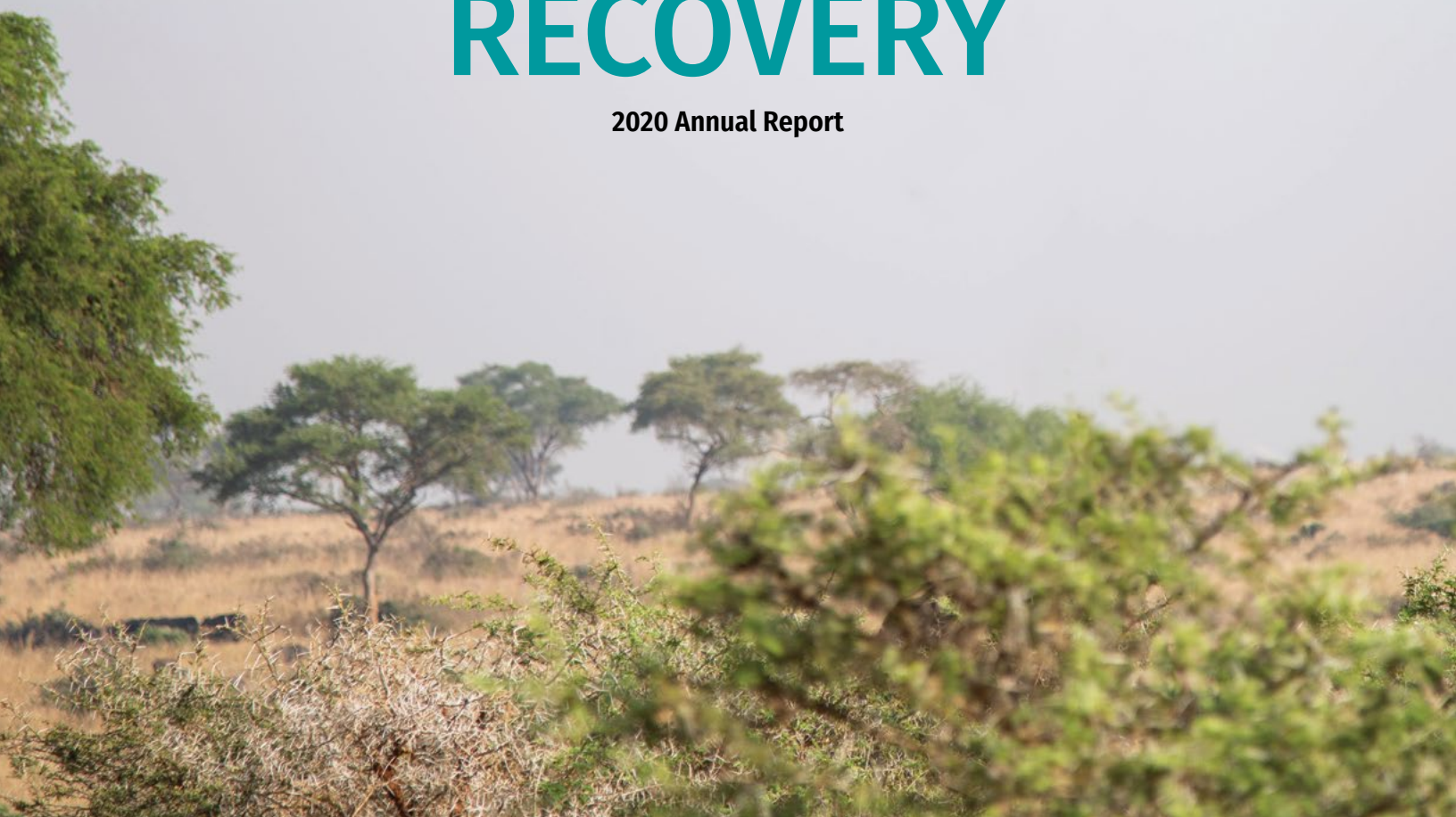




RESILIENCE AND **RECOVERY**

2020 Annual Report



President's Message



While 2020 was a year like no other, it was also a year of kindness and resilience of the human spirit that triumphs even in hard times.

The year of global disease, social and political unrest, and climate change brought enormous challenges to all of us — and especially to the poor we serve in Uganda. Despite the daunting conditions facing both our borrowers and our supporters, I am proud to say that The Greater Contribution has come through strong, stable, and able to continue serving our borrowers and keeping our programs intact.

All this stability and success is because of you, your compassion toward the poor and your dedication to making a difference. We are deeply grateful.

In this report, you'll see resilience in the women in our program. They are strong and determined to bounce back and work hard to return to their pre-pandemic activities and routines. They continue climbing the ladder out of poverty toward a better life for themselves and their children.

