



the greater contribution

2019 Annual Report
Transforming Lives Through
Catalytic Philanthropy



President’s Message

I’m delighted to share with you that The Greater Contribution continues its 14-year record of success helping Ugandan women and their families transform their lives and move out of poverty. All of this success is due to the compassion and understanding of you – our supporters – who believe in our mission and have a vision for a better world. It is through your generosity (and the dedication of our on-the-ground team in Uganda) that we continue helping vulnerable families take great leaps forward.

As you will see in the following pages, we are seeing an ever-growing circle of success stories through our core programs, providing micro loans, business skills training and mentoring that enable women to start and grow businesses, create sustainable incomes and provide the necessities of life for themselves and their families. Yet these dramatic results aren’t the only tangible outcomes of our supporters’ catalytic contributions (more about that on page 2).

Our approach:

- opens doors for women, formerly confined to being “kitchen women” or “kettle tenders,” giving them the confidence to reach for their dreams and dramatically increase their families’ income and resources
- encourages the hiring of other women, helping lift the economic tide even more in the villages we serve
- provides education and counseling to help decrease domestic abuse and promote greater harmony within families and villages
- infuses women with a sense of pride, enabling them to enjoy greater stature and respect within their families and communities
- empowers women with a stronger voice and vision for their communities, spurring them to run for – and capture – local offices and advocate for cultural changes within their communities

One of the most uplifting aspects of what we do is helping transport women into the world of business and entrepreneurship through our adult literacy classes. In 2019, 472 of our women borrowers completed our two-year reading, writing, and math program, helping them navigate through life on a higher level.

Our borrowers report the joys of:

- helping their children with their homework
- reading street signs
- making and receiving correct change
- keeping good financial records for their businesses

Another cornerstone of our success is the Healthy Periods Initiative. In 2019, we partnered with Vac Net to provide 470 girls with 5,460 packages of sanitary pads. As a result, their head teacher reports more girls than ever are moving on to secondary school, providing new avenues for them to escape the grip of poverty.

Besides our continued efforts to empower women, in 2020 we are moving toward greater organizational sustainability by hiring a paid staff member dedicated to financial growth, development and continued stability. This is a key step enabling The Greater Contribution to help greater numbers of women and their families thrive in a world of greater independence, prosperity and happiness.

On behalf of everyone at The Greater Contribution and the thousands of Ugandan people who have benefited from our programs, we send heartfelt thanks to you and our partners for helping so many attain productive, meaningful lives.



Karon Wright

Karon Wright
President, Co-Founder

Staying Strong Through The Pandemic

The coronavirus pandemic is an unprecedented global challenge. Despite the circumstances, The Greater Contribution is thankful for the continued kindness you share with us, and for the love we receive from those we help in Uganda. The health and well-being of Ugandans, our staff and volunteers are of utmost importance to us. Early on, the government of Uganda imposed several restrictions intended to prevent

the spread of the coronavirus, a wise move, considering the country’s still-developing health care system and a population vulnerable to health challenges due to chronic malnourishment. Our staff in Uganda is well and taking many of the same precautions we are taking in the U.S. Meanwhile, our U.S.-based staff, board of directors and volunteers continue performing their same essential functions while using the

power of technology to overcome the loss of our usual personal interactions and gatherings. While we anticipate a return to more normal circumstances, **your continued support allows for our uninterrupted assistance to disadvantaged Ugandans who face a daily struggle for survival.** It’s a task we undertake with love and with deep appreciation for your partnership. We’re thankful for your kindness!

The Foundations of Catalytic Philanthropy

If someone or something has a catalytic effect, it means they either cause things to happen or increase the speed at which things happen. And that’s a perfect description of what we do at The Greater Contribution: We make good things happen — and the impact is immediate.

The foundation of our efforts, and what we are most known for, is our micro loans enabling women in Uganda to either start or grow their businesses.

Along with the loans we provide to our recipients, we also ensure they are well trained to make the best uses of their loans and minimize the chances of default.

