

# PERSEVERANCE AND GROWTH 2021 ANNUAL REPORT



# **President's Message**



As we reflect on last year, I think we all agree 2021 was a challenge. We faced a worldwide pandemic, economic uncertainty, and day-to-day personal challenges. Through it all The Greater Contribution persevered and grew.

Despite all the challenges, we saw the human spirit at its best. At The Greater Contribution we saw women rising to meet the pandemic and the relentless ongoing poverty endemic to Uganda with determination and drive. With your support, we were able to sustain our borrowers and continue to enroll even

more disadvantaged, vulnerable women in our program. With your support, we have continued to grow and create lasting change despite overwhelming pandemic chaos and adversity.

As we began 2021, Uganda had started to recover from an extended country-wide shutdown that had created deep economic hardship. At the same time, experts worldwide were predicting the pandemic would push millions of people back into poverty. It was clear our program was needed more than ever. We responded by enrolling another 400 women borrowers into our program during the first quarter of 2021.

By the end of May, the Ugandan government was forced to impose a countrywide shutdown to limit the spread of COVID. In August, with that shutdown coming to an end, the women in our program again rebounded. They reopened their small businesses and worked hard to continue the business development the closures had halted. As the economy recovered, we maintained our momentum and enrolled another 400 women in the program.

Today, all 800 new 2021 borrowers have successfully started new businesses and repaid their loans at a rate of 95%. This is a remarkable achievement during a pandemic and economic shutdown. In 2022, with your help, we will enroll another 800 women and continue to campaign to eliminate poverty in Northern Uganda, regardless of what COVID may throw in our way.

It is with deep appreciation that I thank you all for enabling us to provide another 2,549 micro loans in 2021. **Despite chaos and adversity, together, we have opened the door to opportunity for hundreds of women and children who would otherwise still be mired in abject poverty.** 

Gratefully,

Karon & night

Karon Wright President, Co-Founder

#### 1 GreaterContribution.org

#### **OUR TEAM IN UGANDA**





**Toffister Aloyo** Program Director

**Bukenya Muusa** Founder, Program Director VacNet



**Doreen Akello** Assistant to the Program Director

### **OUR TEAM IN THE USA**



Karon Wright President, Co-Founder





**Rebecca Harrington** Administrative Coordinator

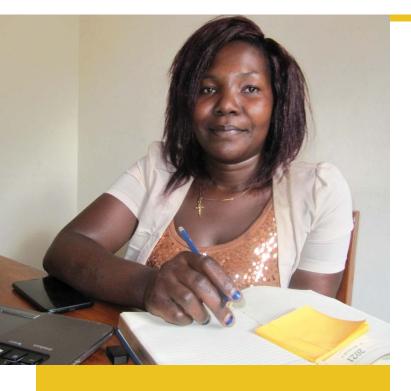
**Chelsea Slavich** Director of Client Relations

#### **2021 BOARD OF DIRECTORS**

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

# **How the Pandemic Affected Uganda**

By Toffister Aloyo, Program Director



Our community in Uganda experienced much adversity in our economic and social sectors. The supply chain was disrupted, costs increased, and business activities decreased. Reduced income and multiple lockdowns lead to an escalation in the numbers of social and mental problems, characterized by gender-based domestic violence. Also, many boys and girls already struggling below the poverty level dropped out when schools were closed for almost two years. Despite all of this, Ugandans have a strong spirit to survive, and we are going on.

### How the pandemic affected the women in our program

At the start of the first lockdown, we quickly began discussions with the women to work out how best they could all maneuver to come out whole and beat the effects of the pandemic. All the women we support are in the trade and retail sectors and they quickly reviewed their inventory levels, assessed how long they were likely to stay in business, and carried out a full review of their cash flow. We were happy to see the women using the business skills we had taught them.

Our regular group meetings are the women's source of counsel and mentorship, so it became a very lonely and traumatizing time not to have those meetings.

### How the women responded to the pandemic

Women in the program responded differently to the pandemic, most with strength and resilience.

- Some had their businesses closed by the government for not being essential (for example, hair salons and second-hand clothes vendors). These women wisely seized the opportunity to venture into the "essential" category of trade, such as foodstuffs.
- 2. Even those already in the "essential" category of trade were now faced with reduced sales due to the increased competition. Some found new locations to run their businesses.
- 3. Sadly, some very few women sat back, feeling defeated with hands folded, while their businesses, their sole source of income to the family, closed.

