



Seed Effect



## Dear friends,

2017 began with a traumatic and sudden exodus from South Sudan. The war had finally arrived at our doorstep and our staff and members had no choice but to flee.

As we grieved together, we prayed fervently over our next steps. That's when God led us to Uganda.

Over the course of our seven years in South Sudan, Seed Effect had empowered 2,500 members. By the end of 2017, our program in Uganda served over 5,700 members - in just seven months!

**What was meant for evil, God has used for His glory. 2017 was the year of new beginnings.**

Our brothers and sisters have experienced the unthinkable and there are now over a million South Sudanese refugees rebuilding their lives alongside their new neighbors in northern Uganda.

These refugees are moms, dads, business owners, and employees, who are fully capable but lack access to the tools and training they need to rebuild their lives.

After seeing the impact that Seed Effect's program made in South Sudan, we knew that **Christ-centered, savings-led microfinance** could bring dignity, opportunity, and empowerment to another hard place that desperately needed it.

Since launching in Uganda, we have seen lives transformed and an incredible movement begin to grow. **Seed Effect members are studying God's word together, building Christ-centered community, saving for emergencies and household needs, and empowering each other through small loans to provide for their families.**

Because of your support, our members are changing the perception that refugees and the materially poor aren't capable.

This year has been an amazing journey which you have made possible! **With so much instability, we know it would have been easy to walk away. But you didn't.** You continued to invest in this mission to bring hope to hard places and your investment has paid off.

Because of your unwavering support, Seed Effect's program in Uganda is flourishing. On page 13, you'll meet Peter, one of our staff you helped employ. On page 14, you'll meet Mary, one of the 5,700+ members Peter and his coworkers served in 2017. And on page 16, you'll see our vision. **We plan to serve 8,000 new members in 2018!**

You are a reflection of God's steadfast love for His people and we are so grateful for your faithful commitment. Thank you for investing in them!



*Missy Williams*

Missy Williams,  
Executive Director & Co-Founder



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Get a glimpse into the lives that changed through Seed Effect this year.



## Together, we're challenging the status quo

When you partner with Seed Effect, you are challenging the assumption that refugees and the materially poor aren't capable and are in need of a hand out.

You are saying that how we help matters.

You are confirming that the hard places are worth investing in.

You are declaring that true transformation can't happen apart from the Gospel.

**By investing in their dreams, you are sharing the love of Jesus Christ while equipping them with the tools and training they need to provide for their families with dignity.**

From South Sudan, "the world's most fragile state", to refugee settlements in northern Uganda, Seed Effect has remained committed to bringing spiritual and economic empowerment to hard places.

\*2017 Fragile State Index (Fund for Peace)



Haruna is a refugee and small business owner. With access to savings and loans, he plans to continue growing his inventory to transition from retail sales to being a wholesale provider for other businesses within the refugee settlement.



When you partner with Seed Effect, you're giving refugees the opportunity to thrive.



Matthew is training Struggle Seed Effect Savings & Loan Group to accurately record loans in their passbooks. Matthew is a Field Officer at our branch in Adjumani, Uganda.

## How we help matters

### CHRIST-CENTERED, SAVINGS-LED MICROFINANCE

We believe sustainable change happens when we provide opportunities for people to support themselves. Our members are capable. They have dreams, skills, and a desire to work, but they lack access to the financial tools they need to sustainably provide for their families.

#### That's where Seed Effect comes in.

Our Christ-centered, savings-led microfinance program provides both a safe place for poor households to save and borrow in order to generate income, and access to Christian community and discipleship.

Through Seed Effect's program:

- Self-selected groups of 15-25 individuals meet weekly with a Seed Effect trainer to study God's word and pool their savings.
- As their savings grows, they provide interest-bearing loans to each other. These loans are invested in businesses, used to pay school fees, or to provide for other necessities.
- At the end of the cycle (9-12 months), their savings and the interest earned is distributed based upon the amount contributed.

**The Seed Effect Savings & Loan Groups that have been operating at least six months report an average return on savings of 21%!**

“

A path forward is found, not through providing resources **to** the poor, but instead by walking **with** them in humble relationships.

—BRIAN FIKKERT,  
*WHEN HELPING HURTS*

”

# How it works

It costs \$60 to send one person through our Christ-centered, savings-led microfinance program. \$1500 empowers an entire group of 25 members.



