

THE GREATER CONTRIBUTION,
CHANGING LIVES ONE LOAN AT A TIME.

ANNUAL REPORT 2024



Continuity



Dear Friends,

As I think back on 2024, it's been a year of turmoil and change in our country and around the globe. This is especially true as I write this in Southern California, home of The Greater Contribution. And yet I remain hopeful when I see the continuity in The Greater Contribution.

Webster says: continuity means **“to remain in existence or effect; to endure.”** So even with the grim news all around us, some things are still going right, and some things are enduring. The Greater Contribution remains a constant. We continue to deliver a program that makes positive changes in the world.

In 2024, we continued to support 2,516 women currently in our program and 650 women newly added to the program from remote villages with names like Ogony, Cornar Agula, Bar-Olam, and Tee-Olam. Villages so isolated that no other aid programs would reach out to them. Throughout our service area, **we provided another 4,175 microloans, bringing our lifetime total to over 34,000.**

We continued to provide free feminine hygiene products to young girls to keep them in school, providing them with an eventual escape from the dire poverty their mothers have endured. My visit to the Kasubi Elementary School in Gulu this year touched my heart when the young girls thanked me for our support which enabled them to remain in school and where they gleefully announced that, as a result, they now outnumbered the boys in the school! I hope you'll enjoy the letters from some of these girls later in this report.

Our remarkable volunteer **Peer Counselors**, the coordinators between our office staff and the groups of borrowers provide continuity to keep the program **humming along efficiently in 23 loan centers.**

Our 4 full-time staff members in Uganda continue to work tirelessly despite frequent power and internet outages there, coordinating with our staff and board members here.

Therefore, despite the dismal events happening around us, and the seemingly oppressive atmosphere of negativity, I know there is one constant, it is the desire in the hearts of all of you to help others. Thank you for your continuity, your continued help, and your continued kindness that makes everything The Greater Contribution does possible.

With unwavering gratitude,

Karon Wright
President, The Greater Contribution

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



Bukenyua Muusa
Founder, Program Director VacNet



Jennifer Aloyo
Assistant to the Program Director



Charity Ndharu
Assistant to the Program Director

2024: A Year of Stretching Further Our Love



Letter from Toffi

The Year 2024 has been a year of stretching further our arms of love graciously to the great number of women who continue to look out for support to strengthen their fiber of hope, that they can work just a bit harder to change their story and that of their family for the better.

In 2024, we added 650 new women into the Loan program and were enrolled in the literacy classes. Throughout the year 2024 we continued to hold the hands of 2,516 intentional women who are devoted to gaining better living conditions. The women continued to work hard in their gardens to solve food security problems and businesses to increase their savings and meeting their day to day needs such as school fees, family medical costs and food and clothes.

I am proud that I continue to be part of the force at the front of socio-economic justice.

I wish all a much better 2025.

Aloyo Toffister

Program Director – TGC Uganda



“I am proud to be at the front of socio-economic justice.”

TGC in the News



Cabernet with Karon: A Year of Connection and Gratitude

In 2024, our President and Founder, Karon, connected personally with the donors who make our work possible through “Cabernet with Karon” gatherings. These events celebrated achievements, shared stories, and discussed our organization’s future over a glass of wine.

A highlight of the year, they deepened connections with supporters while offering a warm setting to share the impact of their contributions. Thank you to everyone who joined us! We’re excited to continue these events in 2025—stay tuned for details!

Spotlight on Karon Wright: Sharing Purpose and Impact with *Intently FIT*

Our founder and president, Karon Wright, shared her inspiring journey and impactful work in an interview featured on *Intently FIT*. Karon discovered her true calling and co-founded The Greater Contribution in 2006, an organization dedicated to empowering women and transforming lives in Uganda.

Karon reflected on the challenges and triumphs of building TGC, emphasizing how small actions create big change. She spoke passionately about the resilience of the women served and the power of purpose. Thank you, *Intently FIT*, for amplifying this message of hope and empowerment!

TGC Hits the Airwaves: Karon Wright Joins *All Things 805*

On Sunday, May 12th, TGC’s founder, Karon Wright, joined Alynette on *All Things 805* to share TGC’s mission and work empowering women in Uganda. **They discussed the challenges faced by rural women, the impact of distributing over 1.8 million sanitary pads, and the collaborative efforts behind TGC’s success.**

Listeners were also treated to a behind-the-scenes look at TGC’s journey, with Karon sharing personal anecdotes and reflections on the impact of community support. The hour flew by as Alynette’s thoughtful questions and Karon’s passionate responses brought TGC’s mission to life in a way that resonated deeply with the audience.