That’s done through a focus on equipping those in the throes of poverty with business, education, social, and health skills benefiting them for the rest of their lives. The results speak for themselves. The rate of successful loan repayment is more than 98 percent. And loan recipients report business profits that lift both their families and their communities.



Strength Through Literacy

Imagine a businessperson unable to tally the daily receipts or write to their children. Before we provide loans to our recipients, we first ensure they have the necessary math and writing skills to be successful – in both business and in everyday life.

“The stories we hear tug at our hearts,” says Karon Wright, president and co-founder. “I know one woman who was ashamed because she was told her mother was in room 9 at the hospital, but she couldn’t read the number and had to ask a nurse for help. And when the government erects signs in town about changes in policies, most women cannot read them.”

“It’s so gratifying when we see women who arrive in our literacy classes not knowing how to hold a pencil, then graduate two years later and use their micro loans to do things like start bakeries and become tailors and shopkeepers,” says Toffister Aloyo, Uganda program director.

Skills for Life

When a potential borrower joins The Greater Contribution, she commits to several weeks of business skills training and two years of adult literacy education to prepare for her new life as an entrepreneur.

The business classes cover such topics as record keeping and management, customer service, budgeting, and savings and investment. And the education classes teach the women to read and write in their local language of Acholi, as well as English and math for running their new endeavors.

The impact of the business and education classes is both immediate and long-term. “Shortly after they join, they receive a loan equaling about \$50 in the United States,” says Toffister, “and they put their classwork to quick use in setting up their new businesses and learning how to effectively manage them with ongoing mentoring from The Greater Contribution staff. Rather quickly, they are able to use their profits to provide such family necessities as food, clothing, shelter, education and health care.”

And, illustrating the catalytic nature of The Greater Contribution’s efforts, many borrowers take what they learn in these classes, plus the confidence they gain by successfully operating their own businesses, and play greater leadership roles within their communities and help empower other women.

“Our training and outreach are tailored to provide lifelong skills and help lift families and communities out of poverty,” says Toffister. “By helping them achieve business success, we are helping them gain greater stature in their communities and help others reach higher life goals.”

With Ugandan women playing a crucial role in the economy (they dominate the small-scale farming and informal trading sectors) and raising families and maintaining households, it's no wonder many have been unable to devote time to the political process. Utilizing skills gained in the micro loan program, though, there are hopeful signs women are playing more active roles in local politics and focusing on how to recruit other women into the political arena. **The challenges are steep, but there is positive momentum toward expanding women's political empowerment at the local level.**

“**From nowhere, a very poor person in the community now sits among the dignitaries in the district.**” — Grace



Dorine's Story

Before Dorine connected with The Greater Contribution, she says she didn't know how to write her name, which – combined with her physical disability – limited her to begging for handouts to survive. After completing The Greater Contribution's literacy program, she uncovered newfound confidence and the ability to better communicate.

“Before The Greater Contribution, I did not know my rights as a disabled person,” she says. “Now I do, and I want to help others know their rights as human beings.” With her new abilities and confidence, Dorine was elected to her local council to represent women with disabilities. “And in the next election,” she says, “I want to run for a higher position because I have greater education, thanks to The Greater Contribution.”

“Dorine is an amazing woman,” says Karon Wright, president and co-founder of The Greater Contribution. “She is cheerful and upbeat and determined. As part of her political activities, she travels great distances – by wheelchair!”

“I want women to be interested in educating themselves with the opportunities offered by The Greater Contribution,” says Dorine. “For me, the opportunities mean I can pay for my two children's education and help others do the same.”



Grace's Story

When Grace completed her literacy and business training at The Greater Contribution, her fellow micro loan recipients saw something special in her and elected her to represent their collective needs. “They encouraged me to be bold,” Grace says. “So every time I would stand up and speak, I felt I was doing it better and with less fear.”

With experience came confidence, and Grace was elected treasurer of her village council, then treasurer of her parish, and then council leader at the subcounty level, and, most recently, to the district council.

