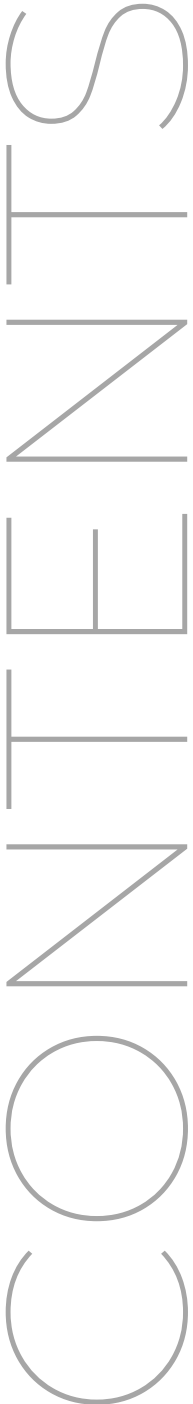


SUNDAY

Annual
Impact
Report

2020

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OUR MISSION

Sunday is transforming microfinance by providing zero interest loans to small businesses in underserved communities around the world.

Our mission is to help people grow their businesses and improve their lives. We give them a lifeline and they give us an opportunity to serve.

Our microloans are not charity, rather they are our way of giving people dignity, respect, and room to grow.

By removing undue interest, we empower entrepreneurs and we foster a global economy that is inclusive, equitable, and regenerative.

As our loans are repaid, the capital is lent out again, helping more people and multiplying impact over time.

Our work matters because microfinance is broken and plagued with usury. The crushing burden of high interest debt under the pretense of financial inclusion and equality is well documented, unsustainable, and cruel.

Martin Luther King, Jr. said, "On the one hand we are called to play the good Samaritan on life's roadside; but that will be only an initial act. One day we must come to see that the whole Jericho road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway."

Our journey is to help one, then another again and again until the Jericho road is transformed.

Sunday Foundation

MESSAGE FROM OUR FOUNDER

We started lending informally in 2013 and in May 2020, we registered as 501(c)3 nonprofit organization.

In 2020, people around the world suffered unprecedented illness, job losses, and stress. In the years and months leading to COVID, I wrestled with a calling. I felt the need help others and live with more purpose, but I wasn't sure how. The stay-at-home lockdown in Thailand accelerated and exasperated this feeling. After many sleepless nights, something finally clicked and I had a rough vision of what would become Sunday. I was excited. I talked to my family and friends and asked for help. You didn't let me down!

I'm grateful to be on this journey with you and I'm humbled to have your support. There's so much to do and we're just getting started.

Sincerely,
Bryan Greenwood
Founder



”

Living outside of self is something that's never too late to learn or experience.

OUR LENDING PROGRAMS

We lend *directly* to entrepreneurs in low-to-middle income countries thru a network of volunteers. We also have a lending program with Kiva where we have been helping entrepreneurs since 2013. In addition, we support Camfed in Africa; another 0% interest lender.

01

Direct lending

Our direct lending program is our highest priority and what makes our work special and unique. We're global, tech driven, bootstrapped, flexible, and can we pivot from country to country on a dime.

02

Kiva

Kiva is a nonprofit crowdfunding platform that works with field partners or microfinance institutes. Unfortunately, the majority of Kiva's 200+ partners are high interest lenders that not aligned with our mission, which limits our participation.

MEASURING IMPACT

Since 2013, we have funded 232 loans with \$360,850 in lending volume across 32 countries.

Impact Measurements	2020	TOTAL
Total Lending Volume (including crowdfunding)	\$83,075	\$360,850
Average Term of Loan	18 mo	17 mo
Female Entrepreneurs	85%	75%
# of Loans	60	232
# of Countries	18	32
Average Loan Size	1385	1,555
Loans Paid Off	44	211
Lending Programs	2	2
Date of Our First Loan		2013

ENTREPRENEUR PROFILES

It's an honor and privilege to serve hard working, underserved entrepreneurs. They are self sufficient, driven, sincere, and the backbone of local communities around the world. We can't share all of their stories but here are a few.



Marlyn is a 33 year old entrepreneur and mother from the Philippines. She is also the first person our founder helped with microfinancing in 2013!

”



Kanika weaves hammocks in Thailand. An interest free loan from Sunday helped her purchase raw materials and equipment to expand her product line.

”



Giang is 29 years old entrepreneur from Vietnam. She has a retail business selling shoes. Sunday helped her purchase a larger inventory and expand her small business.

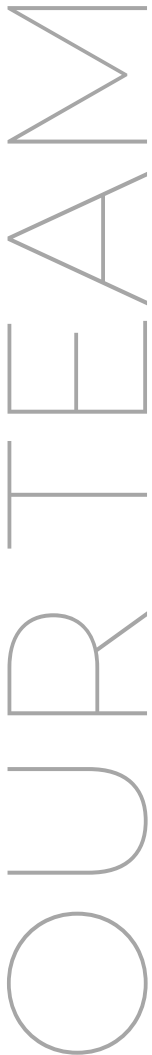
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FINANCIAL STATEMENT

Year Ending December 31, 2020

INCOME	
Donations - Individuals	\$2,065
Donations - Institutional	\$0
Donations - Repayments	\$667
TOTAL INCOME	\$2,732
EXPENSES	
Loans	\$1500
Staff Salaries	\$0
Operating Expenses	\$305
TOTAL EXPENSES	\$1805

*Note: Our loan volume and impact is magnified significantly because we participate in crowdfunding with our Kiva, Care, and Novica programs. For example, if we fund \$25 on a \$2500 loan with 100 other lenders also funding \$25 dollars, that would be a factor of 100.



Sunday is led by a board of directors and supported by members around the world who donate their time and money.

BOARD OF DIRECTORS

Bryan Greenwood

Founder & CEO of Sunday. Bryan is an American banker from California. He enjoys surfing, old motorcycles, traveling, meditation, and hanging out with his 5 year old daughter. He lives in Bangkok, Thailand.

Simon Levan

Simon is a musician, financier, real estate developer. Simon was born in Vietnam and he moved to California as a teenager. He enjoys family, music, golf, and relaxing in Cabo San Lucas.

Lester Sebastian

Lester Sebastian is a financial consultant and former banker. He works with businesses all over California. He lives in San Diego and enjoys spending time with his family and friends.

We extend our sincerest gratitude to our donors, members, and entrepreneurs. Below is a list of our 2020 donors:

\$1,000+

Cary Hokama

Aileen Hokama

Bryan Greenwood

\$100+

Matt Rogers
Lester Sebastian

Maren Showkeir
Ralph Greenwood

Janine Greenwood

DONORS

Simon Le
Jason Cropley
Michael Porter
Anica Polidario
Kimberly Kam
Samantha Polin

Vitaly Guzuvaty
Dan Walby
Kirk Gadberry
Paul Tran
Susan Johnson
Jad Nasser

Mark Kam
Matthew Greenwood
Christina Greenwood
Mark Raymond
Kaili Emery

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