The response of the Uganda government to the pandemic was swift and drastic. Like other countries, Uganda struggled to create processes to protect its citizens from the coronavirus. Yet those well-intended processes also created greater hardships for poor women already struggling to provide basic necessities for their families. Women who had been lifting themselves out of the depths of poverty through our programs found themselves suddenly sliding backward economically as their marketplaces closed and their incomes were abruptly cut off.

In May, through your generosity, we were able to provide 7 tons of emergency food aid and sanitizing supplies to women bordering on starvation. This was a critical lifeline for them until the government began reopening marketplaces in August. With markets reopened, we were able to again issue loans and enable borrowers, like so many around the world, to restart their businesses.

Despite the hazards confronting us all in 2020, you continued providing support for these women and their families. The common enemy of us all, the pandemic, brought out the strength in them and in you, our supporters.

As we continue into 2021, together, you and I and the people of Uganda are rebuilding our lives, recovering from the sadness and losses of 2020, and moving on to making the world a better place. I am honored to have each of you as partners in this wonderful and richly fulfilling work.

Gratefully,

A handwritten signature in black ink that reads "Karon Wright".

Karon Wright
President, Co-Founder

15 Rewarding Years!

It's difficult to believe it's been 15 years since I sat around my kitchen table with three friends – Diany Klein, Elise O'Keefe, and Kathy Tamashiro – discussing how we, and others, could make a greater contribution with our lives. We all had jobs with good incomes that provided comfortable lives. In the eyes of much of the world, we were affluent.

We thought of the more than **3 billion people**, nearly half of the world's population, living in poverty, struggling to survive on less than the equivalent of \$2.50 a day. And we thought about the roughly **20,000 children** who die *each day* due to poverty.

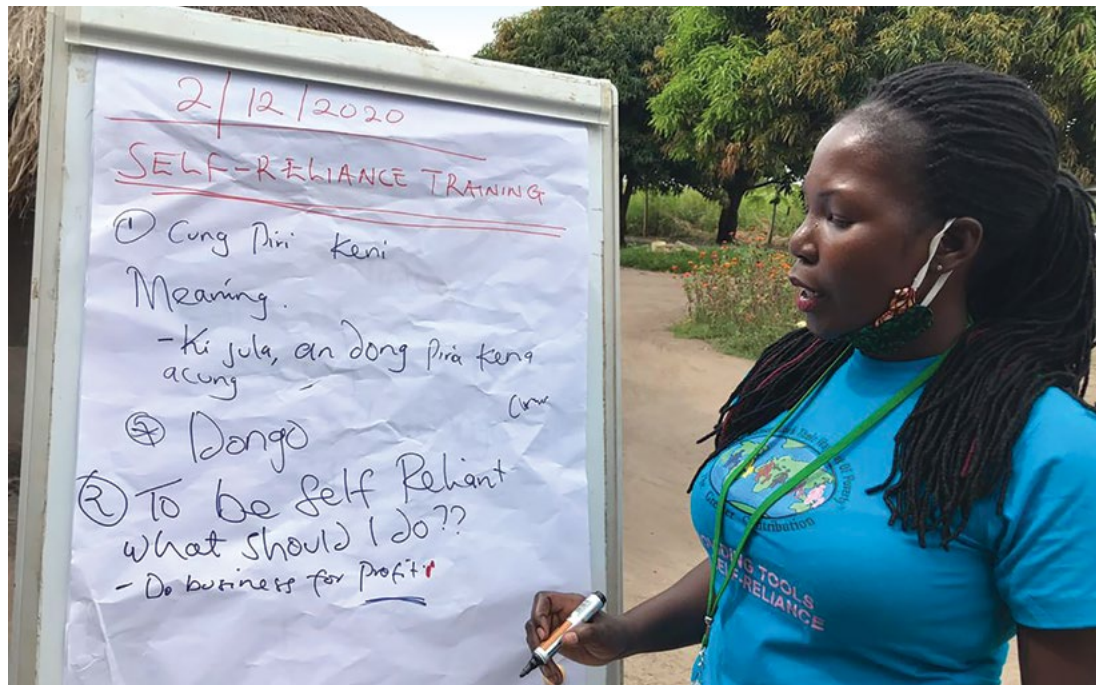
How do you begin to make a difference with these unbearable statistics? Yet nothing is impossible when like-minded people work together toward a common goal — and that is what motivated us to create The Greater Contribution.