“From nowhere, a very poor person in the community now sits among the dignitaries in the district,” Grace says. “So I want to very much thank The Greater Contribution for the support and the words of encouragement I was given.”



Alice's Story

Alice could not read or write when she asked others about the “smartly dressed” women in her village.

“I was told these are women of The Greater Contribution, which lends a hand to support women who want to lift themselves out of poverty,” Alice says.

“So I joined and got trained in business skills and other topics like customer care, public speaking, and home management.”

When local council elections came around, “I was able to convince my fellow women and men to vote for me for the position of female youth leader,” Alice says. “So I want to say ‘thank you’ to The Greater Contribution for helping me work very hard. I know I will go higher in life. My daughter is in secondary school, and I am a proud mother and leader.”

“**I am a proud mother and leader.**” — Alice

Literacy Transforms Lives

Being able to read and write means more than deciphering letters and words. It means being transported into a new world.

For the women of The Greater Contribution, it means the chance to choose a life path that fulfills their aspirations and provides greater opportunities for their families. According to a report prepared for the United Nations Educational, Scientific and Cultural Organization (UNESCO), improving literacy in Uganda better equips entrepreneurs for dealing with the complexities of regulations and negotiations, and helps them improve their uses of land, water, and crops.



Concy's Story

Before Concy received a micro loan from The Greater Contribution, she says her life was difficult. Through The Greater Contribution's literacy and business training programs, "I can now count money, I can record my business transactions, I can sell in English, my children are in school, and I can afford basic needs," she says.

And she says the benefits of The Greater Contribution's activities have a positive ripple effect throughout her community.

"Businesses are improving," she says. "A number of members are engaging in large-scale farming, using their profits to provide basic needs for their families – and many are able to buy livestock."



Concy also sees the ripple effect in non-economic terms. "There has been an improvement in family relationships," she says, "thus reducing gender-based violence in homes."

"It's so gratifying to hear about the benefits of our efforts," says Karon Wright, The Greater Contribution's president and co-founder. "When we first started in 2006, we knew that our efforts to empower women would extend beyond their ability to be a meaningful part of the local economy. Now – 14 years later – we have the data and we have inspiring examples like Concy's."

"To our supporters, I say, 'Never doubt that your contributions are helping provide better lives.' Our recipients are running businesses, their children are healthier and getting educations, and they are living lives with greater freedom from violence and abuse."

The Power of Peers



Everline



When The Greater Contribution lends a hand to recipients like Everline, they often turn around and help others overcome abuse and unfairness.

Everline credits The Greater Contribution for not only giving her the tools for economic stability, but also for helping her gain the confidence to run for – and be elected – to a councilor's position in her town. **She says she uses her newfound political voice to help eradicate domestic violence.**

"My desire to be a leader was inspired by the great level of domestic violence in the community," she says. "Every time I witnessed the violence, I felt like I should be a leader so I can influence village policies and abolish it." Everline also wants to use her political skills to give women the same education and opportunities that she received from The Greater Contribution.

"I want to enlighten my community ... on the benefits of uplifting women by regarding them as powerful and helpful," she says. "I also want the community to banish the cultural belief that a boy is worth more than a girl. My desire is to help justify the idea of valuing women equal to their male counterparts."

In other words, Everline is living the life that The Greater Contribution envisions for all Ugandans.

All over the world, according to multiple government reports, there is a direct correlation between poverty and high levels of domestic violence.

With our donors' support, we are seeing that greater empowerment for women in Uganda leads to economic success, greater stability in the family, better access to health, counseling services and education, and a decrease of violence in the home. Here are the before-and-after stories of just three members of The Greater Contribution's

extended family. It's stories like these that fuel our desire to keep doing what we're doing, knowing that we are helping create more peaceful lives in which family members are better able to attain their dreams and contribute to more prosperous, better-functioning, equality-based, and happy communities.



Jennifer:
Overcoming Abandonment

Before she connected with The Greater Contribution, Jennifer's life was a self-described "mess." "My husband took away all my savings and married another woman with it," she says. "I was left with nothing, and yet I still had to provide for my children."



