

# The Greater Contribution Annual Report



## *Our Founding*

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

## *Our Mission*

We are committed to compassionately serve the poorest people and communities worldwide through a network of women, raising awareness and funds and using micro loans to support efforts to eliminate extreme poverty by 2025.

## *Our Vision*

is to be a leader in the worldwide movement to eliminate extreme poverty by 2025.

## *Our Values*

We believe that all people are entitled to the basic necessities of life.

We believe in the value of all life regardless of race, creed or color.

We believe that everyone has the right to live without suffering.

We believe in the ability of even one person to make a difference in the lives of those living in impoverished conditions.

We believe that impoverished communities need more than a handout; they need help developing infrastructures to break the cycle of poverty.

We believe that what happens to one human being happens to us all.

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“We can change the world and make it a better place. It is in our hands to make a difference.”

*Nelson Mandela*

# A Letter From Our President

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Dearest Supporters,

I am pleased to have the opportunity to provide this report to you on our accomplishments during 2017, and to wholeheartedly thank you for your support that makes the important work of The Greater Contribution (TGC) possible.

As we began 2017, we continued to support 480 women who started in our program the previous year and added an additional 100 women for a total of 580 borrowers who receive micro loans, business training, start small businesses and transform their lives in many ways.

These very vulnerable, disadvantaged women have again proven their trustworthiness, repaying their loans at the remarkable rate of 97.8%.

Our core program of providing economic empowerment through micro loans, continues strong and is now supported by some additional elements added in 2017 that strengthen and augment our basic work. These new elements enable us to further address inequality, strengthen family systems, and reduce vulnerability to poverty, disease, hunger and illiteracy in northern Uganda.

Since moving our headquarters to northern Uganda in 2016, we have discovered additional needs of our borrowers that are unique to this area. A much higher rate of illiteracy prompted the need for literacy training to ensure that our borrowers would have the necessary skills to successfully run a small business. We have now incorporated literacy classes as a critical element of the loan program. Every borrower who needs literacy training receives it along with her micro loan. We are now seeing that the impact of these classes on the lives of these women is tremendous.

Another new element came through our unique partnership with the Volunteer Action Network

(VacNet). VacNet has opened the doors of its **Access to Justice Program** to our borrowers. This program provides trained social workers to assist women in cases of domestic abuse and other types of marital disputes. Such women are informed of rights they didn't know they had and are helped to access the justice that is theirs to claim. More knowledge = more empowerment!

I closed 2017 by taking another important trip to Uganda to work with our staff, visit our borrowers, and monitor the administration of the program. This time I was privileged to have traveling with me TGC board member Elaine Himelfarb, her daughter Maria, and renowned documentary filmmaker James Robert Carey. James recorded seven hours of film and created an inspiring short video that you can see on our website's home page ([www.GreaterContribution.org](http://www.GreaterContribution.org)). His next project is to create a full-length documentary about our program!

More evidence of the remarkable impact of this program came during this most recent trip. A truly thrilling moment occurred when I learned that five of our borrowers, women who had been told they were only "good enough to be kitchen women and have babies," are now running for public office! Over and over again, we see that these extremely disadvantaged women, with a little training, encouragement, and opportunity, are able to rise above their circumstances and accomplish more than would seem reasonably possible!

You will be able to read about these developments and more on the following pages.

On behalf of the entire Board of Directors, I extend my heartfelt thanks to all our wonderful supporters, volunteers and partners for making possible all these developments and more.

Gratefully yours,

Karon Wright

President, The Greater Contribution  
2016 Peace Literacy Foundation Hero  
2017 CNN Hero Nominee

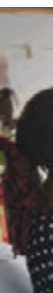


# What Our Program Offers

## Peer Counselors

are a vital part of our program. These seasoned borrowers are liaisons between the borrower groups and our office. They work with the leaders of the groups as well as the individual borrowers to help them be fully successful. They guide the borrowers to solve business problems as well as helping them stay on track to make their loan payments.

