



Seed Effect



2014 Annual Report



A message from **Drew Mosier**

I'm grateful to celebrate with you how God is transforming lives in South Sudan through Seed Effect. Together, we worked to break the cycle of physical and spiritual poverty for over 500 new entrepreneurs in 2014. God is restoring the dignity of those we serve as they are empowered to provide for themselves and their families.

South Sudan is the most fragile country in the world*. In 2014, political and economic instability reigned as the world's youngest country returned to war after only a brief window of peace. Because of this instability and so many other challenges, few organizations work in South Sudan. But we do. Motivated by God's call for us to love all people, we choose to serve in the midst of these challenges. Thank you for partnering with us to provide hope in the hardest of places. I look forward to continuing to empower the South Sudanese alongside you in 2015.

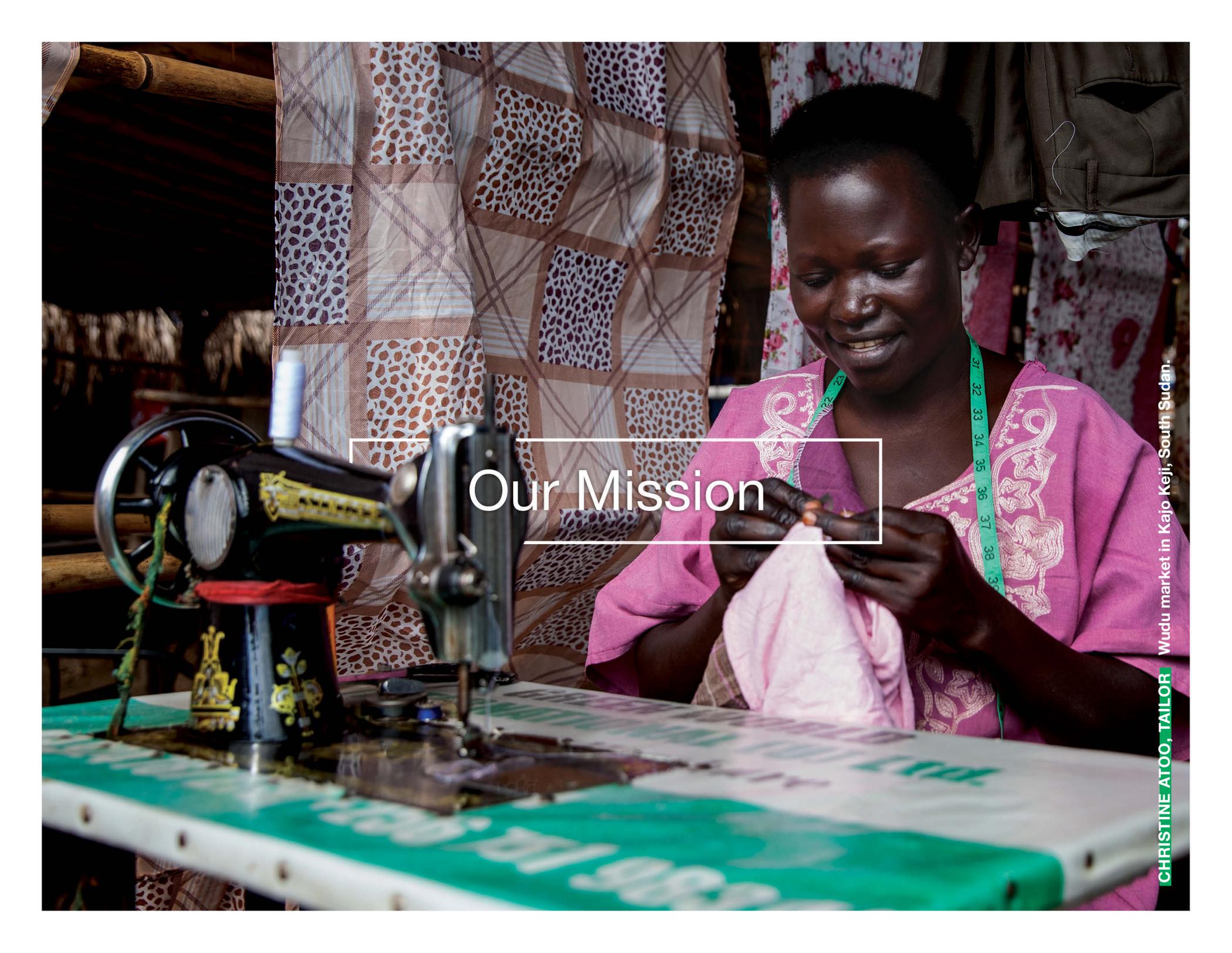
Gratefully,



Drew Mosier, Seed Effect Executive Director

Travels to pray with clients near Kajo Keji, South Sudan.

