

# The Greater Contribution



**2013  
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 and disease. We do this by raising awareness and funds for micro loans that help poor women and their families work their way out of poverty and by being a vehicle for other individuals and groups who want to make a greater contribution to our world.

We are 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.

***[www.TheGreaterContribution.org](http://www.TheGreaterContribution.org)***

# PRESIDENT'S LETTER



Dear Friends,

Once again, I am pleased to have the opportunity to thank all of you. I am so grateful for your generosity, supporting our work and making it possible!

2013 was an exciting year for The Greater Contribution. Through your generosity, we closed out the year having provided 621 new loans for a total of 8551 micro loans since beginning this work in 2006 while keeping our expenses at a low 7.9%. We also did a lot of preparation for two new loan hubs that opened in January 2014! You can read more of the specifics of this work in the following pages and it's important to remember what this work means. Here are some of the ways these loans impact the people of Uganda.

**School, medicine, and improved nutrition are results of these loans.** From our field members on the ground we constantly get reports of the very tangible impact these loans have on the lives of these people. The women borrowers report that they are able to send more of their children to school, that their families are healthier since they can provide needed medical care and that they are eating more meals per day! Women report that they have gone from eating one meal a day to two meals a day or more. They report that they no longer have someone in their family who is regularly sick because now they can get medical treatment for them. They proudly report that more and more of their children are going to school!

Education and a role in their community. One typical borrower reports "I'm now counted among the business community. "Another says: "I can reason like a business lady and my opinion as a business lady is taken seriously." "I'm grateful for teaching us proper business."

**Hope is restored and a future provided.**

Annette, the Loan Administrator in our new hub in Lwaboba wrote, "thank you for the lives of many women that you have changed within a minute and for their beautiful smiles that show real hope restored." Previously she had told me that she and the other women in the village were losing hope of ever being able to improve their lives and the lives of their children.

**It is remarkable what a difference we can make in the lives of others through this remarkable little tool called a micro loan.**

Through sharing the abundance in our lives, we can do something really extraordinary. We are truly transforming lives.

All of us here at The Greater Contribution are aware that we could not do this work without all of you! Thank you for making another year of micro loans and growth out of poverty possible.

Gratefully,

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

President, Co-founder

# HIGHLIGHTS FROM 2013



*Grace in front of her retail building*

By the end of 2013, The Greater Contribution hit a new milestone. As of December 31, 2013, TGC had proudly funded 8551 micro loans, providing the opportunity for some of the most impoverished women in the world to seek the brighter futures that they and their families deserve. Stories of some of the women who have most recently been impacted by our micro loans can be found later in this report under “Micro Loans Allow Borrowers to Overcome Great Challenges.”

## ***TGC Celebrated International Womens’ Day***

On March 10, 2013, TGC celebrated International Women’s Day with long-time supporters and many new faces, by sharing stories of women that attendees admired. Along with Malala, the child advocate for education in Pakistan, stories were shared of several borrowers that TGC ambassadors

had met on their recent trip to Uganda. Borrowers, such as Grace, were greatly admired. Grace started a vegetable business a little over three years ago with a micro loan. When TGC ambassadors met her last February, she had built a retail building, which she rented to other businesses in her community. She prided herself on being able to send her children to school, including her two children attending university.



# HIGHLIGHTS FROM 2013



*"A Woman's Worth" Event Attendees*

## ***Third Annual "A Woman's Worth" was a success***

TGC's Third Annual "A Woman's Worth" Event was held on May 5, 2013, at our gracious supporter, Larry Janss', wonderful "Four Friends Gallery." Our guests enjoyed a great afternoon of delicious chocolate, food and wine. Attendees generously engaged in our silent auction and came away with a sense of contribution to others and a little something for themselves.



*"A Woman's Worth" Event Speakers*

Five TGC ambassadors and board members shared their experience of visiting Ugandan women borrowers, whose micro loans we had funded. They also shared their conviction that micro loans were making a real difference in the lives of these women and their families. TGC ambassadors experienced sincere appreciation from the borrowers for the opportunities that your funding of TGC micro loans had provided.

We are so grateful for those who attended, and those who could not who generously donated anyway. As a result of the generosity of our donors, 51 women and their families will begin their journey out of extreme poverty. We look forward to seeing all of you next year. With your help, we can continue to make a real difference in the lives of the most impoverished women in the world.

## ***Beach Cities Chapter held second annual fundraiser***

TGC's Beach Cities Chapter held their second annual Pool Party for Prosperity on Sunday, July 28th, in Hermosa Beach. A fun-filled day in the sun raised enough money to fund 21 new micro loans for impoverished women.