Toffister Aloyo, our Program Manager, on the far right, is conducting a meeting of these dedicated Counselors who come together once a month to report on the progress of their borrower groups, share problems that might be arising in the groups, share solutions and share success stories. In addition to the bi-weekly detailed financial reports of the repayment days, they send TGC a monthly report on each of the five loan centers and on these monthly meetings. They are very hard-working ladies who volunteer their time and skills to ensure the success of the program.









When TGC visits the loan villages, the women love to demonstrate the skills they learned in the TGC literacy classes by writing their names on a chalkboard.

## Adult Literacy Classes

In developing countries, it is common for families with limited resources to send only their male children to school. As a result, girls typically grow up with little or no education. TGC's classes that teach women how to read and write are a highly valued and appreciated opportunity to help them succeed in their businesses.

In northern Uganda, the vast majority of our borrowers are illiterate, and yet this training is critical for them to be successful in their small businesses. In these classes, the women are taught to read and write in their local language and in English. For 8 months, they also learn basic math skills.





This is a primary school in Amuru, one of five TGC loan centers. Most of the students here are children of our borrowers. After getting their first loans and generating profits, our borrowers report that one of their top two priorities is to pay school fees so that their children can attend school. Like parents everywhere, Ugandans want their children to have an education, a gateway to a better life.



# Success Stories

## Changing Lives With Literacy



Angioleta, a disabled widow with four children, says her life has been turned around by TGC, especially when she was introduced to the literacy classes. "The classes have been an added advantage to my business because I can now properly count and record for myself without help from others, making my business grow into something admirable. I started by selling silver fish but now have been able to expand my business by also selling produce. I can now smile because my children are able to get medication, education, and food. I will be forever grateful to TGC for this support."

## Empowering Women to Be Independent



"When my marriage failed I returned to my father's home and had nothing. I lived a vulnerable life until I learned of The Greater Contribution. When I joined the group I got training on how to operate a small business and make it grow. With my first loan I bought a few basins of produce and dedicated myself to paying back the loan. With the second loan I invested in farming and now I am selling my own harvest, and the money I make is going to help send my children to school. I learned that I don't have to be dependent to live a happy life—TGC has made me an independent woman and a businesswoman, too." *—Grace, 33 years old, single mother of 3 children*

## The Joy of Well-Fed & Educated Children



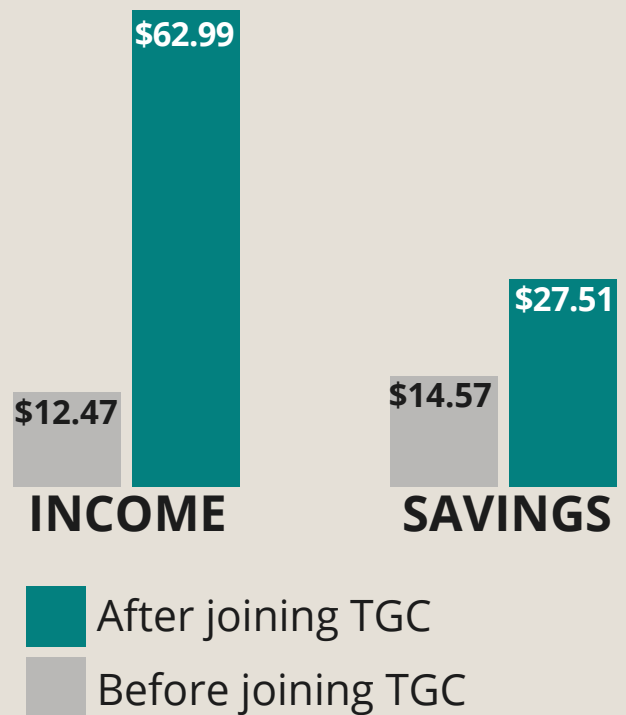
"I used to be stuck with frustration and poverty and could hardly take care of my family. We used to eat once a day and sometimes sleep hungry, but all this changed when I joined the TGC loan group. Sharing my life with fellow women has helped me move from one victory to another and the loans have helped me improve my business. I can now take good care of my children: they all go to school without missing a single school day and my family can now eat two meals a day. I am grateful that this program is lifting my standard of living and I feel blessed to be a part of it." *—Stella, 48 years old, married mother of 3 children*



# Impact: Our Progress Toward Ending Poverty

## Income increased

After joining TGC, women saw their income **increase** over the last year by **405%** and their savings increased by **88.8%**. These numbers were due to the hard work and dedication of each woman who was determined to start a business and support her family!