We’re grateful to *All Things 805* and Alynette for amplifying our message and to everyone who tuned in. Together, we’re making a difference!





Celebrating Empowerment at A Woman's Worth 2024

In May 2024, The Greater Contribution hosted our annual event, *A Woman's Worth*, bringing together supporters, community members, and changemakers to celebrate the resilience and strength of women in Uganda. The afternoon was a resounding success, shining a spotlight on the incredible impact of our programs and the women whose lives have been transformed.

Guests had the opportunity to see the tangible outcomes of their support, from the number of microloans distributed to the stories of women who have become leaders in their communities.

Thank you to everyone who joined us for this unforgettable afternoon. Your generosity and belief in our mission fuel our work every day.



Championing Ugandan Women: TGC Highlighted in The Acorn

In *The Acorn*, founder Karon Wright shared stories from her 19 trips to Uganda, showcasing the impact of our microloan programs, which have empowered over 30,000 women to become entrepreneurs.

The article also highlighted the achievements of women with disabilities, like Doreen, who, despite physical challenges, built a successful business and now serves as the local Councilor for Disabled People.

These stories reflect the strength of Ugandan women and the transformative power of our programs, inspiring us to continue our mission.



Celebrating Leadership: Karon Wright Honored as Ventura County Volunteer of the Year

We're thrilled to share that our founder, Karon Wright, has been named Ventura County's Volunteer of the Year! This prestigious recognition is a testament to her unwavering commitment and tireless efforts to empower women in rural Uganda.

This honor highlights the incredible impact of Karon's work, as well as the collective effort of our community... YOU! Every donation, volunteer hour, and word of encouragement fuels our mission and reflects the spirit of service that Karon exemplifies so beautifully.

Thank you for helping us create lasting change. **Congratulations, Karon, on this well-deserved award!**



Loan Distributions:

A Lifeline of Empowerment for Women Entrepreneurs

One of the greatest barriers to economic independence for women in the developing world is a lack of access to capital. Without funding, countless women with talent, drive, and a vision for a brighter future are unable to seize opportunities to earn a sustainable income. The Greater Contribution is committed to breaking down this barrier through one of the most impactful tools in our program: micro loans.

Our loan distributions are about far more than money—they are about empowering women to take control of their destinies, support their families, and contribute to the economic development of their communities. By providing small loans ranging from \$50 to \$350, we enable women in rural Uganda to start or grow small businesses that transform not only their own lives but also the lives of those around them.

WHY MICRO LOANS MATTER

Micro loans have proven to be a powerful tool for creating sustainable change. These small investments open the door for women to launch businesses that provide a consistent source of income, allowing women to afford necessities like food, healthcare, and education for their children.

Unlike traditional loans, which are often inaccessible to women in rural areas due to a lack of collateral or credit history, micro loans are tailored to meet their needs. They come with generous repayment terms, and the support of The Greater Contribution's peer mentoring and business training programs. These resources ensure that women have the skills and confidence to succeed as entrepreneurs.



CELEBRATING IMPACT IN 2024

This year, The Greater Contribution proudly distributed micro loans to 2,516 extraordinary women entrepreneurs in Uganda. Each loan represents a unique story of resilience and hope.

THE RIPPLE EFFECT OF MICRO LOANS

The impact of our loan distributions extends far beyond the women who receive them. **As these entrepreneurs succeed, they reinvest in their communities. Businesses create jobs, improve local economies, and foster a culture of empowerment and collaboration. Each woman who thrives becomes a role model, inspiring others to believe in their own potential.**

Furthermore, our program includes more than just financial support. Through peer mentoring and literacy programs, women gain valuable skills and knowledge that enhance their ability to manage their businesses, plan for the future, and support one another in their journeys toward independence.

LOOKING AHEAD

As we reflect on the successes of 2024, we are reminded of the critical role loan distributions play in fulfilling our mission. But the need is still great. Thousands more women in rural Uganda dream of starting their own businesses, and with additional support, we can reach them.