## DONATE

Your donation allows us to start Seed Effect Savings & Loan Groups in rural towns and refugee settlements across northern Uganda.



## BOX + TRAINER

Seed Effect provides each group with a secure metal box that contains the tools they need to build a sustainable Christ-centered Seed Effect Savings & Loan Group. Our trainers then equip our members through ongoing financial and discipleship training.



## MEMBER

As a result, refugees and the materially poor are empowered to start and grow their businesses, send their kids to school, and provide for their families with dignity.



This is Sunday. She's a member of our Amanita Group. Amanita means "We are Learning." Here, Sunday is depositing her savings at the weekly group meeting.

Turn the page to take a look at the materials included in each box.





## IMPACT IN 2017



**225**  
groups



**5,783**  
individuals



**21%**  
return  
on savings



**1,834**  
loans dispersed  
and repaid

In 2017, Seed Effect employed **27 full-time staff** and provided **part-time work for 41 Ugandans and refugees** in northern Uganda to empower **5,783 members** in **225 groups**. **100% of these members heard the Gospel**, participated in ongoing spiritual discipleship, and pooled their savings. They disbursed and repaid **1,834 small loans**, resulting in a **21% average return on savings**.



Meet more of our Field Officers at:  
[seedeffect.org/staff](http://seedeffect.org/staff)



## This is Peter

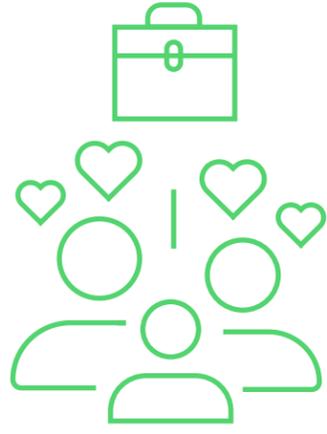
FIELD OFFICER • REFUGEE • HUSBAND & DAD

“I have loved working as a field officer in the refugee settlement. When I started these groups, I was in a position to share Jesus with them and teach our members and I made many friends in the community.

God has taught me to be patient in everything. It is also the same for our members. **When we started Seed Effect in Uganda, many were expecting free money or a hand out**, but we encouraged them to be patient and work hard. **Now they are saving and seeing that it is so good for them.** The groups that I launched are about to graduate and have said that I need to be the chief guest at their graduation. They say that without me, they could not have done it. I love it!”

Here’s the impact this is making in Mary’s life.





## Mary Luwe

SAVINGS & LOAN MEMBER • REFUGEE • MOTHER OF 10

Mary is a South Sudanese refugee. She's rebuilding her life and caring for 10 children in a refugee settlement in northern Uganda. When she arrived, she received a 30x30 meter plot of land, a tarp to build a shelter, and access to meager monthly food rations - barely enough to provide one meal a day for her family.

Mary knew that to pay school fees and feed them properly, she'd need more than what the UN handouts could provide.

*"Pastor Martin encouraged me not to suffer alone with the children. He welcomed us. Through the church, I joined the Seed Effect savings group called Hope and was completely comforted.*

*All of us in the savings group have decided to ignore the hardship we've faced and focus on the good things God is doing for us. When we come together, we share, have fun, and forget our sorrows. The collection of the small savings is also so helpful. My group strengthens me."*



Mary's story is one of thousands. Read more member stories at [seedeffect.org/members](https://seedeffect.org/members)



“

I WILL NEVER FORGET THE THINGS THAT SEED EFFECT HAS DONE IN MY LIFE.

THE TEACHINGS FROM PETER, OUR FIELD OFFICER, HAVE HELPED ME TO TAKE A LITTLE AND SEE IT MULTIPLY.

”

Mary's group meets weekly at their church with their Seed Effect trainer, Peter, to study God's word and pool their savings.

As this pool of savings grows, they can provide small loans to each other. These loans are often invested in businesses, used to pay school fees, or to provide for other necessities.

At the end of the cycle (9-12 months), their savings and the interest earned is distributed to the members based upon the amount contributed. Our 2017 Seed Effect Savings & Loan Groups reported an average return on savings of 21%.

