



**“When you lift up women,
you lift up humanity.”** — Melinda French Gates

2022 ANNUAL REPORT



President's Message



Dear Friends,

Again, it is an honor to share the great work you made possible last year. As we enter our 17th year of operation, the 26,076 micro loans we have worked together to fund made monumental differences in the lives of women and families of Uganda. Last year, you provided 3,275 new loans—a greater contribution.

2022 was a year of environmental and socio-economic shockwaves in Uganda. Despite the war in Ukraine, worldwide inflation, drought, and an Ebola outbreak, the women in our program persevered, working to grow their small businesses and create new lives for themselves and their families.

Just as the women were re-building their businesses post-COVID, the effects of the war in Ukraine were felt as inflation hit a 5 year high, severely impacting our borrowers. The rising cost of food, fuel, and other necessities had a devastating impact. Prices for staples like rice, beans, and cooking oil doubled, tripled, and for some items, quadrupled. Drought prevented growing crops, and we began receiving reports of severe food shortages.

We knew we must respond. With your help, we instituted a seed distribution project which cushioned a potentially disastrous outcome. We provided quick-growing, drought-resistant seeds for crops, which promptly allowed the women of TGC to support their families. In addition, we extended loan repayment dates where needed, giving immediate and highly effective intervention.

A final shock came with an outbreak of Ebola in the fall, spreading to 8 districts, not reaching our service area, but sadly taking the lives of 55 Ugandans. Unlike the COVID outbreak, the government did not institute a country-wide shutdown, so the impact was limited and short-lived.

In March, I returned to Uganda after a two- and half-year hiatus mandated by the pandemic. Evidence of The Greater Contribution's program success was everywhere. It was incredible to see many of the 1900 women in our program greet us with stories and the oft-repeated messages: "The loans have changed my life. In my family, we know we have a greater future."

None of this would have been possible without your support. Because of your kindness and compassion, 1900 women and their families are on the road to greater health, happiness, dignity, and meaning.

Gratefully,

Karon Wright
President, Co-Founder

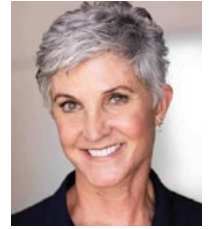
**If anyone is hurting,
If anyone is hungry,
So am I for we are all one.**

—Anonymous

OUR TEAM IN THE USA



Karon Wright
President, Co-Founder



Lisa Carey
Board Member



Cathy Cole
Board Member



Scott Gibb
Board Member



Miles Ramsden
Board Member

Rebecca Harrington
Administrative
Coordinator

Chelsea Slavich
Director of Client
Relations

OUR TEAM IN UGANDA



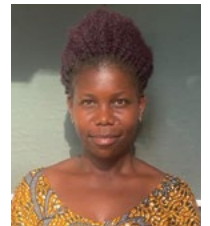
Toffister Aloyo
Program Director



Bukenya Muusa
Founder, Program Director
VacNet



Doreen Akello
Assistant to the
Program Director



Charity Ndharu
Assistant to the
Program Director

Four Calamities Hit Uganda: Covid, Inflation, Ebola & Drought

SURVIVING SHOCKS

From 2020 to late 2021, the pandemic led to an almost complete shutdown of the Ugandan economy. Some of our borrowers lost their businesses or were on the verge of losing them.

2022 was expected to be a year of building back businesses for women. Unfortunately, inflation escalated due to the war in Ukraine. The effects were felt, not only in Uganda, but worldwide. Our efforts to bounce back from the COVID pandemic were delayed.

In addition, an Ebola outbreak coincided with the war in Ukraine, which created rising prices in many economies. Inflation strongly impacted smaller economies such as Uganda, which experienced an 8.5% increase in the consumer price index by the end of March 2022.

Uganda is landlocked and relies heavily on crude oil and other imported materials to make necessities such as cooking oil and soap. The cost of gasoline rose by 32% by February 2022. Ordinary soap, needed in all walks of life, saw a price increase of 57%, which disproportionately affected the poor who couldn't afford to purchase other detergents.

At the peak of the Ebola Outbreak, Uganda was blacklisted by many economies to avoid contracting the deadly disease. Many countries with whom Uganda traded raw materials ceased doing business with Uganda. This contributed greatly to the escalation in inflation.