How Much Women's Health Means to the Whole Community



HEALTHY PERIODS INITIATIVE (HPI)

Young women and girls have long dealt with the stigma of menstruation and the lack of supplies and education. **In 2024, we were able to distribute 15,344 pads which supported 3,467 girls and 2,097 boys participated in menstrual education!**

What is crucial to this work is educating both girls and boys in this very normal monthly, biological cycle. We have data to suggest that 28% of girls miss school each month due to menstrual cycles and a great many drop out as a result living lives of poverty. Providing supplies, access and information has made an immense impact on the wellbeing of this generation within remote rural villages. The small menstrual pad factory in Gulu has been instrumental in distributing sanitary pad packages to school girls so that they may remain in school and better their future lives through economic advancement and self-esteem. Their counterparts are also learning about women's health creating a more educated male population. **When there is deep misunderstanding between genders and early marriages or reproductive rights are ignored, the population as a whole cannot thrive.**

But now as talk your contribution has ehanged our life completely.
We used to have few girls in this school but now The greater contribution has improved our enrollment, Your find the number of gins are greater than the number of boys in eacham Head teacher you are my witness all these started to chage in this school when you came in last year.
-Very few cases of absentism in our school, My fellow girls can now participate actively which used not to happen for example as the result of the great work of greater contribution we got one girl with a first graade last year and it had never happen in history
My dear visitor you have improved our hygiene and Sanita through your greater contribution upon this School! Because of time I can not mention all.
My humble request to your office is that continue providing us with the sanitary pads and wickers so that we stay safe and clean in school for the better tomorrow.
I say all this for God and my country

My name is MODESTA
I am a candidate of KC p/s
First of all, I would like to welcome you all to our school again today.
This is the benefit of the sanitary pads you people brought to us last time.
Ide as girls of KC p/s were very happy because of your gift, because before you people had shown up to us, we were passing through many challenges ie our girls used to escape from school, others used to dodge lessons and others even dropped out due to lack of pads, and as for pads we used to buy at sh. 2000, some at sh. 2500 and the cheapest ones we used to buy at sh. 2200, But since you people came and shared for us sanitary pads, life started becoming easy, You also encouraged us not to be shy during our menstration period. All those femness we used to have are now no more. Your contribution has really helped us alot. our girls can now participate at school. and we now know that you people really love us and will continue to help us.
Thanks.
May the almighty God guide and protect you all.

Starting with Nothing and Becoming A Woman that Nothing Can Stop!

THREE STAGES OF A TGC BORROWER

For almost 20 years now The Greater Contribution has been empowering the poorest women in Uganda. 20,133 women have gone through TGC's program of literacy and business skills training, securing 34,266 in micro loans to start businesses and becoming self-sufficient... breaking the cycle of poverty that afflicts far too many women in Uganda.

Our program is so much more than handing out money. In addition to the literacy and business skills training they receive prior to receiving any money, we provide the women with refresher business skills training every 3 months along with a 25% increase in their loan amount and mentoring to grow their businesses and their business acumen.

To truly understand the impact your donation makes to Ugandan women, we take a close look at the three stages of a TGC borrower... **starting with nothing and becoming a woman that nothing can stop.**

Pre-TGC

In the 23 communities we serve in Northern Uganda there are hundreds of women waiting to get into TGC's loan program. Look at the poverty stricken lives these women lead and it's easy to understand the demand and the desire. **Uganda is ranked the 24th poorest nation in the world as of 2024.** According to the UN, 20.3% of Uganda's population lives in poverty. In the northern region we serve, the rate is twice as high.

TGC surveys our loan recipients before entering the program and statistics from these surveys provides the clearest picture of these women's lives prior to joining TGC's micro loan program. Our most recent baseline survey was done in March of 2024.

- Of the women surveyed **56% have experienced domestic abuse** of some sort, **17% reported that they still experience abuse as of the survey date.**
- Of 107 women surveyed **77% were married.**
- On average each woman was financially **responsible for 3.6 children.**
- **96% of those homes have roofs made of leaves** and just as many have only dirt floors.
- **Lighting is by lamp oil in 65% of the homes** with others using a combination of lamp oil and solar. **Only two homes out of 107 had electricity.**

Stats only tell part of the story. What they don't reveal is the lack of belief these women have in themselves having to eke out a living and provide the barest of necessities for their families. No photo can convey what these women have to experience every day.



TGC Borrowers

All you have to do is look at the smiles on the faces of women enrolled in the TGC program. From the pride of wearing a blue TGC shirt because they repay their loans on time, these women are engaged and feeling the taste of empowerment for the first time. What does empowerment look like for these women? A follow-up survey was performed six months later on the same group of women that were surveyed in March as they were entering the program

Change occurs very slowly in Uganda and because of life circumstances, the women in TGC's microloan program take a long view of their progress. There were three notable changes, two of which show improvement in their financial condition and one in their living situation.