### How we adjusted the way we carried out the program

Some villages with virus cases were sealed off, and we could not enter them to conduct our usual program operations. These centers lagged in their repayments, and all other programs, such as adult literacy centers, were on hold. At times peer counselors had to go from door-to-door collecting as much of the repayments as they could from borrowers.

Overall, the women in the program worked hard to overcome the effects of the pandemic. They continued to repay their loans at a rate of 95%. They value this program so much and are determined not to fall back to the deep level of poverty they experienced before TGC came into their lives.

# **Women Report Positive Impacts**

Women's Empowerment: Impact That Can't Be Measured in Numbers!

#### Here's what the women say:

- "I am now proud of myself for being able to get a loan to develop a business. I was afraid to do that before TGC."
- "This program has removed the embarrassment I faced begging for small money from relatives and friends to survive. Now my children eat good food. I was able to move out of an abusive marriage. I am happy I made this decision."

### **Income and Resources**

#### Here's what the women say:

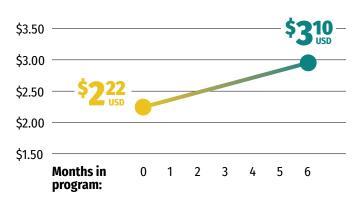
- "The loan made it possible to grow my business, increase sales, and have many customers."
- "I have a new house. I am able to buy new shoes and clothes for my children."
- "I can take my children to the hospital and meet their basic needs."

### **Survey Results**

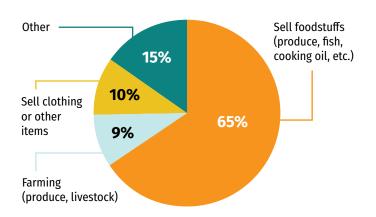
# 94% of borrowers own their own homes.

Land and homes are hereditary in Uganda.

### Approximately how much is your daily income?



### What is your business?



# **Survey Results:**

**Basic Statistics, Survey Participants** 

AVERAGE AGE:

MARITAL STATUS:

81%

married

single or separat<u>ed</u>\_\_\_\_ %

widowed

Number of people currently living in your household? Increased from 5.8 to 6.1 in the first six months of the program.

## **Increased Family Unity**

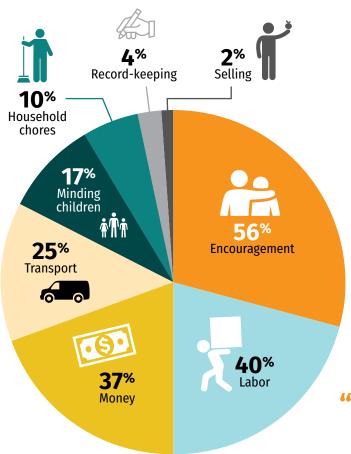
#### Here's what the women say:

- "It has helped me unite back with my husband. It has improved the life of my family."
- "I have become more hopeful and no longer fight with my husband over food."
- "My husband and I now respect each other."

### Does your husband help with your business?

# Yes 62% No 33%

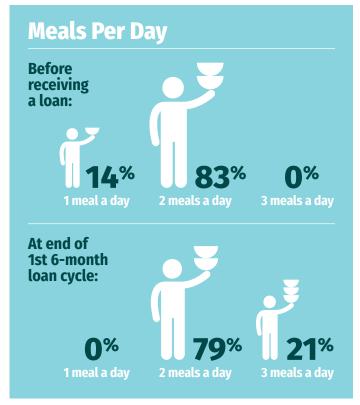
### If yes, how does he help?



## **Greater Quality of Life**

#### Here's what the women say:

- "Now we are comfortably eating two meals a day. That wasn't the case before."
- "It changed my life because I am able to save, in case of any emergencies I can now solve them. It has removed stress."
- "My children will now study like other children."
- "I am able to buy clothes and shoes for my children."



## **Impact on Communities**

#### Here's what the women say:

"There is space for sisterhood, support, and sharing ideas." "People now stand with each other when there is a problem like sickness."

