

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

ANNUAL REPORT 2025



Compassion in Action

PRESIDENT'S LETTER

Compassion in Action



Dear Supporters,

As we head into our 20th year of operation, it is a joy to once again share an update on the impactful work The Greater Contribution, through your support, has achieved in 2025. Amid the tumult engulfing our world, it has been a year of challenges and accomplishments for us, and yet also continued movement forward, impacting the lives of more and more women and families.

We continue to practice our fundamental principle of **compassion in action**, providing microloans, business skills training, mentoring, and adult literacy to empower women and start them on their journey out of the crippling poverty that has been their life's story until now. In addition, we continue to manufacture and provide free sanitary pads to their daughters and other young students, allowing them to remain in school and on the path toward a poverty-free life. As you'll read in the following pages, this powerful work that you are providing continues to bring monumental, positive changes to their lives and their communities.

While we proudly maintain and grow this program, I am reminded of that proverb, out of crisis comes opportunity, and at TGC, we've recently had opportunities to express **compassion in action**. In mid-2025, we began to recognize that women in our program were losing ground in their work to lift themselves and their families out of poverty. We saw slower repayments of loans, serious illnesses, and sadly, the loss of life; all due to the withdrawal of international humanitarian aid to Uganda and the resulting near collapse of the Ugandan health care system.

Talking with our team in Uganda, we all despaired, asking ourselves, "What can we do?" The same question many of us ask when confronted with heartbreaking, huge problems. What could The Greater Contribution do about what is a national problem in Uganda? I am proud to report that we have a highly effective response to this crisis. As you can read on page 3, we have re-activated the **Village Health Teams** in our loan centers to address this situation. This is a major expansion of our program, a needed one, and one that is a natural next step in the evolution of our program to empower women on all levels.

A lesser crisis occurred when our landlord chose not to renew the lease on our office space, and we were forced to find a new home before the end of the year. We have now made that move and embrace the opportunity to be rent-free!

Finally, because of your continued support, your kind hearts, your **compassion in action**, the TGC program can continue its growth and respond to the desperate, unexpected needs of the Ugandan people.

We are all tremendously thankful for the contributions each of you has made, standing with us as we empower women to lift their families out of oppressive poverty.

Gratefully,

A handwritten signature in black ink that reads "Karon Wright". The signature is written in a cursive, flowing style.

Karon Wright

President, The Greater Contribution

OUR TEAM IN THE USA



Karon Wright
President, Co-Founder



Glenda Burnett
Board Member



Cathy Cole
Board Member



Scott Gibb
Board Member



Eric Knight
Board Member



Aimee Shapiro
Board Member



Raymond Wu
Board Treasurer



Rebecca Harrington
Administrative Coordinator

OUR TEAM IN UGANDA



Toffister Aloyo
Program Director



Bukenya Muusa
Founder, Program Director VacNet



Jennifer Aloyo
Assistant to the Program Director



Charity Ndharu
Assistant to the Program Director



Letter from Toffi

At The Greater Contribution, we have continued to commit to advancing the economic empowerment of women as a cornerstone for sustainable development for all. Personally, I am guided by the belief that empowered women empower communities. The one heart call for me is to offer a means for women to work their way out of demeaning poverty, tearing down historic systematic gender injustices that still hold most women and girls hostage in its inhumane effects.

In all this, economic empowerment remains central to women's empowerment; the women and girls that we work with know this. Through business skills and financial literacy training, accessing basic adult literacy, more women have been able to access micro loans which enable them to start or strengthen income-generating activities. I smile at the fact that this year **over 3,800** loans were given to women with 428 new women entering the program. **Over 22,200** sanitary pads were distributed to school girls. **Over 281** women took active roles in community leadership and local governance.

While we celebrate our achievements, I recognize a scaring challenge that emerged particularly against the backdrop of the international aid cuts to Uganda that directly affected the health and productivity of HIV/AIDS-infected women and many others. This has resulted in increased illness, reducing their ability to manage their businesses effectively and earn sufficient income. Additionally, decreased productivity meant that women could not properly cultivate their gardens, which have served as both a food source and an additional income buffer.