- Average Current Daily Income increased from £7,256 to £9,540 Ugandan Shillings. **That's \$1.97 to \$2.59 USD – a 31.55% increase in 6 months**
- Average Savings Increased from £33,467 to £58,581 Ugandan Shillings. **That's \$9.07 to \$15.88 USD – a 75% increase in 6 months**
- The number of women reporting continued **domestic abuse decreased from 18 women to 8 – a 55.5% decrease in 6 months**

There are many reasons The Greater Contribution counts its mission in Uganda as a continuing success... but mainly, we believe in the women of Uganda. We believe that showing faith in them and their ability to learn to read, write and add, allows them to grow and prosper as a human being. Look at the dignity and pride in their faces.



Post TGC

One thing past surveys have shown us is that ever since the pandemic five years ago, a two-year loan program was not quite getting them to where they needed to be to truly thrive.

In 2024 TGC expanded our loan program for women from two to three years. This was done when many women commented that with the recent adversity of Covid, drought and inflation they could use our assistance just a little bit longer. We accommodated their concerns and now when women graduate from the TGC loan program they do so with added confidence and an even greater hope for the future.

What becomes of them after they leave TGC? In Uganda the instant communication we take for granted is non-existent. Which is one reason we bring our borrowers together in large groups on designated days and times. It's impossible to communicate quickly one on one. Cellphones? Need charging. Email? Forget it. Snail mail? Nope.

We do know that 96% of the women that have gone through our program are still running a business, or in some cases several businesses. Admittedly, women in Uganda are expected to be the breadwinner in the family. After our program, however, they have skills and abilities they did not have before. But also, something even more important than that, they have faith and confidence in themselves. Some call that empowerment.

Women that had businesses prior to becoming a TGC borrower become better business-women. Possessing literacy, business and math skills allows a greater confidence in themselves to come forth allowing them to explore new boundaries they never thought possible. We take great pride in women from our program who have run for elected office and hold leadership positions within their communities.



And then there are our Peer Counselors... 23 of them now each leading one of our loan centers and a testament to our program and the resiliency and fortitude of the women of Uganda. **Peer Counselors are graduates of our loan program who not only continue to run their own businesses but have elected to spend time, effort and energy helping their sisters coming up behind them.** Through business management

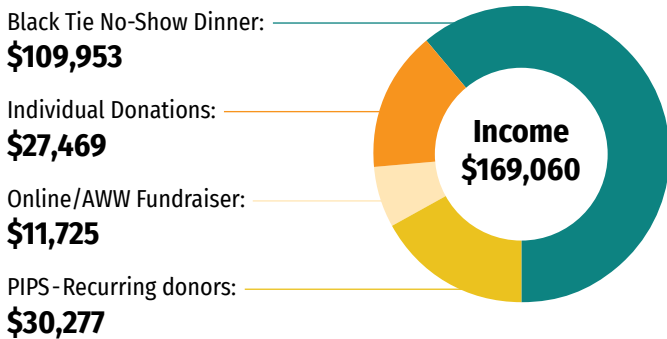


skills taught them by TGC, they are directly responsible for our loan repayment rate of 98%, money that goes right back into providing loans and training to others.