\$12.47 per week, increased to \$62.99 per week – a 405% increase; Savings was \$14.57 per week increased to \$27.51 per week – 88.8% increase

## Income and Expenses

*January – December 2017*

**\$63,396**

MICRO LOAN PROGRAM

88.3%

**\$5,078**

FUND RAISING

7%

**\$3,394**

ADMINISTRATIVE

4.7%

100% DIRECT PUBLIC SUPPORT

**\$71,868** 

# New Developments

## Exciting News: A TGC Documentary!



The Greater Contribution has been fortunate to have documentary filmmaker James Carey (on the left in top photo) donate his services during a November trip to Uganda. He traveled with President Karon Wright, Board member Elaine Himelfarb and Elaine's daughter, Maria Himelfarb (seen above, working as Jim's sound technician) as he filmed some of TGC's borrowers. Jim recorded seven hours of film, took 1500 photos, and has created a wonderful video about our program, entitled "A Beautiful Future for Someone" which can be viewed on our website: [www.GreaterContribution.org](http://www.GreaterContribution.org). Next, he is working on creating a full-length film about our program!



## New Loan Center in Olwiyo

In July of 2017, a new loan center in Olwiyo was opened, providing loans, business training, and literacy classes to 100 borrowers. This brings our total of active loans to 580! TGC is committed to giving each borrower all possible tools for success and thus requires each borrower to attend 5 half days of businesses training, literacy classes, and submit a business plan before being given a loan.



Program Manager, Toffister Aloyo, on the left, distributes first loans to three happy borrowers.

*"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*



**MICROLOANS** provide much needed capital to empower women to start small businesses



**BUSINESS TRAINING** includes budgeting, inventory control, record keeping, business planning, and more



**MENTORING** by members cross guarantee the member in the group into a supportive atmosphere





members who  
the loans of each  
up, tapping  
and cooperative



**PEER SUPPORT** is provided by trained, local Peer Counselors who work with the leaders of the borrowing groups and individual borrowers to emphasize the importance of saving



**LITERACY CLASSES** allow for personal growth and facilitate the success of our borrower's small businesses







# TGC Women Running for Office!



## Kipwola

I have been very active in my TGC group but could not take up any leadership position because I could not read or write even my own name. When the adult literacy program was launched by TGC in my group center, I was so happy because it finally opened the doors for me to become the community leader I wanted to be. I will contest for Local Council One of my village in the upcoming local council elections.



## Poline

I am Poline, the Peer counselor at TGC's Amaru center.

All my life, I desired to be a public leader, but in the community I was of a very

low economic status and I was afraid to make my interest known to the public. Despite this, people would often select me to be a leader at small gatherings.

When I started getting loans with TGC, my economic level improved and now I have gained social respect. I will contest to be a Councilor Five and I am very optimistic I will win the elections.



## Aloyo

In February 2016, during the national elections, I contested for the post of Woman Counselor Five but was not elected. When I joined TGC in November 2016, the women in the TGC

group showed interest in me and I became their Leader-Peer Counselor. This experience has taught me many leadership skills. I want to contest again for Woman Councilor, and this time I am sure I will make it in the council elections.

# A Valuable Partnership

In 2017 The Greater Contribution teamed up with The **Volunteer Action Network** (VacNet), a grassroots nonprofit in Gulu that provides social and economic interventions that reduce vulnerability to poverty, disease, hunger and illiteracy. With our shared vision of helping lift women out of poverty, our partnership with VacNet has enabled us to give our borrowers and their daughters access to this incredible resource.