Now, 15 years later, through the contributions of kind, compassionate people who have made a greater contribution with their gifts, **we have provided more than 20,000 loans to women supporting large families — improving and enriching the lives of nearly 70,000 individuals.**

These past 15 years have been some of the most rewarding years of my life. **And I simply want to express my heartfelt thanks to all of you who have been a part of this amazing journey.**

Karon Wright
March 2021

Self-Reliance Training: Key to a Greater Future



It is safe to say the world was not prepared for Covid-19. Nowhere is that more evident than in Uganda, where the pandemic almost instantly closed marketplaces, halted travel and limited the size of gatherings. The impact that had on Ugandan women in our programs was devastating.

Unable to sell their goods at market meant no income. No income meant less or little food for their families. Children, who had been in school, were now at home — needing to be fed. For women already living a hardscrabble existence, the pandemic only made things worse.

Early in the pandemic, The Greater Contribution saw the crisis unfolding and **immediately raised more than \$6,000 to provide emergency assistance and supplies** to our program participants.

"Donors understood the severity of the situation, and we are grateful for their assistance" said Toffister Aloyo, Uganda program director for The Greater Contribution.

Recognizing that this will not be the last crisis the women of Uganda face, The Greater Contribution in 2020 developed and added self-reliance training to our normal business training curricula.

The self-reliance training strengthens women's sense of self-confidence and resilience – as well as reinforces the financial skills they learned earlier in their programs.

Armed with this knowledge, and practicing these skills throughout the micro loan program, participants establish business and personal practices that help lead them to self-reliance and independence.

Said Karon Wright, president and co-founder of The Greater Contribution, "This curriculum furthers our mission to serve rural, impoverished women living in northern Uganda and helps pave the road to recovery."

3

Pillars of Success:

Literacy, Business Skills & Micro Loans

It sounds easy, right? Give a desperately poor woman a small loan so she can buy inventory and start a small business, invest her profits in expansion, buy her children more nutritious food and pay their school fees, and eventually lift her whole family out of poverty.

But it's much more complicated than that.

"When we started our programs 15 years ago, we knew that simply 'throwing money' at an issue as complicated as poverty was a business model for failure," said Karon Wright, president and co-founder of The Greater Contribution. "That's why we make our micro loans contingent on successful completion of two other foundational training programs.

Before Loans are Made

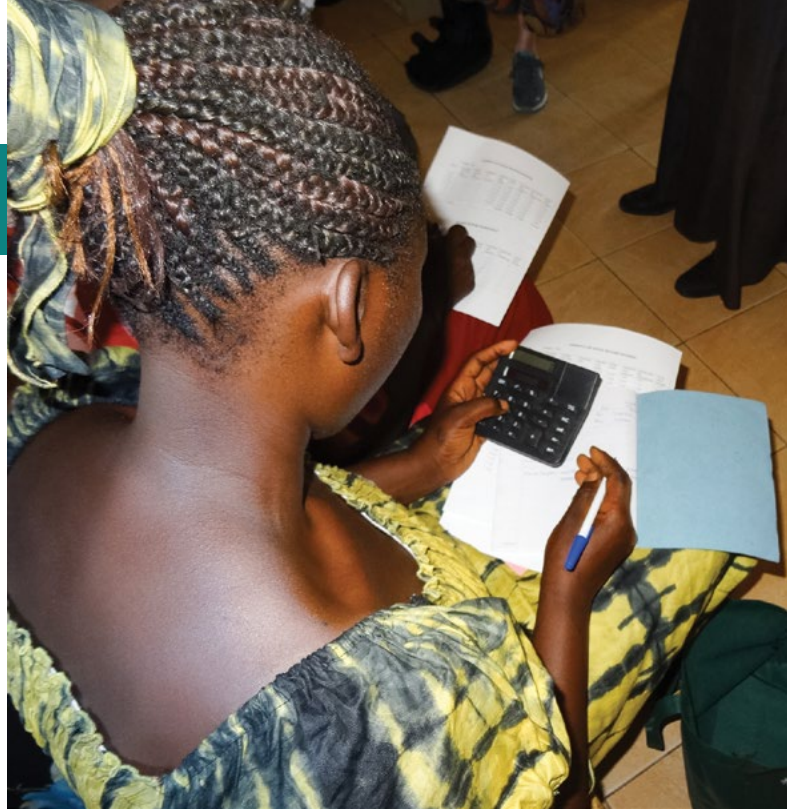
Without proper training in literacy and business skills, Wright said, borrowers would not know how to navigate running a small business – increasing the likelihood of default. That's why all borrowers must first complete several weeks of education on successfully running small businesses, plus up to two years of literacy training.

"We cover the key topics from A to Z, from accounting to zero-cost business strategies," said Wright. "And our model of requiring training before receiving a loan is a key reason why we have consistently sustained repayment rates of 98 percent for several years now."

