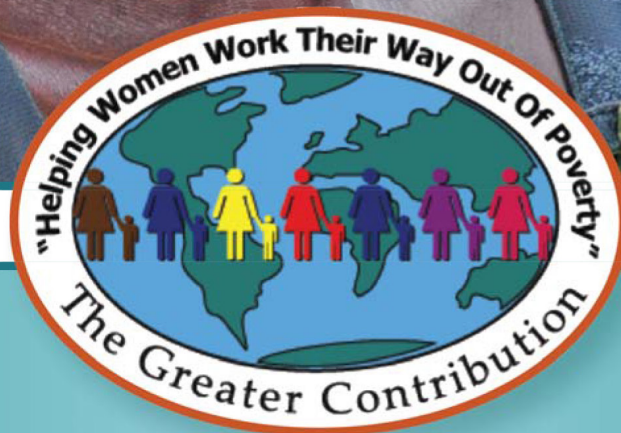


The Greater Contribution



2012
ANNUAL REPORT



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Mission Statement

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, disease, natural disasters and war. 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 an all volunteer organization, a 501c3 California Public Benefit Corporation, EIN #26-0597892. We focus on very low cost fund raising efforts, avoiding unnecessary expenses so that almost 100% of donations go to those in need.

Addendum:

All references to TGC borrowers, TGC micro loans, and TGC micro loan program in this report refer to TGC's funding of micro loans through our partner organization, Women's Microfinance Initiative's (WMI) micro loan program, operating in Uganda, Kenya and Tanzania in 2012. Photographs of borrowers and statistics on borrowers are courtesy of WMI.

www.TheGreaterContribution.org

PRESIDENT'S LETTER



Dear Friends,

It is once again a great pleasure to thank you for your support of The Greater Contribution and to share

with you the many ways in which you have helped alleviate poverty and contributed to making the world a better place in 2012. In the following pages, you'll see the difference your gifts have made in the fight against poverty.

Before we funded our first loan in 2007, we were clear that our work was not to become a 'micro banker.' We did not want to be in the business of merely loaning out money and collecting repayments of loans. Our work was and remains to alleviate poverty wherever possible through the mechanism of micro loans. We have worked to keep this focus and with your help have been successful in that goal.

By providing poor women with micro loans and the tools to run a successful business, (business training, one-on-one mentoring), some truly impressive results have been produced. We are now consistently able to demonstrate that women in our program double their income within the first six months of receiving a micro loan; after 24 months in the program, the average borrower has quadrupled her income! We also see long-term results in continued education for children, upgraded homes, solar installations, improved health. Their increased standard of living allows them to contribute to the prosperity of their communities by hiring others to work in their businesses, by donating to the building of new school rooms for their children and more. These results could not have happened without your support!

Our borrowers in Uganda, now sing about how the loan program has helped them. Here are the words:

SMALL LOAN FOR A BIG CHANGE

No more suffering, no more begging,
No more depending.

We can now feed well, we can dress well,
We can now pay school fees for our children.

There is now cooperation father, mother,
children.

We work as a family.

I know the use of savings, part of my profits,
I save something for the future.

I can make a budget and I spend accordingly.
No more blind spending.

We are honored and grateful that you continue to support our organization enabling us to produce significant results while keeping the focus on helping our brothers and sisters have the simple but important basics of life that we take for granted – nutritious meals, decent housing, medical care, education and the opportunity to fulfill their potential in life.

Thank you for your compassion, your desire to stop the suffering of impoverished people and your willingness to take action. It is the kindness and generosity of YOU, our supporters, that fuels our work and without you we could not exist.

Gratefully,

Karon Wright

President, Co-founder

2012 MILESTONES

7500th Micro Loan Funded

2012 was a milestone year for The Greater Contribution (TGC). As the year 2012 came to a close, TGC had funded its **7500th** micro loan since its inception in 2006. These small loans have impacted over 39,000 lives. Women and their families are now enjoying better meals, better health, providing education for their children and have a sustainable income for their future. Our data continues to show how much our borrowers' lives improve due to the accessibility of a continued source of micro loans.



Chocolate tasting at "A Woman's Worth"

2nd Annual "A Woman's Worth" Event

On April 26th, 2012, friends and volunteers of TGC gathered again to celebrate "A Woman's Worth" at the Four Friends Gallery in Thousand Oaks. This year guests enjoyed a special treat. TIFA Chocolates & Gelato presented an evening of international chocolate tasting, many from Africa. Guests enjoyed the artisanal chocolate along with delicious food and wine.