DREW MOSIER, EXECUTIVE DIRECTOR

A woman with dark skin and short hair, wearing a pink shirt with white embroidery, is smiling as she works at a vintage-style sewing machine. She is holding a piece of light pink fabric. A green measuring tape is draped around her neck. The sewing machine is on a table with a green and white patterned cloth. In the background, there are various fabrics hanging, including a large piece with a leopard print pattern. The scene is set in a market stall.

Our Mission

CHRISTINE ATOO, TAILOR
Wudu market in Kajo Keji, South Sudan.

Seed Effect

is a Christ-centered, nonprofit microfinance organization.

Our mission is to plant the seeds that overcome poverty by providing access to microloans, education, and spiritual discipleship in marginalized communities around the world.

In action, Seed Effect serves as a holistic tool to live out the Great Commission alongside the Great Commandment as we empower the poor to know and follow Christ, engage with the local church, and overcome physical poverty.

We are committed to deepening and expanding our impact in South Sudan over the next five years.

We plan to deepen our impact by empowering more people in the communities we currently serve. We will accomplish this by integrating new financial services to reach a broader segment of the community and proactively investing in the development of our indigenous team.

We plan to expand our impact by establishing three new locations in South Sudan, the first of which will open in the summer of 2015! We estimate that we will reach over 5,000 new microfinance clients in the next five years.



Our Vision



Create

an inspiring movement

We believe that Seed Effect is a movement of hope, love, empowerment, and transformation. This inspires us, and those around us, to say yes, get involved, and become agents of change.



Build

transformative relationships

We believe that we can affect Christ-centered transformation by building and nurturing relationships through indigenous leadership and a gospel-centric relational approach.



Provide

stability in unstable environments

We believe that Seed Effect is called to serve by bringing stability to situations that are unstable. In other words, we work in the hard places where others won't.



Do

more with less

We believe that the way we invest our resources matters. The places we serve are more challenging and more costly than others, but we work hard to spend available funds where we can achieve the most impact while promoting sustainability in our operations.



Promote

empowerment through income generating activities

We believe that a microloan alongside education and discipleship is a life-giving opportunity that empowers the poor to invest in their dreams. It starts with a life, impacts a family, and transforms a community.

Exceeded

\$1,000,000

loaned since 2009

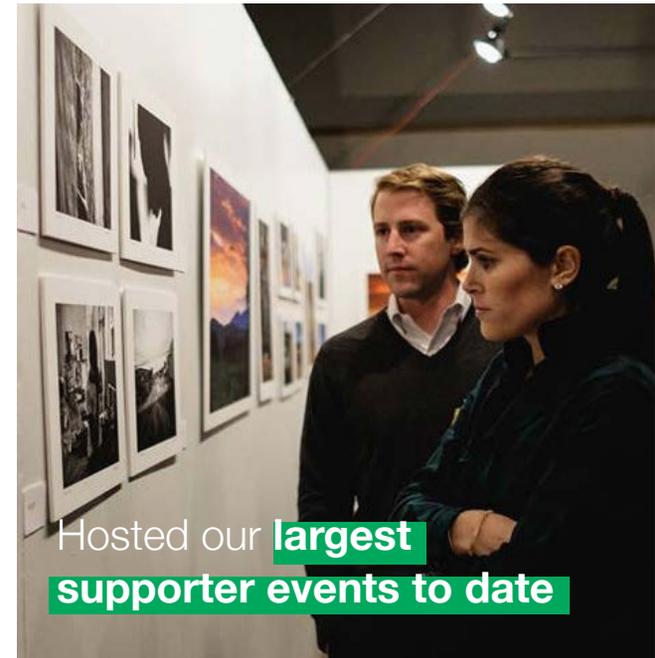
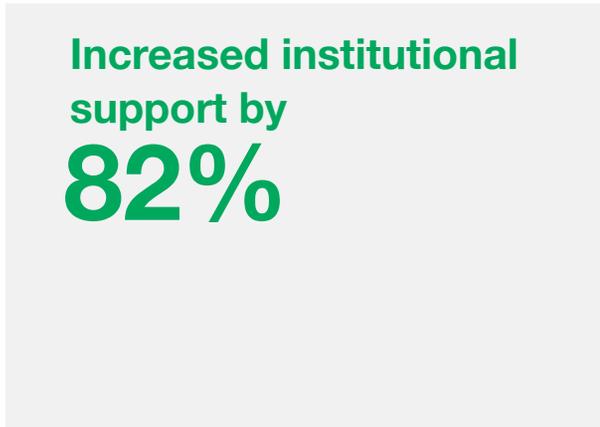
Increased our
gross outstanding
loan portfolio by

150%



Increased institutional
support by

82%



Hosted our **largest**
supporter events to date

Improved annual
operational sustainability

from 23% to **36%**



More than doubled the
amount of **loans disbursed**

Purchased
our first vehicle
to help connect
our branch teams!



