



Seed Effect

2019
—
TENTH
ANNIVERSARY
EDITION



SEED EFFECT
UGANDA



We are committed to bringing **economic empowerment** and the hope of **Jesus Christ** to the hard places.



"We are not saying, 'give us money' because the skill you have given us already makes us better in the future. Indeed it is savings for life."

GUY RIYAL,
"Wisdom" Seed Effect Savings & Loan Group

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You made a big impact

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Seed Effect Executive Director, Missy Williams, celebrates with "Ama- Alu" Seed Effect Savings & Loan Group at their graduation.



This is what God did through you in Uganda this year:

▶ YOU EMPOWERED MORE MEMBERS THAN EVER

Since launching in Uganda, we've served 26,745 South Sudanese refugees and Ugandan nationals.

Goal was 30,000 members. Read why we intentionally slowed growth on page 20.

▶ YOU PROMOTED RESILIENCY

On average members report a 32% return on savings, \$60 in first cycle savings, and \$90 in second cycle savings.

Exceeded average return goal of 25% and average savings goal of \$45

▶ YOU ENCOURAGED SPIRITUAL GROWTH

98% report an improvement in their relationships with God, self, and others.

Exceeded goal of 90%

▶ YOU FOSTERED SUSTAINABILITY

93% of first cycle groups continue to a second. 98% of second cycle groups continue to a third.

Exceeded goal of 90%

▶ YOU GAVE GENEROUSLY

\$1,027,370 was raised to fund this life-changing work for an 11% increase over 2018.

Goal was \$1,120,000

Dear friend,

I have had the privilege of visiting dozens of Seed Effect savings and loan groups over the past ten years. I have visited them in the remote villages of South Sudan during times of war, and in the refugee settlements in northern Uganda during times of peace. One thing remains constant **because of your support, Seed Effect members have much to celebrate even in the midst of hardship.**

Graduation day is typically the biggest celebration of all. Months of meeting together, studying the Bible, saving, and hard work culminate in the distribution of funds saved and earned. Seed Effect members have big plans for these funds, including paying school fees for their children, growing their businesses, and buying livestock.

Together, we sing, dance, and cheer on these mothers and fathers as they praise God and rejoice in being empowered to provide for their families with dignity. This unlikely celebration in the refugee settlement is captured beautifully by David's words:

**"One generation shall praise your works to another, and shall declare your mighty acts. I will meditate on the glorious splendor of your majesty, and on your wondrous works. Men shall speak of the might of your awesome acts, and I will declare your greatness."
-PSALM 145:4-6**

The world is facing an unprecedented global refugee crisis and many South Sudanese have found themselves in the refugee settlements yet another time. It seems altogether hopeless, and yet, these celebrations reveal a different story unfolding in northern Uganda.

Since launching in Uganda almost three years ago, God has used you to bring economic empowerment and Christ-centered community to 974 Seed Effect savings and loan groups. These members (*page 20*) are coming to know Jesus and improving their lives in every sector we are measuring.

You have now empowered 26,745 South Sudanese refugees and Ugandans, who collectively care for an estimated 150,000 children, to build Christ-centered community, study God's word, face life's unpredictable hardships, and provide for their families with dignity.

It is a tremendous blessing to serve with you.

Thank you for continuing to bring hope and opportunity to the hard places.



Gratefully,

Missy Williams,
Executive Director & Co-Founder

2019 Milestones

YOU MADE A BIG IMPACT

▶ OPENED OUR 4TH BRANCH

With your support, we launched a new branch in Arua, Uganda serving the Imvepi refugee settlement and neighboring villages.

▶ INCREASED PROFIT & SAVINGS

Seed Effect members are sharing out 50% more in the second cycle versus the first cycle.

