neuer**

"I was fortunate to get acquainted with The Greater Contribution early on in its conception when I met Karon Wright. During these past 10 years, I have seen it grow and accomplish its exact goals of taking women and their families out of extreme poverty by means of small microloans. It is a charity with very small administrative expenses due to the amazing people who volunteer their time and make it happen. I chose to make a regular monthly payment to The Greater Contribution because I always know where that donation is going. It also gives me a deep satisfaction that I am helping to make a very positive contribution to our world."



In Sincere Appreciation of

Our Donors

Donors Who Have Donated for Past Five Calendar Years or More

Marilyn Altamura
 Pellie and David Anderson
 Steve & Adrienne Anderson
 Pauline Arneberg
 Diane Atkinson
 Penny Atkinson
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 Paula Stromquist
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 Donald Venardos
 Karon Wright
 Ellen Yee

Organizations

Amgen Foundation
 Deckers Outdoor Corporation
 Edison International - Employee Donations
 North Ranch Financial Group
 Rob Rubens Distilling & Brewing
 Rotary Club of Simi Sunrise
 RVJ Associates, Inc.
 Silicon Valley Community Foundation
 United Way of San Diego County
 Westlake Women's Club

We could not do the important work that we do without you! We are truly grateful for your generosity.

\$1,000-10,000

Pellie Anderson
 Anonymous
 Jason Boling
 Gary Boxberger
 Kimberly Davis
 Lewis Fikes
 Susan Groveman
 Joseph Kotzen
 Carolyn & David Matthews
 Dave & Jeanne Matthews
 Carol & Richard Nitz
 Fred Simmons
 Karon Wright

\$500-999

Marilyn Altamura
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 Mary Kay Donahoe
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 Kaye Yost
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\$10-99

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 Earl Yaokasin
 Ellen Yee
 Julia Younger
 George Zeske

The Greater Contribution Celebrates 10 Years of Transforming Lives

Why We Proudly Serve on the Board

"Empowering women, that's why I serve! The Greater Contribution provides more than just charity—we provide the support and tools necessary for women to lift themselves and their families out of relentless poverty. I serve because I have seen the impact that microloans have had on their lives. I have seen the joy in these women's faces and heard the pride in their voices when they tell me about their businesses and how they can now send their children to school. I am grateful to our donors for making this empowerment possible."

—**Pellie Anderson, Board Member**

"I serve The Greater Contribution because I value the work we do to directly support Ugandan women's efforts to break out of the cycle of poverty. The business training and microloans we offer to our borrowers provide the skills and capital needed to better themselves, their families, and their communities. Now retired from the TGC Board, I continue to support the efforts of the organization to make the world a better place, one borrower at a time."

—**Marcy Reed, Board Member**



Board members cut the cake at
TGC's 10th Anniversary Celebration.

Pictured, left to right: Kerrie Sadler, Page Patten, Marcy Reed, Pellie Anderson, Karon Wright, President, and Aileen Osborn. Not pictured: Susan Groveman.

"Each year, I feel more energized by the spirit of the entrepreneurial women that we serve. As someone who took a risk in starting my own business, I have so much respect and admiration for our Ugandan sisters who are doing the same in the face of malnutrition, little health resources, and barely any education. It's incredible to see how much a small loan can truly impact the trajectory of the rest of their lives."

—**Page Patten, Board Member**

"I have served on the board because I believe in the ability of a small group of people to make a meaningful difference, which is what The Greater Contribution does so effectively. I have personally observed, by visiting the villages and the women we serve, what a lasting, significant difference our microloans make in their lives."

—**Kerrie Sadler, Board Member**



"It is my honor to lead this organization that does so much to make a greater contribution to the world. We empower women to lift themselves up out of poverty, enabling them to live healthy, meaningful lives. These women work incredibly hard and are so grateful to be able to create opportunities for their children that were never before dreamed possible. Through microloans and training provided by The Greater Contribution, our borrowers are able to create lasting changes in their lives that ripple out to their extended families and their communities."

—Karon Wright, President

"When I found out what The Greater Contribution was doing, I had to be a part of this organization. It is difficult for us to comprehend how a small amount of money can make such a difference in the lives of severely impoverished women, their families, and their extended community. Yet, a microloan from The Greater Contribution allows these women the opportunity to build something that can elevate them beyond their circumstances and sustain factors that come with increased income, including better health, more education, and enriched life. Our microloans change lives. Many times these changes are forever."

—Aileen Osborn, Board Member

"As the newest Member of the Board of Directors, this team of compassionate women greatly inspired me to join them on this journey of loving service. We serve deserving women who struggle severely every day in ways that we in the United States cannot fully understand. We loan them a small amount of money that they somehow, miraculously, turn into long-term sustenance for their families. The transformation that takes place in these families is just breathtaking! Thank you for your financial support. You mean the world to all of us."

—Susan Groveman, Board Member



Support Our Work at
The Greater Contribution

Please join The Greater Contribution's Partners in Prosperity (PiP) Program

Every month presents the opportunity for hundreds of women and their families to begin their journey out of poverty. Your kindness and generosity play a significant role in helping these women take the first step. More importantly, your ongoing commitment will make a dramatic difference.

Your monthly gift of \$15, \$25, \$50, or more helps to sustain critical outreach to the world's poorest women through microfinance. Your regular contributions can be charged automatically and securely to your credit card.

Join The Greater Contribution's growing community of sustaining donors, our "Partners in Prosperity," and have peace of mind that you are helping to continuously transform the lives of women and their families with the direst need. Call us with your monthly gift at **805-493-2434** or visit www.greatercontribution.org and click on "Donate Today." We would be so honored to have you as a member of our Partners in Prosperity (PiP) family.



Give a man a fish, he'll eat for a day. Give a woman microcredit, she, her husband, her children, and her extended family will eat for a lifetime."

- Bono