For the first time a silent auction was held and African jewelry, handmade by some of our borrowers, was for sale. The evening culminated with a special tribute to three successful TGC micro loan entrepreneurs:

Progress

Before entering into our micro loan program all of our women borrowers were subsisting on incomes well below the extreme poverty line of \$2/day, most on less than \$1.25/day. 50% of the women could not provide shoes to all their children. 40% of the women could not provide school uniforms for their children, impeding their ability to attend school.

In just six months after receiving their first micro loan, women reported significant improvements in their lives.

- 86% of the women were earning more than \$2/day; 51% saw their incomes rise to more than \$5/day.
- 90% report better health in their households
- 85% were able to purchase more shoes for their children (providing protection from disease)
- 100% had purchased school uniforms for their children.

After one year of micro loans, (the women who received their first loans at the beginning of 2012)

- 50% were now making more than \$8/day.
- Many borrowers reported more self-confidence due to their improved business skills, organizational skills and success in their business endeavors.

In two years, 100% of the women were making more than \$9/day.

Anna, Sylvia and Betty.

As a result of our second annual event, 40 more women like Anna, Sylvia and Betty received micro loans, providing them with the opportunity to make a better life for themselves, their families and their communities. TGC is truly grateful for the generosity of our donors!

2012 MILESTONES

TGC President and three others visit borrowers in Uganda

Susan Lawson joined our president, Karon Wright and three others in January 2012 to visit the women and villages where we loan. She shared her thoughts on this recent trip to visit borrowers in Uganda.

“TGC is bringing about extraordinary changes for so many poor women in Uganda. Our small group witnessed many of the hardships that they deal with day to day, hardships that are unfathomable to many of us here who take for granted turning on a faucet with a clean potable water flow. How many times a day do we flush a toilet or hop in a car to go to a supermarket? We can call a doctor when we need one with surety that we will have immediate attention. Washing machines do hard labor for us and food is abundant...the list goes on and on.

I was particularly struck by the sisterhood that has evolved through TGC’s program. Women now work together supportively as a team. Their spirit is beyond belief. TGC has brought tools that not only allow them to improve their incomes but also provides positive sociological changes for both their families and villages. I think that the photos I took will not only tell the story of the struggle that is part of life for these women but also show the successes and forward life changing advances that these women have been able to make in such adverse circumstances.”

For more on their extraordinary trip, see “Into the Heart of Africa” later in this report.



Karon Wright joins hosts of Pool Party for Prosperity: Jessie Lurie (left) & Page Patten (right)

Beach cities chapter launched

The Beach Cities Chapter of TGC was launched in 2012. On June 9th, 2012, they held their “Pool Party for Prosperity” event on a beautiful day in Hermosa Beach, California. Beach Cities Chapter presidents, Page Patten and Jessie Lurie, hosted the party. While enjoying a sunny day around the pool, friends and supporters of The Greater Contribution raised enough money to provide 20 more women in Africa with micro loans to begin their journey out of poverty.

TGC is excited to have a group dedicated to supporting our mission. TGC appreciates their efforts to create a fun environment where people could enjoy themselves and still make a lasting impact on the lives of women so far away, but still in our hearts.

We welcomed a new board member

Marcy Reed joined the TGC Board in August 2012. She is our Board Secretary as well as handling donor appreciation. She comes to us with many years of experience in non-profits. We believe that Marcy will make a “greater contribution” to TGC as we continue with our mission of providing opportunity to the most impoverished women in the world by funding micro loans.

INTO THE HEART OF UGANDA

The Journey to Visit Our Borrowers

Journey to Wabulenga

In January of 2012, TGC President, Karon Wright, and four other intrepid women representing The Greater Contribution journeyed into the heart of rural Uganda to visit our women borrowers and experience their world. On the way to the Wabulenga Village loan hub, the travelers observed the pervasive poverty of their surroundings. The infrastructure taken for granted in the United States was noticeably absent there. Mostly unpaved, rutted, dirt roads, with few, if any sidewalks provided them passage to Wabulenga and the other villages they would visit. Typical Ugandan housing lined the roadway. Most Ugandans lived in ramshackle shacks made out of rough-hewn wood, mud and wattle. This kind of shelter is very vulnerable to the whims of nature and weather. Children were seen running around shoeless, wearing torn, dirty clothing. The signs of extreme poverty permeated the landscape. It was unrelenting. It would have been easy to give in to the hopelessness of their surroundings.