As we look ahead, I am energized by the possibility of scaling up the **Village Health Teams (VHTs)** pilot project in the coming year as community conversations have made it clear that access to basic health services remains a pressing need since poor health can quickly undermine the economic gains women work so hard to achieve.

Without the support of our esteemed donors and all the other valuable stakeholders, our progress would not have been possible. I remain deeply grateful for the trust and commitment of all those who join with us in our mission.

Toffister Aloyo
TGC – Program Director, Uganda

Re-Introducing Health Care for the Villages, Responding to a Crisis

In the beautiful and peaceful villages where life is simple and resilience is strong, came a wind of challenge that needed to be addressed. By definition, community health is a field within public health focused on improving the well-being of people by addressing environmental, social, behavioral, and economic factors, not just treating illness. It involves local, hands-on efforts like health education, outreach, and connecting people to services.

After major cuts in international funding, the women we serve in the Nwoya District were identified as needing integrated health services to avoid illness. The Greater Contribution (TGC) very determinedly acknowledged that the situation had become a crisis because of the withdrawal of international aid, and our work is in response to that crisis. We discovered how dire the situation was when women began making loan repayments late or not at all, and we learned of women burying their children who had died for lack of access to medication. **One of our own Peer Counselors revealed that she and another woman were sharing AIDs medication, each taking half the prescribed dose since neither could get the full amount needed.**

The Greater Contribution, along with our partners VAC-NET (Volunteer Action Network) in Uganda, could not stand by and allow women and children to struggle with disease while attempting to maintain their businesses and their family incomes. A memorandum of understanding was created, allowing the necessary support for village health teams to circulate within the villages to promote trust and deliver crucial care left unfunded by underfunded formal systems.

TGC chose to initiate a 6-month pilot study to ensure the training of health teams and supply the important distribution of drugs, testing, and resources essential for success at the local levels. TGC is determined to focus on the collective-health of the whole group, recognizing that individual health depends on the health and well-being of the community. In broader terms, considering factors such as income, child welfare, and the success of reaching out of poverty is our primary focus to allow the women in the TGC loan program move from the shadows of illness and into the brighter sunshine of success.



Healthy Periods Initiative: Restoring Dignity, Education, and Opportunity



Karon Wright, Toffi Aloyo & Peggy Lorback view the HPI manufacturing rooms.

For girls in rural Uganda, something as natural as menstruation can become a barrier to education and long-term opportunity. Without access to menstrual supplies or accurate health education, many girls miss several days of school each month. Over time, these absences can lead to falling behind academically or dropping out altogether, perpetuating cycles of poverty that impact families and entire communities.

Through The Greater Contribution's **Healthy Periods Initiative (HPI)**, we continue to address this challenge head-on by ensuring that girls have both the resources and the knowledge they need to stay in school and thrive.

In close partnership with Volunteer Action Network (VacNet), our Healthy Periods Initiative combines the production and distribution of sanitary pads with comprehensive menstrual health education for **both girls and boys**. This holistic approach recognizes that true change happens not only by meeting physical needs, but by breaking down stigma and fostering understanding across the entire community.

In 2025 alone, The Greater Contribution distributed sanitary pads that supported **2,818 girls**, while **2,404 boys** participated in menstrual health education sessions.

Education is central to HPI. By teaching boys and girls together, we normalize menstruation, reduce stigma and misinformation, and promote understanding. This shared knowledge helps delay early marriages, supports girls' reproductive rights, and builds a generation of young men who respect women's health.

The impact reaches even further through a small menstrual pad factory in Gulu, which produces and distributes the pads used in the program. This local solution not only ensures sustainability but also supports economic development and community ownership, values deeply aligned with The Greater Contribution's mission.

The Healthy Periods Initiative is a powerful reminder that **women's health is community health**. Thank you for helping young girls continue their education and avoid falling into the debilitating cycle of poverty their mothers experienced.