# "We are united to fight poverty."

# Our Micro Loans Work!

Micro loans are the key to The Greater Contribution's poverty alleviation programs. Since the 1980s, they've been successfully used to generate economic activity in developing nations, where access to traditional credit and financial services is either limited or nonexistent.

"While we offer much more than financial programs, it's our micro loans that ignite the entrepreneurial dreams and successes of our participants," said Karon

Wright, president and co-founder of The Greater Contribution. "Many times, when a woman with dreams of a brighter future receives our micro loans and training, she finds the courage to work hard, grow her business and be economically independent."

These women, with their new economic independence, gain greater respect from their husbands, which helps to alleviate domestic violence. "They also find greater respect in their communities," Wright said. "Whenever I hear of participants using their new-found courage to win a local election, my heart swells. These are women who were disparagingly called 'kitchen women,' relying on handouts or the kindness of others to raise their families. Now they are successful businesses and elected leaders."

The Greater Contribution's programs include oversight to ensure payments are made on schedule and participants do so, faithfully. "Once again," Wright said, "even with the difficulties and disruptions of the pandemic, **95 percent of our micro loans are repaid in full.** By any measure, that's an overwhelming success — and it motivates us to continue growing our programs and our presence so we can help even more dreams come true."

### New Micro Loans Issued

2006-2021: **22,280** 2021: **2,549** 

# **Self-reliance**

In 2020, as the pandemic created chaos in every corner of the disadvantaged lives of Ugandan women, we saw that many of the usual means of providing for their families were no longer available.

There was a clear need to strengthen the women's skills to help them survive this tumultuous time. Thus, we added a program of self-reliance training to our standard business training curricula. The women now report that this training has given them a "bigger vision of themselves and their capabilities." They feel more equipped to deal with unexpected events that come their way. They credit the training and resources provided by The Greater Contribution with enabling them to deal effectively with the challenges of the COVID pandemic. The 95% repayment rate of their loans during this unprecedented time demonstrates their resilience and self-reliance! We are thrilled to continue strengthening our services to these very hardworking, deserving women.



# Education is Essential

The importance of education in alleviating poverty is enormous. It's a steppingstone from despair to sustainable income, greater stability, and a better way of life for entire families and communities. Free Sanitary Napkin Packages Provided

Since 2018: **28,372** 

<sup>2021:</sup> **7,012** 

### The Greater Contribution places a high priority on education on three separate levels.

# Closing the Adult Education Gap

Lack of an early education limits an adult's ability to succeed. To close that gap, participants in our programs receive literacy training.

"The ability to read and write and communicate is essential for business owners," said Toffister Aloyo, Uganda program director. "And it allows participants to navigate their communities and interact in society."

She said many participants overcome extreme embarrassment over not knowing how to hold a pencil or understand numbers when they begin the literacy program. When they graduate, they become merchants, restauranteurs, tailors and other types of professionals.

## **2** Keeping Girls in School

In Uganda, the stigma and embarrassment of menstruation is so great that many girls drop out of school, losing their most available steppingstone to a better life.

In 2021, The Greater Contribution provided 7,012 free packages of sanitary napkins and menstrual health programs to schools within our service area in partnership with Volunteer Action Network's Healthy Periods Initiative.

"The impact is enormous," said Aloyo. "One local school headmistress said the number of girls moving up to secondary school has exponentially increased since the program began in 2018.

### **3** Education Lifts Future Generations

In Uganda, public school fees are so high that most rural families cannot afford them.

"One of the first priorities of women in our literacy and training programs is to pay for their children's education when they begin earning stable incomes," said Wright, "meaning entire families are learning job skills for future success and happiness."

"Our mission will never waver from eliminating extreme poverty, and this means focusing on education at all age levels so we grow our ability, even in times of uncertainty, to empower women and give them the means to lead their families to better circumstances," said Scott Gibb, The Greater Contribution Board of Directors member.

# l am...



# Helen

I am a 45-year-old widow with children. I am so happy to be among the lucky women of Amuru Center that The Greater Contribution is supporting. The business training and micro loans given to us are keeping us very much united and our businesses are growing. Through this program, I found a family of women I can lean on. The TGC program has opened my eyes to see the world in a different perspective where women work hard and stay independent yet very happy. I am glad I can now take good care of my family and provide their basic needs, which wasn't the case in the beginning. Thank you TGC for this great support, God bless as you help many other women.