Then Came the Pandemic

When the pandemic hit and marketplaces had to close, Wright said, borrowers had no training on how to shutter their businesses and go back to raising their families with no income.

"It was devastating to so many," said Wright. "But our staff in Uganda is very resourceful and, together, we rewrote our 2020 and 2021 training curricula to focus on self-reliance. Now, in addition to knowing how to diligently run a business, our borrowers know how to prepare their businesses for another calamity like the global pandemic and how to deal with a sustained interruption of income."



Self-Reliance and the Road to Recovery

Viola is one of the borrowers who completed our self-reliance course.

"I didn't have any capital or inventory" when her marketplace closed, she said. "But The Greater Contribution lifted me up once again with ... self-reliance training. I am now saving (money) and learning how to restart my business if this ever happens again."

Viola is not alone in benefitting from the new training. Some report 40-percent increases in savings, a strong indication that the new training is bringing about a new mindset about the need to save for future challenges.

It's what Viola says about the future, though, that is most satisfying and explains so much about how a resilient community of entrepreneurs is navigating the road to recovery:

"I have learned a lot, and I am *never* going back to being the woman I used to be before I found the support of The Greater Contribution."

A Day in the Life of a Ugandan Woman

It is as difficult to describe the typical day in the life of a Ugandan woman as it is to describe a typical day in the life of any woman anywhere in the world.

Every person faces obstacles and challenges from day to day. In the developed world, the priorities of the day may revolve around feeding the kids and scooting them off to school before going to a full-time job with benefits.

For thousands of Ugandan women, a typical day starts the night before. A woman in Uganda, as she gets ready for sleep, is burdened by the knowledge that tomorrow brings another day of “can I” questions. Can I feed my children today? Can I afford to send them to school? (Uniforms, fees, and tuition are not cheap, even in developing nations.) And can I earn money when I can’t even read or write?

Every day is a constant struggle just to survive – much less prosper. **Begging for handouts is the last, and sometimes only, resort for many women.** The government provides no social safety nets in Uganda. There are no food stamp programs or public education. Sometimes there is support within a village, but few can help when all are impoverished.

“Women in Uganda carry tremendous responsibility for providing income and raising their families,” said Karon Wright, president and co-founder of The Greater Contribution. “It’s a non-stop cycle of turning in very late at night and rising just a few hours before dawn to get



everything done, from running businesses, to tending to household chores, to caring for the children. The women of Uganda have an abundance of strength and resiliency that is both admirable and awe-inspiring.”

In 2006, The Greater Contribution set out to change the cycle of poverty into the cycle of sustenance and success for Ugandan women. Money by itself is never the solution to poverty. **Lack of education and lack of opportunity prevents the cycle of poverty from being broken.** The Greater Contribution does not give money away. We loan money to women that they repay (98% of the time). But it is the literacy and business skills training they receive that is the key to success for these women.

Sometimes training begins with how to properly hold a pencil and sign your name. “That sounds pretty basic,” said Wright, **“but in Uganda it is the beginning of a brand-new day.”**



A Thank-You Note From Uganda

You Are Our Shooting Star. You Are a Blessing. You Are a Hero.

By Toffister Aloyo, Uganda Program Director



If you haven't been to Uganda, it may be hard to understand what life is like here.

A mother here goes to sleep each night afraid that she'll wake up in the same old world. A world where she's not sure her sick child is going to make it because she can't afford the medicine. Or where she can't pay for the uniforms and fees to send her children to school, which is the only hope she has that her children will be able to fight the poverty she's so afraid of.

When I see these women, I want to do a little more for them because I see them bearing the pain of their poverty. I want the world to be fair for them, and I want to make life better for them so they can raise a generation that will live a step ahead of poverty.

When these women first come to The Greater Contribution, they may not be able to read and write. To help them prepare for the life of a business owner, we empower them by first putting them in adult literacy classes, and then we give them training so they learn the basics of business and the basics of life. Once they are done, they can do business and keep records. And they no longer fear having to live without an income and not be able to fend for their children.

To those who support The Greater Contribution, I want you to know how much you are helping the people of my homeland. You are giving the mothers here the chance to give their children food, clothe them, get them medical care, and educate them. You are helping mothers face their tomorrows in a bold way.



If you have given your time, your skills, or your money to support the destitute women of my homeland, you are our shooting star. You are a blessing. You are a hero.

The women here may not see you, but they know that, somewhere around the world, there is a guardian angel.

Toffister Aloyo grew up in a poor family with a hard-working mother. She says, "When I got my education, I said, 'I'm going to use my degree to serve my people.' I'm so glad that I have the chance to work with Karon Wright and The Greater Contribution. They are helping me push forward in ways to help women find a way out of poverty."