Hope awaited the travelers at Wabulenga



Singing and Dancing their Gratitude.



Typical Ugandan mud & wattle house.

Village. TGC's micro loan program was at work when they arrived. A training session for first time borrowers was taking place. As the five women visitors approached the group of borrowers, the women borrowers erupted into a welcome song and dance. Gratitude for the loans was expressed over and over again. It was a gratifying moment, a moment where hope was revealed.

TGC believes that hope for a better future lies in not just the granting of the micro loans to these women, but in the significant training they receive as part of the loan process. Karon and her fellow travelers witnessed the training program that day. First-time borrowers impressed them with their attentiveness, diligent note taking and questions. They were fully engaged in the process. The extensiveness and quality of the training they were receiving was equally impressive. Training went well beyond the basic paperwork and procedures to apply for and repay their loans. Training included business management, marketing, money management, budgeting and the importance

INTO THE HEART OF UGANDA



Allen and Ambrose's house.

of savings. These are the skills necessary to create long-term, sustainable success for these women and their businesses.

Many donors generously donated items to be distributed on this trip to Wabulenga. TGC donated a fully refurbished laptop computer, donated by Jerry Lewine, to one of the local coordinators. Fellow travelers, Kim Davis, Susan Lawson, Melba Swearingin, and Alison Watase donated school supplies. Karon presented the best “saver” from an earlier loan group with a prized lantern. TGC members were most privileged to hand out the first micro loans to the women who had just completed their training.

The joy and appreciation in the eyes of the borrowers was a gratifying moment knowing that they were now beginning their journey out of poverty.

Village of Buyobo, headquarters of micro loan program

The visit to Buyobo presented the chance to see what progress had been made by borrowers who had obtained loans in previous years. A visit to the home of Allen (a woman's name in Uganda) provided such a chance and was a highlight of the trip. Two

years before, Allen had received her first micro loan from TGC. A visit to her home revealed that she had come a long way since then. Her home was a concrete, stucco home with lovely furniture, in stark contrast to the typical mud and wattle shacks prevalent in much of the village. During the TGC women's visit with her, she expressed that she still could not quite believe that she was living in such a nice house with nice furnishings.

Micro loans and her hard work made this new, improved living situation possible for herself and her family of five. Using her micro loans to grow her business, Allen now has multiple income streams. She sells coffee beans, vegetables, and sodas from her shop across from her home. She also raises chickens, cows and turkeys. She is now a proud businesswoman and homeowner.



Alison giving out loans.

Karon and her fellow travelers also enjoyed the opportunity to participate in a loan program graduation ceremony. 60 women, who had been in the loan program for two years and successfully paid back their loans, were now graduating to the world

INTO THE HEART OF UGANDA

of commercial banking. It was an exciting, highly celebratory occasion in which the whole village participated. There was a parade of the successful borrowers with a high school marching band that traveled up and down main street to the cheers of all. Local dignitaries spoke at the festivities and gifts were given to each graduate, including a poncho to keep them dry in the rain. The local women were gracious in their inclusion of their American guests. One Ugandan borrower expressed it as follows, “We are exactly the same, except for our skin color.” The bond of sisterhood was mutually felt by all present.

A similar graduation ceremony is experienced at the village of Bududa about an hour and half drive from Buyobo. A huge feast is prepared for this ceremony and Karon and her fellow travelers partake in the feast of chicken, rice, matoke (cooked banana dish) and chapatti, a flat bread. Everyone left full and satisfied.

“An individual has not started living until he can RISE above the narrow confines of his individualistic concerns to the broader concerns of all humanity.”

- Dr. Martin Luther King, Jr.



Graduation Parade - Buyobo, Uganda.

At their last dinner together, Karon, Alison, Melba, Susan and Kim reflected on their shared experiences on this trip. The sight of so much pervasive poverty was hard to take in and to accept. In the U.S., their lives are so much different. Their daily concerns did not include whether they would be able to feed their family that day, whether their homes would hold up against the rain and wind, or whether they could afford to send all their children to school. They found solace in the fact that they were not just bystanders looking on, but participants in a solution. They saw the power of micro loans to make a difference in the lives of these women and their families. They experienced the sincere gratitude and sheer joy of the women for whom micro loans have provided them a chance to make a better life.