Increased our
program grants
to South Sudan by
306%

2014 Milestones



Built a
new headquarters
office in South Sudan



Increased the number of
new clients served by
150%

Grew revenue from
our microfinance
program by
61%

An aerial photograph of a rural village in South Sudan. The scene is dominated by several traditional dwellings with conical thatched roofs and mud walls. The houses are scattered across a landscape of red earth, with some surrounded by lush green cornfields. A dirt path winds through the village, and a few people can be seen walking or standing. In the background, there are more buildings and trees under a cloudy sky. The overall atmosphere is one of a remote, agricultural community.

Seed Effect exists

because there are places where
hope, justice, and opportunity don't.

South Sudan

is one of those places.

South Sudan is one of the most underdeveloped and underserved nations in the world. Despite high operational costs, lack of infrastructure, and renewed conflict, Seed Effect is one of the few organizations providing a vital service to a struggling population.

Just as South Sudan was birthed out of conflict, Seed Effect was birthed as a response to this unmet need. South Sudan desperately needs development, empowerment, and opportunity even in the midst of instability, turmoil, and conflict. Millions don't know Christ and lack the tools and the opportunities that could change the cycle of poverty in their families for generations to come.

Seed Effect is committed to bringing Jesus and economic empowerment to the hard places and serving where others won't.



How Seed Effect works

SCOVIA KIDEN, SEED EFFECT COUNTRY DIRECTOR meets with Seed Effect clients in Kajo Keji.



Microfinance

Seed Effect empowers the poor to break the cycle of physical poverty by providing collateral-free microloans and other financial services to support income-generating businesses. We utilize a group-lending methodology and with the repayment of each loan, the funds are reissued to a new entrepreneur, thereby multiplying their impact in the community.



Discipleship

Seed Effect is more than an initiative to help people overcome physical poverty - we are about making disciples. Our programs serve as a platform to build relationships that provide us the opportunity to share the gospel and disciple believers.



Education

Seed Effect employs a holistic approach to empower our clients to overcome poverty. In addition to receiving microfinance services and discipleship, our clients attend monthly education seminars where our education supervisor facilitates discussion among clients who can share their knowledge and experience as they work through a participatory, dialogue-based curriculum.