# Grace

The Greater Contribution helped me so much when my brother got sick with COVID and my village was closed. We could not do business for the entire month. My business died because we used the money we had to pay for hospital bills and COVID testing. TGC gave me a top-up loan when the lockdown was lifted, and now I have started repaying the loans. My business is now catching up slowly. We would not have made it through without TGC. Thank you for loving us.



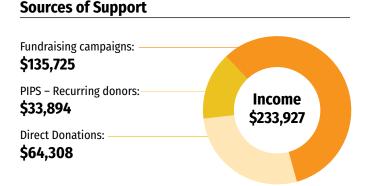
# Mary

I am a 55-year-old mother of four children living in Wipolo Nwoya district. I am a businesswoman who used to sell vegetables and silverfish before the COVID outbreak. It was heartbreaking as, by the time lockdown was lifted, my business had collapsed to zero, since I had to survive on the stock leftovers and my savings during the lockdown. I extend my voice of appreciation to The Greater Contribution, who did not forget us when things got worse and provided us with some relief items. And, above it all, I am so grateful for giving us loan top-ups that have now helped me to start all over again in business, and the business is picking up quite well. I am now able to feed my children at least two meals per day and save at least something small as I plan to be self-reliant in the near future. Bless you, TGC.

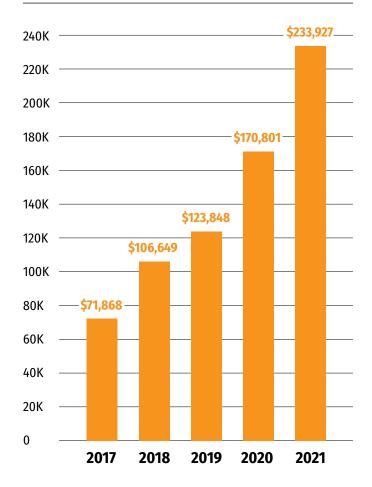
# Ruth

I am a beneficiary of The Greater Contribution. We were trained and given loans in February of this year (2021). It was my first time doing real business in the market. I did it for three months, and our businesses were locked down for 42 days up to the end of July. We were about to complete the sixth repayment, which we paid even when we were no longer doing business. Before TGC, I had never held my own money to budget on and I had never known the peace that I had started to experience. My daughter had not yet started school because I could not pay school fees. Now, I am so happy that I have registered her in the school and, when schools open, she will enroll immediately. My only daughter will now study. I am determined we will have a better life. We have put on better clothes and have shoes on. Thank you TGC.

# **2021 Financial Information**



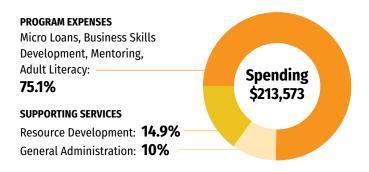
### **5-Year Growth**



### The Greater Contribution is a 501(c)(3) California Public Benefit Corporation.

Donations are tax-deductible. EIN #26-0597892.

### How We Use Our Funds



### **A Record-Breaking Year**

# The 2021 Black-Tie No-Show fundraiser raised a record-breaking \$129,510 thanks to the kindness of our donors!

Each November and December, the Black-Tie No-Show raises capital for our micro loans, literacy and business training programs, the Healthy Periods Initiative, and everything else we do to provide brighter futures for rural Ugandans.

"We are truly humbled by such a generous outpouring," said Karon Wright, co-founder and president, "and it motivates us to do even more to persevere in our efforts and grow our programs. 2022 promises to be bigger and better for us."

Watch us grow!

### **GuideStar Gold Seal Rating**

The Greater Contribution has earned the Gold Seal of Transparency from GuideStar, the world's largest database of nonprofit organizations. The Gold Seal is a leading symbol of transparency and accountability. Less than five percent of non-profits registered with GuideStar are recognized with its Gold Seal.



The Gold Seal affirms our efforts to publish qualitative information about our goals, strategies and vision and provide current and potential donors with accurate and in-depth knowledge on how we responsibly advance our mission and vision with all donations we receive.

# **Financial Overview**

### 2021 Facts and Stats

The need for financial help in rural Uganda, where assistance can be hard to come by even in usual circumstances, was heightened by the 2020 and 2021 pandemic and related economic shutdowns.