TGC is proud to be part of the solution to the extreme poverty observed on the 2012 trip to Africa. We pledge to continue to provide opportunity for women living in the most impoverished regions of the world to make a better life for themselves and their families.

WOMEN'S SUCCESS STORIES

Micro Entrepreneurs Succeed and Thrive



Zitta truly embodies an entrepreneurial spirit. After receiving her first micro loan in 2009, she now successfully runs a coffee and bean business. Additionally, she has been able to open a small shop in Budadiri Town Council, which she runs in collaboration with her brother. Her profitable business has allowed her to become financially independent enough to take in and support

5 orphaned children. Her success has also led her to become a local loan coordinator, helping other women work their way out of poverty.

Wosukira used her first micro loan to become a banana seller. She has since opened a retail shop and started selling “value-added” banana products such as pancakes. As a mother of 14, this loan has made an incredible difference to her family. She uses her profits to pay for school fees and add to her savings. She is saving so that she is able to pay university fees for her children.



WOMEN'S SUCCESS STORIES



Anna was able to weather the storm of an unexpected injury to her husband in 2012. The profits from her tailoring business made it possible for her not only to pay for her husband's medical bills but also continue to support her family. She believes that if it were not for the micro loan funded by TGC, she would not have been able to support her family during her husband's injury and recovery.

Sylvia is an incredible story of the success of our micro loan program. With her first loan in 2010, she opened a local drug store. With her great communication skills and customer service, her business has grown steadily. In only two years, her income increased from \$360/year to \$1920/year. With some of her profits, she built a house with electricity (still a rarity) for her family, which includes three children. She is also able to save for healthcare, school fees and emergencies. She and her family are enjoying a more prosperous life due to the opportunity provided by our micro loan program.



WOMEN'S SUCCESS STORIES



Allen Namarome was one of the first women to receive a TGC loan, belonging to the Blue pioneer borrower group of 2008. Allen is truly a success story, as she is now receiving independent bank loans, managing a thriving business and taking care of 6 children. Of these children, 4 are her own and 2 are orphans she and her husband took in after the death of their father. All the children attend private school in the larger city of Mbale, some 20 km away from Buyobo where the standard of education tends to be better.

Allen was already a businesswoman before she entered the TGC program,

but the business remained very small and her living standards were basic. She and her husband Ambrose rented a small space where they sold fertilizer and seeds. But with the transport costs of going into Mbale and the costs of renting the shop, profits were low. In 2008, Allen received a TGC loan of 300,000 Ugx (\$150) that she first put into buying and selling produce such as coffee, maize and beans. She continued to get larger loans from TGC and eventually transitioned to bank loans, which allowed her to purchase a shop space in Buyobo instead of renting in Mbale. She also bought land in Buyobo, this enabled her to grow her own produce and add livestock to the business. All of this reduced costs and the business expanded and flourished.

Since receiving a loan Allen says her quality of life has improved greatly. It has allowed her to build a permanent house with electricity, continue to save and put money into her business and provide a better life for her children. In the future, Allen wants to build another house and rent it out for income so that she and her husband can retire. She wants a car to make transport easier to and from Mbale to visit her children at school and transport supplies for her shop.

She is adamant that the project has empowered rural women and says, “The project has helped us a lot, before everything was for the man, for every little thing we would go to the man, but now rural women are doing business and we work together.”

BOARD OF DIRECTORS



Karon Wright
*President, co-Founder
and Executive Director*

Karon Wright is the President, co-Founder and Executive Director of The Greater Contribution (TGC). She is a passionate advocate for the poor and a frequent speaker in the fight against poverty

Karon and her colleagues founded TGC with the dual goals of aiding in the fight against poverty and providing a venue for ordinary citizens to make a positive change in the world. She is inspired by the many supporters who know they live privileged lives just by virtue of being born in America and who want to help those born into poverty. She knows that the power of micro loans coupled with the determination of women to improve their lives and the lives of their families is a potent combination.

Her numerous trips to Africa have taught her that although our lives look very different from those in developing countries, we are in fact, very much alike.

She has seen women with goals, just like women in America, working tremendously hard to fulfill those goals -- to feed, clothe and educate their children and give them a better future. She is honored to have this work to do -- to help give these women the same opportunities that we have here and she is honored and inspired by TGC's dedicated Board of Directors and community of supporters.