The poverty level increased, pulling many women and their families back to the nasty cycle of being without money for basic survival needs. The borrowers withdrew their cash savings and sold off assets to support themselves. During this period, people we knew and served died of treatable diseases because they were unable to afford transportation to medical care. Many households could only eat one small meal a day. Some even went to sleep without food.

Today, the women we support have added to their strength. The self-reliance they learned during the pandemic rose in the ranks. So



many today talk of how they refused to sink back into dire poverty when the unimaginable effects of the pandemic struck them. Their first response was, "No, I can't go back to the exact spot where I was before TGC picked me up." For this reason, they fought hard through the difficulties in the following years.

Many of our beneficiaries are in agriculturally based businesses. Over 65% of our borrowers sell vegetables, cereals, fruits, and grains. They rely totally on nature for enough rain to cultivate their crops. So, when the drought hit this region, they also lost their food and inventory for business. Many borrowers could not repay their small loans, so TGC answered the cry of these women. We reached out to top up their loans. In addition, we intervened with seeds to plant so they would have food and maybe have a little surplus to sell, boosting their struggling businesses. The seed program also lifted the women up in a time of drought.

We send our heartfelt thanks to the donors of TGC for caring for those of us impacted by these four calamities. You give more than money. You give hope for our collective future.

The Greater Contribution Rises To The Occasion To Overcome Food Insecurity

After years of erratic income due to the pandemic, drought struck Northern Uganda in 2022. Women were unable to plant and sustain their crops.

Prices for staples like rice, beans, flour and cooking oil doubled, tripled and, for some items, quadrupled in price. In July, local officials stated that more than 200 people had passed away that month and half a million were facing starvation. According to the United Nations World Food Program, approximately 40% of the region's population were being faced with food insecurity.

However, the women enrolled in The Greater Contribution's micro loan program had hope. They had been taught the life skills of saving, budgeting, mentoring and resiliency. They didn't need a handout, they needed support. An opportunity to put their skills to work. And so, The Greater Contribution put out the call to you all, our generous donors. Together, we were able to invest in crops that quickly germinate i.e., boo (a green vegetable growing in 2-3 weeks) okra, eggplant, beans, maize, soybeans and cassava. These are drought resistant and grew quickly, allowing the women of TGC to begin supporting their families and communities with nutrient dense food in a short amount of time.

Edna, a 32-year-old mother of four received seeds from The Greater Contribution. She shared that just a couple of months later, she had grown and sold enough crops to be able to pay all of her children's school fees that had been in arrears.

Alongside a one-month extension in their loan repayments, the TGC seed program created relief from food insecurity and eliminated the need for mothers to cut corners in the family budget, such as removing children from school to eliminate the payment of school fees. Together we worked with our borrowers to support them through this harrowing experience. We pulled all our resources, and the women diligently pursued the work they do, growing crops, operating their businesses, and supporting their families.





Borrower Success Stories



Sunday

I am Sunday, a 32 yrs old widow and a mother of 4 living in Toro Kal Village in Amuru District.

Before I joined the program under TGC, I would struggle to even have one meal in a day. But after I enrolled in the program in 2021, my life and that of my family has greatly changed.

Now we eat three meals a day and I can buy food and have a balanced diet once I awhile.

The food distribution project that came in July 2022 has also been a great contribution in ending poverty in my home. The seeds I got, especially the maize, did very well. I sold some and paid my children's school fees that were in arrears last year.

The vegetable seeds I was given grow fast and was able to feed my family instead of going hungry. We were able to sell some and buy other foods such as meat and rice.



Everline

A Gift of a Business of my Choice

I am Everline and have just started my dream business which is selling produce (cereals and grains). Because I was given seeds which I planted, the harvest enabled me to start up my dream cereal and grain business. It is more profitable, thanks to TGC. You gave me capital twice as seed which I got the stock from and the loan which I added other variety of stock on the produce business.

The seeds have given me a buffer in making food available for my family during the drought and venturing in the new business.

I thank you so much for the gift of seeds which was a gift of a business choice that I dreamed of. I can now support my children in the ways I had always longed for as a mother.



Santa

Before I joined the program, life was not easy for me and my children. I am a single mother of five, who has lived in my father's compound for 10 years.

This is my 4th loan. I have been growing in business gradually, my profits too have grown slowly. Because of the loan program, I am no longer useless and miserable. It means I have a loan to pay back and a way to achieve my dreams. My living condition has really improved; I now eat twice a day and we are healthier. When my son who has sickle cell anemia gets a crisis I can easily take him to the hospital and buy medication. I am so thankful to TGC.