**They are the "Pink" ladies!
They are TGC!**

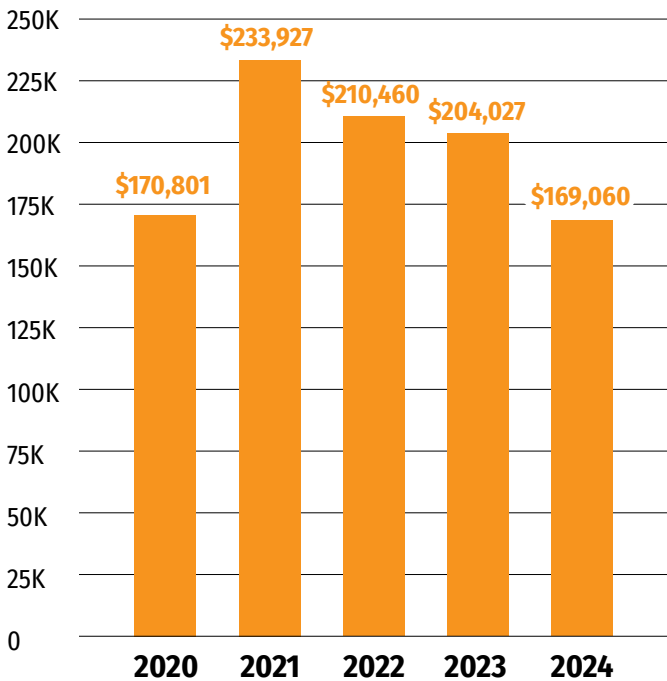
2024 Financial Information

Sources of Support

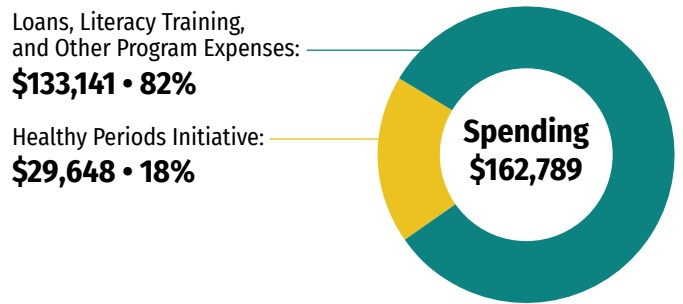


Endowment Fund: **\$557,946**

5-Year Revenue Growth



Spending by Program in Uganda



Facts and Stats

4,175
Micro Loans Issued
(34,266 lifetime total)

650
New Members In The Program

15,344
Sanitary Napkins Distributed

We distributed 15,344 Pads this year to 3,467 girls through community follow up during this year when the schools were closed. In 2022 our Healthy Periods Initiative started educating boys with menstrual education training, this year teaching 2,097 boys about the monthly challenge facing their sisters.

AVERAGE CURRENT DAILY INCOME

Increased from **£7,256** to **£9,540** Ugandan Shillings
That's **\$1.97** to **\$2.59** USD

31.55% Increase In 6 Months

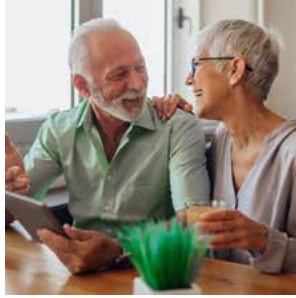
AVERAGE SAVINGS

Increased from **£33,467** to **£58,581** Ugandan Shillings
That's **\$9.07** to **\$15.88** USD

75% Increase In 6 Months

Legacy Society: Empower Future Generations

The Legacy Society of The Greater Contribution is a distinguished group of donors who have chosen to leave a lasting impact by including The Greater Contribution in their estate plans. Through the transformative power of microloans, these generous individuals ensure their values continue to shape the future.



By joining the Legacy Society, you create a meaningful legacy that empowers women for generations to come. Your gift supports literacy programs, business education, microloans, and peer mentoring—providing the tools women need to lift themselves out of poverty and create lasting change in their communities.

To explore how you can leave your legacy of hope and empowerment, contact Karon Wright, President, at karon.wright@greatercontribution.org.

Candid GuideStar Gold Seal Rating

Once more in 2024, 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.

Igniting Change: The Power of Monthly Giving

At The Greater Contribution, our Partners in Prosperity (PIPs) are the driving force behind our mission. Becoming a monthly donor means stepping into a vital role as a change-maker in the lives of women in rural Uganda. Monthly giving is impactful in many meaningful ways:



- **Reliable Support for Long-Term Impact**

Your monthly contributions provide a steady and predictable stream of funding. This consistency enables The Greater Contribution to plan strategically, ensuring lasting and dependable support for those who need it most.

- **Fueling Women Entrepreneurs**

Every dollar you give transforms into microloans that empower women in rural Uganda to launch or grow their businesses. These loans create pathways out of poverty, fostering financial independence for women and their families.

- **Catalyzing Community Growth**

Your support goes beyond individuals—it ignites economic development in entire communities. Thriving businesses generate jobs, strengthen local economies, and spark cycles of empowerment that uplift countless lives.

- **Meaningful Connections**

As a monthly donor, you join a movement that's driving real, measurable change. It's a deeply personal way to stay connected to the cause and witness the transformative impact of your generosity firsthand.

- **Convenient and Flexible Giving**

Setting up a monthly donation is simple and adaptable to your budget. Your ongoing support ensures that women in need can count on life-changing resources month after month.

By becoming a monthly donor, you're offering more than financial aid—you're providing hope, opportunity, and the tools for a brighter future. Your commitment helps break the cycle of poverty, creating sustainable change and empowering generations to come.

To become a recurring donor or a PIP, a Partner in Prosperity, simply go to www.TheGreaterContribution.org, **click on the orange DONATE button at the top of the home page**, make a donation and indicate how frequently you'd like to give.







A chicken may seem small to some, but to Akello, it represents hard work, resilience, and the power of opportunity. When she presented this gift to Karon, it was her way of saying, 'The Greater Contribution believed in me, and this is the fruit of that belief.'



GreaterContribution.org

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and Karon Wright**