15 Years of Entrepreneurial Success

Today, Ester supports her family by making and selling handcrafts and growing corn and bananas and selling the bounty at marketplaces in her region. A daughter attends a university in the capital, Kampala; a son is preparing to do the same; and she has a home with electricity, a roof, doors, windows, and a floor.

But it hasn't always been this good.

15 years ago, the first year of The Greater Contribution's operations, Ester and her husband had a small plot of land and a shack with no roof.

"Our priority at the time was to construct a house," she said. So I used half of my first loan from The Greater Contribution to pay my son and daughter's school fees so they wouldn't be kicked out for non-payment. And I used the other half to buy windows, doors, cement, and other materials for a house, plus the materials I needed to make handcrafts, like necklaces, bracelets, earrings, and other jewelry. Ever since, I've been able to provide for my family by selling items from our farm and the jewelry I make."

In its lifetime, The Greater Contribution has served thousands of women. In the beginning, though, operations were much smaller and simpler. And it was the success of women like Ester that motivated The Greater Contribution in those early years to keep growing and expanding its circle of borrowers.

She remembers how, 15 years ago, she saw other women benefitting from The Greater Contribution's programs and micro loans. "That was an inspiration to me," she said. "Fifteen years ago, the quality of life for me and my family was not good, and those early loans helped me improve the lives of my family so much. We now live in a small but warm and sweet house, compared to when we didn't have a roof, doors, or windows. I can provide better quality meals. And I'm making handcrafts and have a small farming project."



"I'm so grateful for the knowledge I've gained over the years," she said, "and with the other women in The Greater Contribution program, we are more motivated than before, more empowered and focused. We feel we are involved in something very important in society."

That overflowing sense of gratitude and desire to be a key part of society is what helps fuel the spirit of The Greater Contribution. After all, when Ester says she's mulling opening a wholesale shop for her handcrafts, we'll be there for her and her family.

IMF Grant Helps Expand Programs

The International Monetary Fund, which works to secure financial stability, promote employment and economic growth, and reduce poverty around the world, provided a \$10,000 grant to The Greater Contribution in 2020.

“This is important recognition of the vital work we do in Uganda,” said Amber Masci, who serves on the board of directors for The Greater Contribution and cowrote the grant. “We are grateful for the IMF’s generosity.”

The grant was awarded so The Greater Contribution can strengthen and expand four focus areas:

- **micro loans**
- **business training**
- **literacy education**
- **mentoring and peer support**

Additionally, after the coronavirus pandemic severely slowed Uganda’s economy in 2020, Masci said the IMF grant helped current micro loan clients recover from their business shutdowns and re-establish pre-pandemic levels of food security and livelihoods.

With the grant funds, The Greater Contribution developed and facilitated additional self-reliance training so borrowers are better prepared to stay in business in the event of future economic hardship.

With the additional training, “Borrowers are learning how to create their own financial safety net by saving money, developing strategies for dealing with any future extended loss of income and becoming financially independent following their two years of training, education and micro loans,” said Masci. “And it’s another way The Greater Contribution empowers women, eradicates poverty, and paves the way toward economic recovery.”



Recovery Through Partnership

**STRONGER TOGETHER
THAN ALONE**

“The pandemic was hard on my country,” said Bukenya Muusa. “While it’s good that we are emerging from the business shutdowns, full recovery will take time. Luckily, it is partners like The Greater Contribution that will help us fully recover.”

Muusa, who is founder and program director of Volunteer Action Net (VacNet), singles out The Greater Contribution because the two non-profits have similar missions to empower women and girls in Uganda by creating opportunities and strengthening families and communities.

“Our partnership with The Greater Contribution has contributed so much to the communities we serve,” said Muusa. “We are so grateful for this alliance because it has allowed us to reach out to more women and provide more impactful services.”

“With VacNet, we are stronger together than alone,” said Karon Wright, The Greater Contribution’s president and co-founder. As an example, she said The Greater Contribution and VacNet share office space, vehicles, and well-trained staff.

“The result is more women raising their families from poverty, strengthening social systems, amplifying their collective voices and reducing hunger, disease and illiteracy,” Wright said. “That’s pretty powerful.”

For the future, Muusa said leaders of both organizations continually look for ways to provide mutually beneficial solutions. “We both want new and better ways to fight poverty and see women become self-reliant, economically empowered, and better equipped to change the status quo within their communities,” he said.



Healthy Periods Initiative: Making Sanitary Pads Available to Girls

One of the programs that The Greater Contribution and VacNet team up on is the Healthy Periods Initiative, which provides free sanitary napkins so girls are better able to stay in school “with dignity,” said Muusa of VacNet.