Our Core Microloan Program

At the heart of The Greater Contribution is our core **microloan program that helps women work their way out of poverty**. Through affordable loans paired with business training, adult literacy, and peer support, women launch and grow businesses that provide steady income for their families. These businesses, ranging from farming and tailoring to small retail, allow women to feed their children, pay school fees, access healthcare, and plan for the future.

The impact from these microloans reaches beyond income. Women gain confidence and stability, communities grow stronger, and women become role models for the next generation. The stories on this page reflect what happens when a single loan becomes the beginning of lasting change.

Idleness: Poverty's Demon

I have joy in my heart because I have dreams again, of a life better than the pain of dependency on others for my needs, such as clothes, shoes, food and medical care for my children. Being a beggar is a mysterious pain I cannot explain to you. It makes you weak and unable to think productively. You become idle, with your mind, heart, and hands always open to beg. Every day, you sink deeper and deeper into the pain of poverty.

To me, poverty is a demon that haunts and controls you. I am so happy that each day I am being freed from this demon. Instead of worrying, I am now busy with hope, believing I can change my situation for the better. Thank you, Greater Contribution.



Oyella Vicky from Parabongo, Amuru District. Harvesting her second season of groundnuts.



Once again, I am mending what broke me

My name is Beatrice Akello, 33 years old, from Corner Agula, a TGC center in Omoro district.

I am married with five biological children and three dependents. My husband is a supportive man to his family, but since we are an extended family with many dependents, our harvest has never been enough to meet the family's essential needs, such as food, medical needs, clothing, and school fees. However much we worked so hard in the garden, the harvest felt like it went into a bottomless granary. We were only able to pay school fees once in a while when we got an ample harvest. So, we were concentrating on paying one boy to go to school. This haunted me as a mother, knowing that we are this poor because, as a girl child, my education was not prioritized. So when TGC came to our community, my husband allowed me to join the training. Our mindset changed. We got encouraged and geared to work smarter and harder to ensure that we fight to alleviate poverty at least to our capacity as farmers who will now do business alongside farming.

We made up our minds that my husband will continue with farm work, I will support him in some farm work too, but my major focus will be on the business. I was selling some of the farm harvest, and the money from the harvest would be used to plough bigger gardens and grow larger gardens of crops.

After six months, our family's condition started improving. Last year in February, we enrolled 2 of our daughters and one other boy in school. My daughter in school is a dream that I tear over always, because once again, life has allowed me to mend what broke me. Seeing them dressed smart in school uniforms, seeing the joy in their eyes, is my greatest joy life has ever given me.

Thank you so much, TGC. Surely may God bless TGC with long life.



The New Bore Hole

In Uganda, when The Greater Contribution (TGC) is enrolling a new loan group, the potential borrowers are frightened. They aren't sure they can run a business. They aren't sure they can repay a loan. Many of their husbands have told them, "You're only good enough to be a kitchen woman. You're here to have babies. If you join this TGC program, don't come back," and yet they always join and do much more.



In **Agonge, a TGC loan center in the Amuru District, 180 women** had already received loans and were building small businesses and changing their lives. However, the community did not have clean, healthy water. In addition, they had no roads that would accommodate well-digging equipment. A part of their TGC training included communication, lobbying, and self-reliance skills.

The women, utilizing their new skills, approached the district government office requesting an access road and a borehole or well for clean, healthy water. In an action that was literally unheard of, the local council approved the request and sent it to the district senate. However, there was another obstacle. The dirt road leading into the village was far too narrow for the massive drilling equipment needed to traverse. An even more unprecedented event occurred when the request was given final approval, the road was graded to accommodate the equipment, and a borehole was dug, providing fresh, clean, healthy water!

All of the women involved have credited the courage and persistence they gained through the training and mentoring in The Greater Contribution program to achieving their goal. This event represents dramatic growth for this group, moving from 'kitchen women' to confident women who produced an outcome benefiting the health of the entire community, and that was previously thought to be impossible to achieve.

Our New Office In Uganda!

Challenges never end! Early last fall brought a surprising development in Uganda. Our landlord in Gulu, Uganda, announced that he would not renew the lease on our offices at the end of the year.