▶ EXPANDED MEASUREMENT & EVALUATION

We evaluated the independence of our second cycle groups in an effort to fully empower them to operate independently in future cycles. *You can read more about that on page 22.*

▶ BROUGHT UGANDA TO YOU

Many of you, our faithful supporters, were brought closer to the field by meeting James Lomude, Seed Effect Uganda Country Director, during his inaugural trip Stateside this past spring.



"I wish Seed Effect had existed when I was young."

You can hear James' story at: seedeffect.org/james-story

▶ EMPOWERED MEMBERS TO IMPROVE THEIR LIVES

With access to better financial tools, the right to work, and the support of their Christ-centered community, Seed Effect members are being empowered to know Jesus and improve their lives in every sector measured. *Learn more on page 20.*



26,745
MEMBERS SERVED

98%



**IMPROVED
RELATIONSHIPS
WITH GOD, SELF,
OTHERS & CREATION**



32%
AVERAGE
RETURN ON
SAVINGS



94%
GRADUATED
GROUPS
STARTED A
2ND CYCLE

\$1,929,477



SAVED BY SEED EFFECT MEMBERS

Seed Effect Uganda Branch Coordinator, Daniel Opio, and Seed Effect Director of Operations, Joel Cox, review progress with "Allendro" Seed Effect Savings & Loan Group.

Global refugee crisis

A NEW APPROACH

The world is facing an unprecedented global refugee crisis.

According to the UNHCR*, over 70 million people around the world have been forced from home as a result of conflict or persecution. Unfortunately, over 80% of refugee crises last 10 years or more. In other words, refugee status is rarely short-term. While aid and emergency support is often needed at first, in the long-term these solutions are unsustainable, creating dependency and trapping families in a perpetual cycle of poverty.

AT SEED EFFECT, WE BELIEVE

- ▶ With the right tools, refugees and those trapped in material poverty can and want to provide for their families with dignity.
- ▶ Introducing them to Jesus and empowering them to repair broken relationships is essential if our desire is true transformation.
- ▶ We are called to invest in the hard places.
- ▶ How we help truly matters.



Refugees are capable. They have dreams, skills, and a desire to work, but because of the belief that they need a hand-out rather than a hand-up, refugees often lack access to the financial tools they need to provide for their families with dignity. Simply put, they need an opportunity. That's why we're committed to bringing economic empowerment and the hope of Jesus Christ to the hard places through a long-term solution that is both sustainable and dignifying for refugees attempting to rebuild their lives.

SEED EFFECT IS UNIQUELY POSITIONED TO BE A CATALYST TO SHIFT THE RESPONSE TO REFUGEE CRISES.

Our experience and the success of our program have uniquely positioned the organization to be a catalyst that shifts the response to refugee crises, focusing less on short-term solutions and long-term aid, and more on Christ-centered, self-sustaining, and empowering tools executed by the refugees themselves.

It's working. With your support, our Christ-centered, savings-led microfinance program is empowering refugees and those trapped in material poverty to provide for their families with dignity.

How **it works**

CHRIST-CENTERED, SAVINGS-LED MICROFINANCE

Without access to banking services, refugees and those trapped in material poverty don't have a safe place to save for lump sum expenses, like school fees, or a way to access affordable credit to support income generation. Without access to insurance, paying for emergency expenses can be devastating. Broken systems force many of these families to struggle to survive rather than thrive. As a result, they lack the opportunity to overcome poverty.

- ▶ **Seed Effect's microfinance program provides a safe place for poor households to both save and borrow money in order to generate income, as well as Christ-centered community and spiritual discipleship.**



'Amanita' Seed Effect Savings & Loan Group

Seed Effect Savings & Loan Cycle

Average length: 9-12 months



1. SAVE

Self-selected groups of 15-25 individuals meet weekly with a Seed Effect trainer to:

- ▶ Study God's word.
- ▶ Build Christ-centered community.
- ▶ Pool their savings.
- ▶ Contribute to a micro-insurance fund.



2. LOAN

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 household necessities. The micro-insurance fund serves as support in case of emergency.