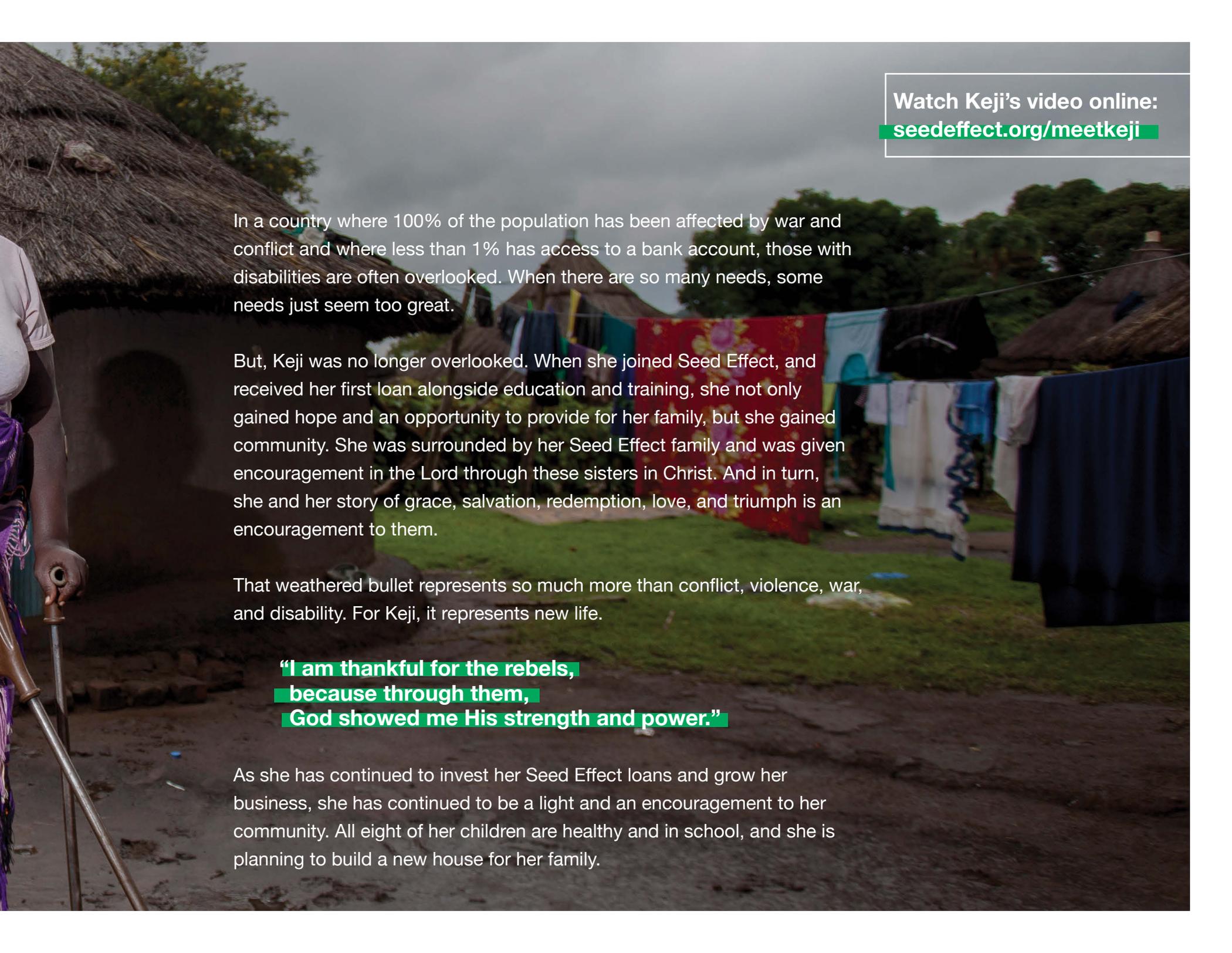
Client story: Keji Cizerina

Faced with an impossible decision, Keji dropped her baby out of the bus window before climbing out. She knew that she had to at least try to save them both. The rebels had closed in on the bus and bullets were whizzing by in all directions. She could hear the screams of those trapped inside as she rolled into a ditch and covered herself with branches. Even with a bullet in her side and two broken legs, she remained still and quiet.

Keji was the only survivor from this rebel attack.

As she laid in the hospital, slowly recovering from her injuries, she was ridden with survivor's guilt and despair. She asked God: "Why me? Why did you spare me and no one else?" And she wondered how she would provide for her children. But God, in His love and mercy, revealed Himself to her in a dream and He stirred her heart into action. **The Lord had a great plan and purpose for her. From that point on, she knew that she was here to love Him and love others.**



A woman with a cane is visible on the left side of the image. The background shows a village with thatched-roof huts and laundry hanging on a line. The sky is overcast.

Watch Keji's video online:
seedeffect.org/meetkeji

In a country where 100% of the population has been affected by war and conflict and where less than 1% has access to a bank account, those with disabilities are often overlooked. When there are so many needs, some needs just seem too great.

But, Keji was no longer overlooked. When she joined Seed Effect, and received her first loan alongside education and training, she not only gained hope and an opportunity to provide for her family, but she gained community. She was surrounded by her Seed Effect family and was given encouragement in the Lord through these sisters in Christ. And in turn, she and her story of grace, salvation, redemption, love, and triumph is an encouragement to them.

That weathered bullet represents so much more than conflict, violence, war, and disability. For Keji, it represents new life.

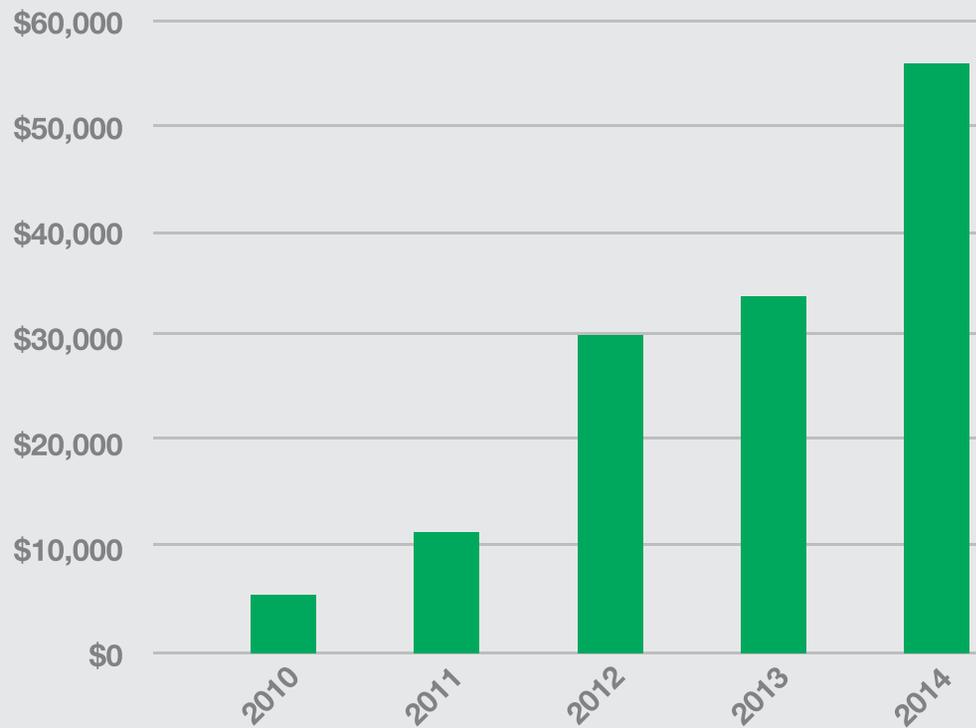
**“I am thankful for the rebels,
because through them,
God showed me His strength and power.”**

As she has continued to invest her Seed Effect loans and grow her business, she has continued to be a light and an encouragement to her community. All eight of her children are healthy and in school, and she is planning to build a new house for her family.