To meet the demand with compassion in 2021, The Greater Contribution — guided by the stewardship and oversight of our board of directors — built greater infrastructure to support an expanded capacity to administer our core programs and oversee peer counseling and guidance to women and their families, and keep girls on their educational paths. We hired a half-time client relations director in the U.S. to grow our resource development strategies; hired a full-time assistant project director in Uganda to help facilitate our continued program growth; and brought on board two full-time volunteers supporting Uganda staff.

The 800 borrowers we added in 2021 brought the active total number of loans to 1,511, and we expect to add an additional 1,200 borrowers in 2022.

We have strengthened our ability to lift generations of families and communities to greater prosperity, health, and happiness. After the chaos of the pandemic subsides, our growth in capacity will continue to serve more and more families of Uganda for years to come.

Thank you for joining us on this fulfilling journey!



### (22,280 since our founding in 2006)

**800** NEW MEMBERS IN THE PROGRAM

Sanitary napkin packages distributed this year to 957 Girls through community follow up during this year when the schools were closed.

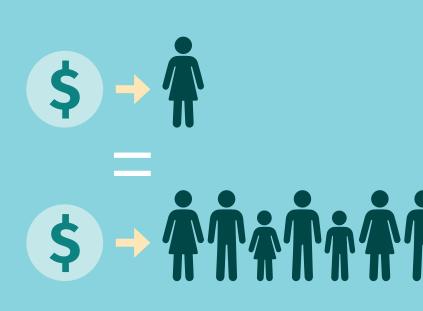


### **Small Loans, Big Impact**

Each micro loan the Greater Contribution distributes helps more than just the budding female entrepreneur; it helps everyone in her household. The average Ugandan household is seven people.

"It's the 'ripple effect' in action," said Karon Wright, co-founder and president. "A single donation of \$80 starts a woman on the road to owning and operating her own business, beginning with literacy and business skills training, peer mentoring, and a micro loan. With that new income, the new business owner can feed her large family more than once a day, pay for her children's school fees, access health care for the family, and improve the condition of the family home."

"When you lift a family up, their community also benefits through a strengthened economy and brighter future opportunities," Wright added.



# Popesale The second sec

### An average family of seven living in extreme poverty must survive on \$1.90 a day, or less, for all of its expenses.

Here are prices of some consumable items in Uganda:



## Uganda by the numbers:

- 44.3 million total population
- 76% of the population lives in rural areas
- 73% of the workforce is in agriculture
- 68% of the Ugandans we support live on less than \$1.90/day. (according to the World Bank)

#### Numbers never tell the whole story of any country.

There is no such thing as an average Ugandan and from our experience, we can unequivocally state there is definitely no such thing as an average Ugandan woman. All of the women in our program are far above average in their tenacity, perseverance, and desire for a better life for themselves and their families. It's the circumstances of where they live that are below average. It's those circumstances that make our work there so extremely important and difficult at times.

Extreme poverty is defined by those living on less than \$1.90 a day. And while 41% of all Ugandans live in extreme poverty the number is 68% in the areas we serve. The Greater Contribution, from its inception, targeted the poorest areas of Uganda because, simply, that's where the need was the greatest. Understanding the depths of poverty Ugandan women face is the key to helping them.

Fresh meat and vegetables are typically beyond the reach of most Ugandans. Without refrigeration, most perishables can't be purchased even if they could be afforded. One meal of cassava and beans a day is what most in extreme poverty subsist on along with whatever else may be secured.

Securing food for her family is a woman's greatest daily obstacle to be overcome. Add to that the burden of limited access to clean water and healthcare, the state of the economy, lack of electricity and cell service, adequate transportation and a culture that devalues women at every turn, the need for TGC's programs quickly becomes obvious.

And did we mention the pandemic?

The last two years has seen a complete upheaval of daily life for the women in our program. Markets and schools closed, travel prohibited and the threat of a life taking virus ever present.

In 2021, and as they have always done, the women in our program never faltered in their resilience and response to life's demands and thanks to your support, neither did The Greater Contribution. In spite of all the challenges facing our borrowers and our staff on the ground in Uganda, because of you, The Greater Contribution added an additional 800 borrowers to our program in 2021 with more to be added in 2022.