Thanks to our committed members of the Beach Cities Chapter: Page Patten, Jesse Lurie, Peggy Johnson, Harry Cartwright and Bill Henshaw for sponsoring and coordinating this fun event.

## ***Departure of valued board member***

After two years of service to The Greater Contribution, board member, Bonnie Neuer, announced her departure from our board in August 2013. Bonnie served as our volunteer coordinator and event planner for our annual "A Woman's Worth" fundraiser. We will greatly miss her significant contributions and commitment to our organization. She will be hard to replace. We wish her the best with her new life along the central coast of California.

# RESPONDING TO UNMET NEEDS

## *The Greater Contribution Responds to Unmet Needs of Rural Women*

2013 was a year of responding to the unmet needs of women in new communities of rural Uganda. As TGC became known in the region for involvement in a successful micro loan program, word spread to untouched rural communities. Throughout the year, TGC received requests by letter and email to assist various communities of women across Uganda seeking the opportunities that micro loans could bring them. We could not turn away from their pleas and their obvious need for a program that could support real and sustainable economic opportunity and growth in their villages.



*Judith about to weigh some millet for customer to purchase*

Some of the communities already had established groups, women who were self-starters trying to make the best of very challenging circumstances and

***“2013 was a year of responding to the unmet needs of women in new communities of rural Uganda.”***

without many resources. Their established infrastructure allowed us to fairly quickly partner with these groups to provide micro loans. One of the established groups was the Pit-tek Women’s group of Jinja. The group was established by women refugees, who had fled their family homes in northern Uganda during the bloody civil war. Many of the women had become the sole support of their families after losing their husbands and other family members. They found themselves completely starting over without land, housing, or jobs. They formed a group to help support one another in a new community. When we visited them in February of 2013, the organization had already established a great vocational

training program with strong, effective leadership. Women were taught beading and silk-screening. The profits from their sales of beads and silk-screened scarves were saved in a pool

and lent out in small amounts. Since this savings pool was limited, they could only fund micro loans for some of their members. They reached out to TGC so that more Pit-tek women could have the opportunity to start or expand their own small businesses. TGC proudly funded 27 new loans to these women in 2013. Read more about some of the Pit-tek borrowers later in this report.

Near the end of 2013, TGC also funded micro loans to two other women’s groups that had previously been established and had significant infrastructure in place. One such group was Volunteer Action Network (VAC-NET). Vac-Net is a non-profit established to undertake social and economic interventions



# RESPONDING TO UNMET NEEDS

that reduce vulnerability to poverty, disease, hunger and illiteracy. Their women's group is located in Gulu in northern Uganda. TGC funded 24 micro loans to women in that group in December of 2013.

TGC also funded 27 micro loans for the Natiki women's group located in Kakoro, Uganda. Kakoro is a rural village located 27 kilometers (approximately 17 miles) outside of the nearest city, Mbale, which is a great distance in rural Uganda. Isolated by extremely poor dirt roads and lack of transportation, the group sought to establish financial services locally. They began with a savings group to help support local women. Their small savings were used to

help one woman at a time pay for a child's school fees or medicine for a family member. Looking for a more sustainable source of income, the group found a benefactor for a few micro loans, but the benefactor disappeared. They learned of TGC's micro loan program and sought us out to help them expand their micro loan program in their village, so that more women might have the opportunity to create a sustainable income. Funding from TGC has allowed 27 women to continue on their road out of extreme poverty.

In the summer of 2013, Karon Wright received an email (below) from which we could not turn away.

*Dear Karon Wright,*

*I am Suzan, a women group leader in Tororo district in Eastern Uganda. I saw your website and the things you do as I searched for help for this women group on the net. I have hopefully decided to appeal for your Organization help because this women group falls within the brackets of your Organization.*

*Winning Women Tororo is a group of twenty five (25) extremely poor women who have come together to see how we can develop ourselves, families and the community out of poverty. The group consists of single mothers, youths, married women and widows. Each of these women has at least a small business which include: fruit and vegetables selling, charcoal selling, handicrafts making, poultry, goats rearing, piggery and saloon. However, all is done on minimal scale due to small capital.*

*Our main objective is to come out of poverty, become self sustainable develop to be responsible parents and an example in the community.*

*We have seen how you have helped many women already to achieve such goals and our prayer and request is that please include us in your agenda too. We will change the lives of many around our community.*

*We pray for good health for you.*

*Yours faithfully,  
Suzan*



*Suzan and Stella*

# RESPONDING TO UNMET NEEDS



*Lwaboba - New 2014 borrowers*

In September 2013, our president, Karon Wright responded to Suzan's letter by paying a visit to the Winning Women and The Women's Hunger Eradication Group of Lwaboba, Uganda. Karon was impressed with, not only their need for our loan program, but their willingness to work with us to develop the supportive structure necessary to establish a successful loan program in these two communities. Leaders emerged and local women agreed to be trained to become loan administrators and business trainers in their respective communities. The decision was made to move forward with establishing our micro loan program in these two communities.

