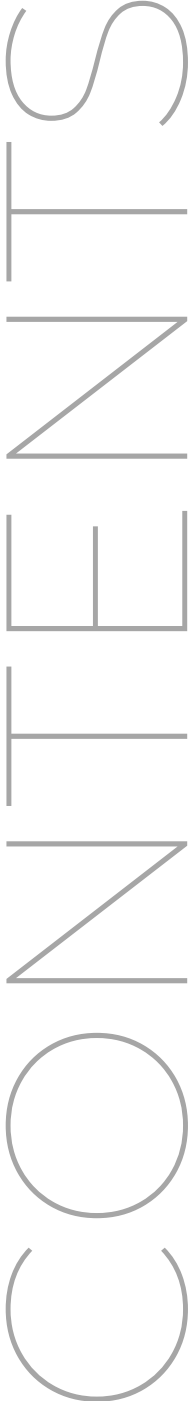


SUNDAY

Annual
Impact
Report

2021

Table of Contents



01.

Our mission

02.

Message from our founder

03.

Our lending programs

04.

Measuring impact

05.

Entrepreneur profiles

06.

Financial Statement

07.

Our team

08.

Donors

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 the 1970s, Muhammad Yunus, the father of microfinance and Nobel Prize Laureate, started lending to the poor because no one wanted to help. He made an unexpected discovery which led to a mad rush and the creation of modern microfinance: the repayment rate of the poor is much higher than the wealthy. Despite having little, the poor give back what they take.

Yunus' discovery inspires our work at Sunday.

In 2021, we expanded our lending programs to include Kiva, Care, and Novica. We welcomed new board members, donors, and volunteers. We held team meetings and many of us from around the world met for the first time. We updated our proforma for cash flow analysis and we standardized our lending criteria with a loan policy manual.

Thanks to your support and generosity, our impact is continually expanding. I'm grateful for all your help.

Sincerely,
Bryan Greenwood
Founder



”

We give small businesses a lifeline and they give us an opportunity to serve.

OUR LENDING PROGRAMS

We lend *directly* to entrepreneurs in 131 countries. We also have 3 other lending programs with Kiva, Care, and Novica. In addition, we support Akhuwat in Pakistan and Camfed in Africa; both are 0% interest rate lenders.

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. Unfortunately, the majority of Kiva's partners are high interest lenders not aligned with our mission which limits our work.

03

Care

Care is a nonprofit crowdfunding platform that works with field partners. Unfortunately, the majority of Care's partners are high interest lenders not aligned with our mission which limits our work.

04

Novica

Novica is an online artisan marketplace. We support independent artisans and crafters with financing to purchase their materials and build their products.

MEASURING IMPACT

Since 2013, we have funded 573 loans with \$720,270 in lending volume across 40 countries.

Impact Measurements	2021	TOTAL
Total Lending Volume (including crowdfunding)	\$359,420	\$720,270
Average Term of Loan	20 mo	18 mo
Female Entrepreneurs	88%	83%
# Loans	341	573
# of Countries	27	40
Average Loan Size	\$1054	\$1257
Loans Paid Off	113	324
Lending Programs	4	4
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.



“
Noreen Bibi is a 29 years old hairstylist and mother from Pakistan. An interest free loan helped her buy beauty products to grow her business.



“
Ama is a 24-year-old entrepreneur from Ghana. She operates a business retailing plastic kitchenware. A loan from Sunday helped her purchase new inventory to grow her business.



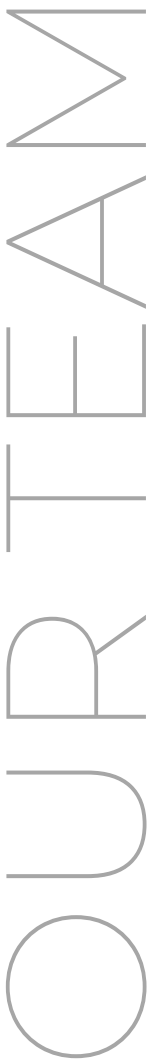
“
Saowalak is an artisan from Thailand. Weaving hammocks give her flexibility and good income. We helped Saowalak to invest in raw materials make her products.

FINANCIAL STATEMENT

Year Ending December 31, 2021

INCOME	
Donations - Individuals	\$6,992
Donations - Institutional	\$0
Donations - Repayments	\$2,196
TOTAL INCOME	\$9,188
EXPENSES	
Loans*	\$9,208
Staff Salaries	\$0
Operating Expenses	\$824
TOTAL EXPENSES	\$10,032

*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 from California. He enjoys surfing, old motorcycles, traveling, meditation, and hanging out with his 6 year old daughter. He lives in Bangkok, Thailand.

Paul Tran

Paul is an adopted father of two (four, if you count fur-babies); husband to his wife of ten years; and serial entrepreneur in the restaurant, franchise, and blockchain space.

Kimberly Kam

Kimberly is an Asian American living in Dallas/Fort Worth, Texas. Born in Northern China, she grew up in Orange County, Southern California and recently relocated from Bay Area California to Texas. She has been in the financial industry for 20 years, helping commercial clients succeed financially. She is deeply passionate about helping people, from clients to team members and non-for-profit organizations like Sunday.

Kirk Gadberry

Kirk is originally from St. Louis, Missouri. He and his family have lived in central Illinois (Effingham/Charleston) for the last 30 years. He has worked primarily in manufacturing where he most recently served for six years as president of \$1.4B automotive lighting manufacturer. He is now working to apply his experience in an advisor/consulting role to help smaller businesses become even more successful.

We extend our sincerest gratitude to our donors, members, and entrepreneurs. Below is a list of our 2021 donors:

\$2,000+

Paul Tran

\$500+

Matt Rogers

Mohammad Iftikhar

Bryan Greenwood

\$100+

Mike Christensen
Kimberly Kam
Vitaly Guzuvaty
William Chiem
VIney Hora
Beverly McCabe

Mark Raymond
Geoff Berg
Ralph Greenwood
Janine Greenwood
Simon Le
Mark Kam

Kirk Gadberry
Susan Johnson
Adam Dosskey
Matthew Greenwood
Christina Greenwood
Jason Cropley

DONORS

Oriana Torres
Victoria Salcedo
Aníbal Rojas
Sara Holburt
Mario Galleguillos
David Arias

Jad Nasser
Maria Paulina Jimenez
Samantha Polin
Marlex Nuguid
Pete Arunpullo, CFA
Aboud Tartir

Dr. Ekkaparb Charoensuk
Rafael Tamayo
Fabian Aguirre
Lester Sebastian
Assegid Gedamu
Nuttanon Sethavoravichit

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