# Ugandan women never give up, nor do we!



# Welcome, Doreen

Doreen Akello brings deep knowledge of the history, people, and infrastructure of rural Uganda to her new role as The Greater Contribution's Uganda-based assistant to the program director. She will assist with loan repayment meetings, loan distribution, and record keeping.

She was born in northern Uganda and is finishing two bachelor's degrees in agri-entrepreneurship and communication management at Gulu University.

While at Gulu University, she educated students on recognizing gender-based violence and sexual harassment. She recently served as an advocate on health, education, human rights, and food and nutrition issues.

### "I like that we're helping women who had lost hope," said Doreen. "They're now gaining it back by working hard and achieving their goals."

"Doreen's skills and training are the perfect fit for The Greater Contribution," said Karon Wright, co-founder and president. "In addition to our core poverty alleviation programs, we are committed to growing our impact by working with partners to help borrowers overcome gender-based disparities and family violence. We're excited for what the future holds for our borrowers."

# **Growth and Expansion**

Growth has been a constant at The Greater Contribution since our founding 15 years ago. And it continues accelerating. We issued our 1,000th micro loan in 2008, after just two years in operation. And in 2021, we surpassed 22,000.

"And we're not slowing down, even through the trying times of the pandemic," said Karon Wright, co-founder and president. "We added 800 new borrowers to our micro loan program in 2021 because Ugandan families are eager for the chance to emerge financially stronger from their economic shutdowns and slowdowns and continue their entrepreneurial journeys."

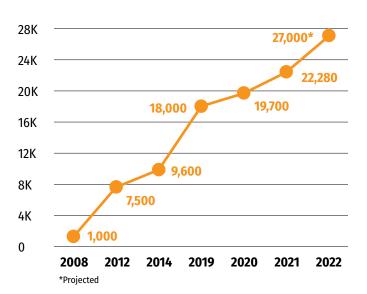
We reached a total of 22,280 micro loans issued at the end of 2021. And for 2022, we plan to pick up the pace even more, to issue a total of 27,000 micro loans

The growth of our micro loan program is mirrored in the growth of our literacy and business training courses. "More and more women are expressing their gratitude not just for the seed money but for the auxiliary skills so critical to running a business. The demand for our services is greater than ever, and we are stepping up to meet the challenge, fueled by the generosity of our donors and benefactors," said Karon Wright.

To support the increasing number of program participants, The Greater Contribution added a full-time Assistant Project Director and two full-time volunteers in Uganda.

"Our momentum is gaining," said Wright. "With our dedicated staff, and borrowers ready for our services, we are stepping up our efforts to eradicate poverty, strengthen communities and curb the marginalization of women and girls."

### **Total Micro Loans Issued**



# 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.



# Partners in Prosperity (PIPs)

The Greater Contribution's Partners in Prosperity (PIPs) are the backbone of the organization. These monthly and quarterly donors provide crucial, consistent funding year-round and allow The Greater Contribution to continue to grow. Monthly donations are easy to set up and can be made online or by check. Becoming a PIP is a great way to budget your donations throughout the year and join with others in providing loans to very deserving women!

Join Nancy and Art in changing lives as a way of life. Go to the "Donate Now" button at *www.greatercontribution.org* and check either the "monthly" or "quarterly" box. See their stories on the right!

### **Legacy Society**

The Greater Contribution's Legacy Society is a vital group of donors that will ensure that The Greater Contribution will be serving women in Uganda for many years to come. There is no greater way to leave a legacy than to pass on the gift of a fresh start to a woman in need. It's an opportunity to leave a legacy you will be proud of.

#### 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 Chelsea Slavich, director of client relations at *Chelsea.Slavich@greatercontribution.org.* Read about the commitment of Dave, Jeanne, and Laura on the right!

### **Empowerment Circle**

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*.



### Dr. Nancy Taylor Walker

When I first met Karon Wright and heard about her establishment of TGC, it sparked my interest. I was impressed with the mission of the organization: funding micro loans to deserving Ugandan

women, empowering them to lift themselves and their families out of poverty. As the years have passed, I've seen even more of the ongoing success of TGC. Not only have they helped thousands of women establish small businesses, but they've also provided financial and literacy training, mentoring, and peer support. I've been so impressed with the quality of the team running TGC in the US and in Uganda. It's an honor for me to provide ongoing support to such a worthwhile organization through a recurring monthly donation.