Mary says, *"I will never forget the things that Seed Effect has done in my life. The teachings from Peter, our Field Officer, have helped me to take a little and see it multiply. God has given me business ideas—I know He is ministering to me. Through this savings program I have been empowered to pay school fees for my children. Now, despite all the challenges, I feel good. I am so thankful for what God has done for me."*

## Our vision

is for the world's most insecure and underdeveloped communities to be stabilized through economic empowerment and the hope of Jesus Christ.

We are committed to realizing our vision in northern Uganda where over one million South Sudanese refugees are rebuilding their lives alongside their new neighbors, many of whom are also struggling to make ends meet.

Over the next three years, we will focus on expanding our impact throughout northern Uganda and beyond to serve other vulnerable populations. And, in light of the hard places in which we serve, we will also continue to work on improving our effectiveness and increasing our adaptability.

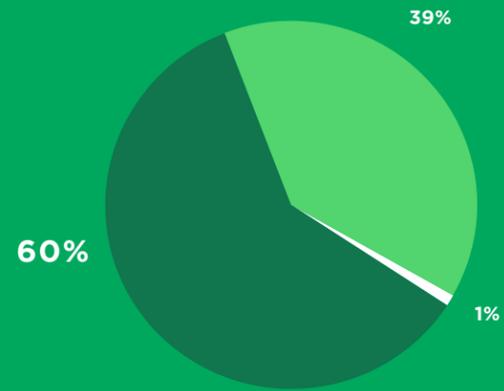


In 2018, our goal is to grow our reach and deepen our impact in northern Uganda!

- We plan to expand to empower over **8,000 new members** through our Christ-centered, savings-led microfinance program.
- We plan to **equip our staff to lead more effectively by investing in technology** to standardize training, member education, and impact measurement.
- And we plan to **equip our members to grow holistically** by investing in additional spiritual discipleship materials, deepening our education impact, and growing our church network.

Through these efforts, we will continue to scale our Christ-centered, savings-led microfinance program to bring economic empowerment and Jesus to the hard places.

60% of our support comes from individuals just like you.



**SUPPORT BY CATEGORY**

- Individuals
- Foundations
- Churches



**DAVID LEVENTHAL**  
Co-Founder & President,  
Freedom Truck Finance

Since 2011, my wife and I have had the privilege of partnering with Seed Effect, both financially and with our time.

We have been encouraged and inspired by how the Lord is using the ministry to serve and encourage the South Sudanese people - not just through economic empowerment but more importantly with the good news of Jesus Christ and ongoing discipleship.

For many complex reasons, South Sudan is a tremendously difficult place to serve - civil war, corruption and hyper-inflation have left the country in ruins. But Seed Effect remains committed to these people and laser-focused on gospel-centered economic empowerment.

That's something our family joyfully supports!



**MELISSA PATTON**  
Gifted and Talented Specialist,  
Hickey Elementary

When a friend explained to me the mission of Seed Effect back in 2012, I was intrigued and wanted to learn more about this organization.

I love how it is so much more than a microfinance organization. Clients learn valuable financial skills, but more importantly, they hear about the love of Christ.

Lives are eternally changed. Seed Effect seeks to empower individuals and invest in people's lives, not just in a business.



**JARRAD BRANDT**  
Upmarket Major Accounts  
District Manager, ADP

I've been a Seed Effect supporter ever since they launched in 2009.

I've known David and Missy Williams (Seed Effect co-founders) almost my whole life. And when I saw the impact that their first trip to South Sudan made in their lives, I was really moved.

I've seen my investment continue to impact people several times over as Seed Effect shows their members what they can accomplish - that all they needed was an opportunity.

The vision of Seed Effect is so empowering to the people they serve. It meets their needs in a very practical way that opens the door for their hearts to know the love of Jesus.



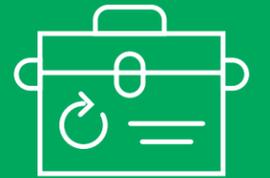
**FRANCES REID**  
Paralegal,  
Berry Appleman & Leiden LLP

I first learned about Seed Effect in 2012, when I was looking for opportunities to get involved in global community development.

Over the last seven years, I have volunteered in any capacity the team would let me.

It has been a blessing for me to serve and partner with Seed Effect. I'm excited to see what the Lord will do through them in the years to come.