3. SHARE OUT

At the end of the cycle their savings and the interest earned is distributed based upon the amount contributed.

On average, Seed Effect members report a **32% return** on their savings!



of Seed Effect groups continue to save during a **second cycle.**

Spiritual discipleship

PARTNERING WITH THE LOCAL CHURCH

1. IN THE CHURCH

We partner with the local church by starting Seed Effect Savings & Loan Groups at churches. Our program equips the church with financial and discipleship tools to empower their members.

► Currently 17% of our groups meet at churches.

2. LOCAL OUTREACH

Our program also serves as an outreach tool. We start groups in the areas surrounding these local churches to reach people who might not visit a church.

As we share the Gospel and disciple them, our goal is to plug them into a local church in their area.

► 98% of our members report that this program has improved their relationships with God, self, and others.

► 40% of our members who were not Christians prior to joining Seed Effect report that they are now "born again" and have chosen to follow Jesus.



"I would like to say with a sincere heart that we are so thankful for the work of Seed Effect that is going on in our church.

Through their program we have seen so many now coming to our church and most of them have now taken a decision to accept Christ.

Seed Effect should work to continue encouraging us. We will see a huge harvest in our church as the program continues."

PASTOR HENRY, Liberty Baptist Church

Joel met with Pastor Henry to hear how Seed Effect is making a difference in his church: seedeffect.org/church

Seed Effect Uganda Country Director, James Lomude, addresses the congregation of Liberty Baptist Church in Adjumani, Uganda. Liberty Baptist Church hosts a Seed Effect group as an outreach opportunity to bring people into the church who might not otherwise join.

Meet Abraham

SEED EFFECT GROUP MEMBER

Abraham and his wife, Judith, live with their seven children just outside of Adjumani, Uganda. It's estimated that up to 84%* of the population in this region live in extreme poverty. To generate an income, Seed Effect members operate a variety of different small businesses, including retail stores, wholesale stores, salons, and tailoring shops.

Abraham is a farmer. As he proudly led us on a tour of his farm, he showed us his crops and his five cows, twelve goats, ten chickens, nine ducks, and one pig.

“To earn money, I cultivate crops like cassava, sweet potatoes, groundnut, and maize. When the crops are ready, I sell them in the market and bring some of the money to my group to save. I also have goats and cows at home. Those are the things which can help us earn money to save.”

Returning from the farm, we approached the family's tukel (mud hut). Smoke billowed from a small handmade oven where Judith had begun preparing tea.

While we waited, Abraham shared how joining Seed Effect back in 2018 has given him the tools he needs to provide for his family.

“I have taken some small loans that I have already repaid. I just took another loan that I am using to pay for school fees, for treating sickness in my family, and also to buy food for my family so we will all have a balanced diet.”

“Being in my Seed Effect group has changed my life. I can even see the changes in my home as it has impacted my family and my children. Now they are all in school. Because of this group, I can pay their school fees.”

While the economic impact is so important, we often hear our members say that the best part is starting their weekly meetings with Bible Study.

“The spiritual aspect of this group is really beautiful. We share the word of God and love each other. Whenever you leave the group, the word of God is with you all the time and we are reminded to assist our brother or sister when someone has a problem.” ◀



At just 15 years old Abraham's son, Emmanuel, dreams of studying to become an accountant.



Watch how Seed Effect's program is helping to make his dream a reality: seedeffect.org/brighter-future



“Being in my Seed Effect group has changed my life.”

ABRAHAM CHANDIRU,
“Amatura Deri” Seed Effect Savings & Loan Group

Abraham with his wife, Judith, and their sons, Emmanuel (15) and Issac (17), two of their seven children on their compound just outside of Adjumani, Uganda.

Refugees are capable

IMPACT COMPARISON OF REFUGEES & THE HOST COMMUNITY

The definition of **refugee** is “a condition of being safe or sheltered from pursuit, danger, or trouble.” Synonyms include shelter, safety, sanctuary, and asylum.