“And by staying in school, they are better equipped to achieve their full potential in life,” he said.

Wright said that in the nearly three years The Greater Contribution has distributed sanitary napkins to girls at two schools in the area it serves, nearly 15,500 packages have been distributed for free.

Judging from the reactions of girls, it’s a wildly popular program.

“This helps girls choose what they want for their futures,” said one, surrounded on her schoolyard with friends in yellow and green jumpers.

And another added: “This helps us so much. It helps me feel free.”

Resilience & Recovery Through the Years

2010

Borrowers report their income jumping from an average of \$1.25 USD a day to \$5 USD

Donations total \$38,542.

The first "A Woman's Worth" event is held to raise donations and awareness of the lives Ugandan women face.



2006

Four friends decide to make a greater difference in the world. They form The Greater Contribution.



2012

7,500th micro loan funded.

Total of 39,000 lives impacted.

President and co-founder Karon Wright and volunteers Kim Davis, Susan Lawson, Melba Swearingin, and Alison Watase visit loan hubs in the villages of Buyobo and Wabulenga.



2014

New loan groups established in Bunamubi, Kimwanga, Lisi, Lwaboba, and Tororo.

9,600th micro loan financed.

More than 48,000 lives positively impacted.

2006

2007

2008

2009

2010

2011

2012

2013

2014

1,000th
micro loan funded

2011

With their increased standard of living and greater confidence and esteem, borrowers in the village of Buyobo raise enough funds to build three new school classrooms.

Students at Newbury Park and Westlake high schools in Southern California raise enough money to fund 15 micro loans in Uganda.



2013

Borrower Cecilia, a widow, uses her micro loan to make and sell embroidery. In just four months, her income increases from the equivalent of 50 cents day to more than \$5.

\$67,431 raised in donations.





Toffister Aloyo
(above) hired as
project officer

2016

The Greater Contribution moves its program headquarters to Gulu from Lwaboba.

Volunteer Action Network (VacNet) and The Greater Contribution become partners.



2017

New loan center opens in Olwiyo.



2020

Marketplaces shut and commerce curtailed mid-year due to pandemic.

7 tons of emergency food supplies provided.

Self-reliance training implemented.

Borrowers and communities begin emerging from pandemic-induced shutdowns stronger, better-trained, and more optimistic than ever before.

Donations total \$170,801.

Nearly 70,000 lives positively impacted.

2015

2015

88% of borrowers say their children have at least one pair of shoes.

89% say their children now have uniforms so they can attend school.

99% say they are better off

2016

2017

2018

2019

2020

2018

In partnership with VacNet, The Greater Contribution begins distributing sanitary napkins to schoolgirls in two schools.

Also with VacNet, borrowers have access to the Access Justice Program to help resolve legal issues and situations of domestic abuse.



2019

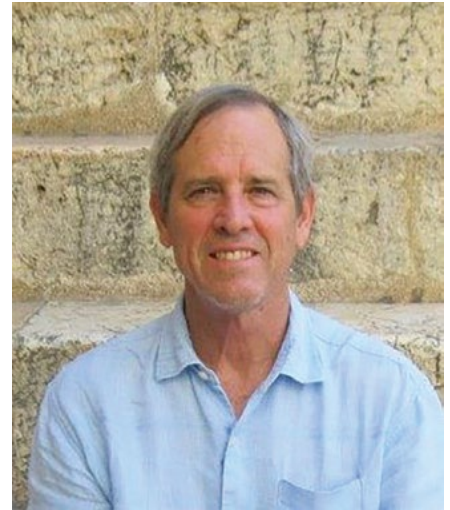
Borrowers Dorine, Grace and Alice report that their participation in The Greater Contribution programs motivates them and others to run for – and win – elective office, expanding women's political empowerment at the local level.

Borrowers report:

- 308% increases in income
- 326% increases in savings



In the Words of our Donors



Promoting Positive Change in the World

Philanthropy that creates positive change in the world is part of Martha and Lew Fikes' DNA. "When we first met in college, our desire to help others is one of the things that brought us together," said Martha.

The husband and wife have donated to The Greater Contribution for about six years. "Supporting good causes is something that's important to us," said Martha. "So when we came to know about The Greater Contribution, we knew we wanted to support its mission."

"We like knowing that we're doing something that helps women become successful entrepreneurs so they can raise healthy families and ensure their children's education," she said. "And not just that, but when families are stronger and more successful, their communities are strengthened."