During the last few months of 2013, the necessary groundwork for launching two new loan groups at the beginning of 2014 was established. Training for the business trainers and loan administrators took place in January 2014. After the leaders and trainers complete their training, over 100 new women borrowers will receive their own business training and their first TGC micro loans. 2014 looks to be an important milestone for TGC. As we reach out to

these new communities with our loan program, The Greater Contribution will be meeting an unmet need for capital in their rural villages and providing the support and training necessary to ensure business success and a sustainable income for these impoverished women.

*“Do all the good you can,  
by all the means you can,  
in all the ways you can, in  
all the places you can, at  
all the times you can, to  
all the people you can, as  
long as ever you can.”*

*- John Wesley*



# WOMEN'S SUCCESS STORIES

## *Micro Loans allow borrowers to overcome great challenges*



*Cecilia with embroidery*

After fleeing her home during Uganda's civil war, Cecilia lost her husband in an accident leaving her to care for their four children alone. Fortunately, Cecilia has a wonderful skill; she embroiders beautifully. She needed a loan in order to expand her business and create a more sustainable income. TGC provided her a micro loan in April 2013. In just four months, she has been able to increase her income from less than .50/day to more than \$5/day. This significant increase in income has made it possible for her to feed her children three meals per day. She says "I'm able to pay rent for the house I'm staying in promptly. The landlord no longer locks me out." She

says she can now hold her head high as a successful businesswoman.

Rose's story begins in tragedy but continues with hope and triumph. During Uganda's bloody civil war, Rose was beaten into unconsciousness and her husband blinded. She and her family were forced to flee their family home and relocate. Due to her husband's blindness, she became the family's sole wage earner. Life was extremely difficult with six children in her care. She was fortunate to join our partner, the Pit-tek women's group. She joined their beading group allowing her to save a little money to start her own business. With the TGC loan she received in 2013, she was able to expand her business and increase her income. As a result of her increased income, her family has enjoyed more nutritious meals and she has been able to pay the school fees for one more of her six children to attend school. She also increased her savings, with which she hopes eventually to be able to buy a home for her family.



*Rose*

# WOMEN'S SUCCESS STORIES

Since her husband has been unable to find work, Alice has become the sole provider for her family of four. She has struggled to make enough money to provide proper medical care and pay school fees. After receiving TGC's micro loan, she has fortunately been able to increase her income to over \$3/day. She is now a proud businesswoman, proud of her ability to keep good records and works to gain more customers. She can now pay school fees more easily and the family's health has improved. She looks forward to saving enough to buy a house as well.



*Alice*

My name is Mary. I am 26 years old and a former abducted lady who escaped from LRA in 2005 back home with 2 lovely daughters. I thank God I'm alive and have joined a sisterhood group with a caring organization. I received my first loan of \$60 in December 2013 after attending 2 weeks training on how to manage business but more importantly how to save both in cash and in kind I learned how to keep records on a daily basis which improved my business. I have repaid back fully my first loan and received the second loan of \$100. To date I can buy scholastic materials for my 2 daughters who have just started school because I can be able to send them to school using my quarterly savings from my business. At home we can feed on better meals, at least I can buy meat once in a while this has never happened before. My dream is to work hard buy my land however small it will be and construct my house so that we can have a permanent home. I love the program for teaching me and supporting me to start my business. I thank The Greater Contribution for supporting our group. I believe soon after a few loans my business will be stable. God bless you!



*Mary in her market stall*



# WOMEN'S SUCCESS STORIES



*Catherine happy after making a sale*

to attend school. She has increased her savings and hopes, like many of our displaced borrowers, to be able to save enough to buy a house again some day.

Rupina is married with seven children. She had started a small business of selling silver fish, a staple in the region around Lake Victoria. Initially, she had insufficient capital to make it profitable. Since receiving a micro loan from TGC in April 2013, she has been able to increase her income to more than \$2/day. Prior to receiving the loan, she said that one of her goals was to be able to help pay school fees for one more of her children to attend school. She can now proudly say that due to her increased income she has achieved that goal. Now all of her children are able to attend school. She says that she is now proud of herself as a successful businesswoman. She hopes to save enough money to be able to buy a house for her family some day.



*Rupina cleaning fish*

# 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 microloans 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 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 currently serving her fourth year as a Board Member. She leads Digital Communications and Social Media for The Greater Contribution. 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. In 2013, she traveled to Uganda and observed first-hand the power of micro loans to positively impact the lives of impoverished women and their families. She is a former prosecutor and pastry chef. She has always been interested in using her skills to ensure that women were able to fulfill their highest potential. She lives in Oak Park with her husband and two children.