Refuge is the immediate need and refuge is often where the focus remains.

But **restoration** is “the action of returning something to a former owner, place, or condition.” Synonyms include mending, repairing, and rebuilding.

► REFUGE ISN'T MEANT TO BE THE END GOAL. RESTORATION IS.

At Seed Effect, our desire is to be a catalyst for restoration of refugees. As we continue to expand in Uganda and beyond our hope is for more refugees to gain access to the development tools they need, including Christ-centered, saving-led microfinance. Our prayer is to see refugees empowered to know Jesus and provide for their families with dignity.



Guy Riyal, "Wisdom" Seed Effect Savings & Loan Group

“As soon as we recognize the assumption that refugees will go home quickly is a fiction, then it becomes imperative to embrace a development-based approach as early in a refugee crisis as possible.”¹

—BETTS AND COLLIER,
Refuge: Rethinking Refugee Policy in a Changing World

► THE BROKEN SYSTEM

In their book, *Refuge: Rethinking Refugee Policy in a Changing World*, political scientist, Alexander Betts, and economist, Paul Collier, call out the paramount realities in today's refugee system:

1. **Worldwide, 54% of refugees are in protracted situations.** The average length of exile being 26 years.
2. Refugees are “often **denied access to the right to work or to freedom of movement.**”¹

“The current system for refugees who remain in their region of origin is a disaster,” note Betts and Collier.

“It is premised upon an almost exclusively ‘humanitarian’ response. A system designed for the emergency phase — to offer an immediate lifeline — ends up enduring year after year, sometimes for a decade.

External provision of food, clothing, and shelter is absolutely essential in the aftermath of having to run for your life. But over time, if it is provided as a substitute for access to jobs, education, and other opportunities, humanitarian aid soon undermines human dignity and autonomy.”²

► UGANDA IS UNIQUE.

Unlike the broken system described by Betts and Collier, Uganda presents unique opportunity. Uganda is one of few host countries in the world offering refugees the **right to work** and **freedom of movement**. Uganda's policy has provided Seed Effect the opportunity to serve both South Sudanese refugees and Ugandans living alongside them.

Over the last three years Seed Effect has tracked data across both populations to compare program effectiveness. It might be assumed that the comparative results were vastly different however, the data revealed just the opposite..

Ugandans are successfully saving, investing, and paying back small loans to provide for their families. **From the data, we see that South Sudanese refugees are successfully doing the same.** This supports Betts and Collier's case for a new, development-based approach in response to the world's refugee crisis.



SHARE OUT

	Refugees	Host
Cycle 1	\$58	\$61
Cycle 2	\$85	\$92



RETURN ON SAVINGS

	Refugees	Host
Cycle 1	29%	34%
Cycle 2	28%	33%



CONTINUING GROUPS

	Refugees	Host
Cycle 1	94%	94%
Cycle 2	98%	98%

* Note: Prior to joining Seed Effect, 80% of members surveyed reported having less than \$5 in savings.

¹Betts and Collier, *Refuge*, 54.

²Betts and Collier, *Refuge*, 136.

It's working

DATA & EVALUATION

The UN told our staff that organizations like Seed Effect have become their top priority in serving refugees because the ability to build income, generate savings, and access small loans impacts all UN focus areas including healthcare, shelter, education, food security, and livelihood. We survey our members when they join Seed Effect and upon graduation from their savings and loan cycle to track the impact.

Since we believe true transformation cannot happen apart from the Gospel, we also ask our members about the spiritual growth they've experienced throughout the year through Bible study, group prayer, discipleship conferences, and the community of their group.

In the charts included, you can see the data we've collected to measure the change across several common poverty indicator metrics.

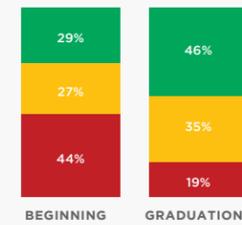
► Bottom line, it's working.