From the very beginning I saw how effective Seed Effect's model was and continues to be. They are truly giving the South Sudanese and Ugandans a 'hand up' to build lives of dignity.



Give a box that changes lives.

\$60

sends one person through our program.

\$1,500

funds an entire group of 25 members.

Give a one time gift or sign up to give monthly at [seedeffect.org/donate](http://seedeffect.org/donate)

## SEED EFFECT LEADERSHIP

Our stateside team partners with local leaders to promote long-term, sustainable community transformation. This approach empowers our indigenous team to love and serve their community and enhances the reach of the local church.



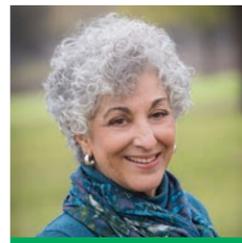
**JAMES LOMUDE**  
Country Director  
Uganda



**MISSY WILLIAMS**  
Executive Director  
& Co-Founder  
U.S.



**SCOVIA MANSUK**  
Head of Operations  
Uganda



**DENNY SLATON**  
Stewardship Advisor  
U.S.



**KENNETH DUKU**  
Head of Spiritual Discipleship  
Uganda



**JOEL COX**  
Director of Operations  
U.S.



**BUTTI JERRY**  
Head of Finance  
Uganda

## BRANCH LOCATIONS & STAFF

### MOYO

- |   |   |
|---|---|
| <b>Baku Deogratias</b><br>Branch Manager      | <b>Unzia Monica</b><br>Data Manager     |
| <b>Ayella Michael</b><br>Senior Field Officer | <b>Kamba Augustine</b><br>Field Officer |
| <b>Wonya Athanasio</b><br>Field Officer       | <b>Asobasi Patrick</b><br>Field Officer |
| <b>Adrawa Silas</b><br>Field Officer          | <b>Unzima Godfrey</b><br>Field Officer  |

### ADJUMANI

- |                                       |   |
|---------------------------------------|---|
| <b>Opio Daniel</b><br>Branch Manager  | <b>Lupai Nelson</b><br>Data Manager         |
| <b>Lupai Nelson</b><br>Data Manager   | <b>Lokang Peter</b><br>Senior Field Officer |
| <b>Kwoji Godfrey</b><br>Field Officer | <b>Aju Matthew</b><br>Field Officer         |
| <b>Waigo Frank</b><br>Field Officer   | <b>Draru Gatrude</b><br>Field Officer       |
| <b>Suzan Poni</b><br>Accountant       | <b>Lotoro Chaplain</b><br>Driver            |



Learn more about our leaders and read their stories at [seedeffect.org/leadership](https://seedeffect.org/leadership)

# Seed Effect

IS A CHRIST-CENTERED ECONOMIC DEVELOPMENT ORGANIZATION.

## OUR MISSION

is to plant the seeds that overcome poverty by providing access to economic empowerment, 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.



## CORE VALUES



### 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.



### 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 an agent of change.



### 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.



### PROMOTE EMPOWERMENT through savings and income generating activities

**We believe** that microloans and savings alongside education and discipleship are life-giving opportunities that empower the poor to invest in their dreams.



### 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.

## BOARD OF DIRECTORS

### UNITED STATES

**Eddy Badrina**

*President and Co-Founder,  
Buzzshift*

**Mike Congrove**

*Executive Director, Empower One*

**Mark Girtz**

*Shareholder,  
Munsch Hardt Kopf & Harr, P.C.*

**BJ Maloney**

*Executive Director,  
The Philanthropy Centre at J.P. Morgan*

**Lisa Huntsberry**

*Former CFO, Interstate Batteries*

**David Leventhal**

*Co-Founder & President,  
Freedom Truck Finance*

**Kirk McKinnon**

*Senior VP, Avatar Investment Group*

**Drew Mosier**

*Associate, Weil Gotshal & Manges, LLP*

**David Williams**

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

**Missy Williams**

*Executive Director & Co-Founder,  
Seed Effect*

### UGANDA

**David Kaya**

*Country Director, Empower One*

**Moses Owilli**

*Dean of Students & Tutor,  
North East African Theological Seminary*

**Gloria Akisa**

*Executive Director,  
MAYANK Anti-Corruption Coalition*

**George Amori**

*District Head of Internal Audit,  
Moyo District Local Government*

**Isaac Asiki**

*Head of Programs, East African Ministries*

**Joseph Dradria**

*Missionary, Empower One*

**Naaman Obetia**

*Advocate & Legal Associate,  
Bandaru and Company Advocates*

**Dr. Thomas Duku**

*Surgeon, Bombo Army Hospital*

**Esther Ajusi**

*Councilor and Vice Chairperson LC iii,  
Adjumani Town Council*



## Manzora Okposi!

“THANK YOU VERY MUCH”

