

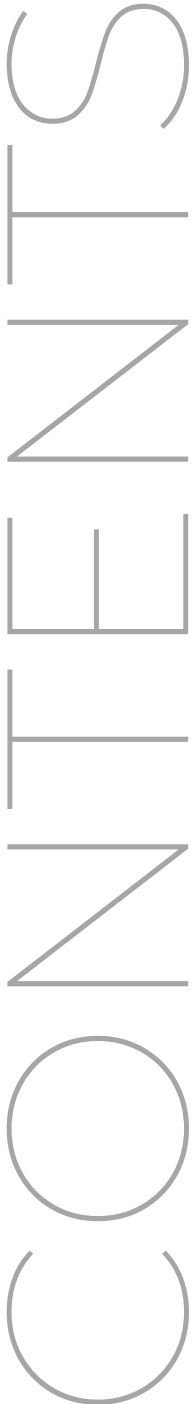
SUNDAY

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Annual  
Impact  
Report

2022

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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 we registered as a 501(c)3 nonprofit organization in May 2020. In January 2022, we launched our online application at [www.sundayfunds.com](http://www.sundayfunds.com).

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Google removed 2,000 fintech apps in India alone this year.

Reasons for removal include usury, exorbitant fees, privacy violations, unethical debt collections, laundering Chinese money, and other violations of rules by the Reserve Bank of India and law enforcement agencies.

The greed, disrespect, and failure of microfinance, not just in India, but around the world, stands in stark contrast to our nonprofit mission and reminds us of the importance and urgency of our work.

I often say our work at Sunday matters because the crushing burden of high interest debt under the pretense of financial inclusion and equality is well documented, unsustainable, and cruel. Maybe...WE NEED TO SHOUT!

Thank you for adding your voice to our movement, your kindness, and your unwavering support. I'm honored to be on this lifelong journey with you.

Sincerely,  
Bryan Greenwood  
Founder



”

Our work matters because microfinance is broken and plagued with usury.

# 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, Camfed in Africa, and most recently, the Hebrew Free Loan Society in the US; all 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.

05

## Future Plans

- We'd like to increase the size of our loans.
- We'd to do collaborations, sponsorships, and partnerships.
- We'd like to give microgrants to select small businesses.
- We'd like to have full time paid staff.

# MEASURING IMPACT

Since 2013, we have funded 811 loans with \$1,144,263 in lending volume across 42 countries.

Impact Measurements	2022	TOTAL
Total Lending Volume (including crowdfunding)	\$975,067	\$1,712,963
Average Term of Loan	13 mo	17 mo
Female Entrepreneurs	73%	79%
# of Loans	289	866
# of Countries	14	43
Average Loan Size	\$3374	\$1978
Loans Paid Off	13	337
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.



" Afishetu is a 27-year-old entrepreneur from Ghana. We helped her purchase materials to produce shea butter products to meet her customers' demands.



" Naomi is a 24-year-old entrepreneur from Zambia. She used her Sunday loan to increase her inventory of household goods and bedding to increase sales.



" Rabia is a 31 year old entrepreneur and tailor from Pakistan. With support from Sunday, she purchased a new, better quality sewing machine to replace her old one

# FINANCIAL STATEMENT

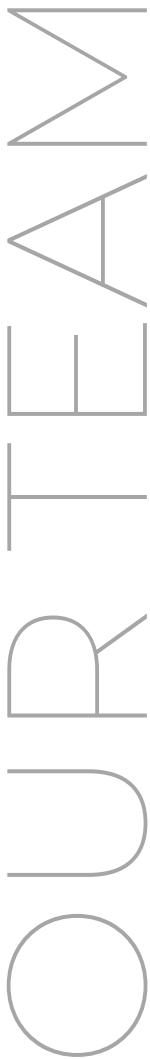
Year To Date Ending December 31, 2022

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INCOME	
Donations - Individuals	\$8,897
Donations - Institutional	\$0
Donations - Repayments	\$7,531
TOTAL INCOME	\$16,428
EXPENSES	
Loans*	\$10,099
Staff Salaries	\$0
Operating Expenses	\$998
TOTAL EXPENSES	\$11,097

\*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 7 year old daughter. He lives in Bangkok, Thailand.

Major General Lenny Richoux

General Richoux is a global leader with 32 years of transformational leadership, executive management, and global military operations experience. He's a family man who has lived and worked abroad, in Asia and Europe, as well as throughout the United States.

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 2022 donors:

\$3,000+

Paul Tran

\$500+

Kirk Gadberry

Matt Rogers

Bryan Greenwood

\$100+

Mike Christensen  
Manas Gosavi  
Kimberly Kam  
Mohammad Iftikhar  
Vitaly Guzuvaty

Mark Raymond  
Maria Paulina Jimenez  
Ralph Greenwood  
Janine Greenwood  
Simon Le

Susan Johnson  
Adam Dosskey  
Matthew Greenwood  
Christina Greenwood

DONORS

Ennovate Lab  
Mark Kam  
Oriana Torres  
Leonard Inyang  
Aníbal Rojas  
Sara Holburt  
Bernardo Bonilla  
Mario Galleguillos

Jad Nasser  
Jason Cropley  
Samantha Polin  
Marlex Nuguid  
Pete Arunpullopp, CFA  
Aboud Tartir  
Bernardo Bonilla

Dr. Ekkaparb Charoensuk  
Vlney Hora  
Rebecca Moraa  
Melissa Kariuki  
Godfrey Mwachugu Amon  
Mohammed Rampurawala  
Nuttanon Sethavoravichit

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