1591
clients served

99% repayment rate

Income from microfinance program



Program

30%
operational
sustainability

4049

loans disbursed

Statistics

Since inception (2009)

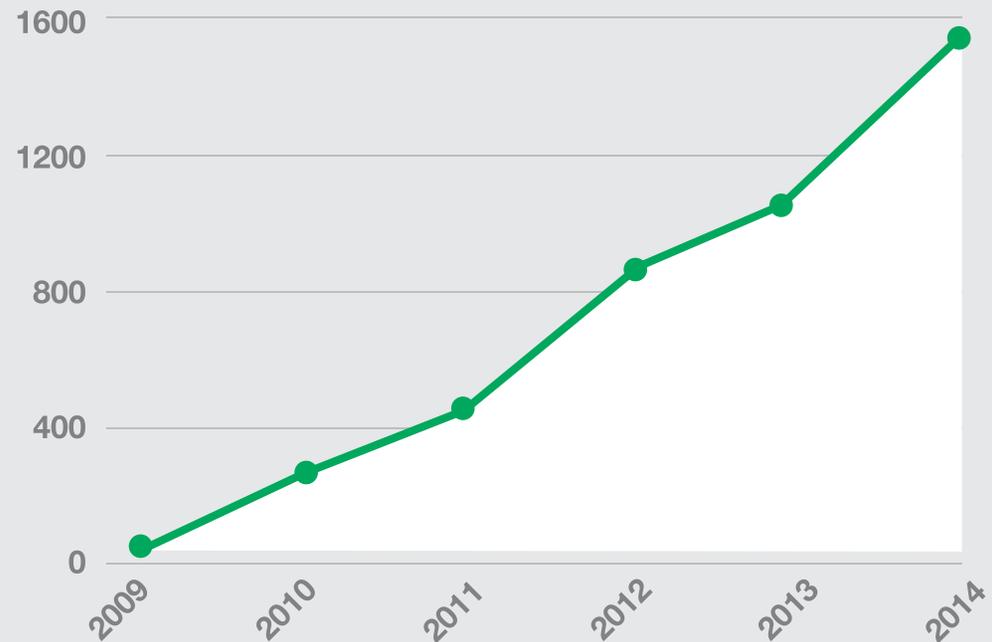
223

loan groups
formed

\$1,024,171

total amount loaned

Number of clients



Stateside Leadership Team



Drew Mosier
Executive Director



Missy Williams
Co-Founder



Denny Slaton
Stewardship Advisor

South Sudan Leadership Team



Scovia Kiden
County Director



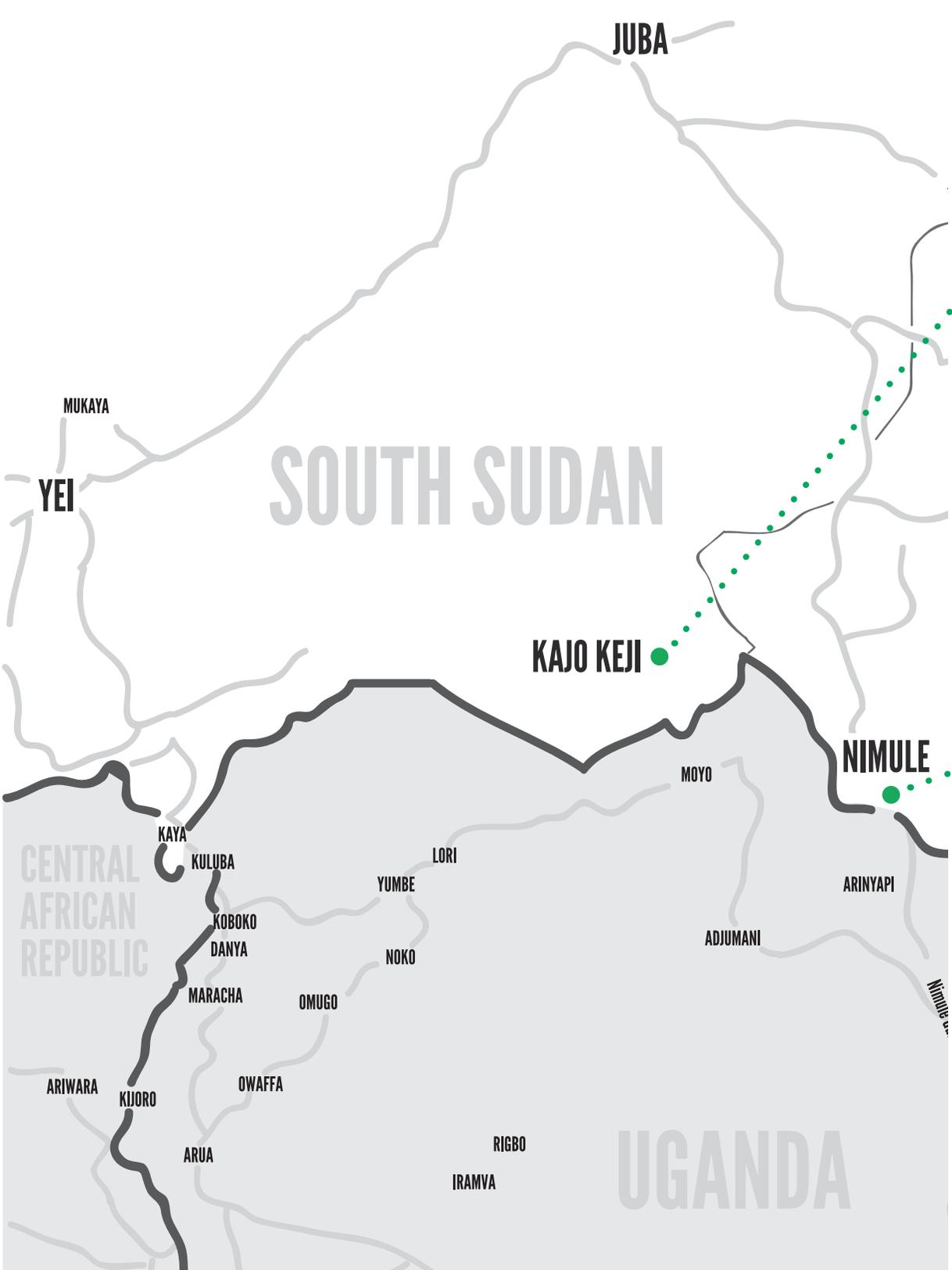
Butti Jerry
Finance Director



Kenneth Duku
Spiritual Integration Director



Abbigo Manson
Client Services Director



Kajo Keji Branch

Kaya Emmanuel
Branch Manager

Noel Lilija
Accountant

Peter Lokang
Senior Loan Officer

Godfrey Kwoji
Loan Officer

Wonya Athanasio
Education & Spiritual Discipleship Officer

Nimule Branch

Michael Ayella
Branch Manager

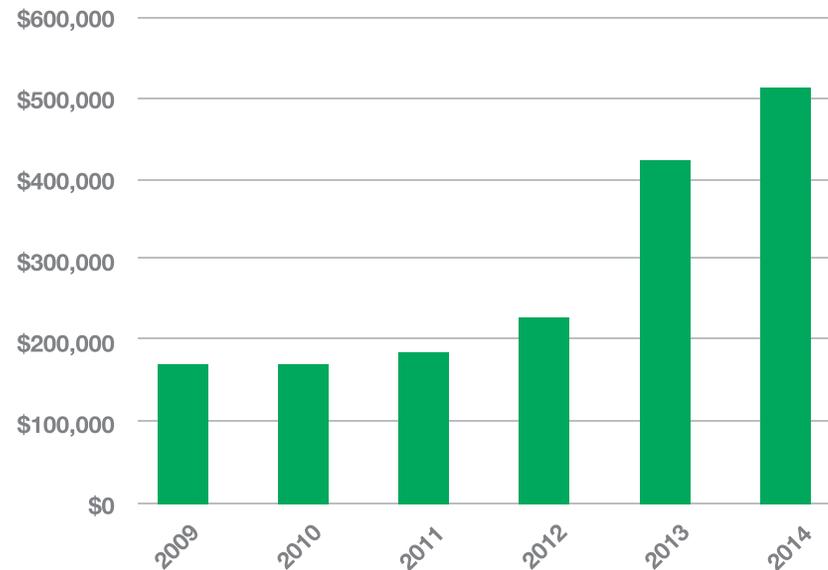
Patrick Kenyi
Accountant

Geri Bosco
Loan Officer

Muraa Jane
Loan Officer

Loso Godfrey
Education & Spiritual Discipleship Officer

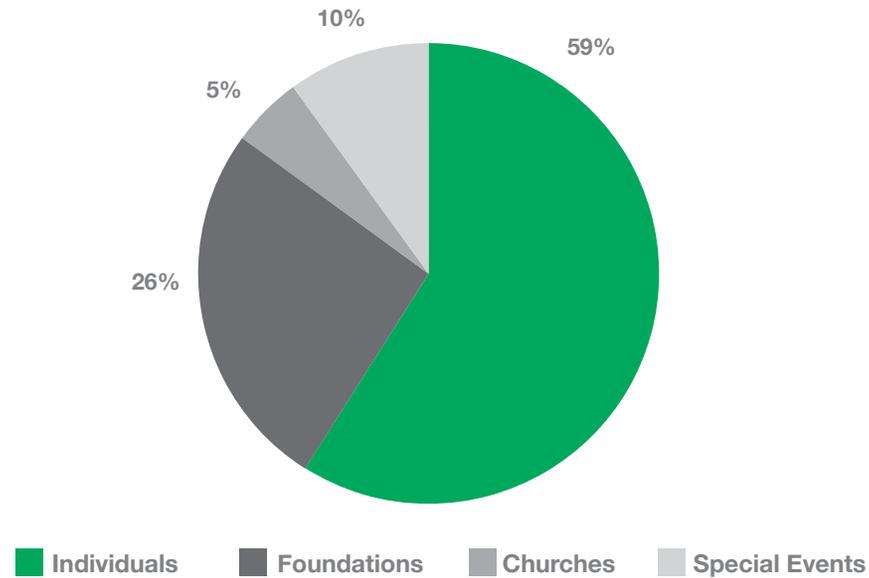
Total support and revenue