In 2017, you generously gave over \$646,000 to empower 5,783 South Sudanese refugees and Ugandans to know Jesus and provide for their families with dignity. Because of your support, a year of new beginnings turned into a year of incredible impact in northern Uganda. **Together we served more members in a single year than we ever have before, all because of our shared commitment to invest in the hard places.**

You partnered with Seed Effect to empower 225 savings and loan groups to save for household needs and emergencies, access small loans, study God’s word, and build Christ-centered community. And now, **we look forward to a year of growth in 2018, as we plan to serve 8,000 new members** with our Christ-centered, savings-led microfinance program. We are so grateful for your continued support of this mission to bring hope to the hard places.

As our Ma’di tribe members from Uganda say, **“Manzora Okposi!” Thank you very much!**

## FINANCIALS

### STATEMENTS OF FINANCIAL POSITION

As of December 31, 2017 and December 31, 2016

| <b>Assets</b>                            | 2017             | 2016             |
|--|------------------|------------------|
| Cash and cash equivalents:               |                  |                  |
| Unrestricted                             | \$462,977        | \$530,846        |
| Donated Stock, unrestricted              | -                | \$1,491          |
| Temporarily restricted                   | \$39,893         | \$52,067         |
| <b>Total cash and cash equivalents</b>   | <b>\$502,870</b> | <b>\$584,404</b> |
| <b>Prepaid expenses</b>                  | <b>\$8,759</b>   | <b>\$4,224</b>   |
| <b>Total assets</b>                      | <b>\$511,629</b> | <b>\$588,628</b> |
| <b>Liabilities and Net Assets</b>        |                  |                  |
| Accounts payable and accrued liabilities | \$11,457         | \$7,548          |
| Reserve for related party                | -                | \$31,293         |
| <b>Total liabilities</b>                 | <b>\$11,457</b>  | <b>\$38,841</b>  |
| <b>Net assets:</b>                       |                  |                  |
| Unrestricted                             | \$460,279        | \$497,720        |
| Temporarily restricted                   | \$39,893         | \$52,067         |
| <b>Total net assets</b>                  | <b>\$500,172</b> | <b>\$549,787</b> |
| <b>Total liabilities and net assets</b>  | <b>\$511,629</b> | <b>\$588,628</b> |

### STATEMENTS OF ACTIVITIES

For the Years Ended December 31, 2017 and December 31, 2016

|   | 2017              | 2016             | % Change     |
|---|-------------------|------------------|--------------|
| <b>Revenues and other support:</b>      |                   |                  |              |
| Contributions                           | \$597,575         | \$649,659        | -8%          |
| Special events (net of expenses)        | \$46,570          | \$85,360         | -45%         |
| Other                                   | \$2,163           | \$1,346          | 61%          |
| <b>Total revenues and other support</b> | <b>\$646,308</b>  | <b>\$736,365</b> | <b>-12%</b>  |
| <b>Expenses:</b>                        |                   |                  |              |
| Program services                        | \$471,152         | \$376,737        | 25%          |
| Management and general                  | \$110,261         | \$77,634         | 42%          |
| Fundraising                             | \$114,510         | \$97,616         | 17%          |
| <b>Total expenses</b>                   | <b>\$695,923</b>  | <b>\$551,987</b> | <b>26%</b>   |
| <b>Change in net assets:</b>            | <b>\$(49,615)</b> | <b>\$184,378</b> | <b>-127%</b> |
| Net assets, beginning of year           | \$549,787         | \$365,409        | 50%          |
| Net assets, end of year                 | \$500,172         | \$549,787        | -9%          |

### End Notes

A certified public accounting firm has audited our 2017 financial statements. Complete financial statements and the independent accountants' audit report are available upon request.

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

Featured photography courtesy of Esther Havens and Mo Sadjadpour.



It starts with a  
simple green box.