Karon holds a Bachelors and Master's Degree in Fine Arts from California State University at San Jose. She began her career in teaching at the college level and holds a lifetime Teaching Credential. In addition to her career in education, she brings a background in organizational development and executive coaching to her role in TGC as well as expertise in Emotional Intelligence. She is a recipient of the Vibrant Giver Award for women who are changing the world in the ways they give back. She is a resident of Thousand Oaks where she lives with her husband, Geoff Glassner, an accomplished wildlife photographer.

Pellie Anderson is a currently serving her third year as a Board Member. She also leads Digital Marketing, Social Media and School Outreach for TGC. The Greater Contribution has afforded her the opportunity to raise awareness about the extent of world poverty, its effects on women and children, and the positive impact micro loans can have upon women and their families in developing countries. Her background is varied, but she has always focused on women's issues, especially empowerment. Pellie prosecuted criminal cases in Northern California for thirteen years. She specialized in domestic violence cases, always concerned with the safety and quality of life of women in her community.



Pellie Anderson
Board Member



**Stephanie Young
Gonzaga**
Board Member

Stephanie (Steph) Young Gonzaga is delighted to be able to leverage her experience toward supporting the micro loan models of TGC. She finds great satisfaction in the opportunity to give back to the community through this organization. She is responsible for developing the strategic technology direction of The Greater Contribution and guiding its data management and Internet presence. Stephanie has over 20 years of IT leadership and business experience in the financial sector, and was a CIO for a commercial mortgage company where she was responsible for enterprise IT strategy. Stephanie holds an MS in Information Systems and a Doctorate in Leadership and Organizational Management. She is a member of IEEE.

BOARD OF DIRECTORS

Bonnie Neuer contributes her knowledge of volunteer engagement and donor appreciation to TGC, and is a voice to spread the word of what micro loans can do for the lives of women in poverty. Bonnie feels passionately that if more people knew about micro loans, they would know how easy it is to enable so many more people to rise above extreme poverty, be healthier, better educated, and thus create a happier world.

During her time with the LAUSD Bonnie organized and led an active volunteer program for elementary schools and has, herself, been a volunteer for both local and international charities for the past 20 years.

As a REALTOR® and cancer survivor, her charitable involvements in the last 12 years have included: Food drives for Manna Food Bank, the American Cancer Society's "Rely For Life" Planning Committee, and close to her heart, the Red Rhino Orphanage in Kenya, founded by Bonnie's nephew, Greg, in 2002.

Bonnie lives in Thousand Oaks, has two sons and 4 grandchildren, all being 5th, 6th and 7th generation Californians!



Bonnie Neuer
Board Member



Marcy Reed
Board Secretary

Marcy Reed is honored to serve on the board of The Greater Contribution as Board Secretary. She believes that women possess the power and the compassion to make the world a better place for all. She was introduced to TGC at its "A Woman's Worth" event and is eager to help advance TGC's micro loan program and its mission to provide meaningful support and training that empowers women to break the cycle of extreme poverty for themselves, their families, and their communities.

Marcy's belief in the importance of building leadership skills in women has also led her to volunteer extensively with Girl Scouts of California's Central Coast, currently serving as an adult learning facilitator, chair of the council's Gold Award Committee, and as a delegate to the GSUSA National Council. Marcy hails from the Midwest and holds degrees in Art History and Museum Management. She currently works as a paralegal at a local multinational corporation. She lives in Westlake Village with her husband, Robert Weibezahl, and daughter, Katie.

Kerrie Sadler is honored to be a member of The Greater Contribution board. A native of Ohio, Kerrie lived and worked in New York City and Chicago for 20 years before moving with her family to the Los Angeles area in 1997. She works as the communications manager for the New West Symphony, a professional orchestra based in Thousand Oaks. Her communications career has also included working for Oaks Christian School, the New York Times Magazine Group, and ABC News and Sports, which enabled her to travel worldwide.

Compassionately serving others less fortunate has always been important to Kerrie, be it through community, church, or arts-related volunteer work. An avid choral musician, she is a member of the Los Robles Master Chorale. She and her husband, John, have two grown children and live in Westlake Village, California.