Having had the humbling opportunity from God to work for both a faith-based non-profit organization, and for an investment group, I have been able to continue to wrestle with the “best” way to steward resources so as to express the Gospel of Christ, while at the same time empowering the oppressed...to see that they have value and can work... I believe that Seed Effect is accomplishing these God-sized goals for the oppressed.

-Kirk McKinnon, Senior Vice President, Avatar Investment Group

2014 Support by Category



Training up our brothers and sisters in South Sudan to be followers of Jesus, and to be sources of economic stability in their communities, is a high-risk, high-reward mission. **We want to invest in that mission because we believe that unstable environments like South Sudan are where God does the most amazing work.**

-Eddy Badrina, Co-Founder and CSO, Buzzshift



CHILDREN OF MARGARET PONI, share how Seed Effect has impacted their lives by empowering their mother.

Seed Effect seeks to be a catalyst for transformation by investing in lives, impacting families, and empowering communities.

But it all starts with you.

Every seed planted, every life impacted and invested in, is made possible by our generous supporters. Together we raised over \$500,000 in 2014 to empower the South Sudanese. Over 500 of you joined us to make each loan, education seminar, and gospel presentation possible. God is using your time, your prayers, and your gifts to empower the South Sudanese, and we are so grateful.

As they say in Kajo Keji, South Sudan,
“Tinate Parik!”
Thank you very much!

Board of Directors

Missy Williams

Co-Founder and Chairperson of the Board, Seed Effect

David Williams

President, Williams Financial Group and Co-Founder, Seed Effect

Eddy Badrina

Co-Founder and CSO, Buzzshift

Michael Congrove

Executive Director, Empower One

David Leventhal

Director of Operations, Freedom Truck Finance

Drew Mosier

Executive Director, Seed Effect

Todd Szalkowski

Area Strategy Coordinator, Empower One

Wilson Williams

Chairman, Founder and CEO, Williams Financial Group

Advisory Council

Ben Alexander

Broker, Southwest Risk

Eddy Badrina

Co-Founder, Buzzshift

Ashley Blakeslee

CEO of Blakeslee Household

Brian Campion

Owner, TektonLLC

Michael Congrove

Executive Director, Empower One

Robert Dotson

Non-profit Fundraising Consultant

Matt Elmore

*Agency Principal, Commercial Insurance
Producer, Swingle Collins and Associates*

Rebecca Gregory Segovia

EVP, Client Strategy, The Pursuant Group

Lisa Huntsberry

CFO, Interstate Batteries

Tara Kohlbacher

Interior Designer

David Leventhal

Dir. of Operations, Freedom Truck Finance

Larry Long

Construction Industry Professional

David Luttrell

*Sr. Analyst and Special Assistant to the
President, Federal Reserve Bank of Dallas*