Fortunately, our wonderful partner, The Volunteer Action Network, led by Bukonya Muusa, with whom we have shared office space for many years, owned a smaller building nearby. This was an ideal location for our two organizations. However, it required significant renovation and an addition to enlarge it to accommodate both organizations.

I'm glad to announce that all the renovations are complete and we have moved our offices to the new location. We hope to add an additional building on the property in the near future to house training and conference rooms to facilitate our programs and as a potential source of revenue.

Thanks to the work of our remarkable partner, we can now look forward to years of rent-free occupation of our permanent home!



2025 Financial Information

Financial Statement

The Greater Contribution has always taken pride in its fiscal responsibility. We are committed to minimizing fundraising and administrative expenses here while maximizing the resources we send directly to Uganda to support our microloan program, literacy and business skills training, the Healthy Periods Initiative, and—looking ahead—to our expanding Village Health Teams program.

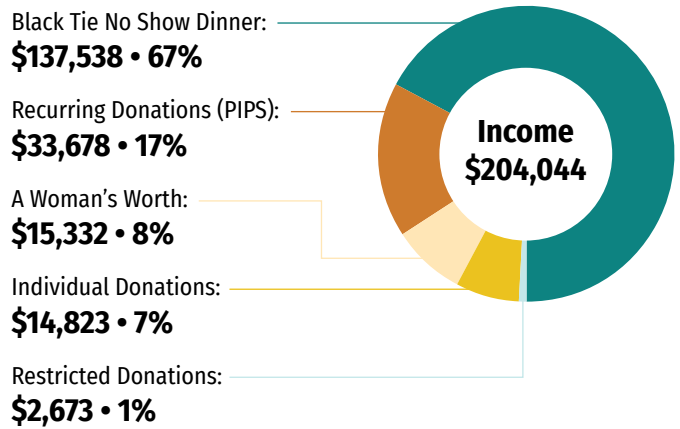
For the past 19 years, annual donations have reliably funded our programs, allowing us to deliver consistent, meaningful impact. As we look toward the future, however, we face an important new challenge: hiring a full-time Executive Director to guide and sustain our work for the next 20 years and beyond. Meeting this need will require additional fundraising efforts while maintaining the same level of stewardship, transparency, and dedication to the women of Uganda that have always defined our organization.

Two years ago, extraordinarily generous gifts from **Dave and Jeanne Matthews** and **Fred Simmons** allowed us to establish an endowment fund. Our long-term intention is to use the investment income from this fund to support the cost of a full-time Executive Director. While this endowment represents a critical step toward long-term sustainability, it has not yet reached the level necessary to fund that position fully.

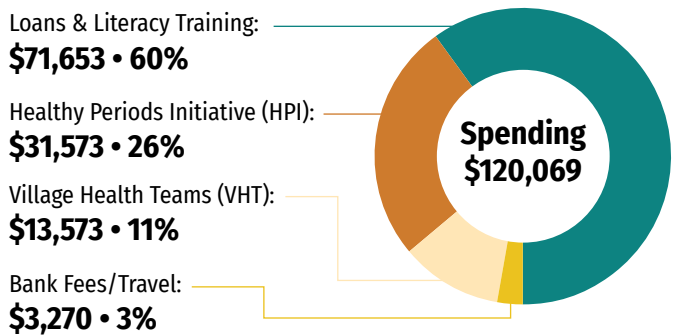
Through the grace, gratitude, and generosity of our donors, The Greater Contribution has issued **35,368 microloans** over the life of our program to **19,049 women**. Each loan not only transforms the life of the woman who receives it, but also strengthens her children, her family, and her community. We estimate that for every woman receiving a micro loan an additional six people are positively impacted. That equates to almost **195,000 Ugandans** who have benefited from The Greater Contribution's programs. The challenge before us is to continue lifting and empowering women to rise out of the most difficult conditions. Your continued support makes this work possible. Thank you.