Margaret

The seedlings I received in August, came at the time when I had nothing to eat and my hope was gone. When I received the seeds, I planted them and the yield was so good that I got 5 bags of beans which I sold and that helped me pay for my daughter in school.

Hunger is no longer a serious problem in my household because of TGC. My capital is boosted and has lifted my status in the family and society-at-large in a way I can't explain. The seedlings have not only helped me but also my neighbors.



Edna

In Me, TGC has demonstrated what empowering a family through a woman means

I am Edna, 32 years with four children.

I had never done any business before. All I knew was the life I grew up in of working in fields of food crops. My children would enroll in the free education government schools, then have to drop out when I could not pay the fees while we wait for crops harvest. Sometimes the harvest is poor, then the children have stay home and wait for another harvest period.

When I attended the business skills training, I was given \$50. I chose to sell vegetables. I paid that loan. The second loan I got \$100. and I was able to send 2 of my children to school. In April 2022, the nationwide lockdown due to COVID virus made me lose my business. In July 2022, I got a free donation of seeds from The Greater Contribution which I planted. By this time my crops were planted I started harvesting. In November I paid all my children school dues in arrears.

My husband, and his family have recognized me and refer to me as an example of true woman empowerment. Now they made me the head of the Daughter-in-laws of his family.

To me, TGC has demonstrated what empowering a family through a woman means.



Peer Counselors Lead the Way

Of all the reasons for The Greater Contribution's success in empowering women to take control of their lives, one of the most important is our peer counselors.

Peer counselors help borrowers and program participants meet – and exceed – their personal goals.

“They provide leadership, mentorship and inspiration that enables our participants to explore the world of opportunity that lies beyond their current circumstances,” said Karon Wright, president and co-founder of The Greater Contribution. “They are a cornerstone of our success, and we are proud of their hard work and dedication to helping others unlock the potential within themselves to create meaningful futures.”

Angioleta, a disabled widow with four children, said her peer counselor was a bright light of hope when she desperately needed it.

“My life has turned around,” Angioleta said. “With the encouragement of (my counselor), I can read and I can now properly count. And I am expanding my business selling silverfish, vegetables and produce into something admirable. I can now smile because my children are able to get medication, food and an education.”

Nancy, a peer counselor, said she helps others because earlier peer counselors helped her become a merchant and erase the poverty-fueled chaos that previously appeared in her life.

“I want to help others because I know what they are feeling,” Nancy said. “Since my community helped me, I want to give back to my community.”





In Their Own Words

Each year, The Greater Contribution surveys participants to identify opportunities for improvement. Many responses illustrate how our programs go far beyond monetary considerations. Some examples:

- “I am now more hopeful and no longer fight with my husband.”
- “It has brought unity among the people in my village. Families are more peaceful.”
- “It has removed my stress and improved the life of my family.”
- “I never knew I could run a business and earn money myself.”
- “Women are more courageous and adventurous. They are more respected by their relatives.”
- “There is more peace and love in my village.”
- “I was elected to be a councilor in my village. I want to influence policies and help banish the belief that a boy is worth more than a girl.”

“These successes show how our programs give power to women to shape their own experiences and actively pursue their dreams and aspirations,” said Wright. “Through our donors, we are helping promote greater self-determination in a part of the world that most needs it, which contributes to overall well-being and satisfaction with life.”

Beyond the Loans

By offering access to much-needed capital, there’s no doubt that micro loans make a massive financial impact by helping entrepreneurs build and maintain sustainable businesses.

Yet the benefits of micro loans extend far beyond the financial realm.

Besides micro loans, The Greater Contribution provides an array of programs that, improve access to education, health care, and nutrition – all of which are essential for a more secure future. And they provide access to resources and knowledge that are otherwise out of their reach, such as mentorships, workshops and seminars.

“When many women first affiliate with The Greater Contribution, they have little or no control over their lives,” said Karon Wright, president and co-founder. “Some are mistreated by their husbands. Some have no way to put food on the table or clothe their children. Others are socially isolated.”

After they join our programs, Wright said, they gain a new sense of mastery in their lives. “Their husbands now respect them and they are no longer oppressed. They learn how to be self-reliant and courageous. And they carry a far, far higher status within their communities.”