Betty:
A New Start

Before she found a new life for herself, Betty felt confined by certain beliefs and practices. As is tradition in many parts of Africa, Betty's husband had three other wives. "Due to the many wives, he could not meet the cost of living, and paying for our children to go to school was a problem," Betty says. "He used to take away the money I made from selling from my own garden and use it for alcohol." In despair, Betty made a life-changing decision. "I could not tolerate the mistreatment anymore," she says. So she and her children moved back to her home village, where she met some recipients of micro loans from The Greater Contribution.



Pauline:
Abuse is in The Past

Before Pauline joined The Greater Contribution, she tended a small garden on her in-laws' land and had a husband who was abusive whenever he drank alcohol – which was often. "My husband was a drunkard and my in-laws treated me like a slave because I had no business, five children to feed and lived on their land," says Pauline. After she joined The Greater Contribution two years ago, though, "my life changed – and changed completely," she says.



Common Stories, Common Outcomes

When they first come to us, many micro loan recipients endure adversity beyond their economic standing. That's why we provide training to help women develop greater personal strength, find a stronger voice, and take the steps necessary to free themselves from demeaning or unfair relationships.

The After Effect

As a result, Pauline, Jennifer, and Betty – and many others – have been able to put their lives on completely different trajectories. In their own words:

Pauline: "My family now looks up to me for advice and financial support. My children are in school and my husband has reformed through The Greater Contribution's counseling sessions. And we are living as one happy family."

Jennifer: "I want to thank God for The Greater Contribution. I gained the strength to stand tall. This year, I used the micro loan to farm five acres of rice and two acres of simsim (sesame)."

Betty: "My livelihood has been boosted more than I ever expected. My business is doing so well that I am using the loan money to improve my business, farm and send my children to school. My life has totally changed for the better."

A Husband's Perspective

When James first heard about The Greater Contribution and its focus on giving women the tools to become entrepreneurs and be more self-reliant, he feared that his way of life would go away. Instead, **life got better for him and the rest of his family.**

"It is common that a woman who is independent forsakes her marriage and does not respect her husband," James says, reflecting a common belief among Ugandan men. "I thought my wife would no longer respect me. (But) my wife is now two years in the program, and our family is still intact, and there has been so much improvement that I never thought could be possible in my entire life."

According to Karon Wright, president and co-founder of The Greater Contribution, James' reaction is gratifying because, ever since the organization's inception, it has worked hard to dispel the beliefs that women's success is a threat to the community or is a social stigma for their husbands. "We work in a part of the world where traditional beliefs can be hard to change," says Karon. "But we know from experience that attitudes evolve when we have success stories like this."

"All of our programs are designed in a culturally sensitive manner," she says. "That means we take great care to not disrespect long-held, cherished beliefs that have provided guidance for many, many generations. Instead, we provide a choice for impoverished women to either remain in their current circumstances or find a path to a greater expression of their powerful, yet untapped talents."

Karon says James' reaction is typical among the husbands of The Greater Contribution's micro loan recipients. Many husbands are welcomed by their wives as important partners or supporters in their businesses, and many utilize their families' newfound prosperity to learn skills to fulfill their own aspirations for the future. And that is what James' life has been since his wife connected with The Greater Contribution.

"I heard the teacher emphasizing that this program is not to disintegrate marriages and homes, but rather to ensure the women are helpful for themselves and their families and can fight to eradicate poverty," James says. "This comforted me," he says, "and I felt my security as the head of the family return. I now advise others ... that (micro loans) help very much. I see many children are now in school in our community and families in the program look much more improved."

What I Saw in Uganda: Strength, Love, Resiliency

Both wanderlust and the desire to help others are in my genes. So it was a perfect match when I traveled in 2019 to a beautiful corner of Africa, Uganda, with The Greater Contribution to work with women and local leaders to deepen their understanding of mental health issues and sex education. I immersed myself into the classroom serving the Borole refugee settlement for **a discussion on reproductive health and distribution of sanitary pads.**

It was inspiring to see firsthand the impact that donors to The Greater Contribution are making. The girls were shy at first when discussing such sensitive topics, but soon they were bustling with questions. As we explored the truth behind many reproductive myths, the girls gained momentum into the bold curiosity that comes with understanding science and the truths of our world.