**Pellie Anderson**  
*Board Member*



**Stephanie Young  
Gonzaga**  
*Board Member*

**Stephanie (Steph) Young Gonzaga** joined the board in 2010. She 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** served as the Volunteer Coordinator and Event Coordinator for TGC through most of 2013. She has been an enthusiastic advocate of the value of what micro loans can do to improve the lives of women in poverty. 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 has recently retired and moved to Cambria on California's central coast.



***Bonnie Neuer***  
*Board Member*



***Marcy Reed***  
*Board Secretary*

**Marcy Reed** has served as Board Secretary since 2012. 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 2012 "A Woman's Worth" event and ever since has been helping 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 Westlake Village with her husband, Robert Weibezahl, and daughter, Katie.

**Kerrie Sadler** has been a member of The Greater Contribution board since 2011. 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*

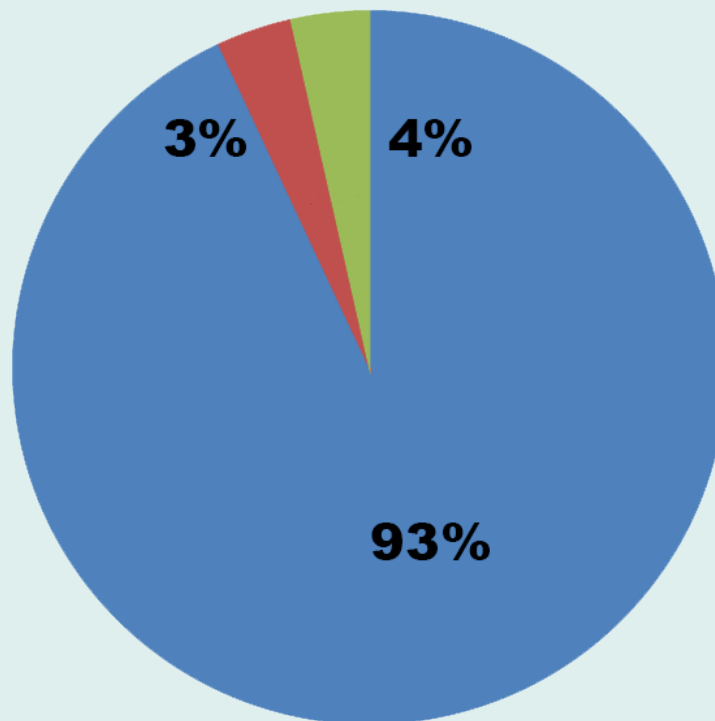
# INCOME AND EXPENSES

## THE GREATER CONTRIBUTION

### Income and Expenses January – December 2013

#### Source of Funds

Direct Public Support: \$67,431 (100%)



#### Use of Funds:

Micro Loan Program:

|                                 |                  |
|---------------------------------|------------------|
| 2013 Micro Loans                | \$30,400 (45.1%) |
| Designated for 2014 Micro Loans | \$31,642 (47%)   |

#### Operational Expenses:

|                |               |
|----------------|---------------|
| Fundraising    | \$3034 (4.5%) |
| Administrative | \$2293 (3.4%) |
| Total          | \$5327 (7.9%) |



# IN APPRECIATION

*A profound thank you from The Greater Contribution Board to the following people and organizations for making a **Greater Contribution in 2013** 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**

*Amgen Foundation  
Bank of America  
Capital One-Salt Lake City  
Good Search  
Prudential Foundation  
Rotary Club of Westlake Village  
SCE T & D Employee Contributions  
Westlake Women's Club*

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## **\$1000-10,000**

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# IN APPRECIATION

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Robert Miller  
Lori Minard  
Kenneth Moore  
Marc Moss  
Paige Murphy

# IN APPRECIATION

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|---|---|
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| <i>Bonnie Neuer</i>                     | <i>Roberta Schiff</i>                       |
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| <i>Joan Obyrne</i>                      | <i>Anne Shulman</i>                         |
| <i>Ailleen Osborn</i>                   | <i>Valerie Sindal</i>                       |
| <i>Hermosa Oso</i>                      | <i>Edie Sine</i>                            |
| <i>Tim &amp; Christina Oswald</i>       | <i>Donna Skidmore</i>                       |
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| <i>Paula Patten</i>                     | <i>Betty St. Jean</i>                       |
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| <i>Ivette Saiz</i>                      | <i>Mary Weaver</i>                          |
| <i>Lenore Sarasan</i>                   | <i>Stephen K. Weber</i>                     |



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