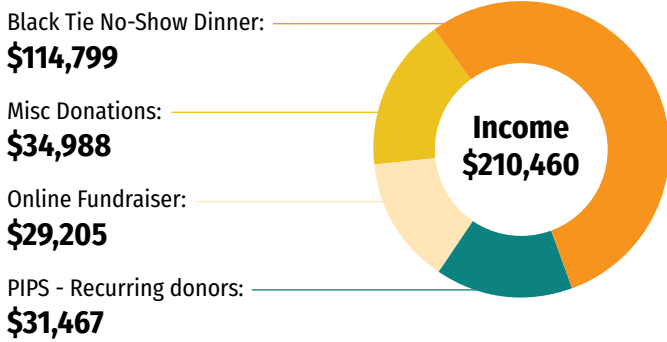
During her visit last year, Wright visited an adult literacy class. These classes are usually held in an extra school room or extra space in a church. On the way there, she was told that the women could not find a space, so they built one!

Further evidence of their commitment to self-reliance.

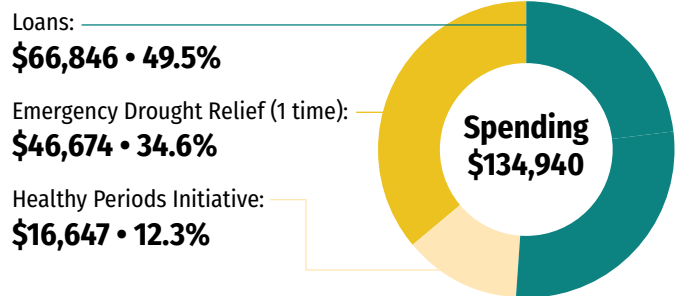


2022 Financial Information

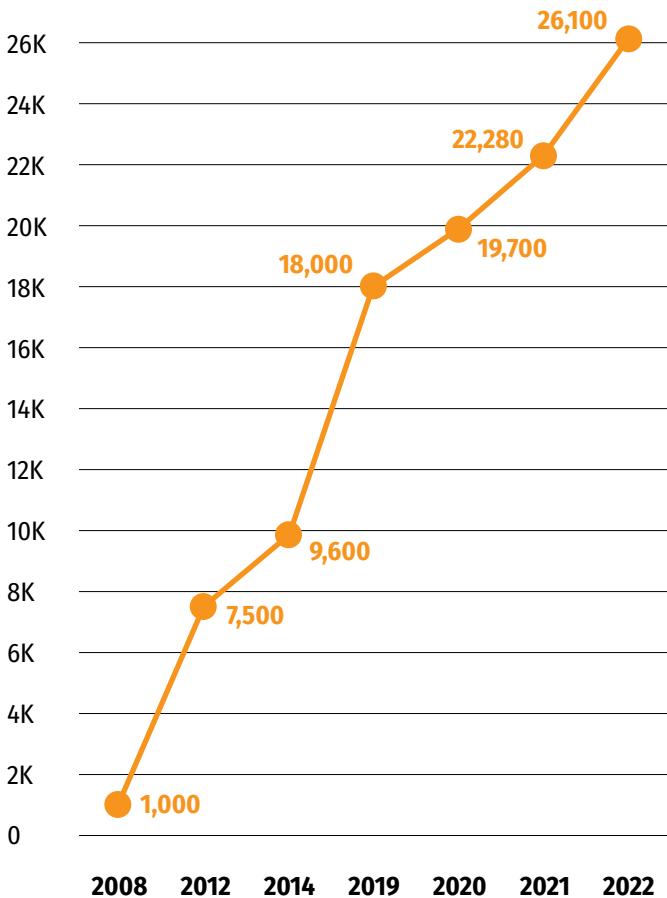
Sources of Support



2022 Spending by Program in Uganda



Total Micro Loans Issued



Candid GuideStar Gold Seal Rating

Again in 2022, The Greater Contribution earned the Candid 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 provides current and potential donors with accurate and in-depth knowledge on how we responsibly advance our mission and vision with all donations we receive.

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

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

Financial Overview

The need for financial help in rural Uganda, where assistance can be hard to come by even in normal circumstances, was heightened by the 2020-2021 pandemic and related economic shutdowns. Much of last year the area we serve was racked by drought with rampant inflation nationwide.

As the year began, our borrowers in Uganda were just climbing out of the impact crater that was the Covid pandemic. Markets re-opened and restrictions were lifted, things were looking up. However, Mother Nature had different plans as a severe drought enveloped the country in the first half of the year. On top of that, the effects of worldwide inflation hit the poorest in the country the hardest, our borrowers among them. The board of directors of The Greater Contribution decided our borrowers needed more from us at this moment than just a micro loan. TGC stepped up by spending \$46,764 on a seed program designed to not just help in the moment, but to create a sustainable path to the future.