I also spent several days in the rural villages of northern Uganda where the local recipients of The Greater Contribution's aid gathered for loan repayment. After repayment, women in colorful dresses waited their turn to visit with my co-counselor and translator, Harriet, and me. With my coaching and mentorship, Harriet quickly became adept at handling such topics as the difficulty in paying school fees, personal family tensions and symptoms of depression, anxiety, and post-traumatic stress disorder.

Harriet still uses the interventions and personal-plan development steps that we co-developed, meaning our efforts are having a beneficial impact to this day. Additionally, I conducted training workshops to help The Greater Contribution employees and village leaders better understand underlying mental health issues. Each of the participants traveled several uncomfortable hours from rural outreaches to listen and learn.

The village group leaders uplifted me with their curious and unguarded willingness to explore tender topics for the betterment of the women in the communities they support. Time and time again they shared personal stories of intense hardship and loss, each ending in **gratitude for the opportunity presented by The Greater Contribution to lift their female friends,** neighbors and daughters into a life worth living.

The Greater Contribution team learned listening skills, counseling interventions, and crisis management outreach to help participants feel secure and confident moving forward. Team members now have the ability to identify mental health problems and empower progress locally. A profound impact on local families is the region's recent armed conflict. It was inspiring, though, to see family members take what they learned from our interactions and adapt new skills for coping with their situations and moving forward with dignity.



Here in these beautiful villages, I witnessed the truth of Uganda's resiliency; it lives in the strength and love of the local helpers. I am deeply grateful to have seen such determination and love by Harriett, The Greater Contribution team, and village leaders. Each one demonstrates a beautiful example of the long-lasting impact The Greater Contribution and its donors have when we empower and educate local helpers to provide loving support to those around them.

By Rachel Pancake, MS, LMFT

Rachel Pancake is a licensed marriage and family therapist from Southern California, now living in Milan, Italy. She has visited more than 50 countries and counseled thousands of women and families along her journeys.

To help keep girls in school, we partner with Vac Net in Uganda to distribute free Lucky Girl sanitary napkins to girls experiencing their menstrual cycles.

Grace, a teacher at Olwiyo Primary School, reports "amazing" results, with five out of six girls passing the required exam to advance to secondary school. In previous years, sometimes no girls took the exam. Here, students show their appreciation after receiving their gift from volunteer Rachel Pancake.

Ways to Help

Whether you are interested in a single donation or several donations to defray the cost of our borrowers' two-year life-skills training and micro loans, we have four easy ways to join our mission:

- 1

Become a **Partner in Prosperity** through secure, automatic monthly donations. Monthly gifts of any size help sustain our critical outreach via micro loans and life-skills training. Even a modest donation each month makes a big impact for those struggling to survive each day. To sign up, just go to www.greatercontribution.org > *Donate Now*.
- 2

Join our **Empowerment Circle** with a donation of \$1,000 or more. In addition to supporting the basic components of our program, you may choose to support other special needs that arise, such as offsetting a volunteer or intern's travel expenses, purchasing computer equipment, or funding other capital needs. Whatever you choose, you'll be making a greater contribution! You may either go to www.greatercontribution.org > *Donate Now* or send a check to:

The Greater Contribution
1336 Moorpark Rd, Suite 208
Thousand Oaks, CA 91360
- 3

Through our **Legacy Society**, you may add The Greater Contribution as a beneficiary in your will or trust. Benefits include the satisfaction of knowing your legacy will make a difference in the lives of families for years to come and a role in determining how your gift will be used. For information and assistance, you may contact board member Jo Lynn Feinstein at jolynn.feinstein@greatercontribution.org.
- 4

You may set up single or multiple **tax-free disbursements** from your Individual Retirement Account. If you are 70½ or older, you may make direct transfers to The Greater Contribution from your IRA, up to \$100,000. Your contribution will reduce the tax liability on your required minimum distribution (RMD). Making the transfer from your IRA and reducing your taxable income can provide a greater financial benefit than taxing your entire RMD and itemizing the transfer as a charitable contribution. Be sure to check with your tax advisor. Contact Karon Wright at karon.wright@greatercontribution.org.