### Art Barmash

I have been a supporter of The Greater Contribution for a number of years. I truly believe in its mission and the wonderful work it does to help women in Uganda work their way out of poverty. At first, I

donated once a year during the Black Tie No Show fundraiser. As I became more involved and understood all that goes into running this program, I realized I wanted to do more. I attended a Woman's Worth event in 2019 and it inspired me to become a Partner In Prosperity (PIP) so I could show my support on an ongoing basis. By becoming a PIP, I'm now able to help these women every month.



### **Dave and Jeanne Matthews**

With pain and need evident throughout so much of the world, prioritizing how to direct legacy charitable giving requires making difficult personal decisions. In its best sense, the word "legacy" implies an

action that can continue to deliver benefits in perpetuity. For TGC this means making micro loans in support of Ugandan women to establish and run small businesses for the long-term benefit and education of their families. What stands out about TGC's work in this area is how effective they have been in delivering on these ambitious and complex goals.

These successes result from the leadership of Karon Wright and the teams she has put together both here in the US and in Uganda. It begins with their laser focus on reducing administrative expenses to an absolute minimum, continues with selecting worthy loan recipients in Uganda, and then assisting these women in starting and running their own businesses to ensure not only the immediate material needs of the family but also the education of the family's children. In aggregate, these micro loans are repaid to TGC at a success rate of over 95% allowing reuse of these dollars to fund new loans. Thus, donor contributions to TGC will continue to reduce poverty and improve lives for generations. This is the self-perpetuating legacy of TGC and the driver of our motivation for supporting their work now and into the future.



### Laura Jack

I have long been a supporter of The Greater Contribution, but a transformational gift was beyond my means. However, my legacy gift to TGC will help continue and expand its efforts

to compassionately serve the poorest people and communities worldwide. It is important to me that I help this organization continue in perpetuity.

### **To Donate**

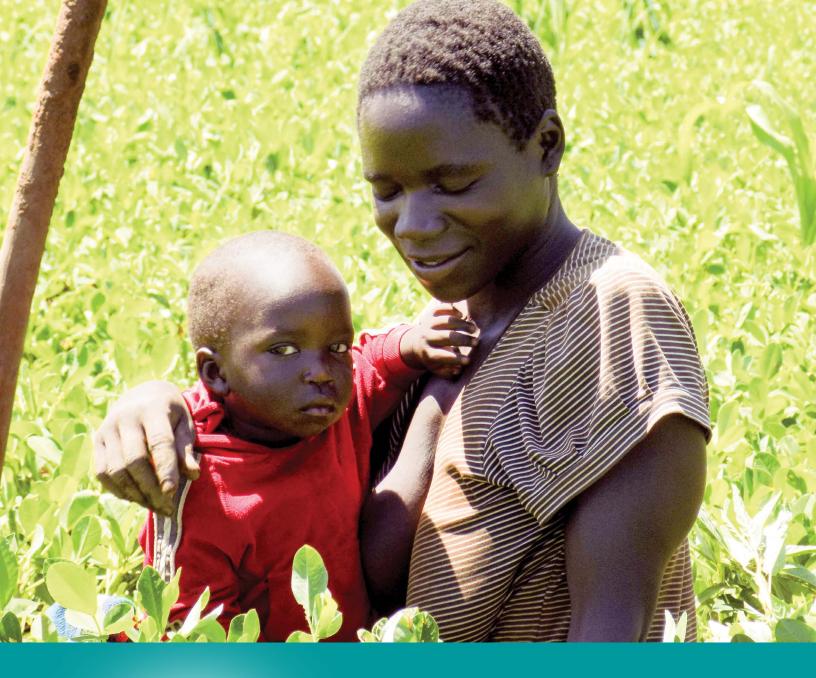
Online: www.greatercontribution.org

#### Mail:

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

#### **Contact:**

Chelsea Slavich, Director of Client Relations 805-535-5565 Chelsea.Slavich@greatercontribution.org





### GreaterContribution.org

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Content and creative direction by: **Scott Gibb, Ellen Hsu, and Brad Kieffer**