While there are many worthy non-profits the couple could choose to support, Martha said The Greater Contribution is focused on issues that are most important to two of them: women's empowerment and eradicating poverty. "Even with so many issues facing the world, supporting The Greater Contribution soothes our souls because we know that it makes such a positive impact."

Another aspect about The Greater Contribution that appeals to the Fikeses is its focus on strong financial oversight. "With The Greater Contribution, we know administrative costs are well managed," Martha said. "After all, there aren't many other non-profits where the president has never taken a salary."

An Appreciation for Careful Financial Oversight

When Kim Davis (above) accompanied other volunteers for The Greater Contribution on a visit to Uganda, she was "struck by how hard the people there work to support their families and by how joyful they were to see us."

At the time, she'd already studied how micro loans can be effective economic stimuli because they "reuse the same capital over and over again." But the visit cemented her view that The Greater Contribution's programs positively transform women's lives in a part of the world where female voices, to a large extent, have not been heard.

"The Greater Contribution's programs give women greater power and independence," Davis said, "and therefore they have the opportunity to make a greater impact in their communities. To alleviate poverty, it's important to empower women, and it's incredible to see the positive improvements taking place in Uganda because of The Greater Contribution."

Davis, a district manager for Southern California Edison, had come to know about The Greater Contribution through the utility's employee giving program just one year prior to her volunteer visit, and she's been a financial donor ever since.

"I'm careful in selecting the organizations I donate to," she said. "With The Greater Contribution, I know there is prudent oversight of costs, and I'm thankful for that thoughtful approach. It's important to me to have that kind of assurance that my gift is being wisely utilized."

Supporting a Thoughtful Approach

The way Dale Mendoza (above) sees it, donating to non-profits should be "fun."

"And I have a blast by giving to The Greater Contribution," he said. "Its micro loans help rural communities in so many ways. They help keep children in school. They help moms provide nutritious meals and clothe their families. And overall, it helps women work toward a better life so they don't have to survive on handouts."

Mendoza, a technical advisor for Southern California Edison, makes it a priority in his life to focus his giving on organizations that have thoughtful and effective approaches to the complex and emotional issue of extreme poverty.

"What appeals to me about The Greater Contribution," he said, "is that it doesn't try solving the issue by giving money away. Rather, it helps people make their way out of poverty. There's a big difference between the two, and that's important to me."

While the effects of extreme poverty are heart wrenching, Mendoza said his donations aren't made from a place of emotion. "As a technical person, I tend to look at the logical side of situations," he said. "So giving to The Greater Contribution makes a ton of sense to me. I know there is a deep need in Uganda, and I know The Greater Contribution has pragmatic and effective programs. To me, it's an easy decision to donate."

Your Donations Change Lives



The Greater Contribution empowers women by providing them with tools to transform their lives and the lives of their families. Our work is made possible by your compassion and generous support. With your enduring investment in improving women's lives, you ensure that change is possible for hundreds of Ugandan women.

Every gift counts! Thank you for your support.

Here are ways to continue positively impacting families and communities in Uganda.

Ways to Give

- Make automatic monthly or quarterly donations through the **Partners in Prosperity** (PIP) program. It's easy on your pocketbook and provides funds to sustain our programs throughout the year. Go to the "Donate Now" button at www.greatercontribution.org and check either the "monthly" or "quarterly" box.
- Join the **Empowerment Circle** by donating at the \$1,000 or above level. You'll get special recognition, in addition to knowing that your gift makes a lasting impact in women's lives. Go to the "Donate Now" button at www.greatercontribution.org.

Plan for the Future

The Greater Contribution's **Legacy Society** honors donors whose wills or estate plans include gifts to help sustain our program in the future.

Planned gifts to The Greater Contribution include several ways to make a commitment in your lifetime that benefit you and your loved ones and provide meaningful support to empower women well into the future. It is also an opportunity for your compassion to be your legacy.

Some of the easiest planned gifts include:

- Making a bequest through your will or estate
- Helping build a permanent endowment to secure The Greater Contribution's financial future
- Making a gift of stocks or securities
- Making a direct transfer from your IRA

Check with your advisor regarding the tax advantages of planned giving. To learn more about your giving options, contact Karon Wright, president and co-founder, at karon.wright@greatercontribution.org.