## Keeping Young Girls In School

A study of menstrual management in Uganda recently found that girls in rural Uganda miss up to eight days of study each school term because they are on their periods, and periods are the number one reason girls drop out of school. One of the main reasons for this is when they reach puberty, girls lack the resources to manage their periods. Through our partnership with VacNet, TGC provides free or highly subsidized sanitary pads for girls. When girls stay in school, they are less likely to get pregnant or married before the age of 16 and studies have shown that one extra year of education for girls raises family wages by 10-20%.



## Access to the Justice Program

Through our affiliation with VacNet, TGC's borrowers can utilize access to the **Access Justice Program**, which provides them with a trained social worker who advises them of their legal rights and works with them to navigate the legal system. The **Access Justice Program** also helps to resolve situations of domestic abuse and often informs women of rights they didn't know they had.







When You Teach A Woman  
To Read And Write  
Her Whole World Changes

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Read And Write  
Working

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T  
Her



# Why We Serve: TGC Board of Directors



## Karon Wright

### President and Founder

I founded and lead this organization because I believe that we all can make a greater contribution to the world we live in. There is enormous need in the world for those of us who live in wealthy countries, those of us who have won the economic lottery of the world, to help those who are struggling to survive largely because they were born in an impoverished country. But beyond the need, our accident of birth also gives us the gift of a great opportunity to stretch and do more with our lives than add to our material wealth. We have the opportunity, without great sacrifice, to do something really meaningful with our time and our resources— to give the impoverished people of the world some of the same opportunities we enjoy – the chance to work their way out of poverty and live healthy, productive lives. The Greater Contribution is doing just that! Join us in this work.

## Matt Gilling

### Board Member



The Greater Contribution does an amazing job of helping women in Uganda become more self-reliant by offering them micro-loans and literacy training to start and run their own businesses. This idea of self-help has always appealed to

me and I had been a supporter and donor for many years. When I found out that the organization was in need of additional Board Members, I decided that this was an opportunity for me to be able to be involved more deeply in the organization. I have previous experience with Volunteer Management, Fundraising, and Donor Retention and wanted to get involved with these activities again. Being a member of the Board of Directors will allow me to do just that.

## Carolyn Corwin

### Chief Technology Officer



The women of Uganda are resilient and compassionate, they are filled with hope for a new tomorrow. The hard part is knowing that their new tomorrow is more than likely very far away... this is why I work determinedly at home to raise funds to provide micro loans,

and on the ground in Uganda to provide training. All of us at The Greater Contribution are working in partnership with the women of Uganda to help pave the way to their new tomorrow.





## Elaine Himelfarb

### Board Member



For many years, I lived and worked overseas and observed first-hand the devastation of not having enough money for food, education, or housing for one's family. When I eventually returned home to southern California, I was thrilled to

learn of a small but mighty nonprofit, The Greater Contribution, located in my own backyard. A small group of men and women, under the leadership of Karon Wright, were dedicated to improving quality-of-life among rural, impoverished women and their families living in one of the most challenging countries in the world – Uganda. The Greater Contribution provides several complementary services in addition to the loan itself, including business planning, literacy training, and individual and group support. I'm both proud and honored to serve on the Board of Directors and help make a difference in the lives of these women.

## April Parise

### Board Member



I am happy to serve on the Board of the Greater Contribution because it is a local non-profit organization whose mission I wholeheartedly believe in. TGC is about empowering women and providing them skills to make positive changes for themselves and their families. I was

fortunate enough to travel with TGC to Uganda to see our work in action and the difference a small loan can make - and let me tell you it makes a huge difference! I was truly honored to meet these women and see the progress they are making and the future that TGC is providing them. Our borrowers in Uganda and all of the volunteers at TGC inspire me on a daily basis to be a better, stronger person and I hope that through my service I can help to make the world a better place.

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Appreciation of your generosity  
shows on the faces of our borrowers!