Kerrie Sadler
Board Member

INCOME AND EXPENSES

THE GREATER CONTRIBUTION

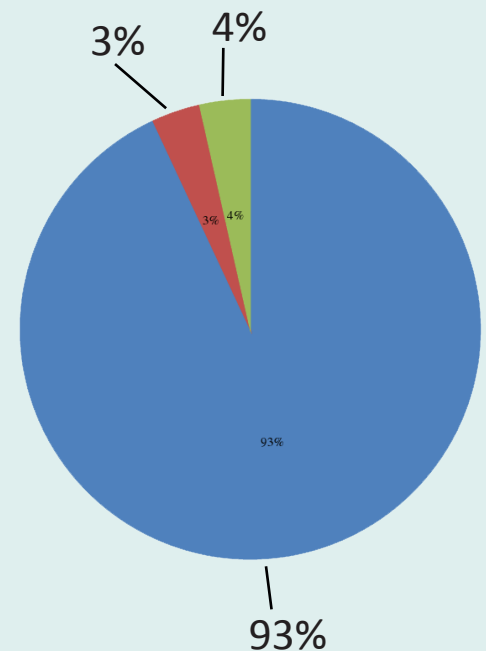
Income and Expenses January – December 2012

Source of Funds

Direct Public Support:.....\$65,556 (100%)

Uses of Funds

Micro Loans.....	\$61,000.....	93%
Fundraising.....	\$2,238.....	3%
Administration.....	\$2,318.....	4%
Total.....	\$65,556.....	100%



“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

IN APPRECIATION

A profound thank you from The Greater Contribution Board to the following people and organizations for making a Greater Contribution in 2012, by supporting our mission of providing micro loans to the most impoverished women in the world and empowering them to build a better life for themselves and their families.

Organizations & Foundation Supporters

*Capital One-Salt Lake City
Edison International
Good Search
SCE T & D Employee Contributions
Unity of The Oaks, Inc.
Westlake Women's Club*

Sustainer's Circle

*Marilyn Altamura
Pellie & David Anderson
Molly Barrow
Jane Brown
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Carlos & Janet Flores
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Karen & Greg Hanen
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Elise O'Keefe
Page Patten
Bobbi Rudin
Kerrie Sadler
Carolyn Sims
Elizabeth Stocksdales
Kathy Tamashiro
Barbara Tone
Donald Venardos
Karon Wright*

\$1000-10,000

*Anonymous
Cheryl Ethridge
Lew & Martha Fikes
Dave & Jeanne Matthews
Matt & Sivi Miguelena
Karon Wright & Geoff Glassner*

\$250-999

*Richard Anderson & Michelle Beale
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Bruce Beard
Sharon Bellows
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IN APPRECIATION

\$10-249

Steve Abarta
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Cathy Allen
Manzar Amini
Steve & Adrienne Anderson
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Karine Armen
Pauline Arneberg
Diane Atkinson
Penny Atkinson
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IN APPRECIATION

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Patty Hollow

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Carmen Illig

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Peggy Johnson

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Kimberly Lawson

Marcia Lechtick

Mary Ann Lee

Katherine LeFebre

Susan LeFrancois

Donna & Gerald Levine

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Pat & Donna Long

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Ellen Lubic

Helen Macdonald

Carmel Maguire

Marilyn Mansfield

Carol & Gary Mark

Cynthia Martin

Karen & Richard Martin

Allan Matthews

Kim Matthews

Pamela McCarthy

Whitney & Bruce McCleery

Mike & Susan McElvaney

Deanne McLaughlin

Diana Meisler

Jesus Mejia

Alan Melcher

Jeanne Melton

Dale Mendoza

Niki Merrigan

Joyce Meyers

Darrow & Laurie Milgrim

Bernard Miller

John Miller

Julius S. Miller

Marc Moss

Patricia Mullins

Rochelle Nathan

Bonnie Neuer

Peter Neuer

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Tim & Christina Oswald

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Brian Parker

Pamela Patten

James Patterson

Renee Pelletier

Julianne Pemberton

Sue Perona

Laura Kate Peters

S. Phillips

Donna Piazza

Elaine Post

Sheila & Tom Prendville

Scott Punk

Raymond & Patricia Ramirez

Dawn & John Rawls

Marcy Reed

Ed & Molly Rockey

Kimberly Rodriguez

IN APPRECIATION

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Kerry Rose
Elizabeth Rosenberg
Karen & Alan Rubinstein
Margaret Rulon-Miller
Emily Sadler
Theresa Sanchez
Philip & Lydia Saravis
Devon Scheef
R.R. Schiff
Roberta Schiff
Chris Schleich
Phyllis Schlessinger
Erika Schreiber
Sheryn & Duane Sears
Raymond Shadman
Fran & Stephen Sherman
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Laura Simonek
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