To Donate

Online:

www.greatercontribution.org

Mail:

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

Contact:

Karon Wright, president and co-founder
805-493-2434
karon.wright@greatercontribution.org

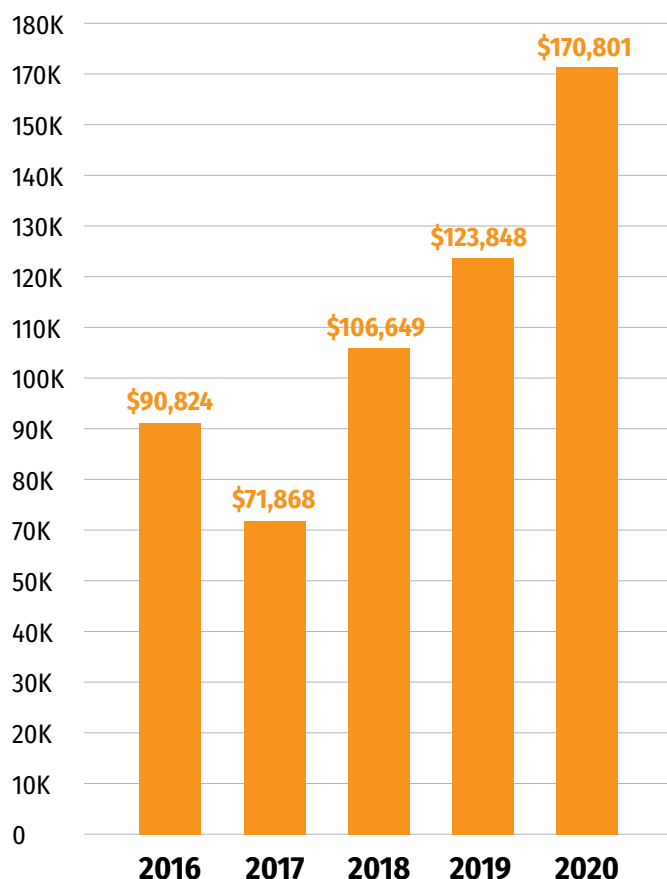
2020 Financial Information

Income	\$170,801
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Expenses

Program	\$111,944
Administration	\$8,047
Fundraising	\$49,836
Net operating income	\$973

5-Year Growth



**The Greater Contribution is a 501(c)(3)
California Public Benefit Corporation.**
Donations are tax-deductible. EIN #26-0597892.

If there is one thing 2020's pandemic reminded The Greater Contribution and other non-profits whose mission is to improve the quality of life in developing nations, it's the need to *always* be prepared for unexpected economic disaster.

Our experience in Uganda has given us valuable insights and knowledge that have guided our prudent and effective fiscal oversight.

To strengthen our programs and ensure continued expansion for generations to come, in 2020 we brought on a development director whose sole focus is growing income so The Greater Contribution remains a force for good in Uganda, no matter the economic, natural, or other calamities (like the coronavirus) that may befall the country in the future.

With a board of directors that understands the need to keep costs prudent while putting the needs of women and families in Uganda first, we are financially prepared to expand our programs in 2021 to provide rural Ugandans with the additional micro loans that are essential for starting, restarting, and maintaining their businesses that sustain their families and communities.

With our donors' support, The Greater Contribution remains steadfast in its purpose to develop strategies that eradicate poverty, strengthen communities, and curb the marginalization of women and girls through economic, educational and leadership opportunities.

2020 Board of Directors

Jo Lynn Feinstein
Scott Gibb
Brad Kieffer
Diane Kirman
Amber Masci
Michelle Pernice
Karon Wright

Staff

Karon Wright
President & Co-Founder
Toffister Aloyo
Uganda Program Director
Rebecca Harrington
Administrative Coordinator

2020 Facts and Stats

1,427 **MICRO
LOANS
ISSUED**

(19,731 since our founding in 2006)

711

**ACTIVE
BORROWERS**

516

**BORROWERS
RECEIVED NEW
LOANS**

Why Micro Loans?

Microfinance is an important tool because it provides resources and access to capital to the financially underserved in rural Uganda, where it is difficult – if not impossible – to get checking accounts, lines of credit or loans from traditional banks.

Without micro loans, many of the women in our programs would rely on non-traditional loans that come with extremely high interest rates that keep borrowers in perpetual debt when they take out new loans to pay off old ones. Others would rely on handouts. And some would choose to remain in violent relationships rather than risk being alone and without skills to earn a living.

The Greater Contribution's model of linking micro loans to literacy and business skills education, self-reliance training and peer counseling helps our participants invest in their own businesses – and invest in themselves.

40%

increase in savings reported by some participants in our new self-reliance training, which emphasizes the need to accrue savings to be able to stay in business during a future economic challenge

NEARLY

5,800

packages of sanitary napkins delivered for free through our partnership with VacNet

230

existing borrowers had their loans added to (or “topped off”) and their repayment dates extended following marketplace shutdowns



183

**borrowers received
emergency food aid**

7 tons

of food, cooking and sanitizing supplies delivered to families hit hard by business shutdowns



GreaterContribution.org

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

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