Other Ways to Help:

Help Us “Friendraise”
Not only do we raise funds, we also raise friends. If you would like to host a party or mixer (either virtual or in-person) to help us do both and introduce your circle of friends to The Greater Contribution, let us know by going to www.greatercontribution.org > *How You Can Help* > *Host a Gathering*.

We Welcome Your Time and Talent
As is typical in the non-profit world, we always have room for volunteers. If you have both time and desire, we welcome your talent. To learn more, go to www.greatercontribution.org > *How You Can Help* > *Volunteer*.

Corporate Matching Programs
The following companies will double their employees' contributions to The Greater Contribution:
Amgen
Bank of America
Chevron (employees and retirees)
Southern California Edison

If you (or someone you know) works for these companies, we'd love for you to ask your payroll department how to contribute.

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Will You Help Us in our Efforts?

We Rely On Like-Minded Individuals
Like any mission-driven, fiscally responsible organization, The Greater Contribution relies entirely on donors' generosity to transform lives.

Facts and Stats

Financial Information

Income	\$123,848
Administration	\$6,887
Fundraising	\$9,234
2020 program expenses	\$59,855
Programs	\$47,872
Micro Loans	\$35,488
Adult Literacy	\$7,457
Healthy Periods Initiative	\$5,000

As a mission-driven organization, The Greater Contribution emphasizes the “non-profit” aspect of what we do.

- ▶ **Our president’s salary is \$0**
- ▶ **Salaries are paid to only three individuals** – two oversee programs in Uganda full time and one oversees administration and logistics in the U.S. part time
- ▶ **We minimize expenses to the greatest degree possible** by partnering with like-minded organizations to share costs

To ensure long-term stability that continually transforms the lives of Ugandans, we believe it is prudent to invest in initiatives to strengthen our programs and finances with a focus on uninterrupted success. That is why, in 2018 we began reserving funds for emergencies and to cover one salary and associated expenses for a full-time U.S. manager. Our vision is to expand The Greater Contribution beyond its current scope and geographic focus so even greater numbers of lives are transformed.

At a Glance

In 2019, The Greater Contribution:

- ▶ Provided **2,001 micro loans** (that’s 18,304 loans since we began in 2006)
- ▶ Had **848 active borrowers**
- ▶ Enrolled **472 women in its literacy program**
- ▶ Partnered with Vac Net to **distribute 5,460 packages of Lucky Girl sanitary pads** at no cost to 470 girls to help them stay in school

2,001
micro loans

848
active borrowers

472
women in literacy program

5,460
sanitary pad packages

In 2019 alone, the micro loans you make possible made tremendous impacts on the lives of Ugandans.

Our recipients report:

- 461%** increase in number of their children in school
- 444%** increase in the number of pairs of shoes in their households
- 420%** increase in their number of goats
- 417%** increase in their number of cattle
- 328%** increase in the number of meals served in their households
- 43%** increase in their number of chickens

Did You Know?

When a Ugandan woman joins The Greater Contribution, she begins a two-year journey to greater independence by taking literacy and life skills classes. During this time, she receives a loan averaging the equivalent of \$50 USD and utilizes her training to run her business.

On average, Ugandan women struggle to live on a

monthly income of

\$10.36 USD →
.35¢ PER DAY

and **savings of**

\$17.73 USD →

That covers all expenses for the entire family, including food and clothing, health care, shelter, education, and other essentials that we in the Western world take for granted.