The demand for our program is high The 1200 borrowers we added in 2022 brought the active total number of loans to 3,275.

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!

Your Donation Keeps on Working!

Because of the way our micro loan program is designed, using peer counselors and group responsibility, 95% of our loans are repaid on time and in full.

That money stays in Uganda and keeps working for the women there. Loan repayments are kept in a local Ugandan bank account and that money is disbursed as needed for additional/new loans as well as paying for maintenance costs for loan groups, local taxes and fees, as well as our support resources on the ground, fuel and transportation primarily.

IRS accounting rules disallow us from counting that reinvestment into our program investment. But you can rest assured that your donations do more than double duty as it keeps on working to empower the women of Uganda.

2022 Facts and Stats

3,275
Micro Loans Issued
(26,076 since our founding in 2006)

1,200
New Members In The Program

8,544
Sanitary Napkins Distributed

We distributed 8,544 Pads this year to 936 Girls through community follow up during this year when the schools were closed. And beginning in 2022 our Healthy Periods Initiative starting educating boys with menstrual education training, teaching 280 boys about the monthly challenge facing their sisters.



Impact Surveys

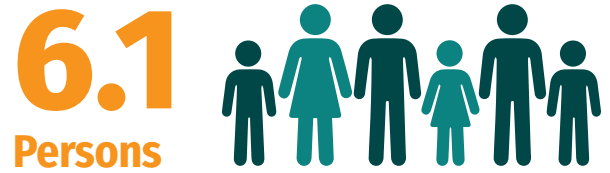


For years The Greater Contribution has shared how the lives of thousands of Ugandan women have been changed for the better. In 2022, thanks to the generosity of our supporters, tablets and the necessary software were donated to TGC to perform field surveys electronically rather than with paper and pencil. 2022 was a challenging year for all Ugandans. A severe drought affected most of our serving area and inflation was rampant throughout the country.

234 women were surveyed in three of the districts we serve from June to August in 2022 and then 204 of these women were surveyed again at the end of last year and the beginning of 2023. These women began their participation in early 2022 and the follow up survey tracked them six months into the program.

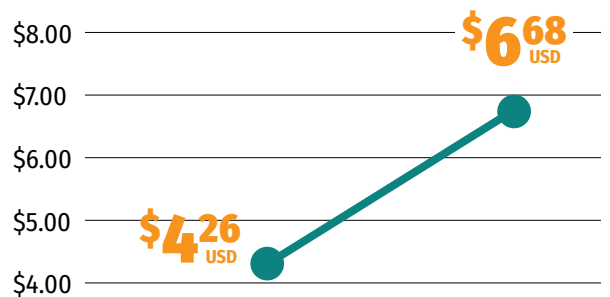
Here's what we learned from the surveys.

How many people are in your household?



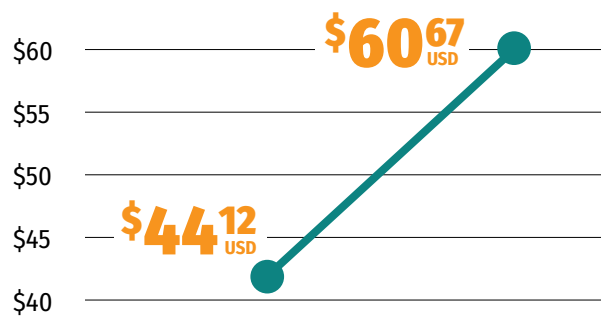
On average the women surveyed had 6.1 persons in their household including themselves. Each microloan benefits more than just the woman receiving the loan!

How much is your daily income?



Increased by **57%** in 6 months!

How much is your savings?



Increased by **37%** in 6 months!

Our borrower's financial situation is improving.

On average, current daily income increased 57% from \$4.26 a day to \$6.68 a day

On average, current savings increased 37%, from \$44.12 to \$60.67

Do your children attend school?

90%

of Boys

89%

of Girls



While the percentage of children in school remained the same, it is impressive that our borrowers know the importance of educating their children. On average, 89% of girls and 90% of boys are attending school

Do you use renewable energy?