Greg May

*Managing Director, Corporate Development,
Preston Hollow Capital, LLC*

Kirk McKinnon

Senior VP, Avatar Investment Group

Drew Mosier

Executive Director, Seed Effect

Emily Osborne

CEO of Osborne Household

Ryan Perry

Partner, McQueary Henry Bowles Troy

Denny Slaton

Stewardship Advisor, Seed Effect

David Smith

*Retired Owner, Pockets Menswear
Entrepreneurial Consultant*

Todd Szalkowski

Area Strategy Coordinator, Empower One

David Williams

*President, Williams Financial Group
Co-Founder, Seed Effect*

Missy Williams

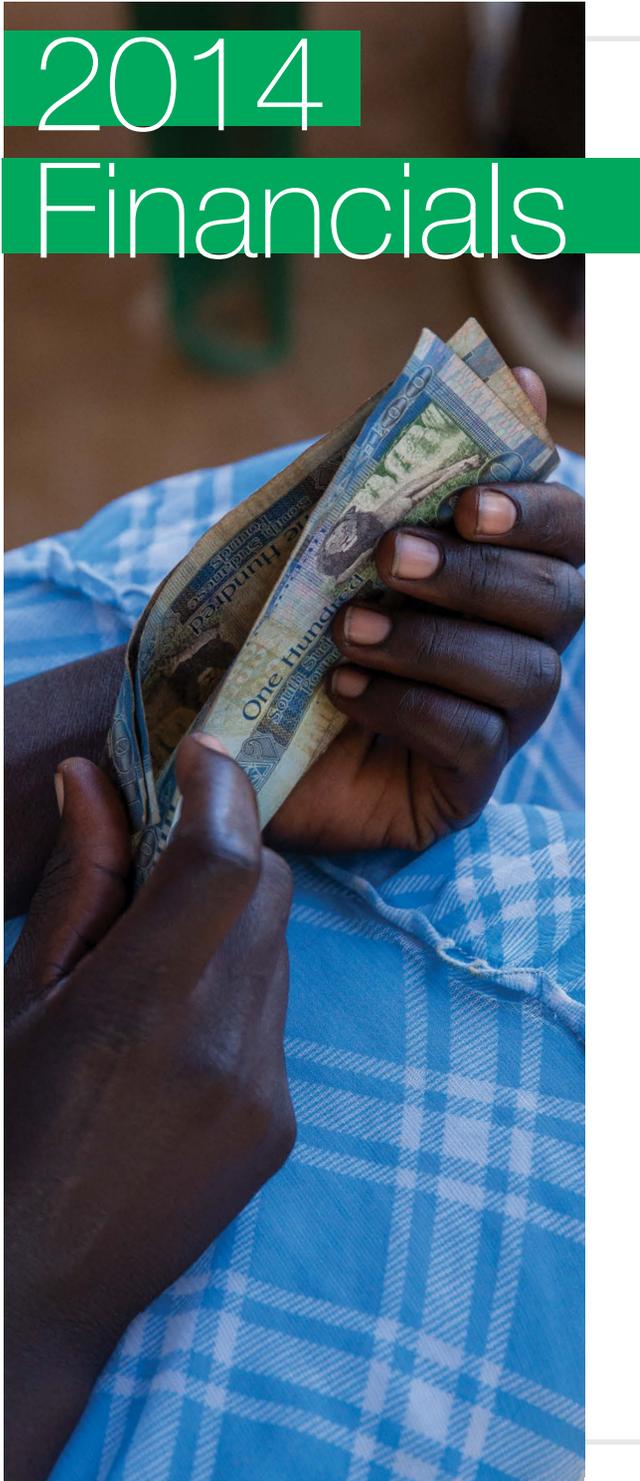
*Co-Founder and Chairperson of the Board,
Seed Effect*

Wilson Williams

*Chairman, Founder and CEO,
Williams Financial Group*

Clyde Womack

Retired Managing Partner, KPMG LLP



2014

Financials

Statement of Financial Position

As of December 31, 2014

Assets

2014

Cash and cash equivalents:

Unrestricted	\$ 206,795
Temporarily restricted	625
Total cash and cash equivalents	207,420

Prepaid expenses

4,539

Total assets	\$ 211,959
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Liabilities and Net Assets

Accounts payable and accrued liabilities	\$ 3,682
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Total liabilities	3,682
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Net assets:

Unrestricted	207,652
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Temporarily restricted	625
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Total net assets	208,277
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Total liabilities and net assets	\$ 211,959
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Statement of Activities

For the Year Ended December 31, 2014

	Unrestricted	Temporarily Restricted	Total
Revenues and other support:			
Contributions	\$ 449,460	\$ 8,817	\$ 458,277
Special events (less costs of direct benefit to donors of \$36,372)	52,689	-	52,689
Other	415	-	415
Net assets released from restrictions	8,192	(8,192)	-
Total revenues and other support	510,756	625	511,381
Expenses:			
Program services	330,741	-	330,741
Management and general	30,761	-	30,761
Fundraising	139,259	-	139,259
Total expenses	500,761	-	500,761
Change in net assets:			
	9,995	625	10,620
Net assets, beginning of year	197,657	-	197,657
Net assets, end of year	\$ 207,652	\$ 625	\$ 208,277

End Notes

A certified public accounting firm has reviewed our 2014 financial statements. Complete financial statements and the independent accountants' review report are available upon request.

Seed Effect provides technical assistance and funding to enable Seed Effect Community Services, an independent organization in South Sudan, to provide access to microloans, education and spiritual discipleship. Seed Effect retains full discretion and control over the use of donated funds.

Featured photography courtesy of Trey Hill, Mo Sadjadpour and Andrew Slaton.

NORA OYELLA, SHOP OWNER Cares for her child while simultaneously operating her small business in Nimule.



It starts with a life,
impacts a family,
transforms a community.



plant a seed.