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

Sources of Support



Spending by Program in Uganda



Endowment Fund

\$582,844

Black Tie No Show Dinner

Our Main Fundraiser

As we begin our 20th year of serving the women of Uganda—empowering them to lift themselves out of some of the most severe poverty in the world—we pause to acknowledge a simple truth: none of this would be possible without the generosity of our donors and supporters.

That generosity is most clearly reflected each year in our signature fundraising event—the *famous* Black Tie No-Show Dinner.

Now in its second decade, the Black Tie No-Show Dinner was the brainchild of our founder and president, **Karon Wright**. The idea is both elegant and effective: instead of attending a costly night out, supporters donate what they would have spent directly to The Greater Contribution. It has become a powerful example of peer-to-peer fundraising at its very best.

Each year, we rely on a dedicated group of supporters—those deeply aligned with our mission—to serve as “Senders” in a mass-mail campaign. We provide invitations and donor cards, which our Senders mail to close friends and associates, accompanied by a personal note about our work. A heartfelt hardcopy request from someone you know is hard to ignore. If you are interested in becoming a Sender and helping to spread the word about great work you believe in, while multiplying your own support, we would love to hear from you. **Just reach out to our Executive Administrator at Rebecca.Harrington@GreaterContribution.org.**

The Greater Contribution is committed to minimizing the number of times we ask for support throughout the year. Thanks to the continued success of the Black Tie No-Show Dinner, we are fortunate that we don't have to ask very often.

\$660,764

**Raised 2021-2025
\$132,152/Year Avg.**



Facts and Stats

3,878

Micro Loans Issued in 2025

35,368

Lifetime Total Micro Loans Issued

2,092

Women In The Program In 2025

426

New Members In The Program

22,272

Sanitary Pads Issued

2,818 Girls Supported

2,404 Boys Educated

Pathways to Greater Impact

Endowment Fund: Investing in Long-Term Stability

Why this matters:

Strong foundations ensure lasting impact.

The Greater Contribution Endowment Fund provides long-term financial stability for our mission. Endowment gifts are invested, with earnings supporting programs year after year, **ensuring women can access opportunity even during uncertain times.** We are profoundly thankful to those who have helped build this foundation. Their generosity safeguards our ability to serve women in Uganda today and far into the future.



Legacy Society: Empowering Future Generations

Why this matters: A legacy gift turns today's compassion into tomorrow's opportunity.

The Legacy Society honors those who choose to extend their impact beyond a lifetime. **By including The Greater Contribution in an estate plan,** members ensure that women in rural Uganda will continue receiving access to microloans, literacy, and business education for years to come. We are deeply grateful to those who have already taken this step. Your thoughtfulness is shaping futures, strengthening communities, and carrying hope for generations.

Transparency You Can Trust: Candid Platinum Rating

Why this matters:

Trust and accountability amplify every gift.

In 2025, The Greater Contribution earned the **Platinum Seal of Transparency** from Candid. The highest level awarded and an advancement from last year's Gold rating. This recognition reflects our commitment to clear reporting, measurable impact, and responsible stewardship. To our donors: thank you for trusting us. Your confidence drives our work and holds us to the highest standard.

Platinum
Transparency
2025

Candid.

Partners in Prosperity (PIPs): The Power of Monthly Giving

Why this matters: Consistent support creates consistent opportunity.

Our Partners in Prosperity (monthly donors) are the **steady foundation** of our work. Their ongoing generosity allows us to plan responsibly, respond quickly, and support women consistently throughout the year. To those who give month after month: thank you. Your commitment fuels microloans, education, and lasting change. For those considering joining, even a small monthly gift makes a powerful, sustained difference.



Seated L to R are Bukenya Muusa, Karon Wright and Toffister Aloyo, surrounded by the TGC and Vac Net Staff Members.



Thank You!

To Contribute:

DONATE ONLINE:

www.greatercontribution.org

SCAN & DONATE

Scan the QR code to the right with your phone's camera to be taken directly to our secure donation page.



OR, BY MAIL:

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

Contact: info@GreaterContribution.org







**Because of you, empowerment looks like this:
women standing with confidence, receiving opportunity,
and building a future they can sustain.**



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and Karon Wright**