After connecting with The Greater Contribution, our micro loan borrowers report

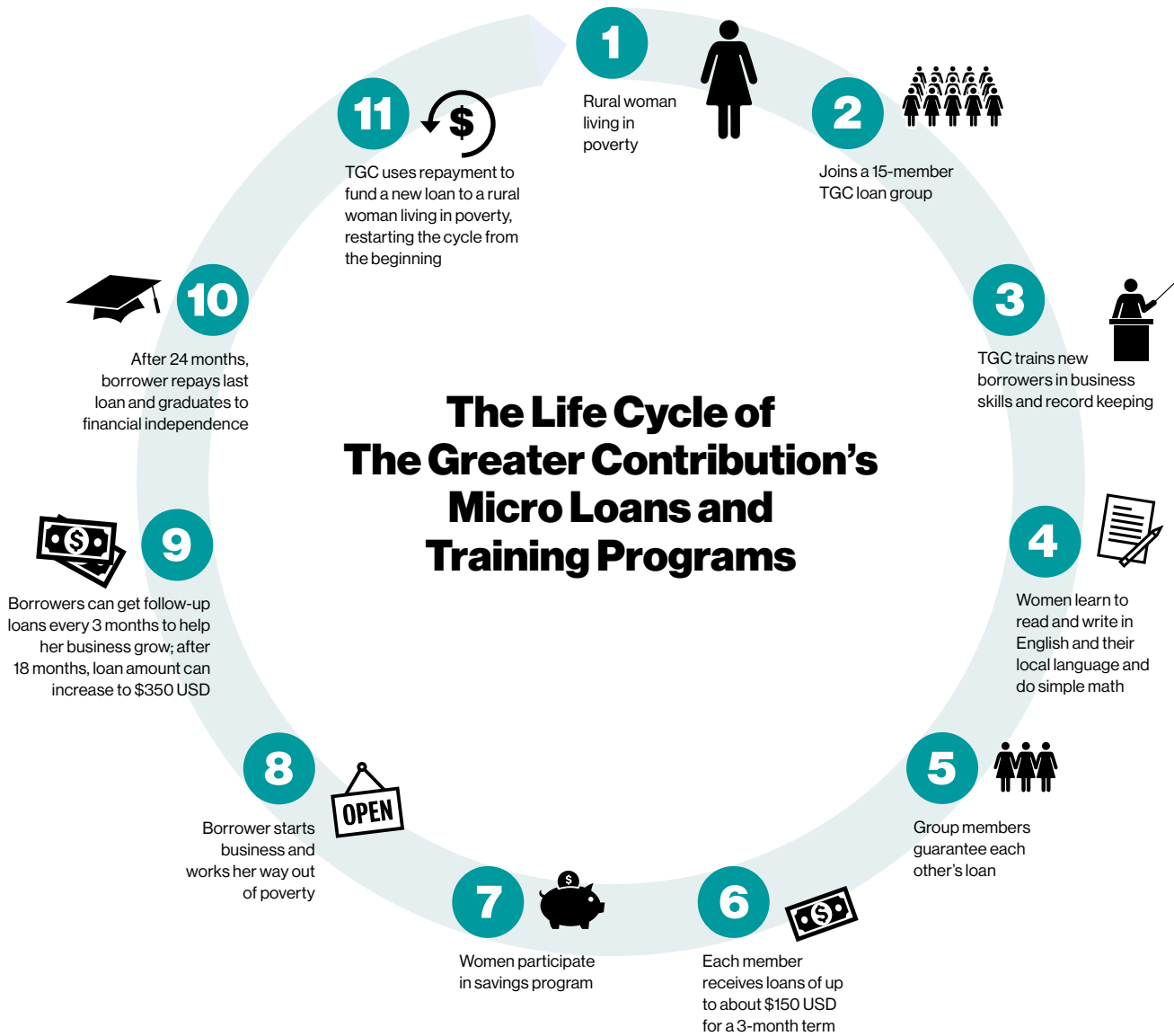
monthly income of

\$42.22 USD
+308%

and **savings of**

\$75.44 USD
+326%

The Path From Poverty



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