Yes 63%

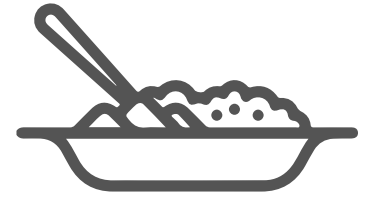
Our borrowers are embracing renewable energy. The use of solar power as a source of electricity increased from 51% to 63%. The alternative to solar is lamp oil. While we may think of a rooftop of solar panels, in Uganda it's more likely to be just a small panel or two leaned against the house charging a battery so the family can have some light at night.



How many meals a day do you eat?

96%

2-3 meals a day



Food insecurity, while still existent, is decreasing. Our borrowers report their households eating 2-3 meals a day 96% of the time (83% 2 meals). That's an increase from 89% previously (80% 2 meals). 3 meals a day is a cultural anomaly in much of Africa.



Does your husband help with your business?

Yes 65%

Also remaining steady is the number of husbands who now assist with their wife's business. On average, 65% of men help in a variety of ways from physical assistance to encouragement to watching the kids.

We will share future results as they become available. Bottom line... we are making a difference for the women in Uganda thanks to your support.

Uganda Trip



Scott Gibb

What struck me most about our trip to Uganda was the remoteness and great difficulty in reaching the women who need our help the most. Unpaved roads meander through barren lands strewn with scrub brush that are little more than footpaths like the one pictured below. Women are trying to eke out an existence in the harshest of conditions, yet everywhere we went they were smiling, happy and overjoyed to see us. Smiling because they have been empowered, happy because they now see a brighter future for themselves and their families, and overjoyed because they remember who they are.



International Women's Day Celebrated in Uganda

Celebrating the achievements of women world wide!

Our visit to Uganda also coincided with International Women's Day so we all joined in the celebration!



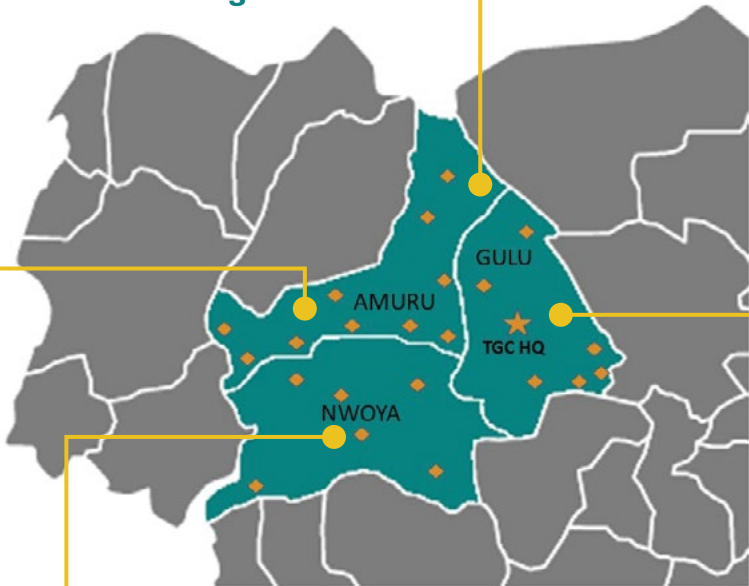
Peggy Lorback

What impressed me the most about our trip to Uganda was how these beautiful Ugandan women who have less than nothing are able to turn their lives around with the help and inspiration of TGC. Not only did they rise up to become self-sufficient caring women, but they also mentored and guided other women to become the same. Their inner strength and love for their families and all humanity shines bright!





Map of TGC Program Centers in Northern Uganda



Marilyn Murphy

My journey to Uganda was informative and inspiring in every way, but one particular interaction stands out in my memory. After driving along dusty roads, seeing women carrying large water jugs to and from their local wells – often with infants swaddled on their backs, and toddlers trotting along beside them – I just had to try the experience of pumping water. It wasn't easy, and those bottles, when full, are very heavy. There was a young man sitting on a wall nearby. I asked him why he didn't help pump the water. His response was unforgettable - and speaks to the incredible cultural and societal challenge that women face in the developing world . . .

To my question, he answered, "The women use the water."



Eric Overholtzer

The trip to Uganda with The Greater Contribution was transformative for me. Not only was it a wonderful journey across the globe, it was an even more tremendous journey for me between my head and my heart. This trip clarified my distinctions between poverty and being poor. I am inspired by the holistic and heart-led manner that The Greater Contribution team brings to each and every mode of empowerment for the women of Uganda.









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