With access to better and more reliable financial tools, our members are improving their lives in every sector measured.

HEALTHCARE, EDUCATION, FOOD SECURITY

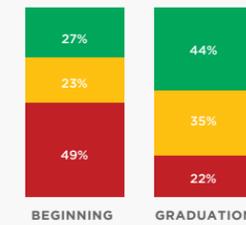
WHEN I NEED TO PAY THE DOCTOR

- I use savings or business income
- I borrow money
- I sell a household asset



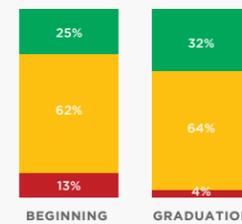
WHEN I NEED TO PAY SCHOOL FEES

- I use savings or business income
- I borrow money
- I sell a household asset



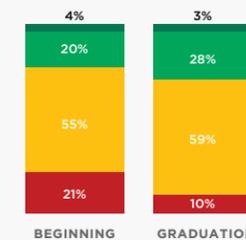
MEALS PER DAY

- Three
- Two
- One



FREQUENCY OF MEAT

- More than once in a week
- Once in a week
- At least once a month
- Less than once a month



LIVELIHOOD

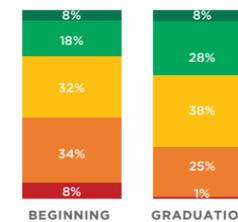
+103%

NUMBER OF LIVESTOCK OWNED



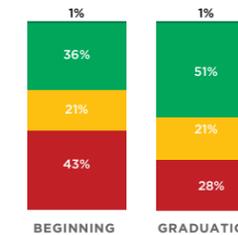
HOW STEADY IS YOUR INCOME?

- Steady
- Somewhat steady
- Somewhat unsteady
- Unsteady
- Very unsteady



LIGHT SOURCE IN HOME

- Electricity from power grid
- Solar
- Other
- No light source



SPIRITUAL

40%

PLACED THEIR FAITH IN JESUS

Of members who were not born again when joining Seed Effect.

98%

REPORT THEIR RELATIONSHIPS WITH GOD, SELF, OTHERS & CREATION HAVE IMPROVED.



"Since joining Seed Effect Uganda, I have given my life to Christ and I love God so much. The group is also helping me to provide for my twin babies—the money from the savings and loans helps me provide for them and my family."

BEATRICE MAWADRI,
"Liberty Baptist" Seed Effect Savings & Loan group

Independence Evaluation

MEASUREMENT & EVALUATION

After two and a half years of program operation in Uganda and discussions with other microfinance organizations, we've learned that independence is a common struggle for savings groups.

We define an independent group as one that *"runs the operations of their meetings without the assistance of a trainer."*

To determine the independence of Seed Effect's groups, we conducted an evaluation in September 2019.

"Our goal was to highlight barriers to independence, so we hosted staff interviews and observed many member savings meetings in the field. We discovered two main opportunities for improvement: providing recordkeeping support and creating organizational alignment to incentivize and celebrate group independence."

- LEXI BELOTE
Student, Stanford Graduate School of Business

"Through this evaluation, we learned that fostering sustainability by establishing complete independence is difficult."

"We believe these program improvements will shorten the timeline in which true independence can be achieved."

GRACE O'HARA,
Seed Effect Project Manager



Seed Effect Field Officer, Frank Waigo, performs a post graduation evaluation with "Ama Alu" Seed Effect Savings & Loan Group Chairperson, Geoffrey Amadra.

Our baseline evaluation suggested that just 24% of second cycle groups were in fact operating independently. The evaluation also provided data, which prompted us to temporarily delay launching new groups until Q1 2020. This allowed us to devise key improvements to better equip our members as we continue to grow in 2020 and beyond.

EVALUATION RESULTS

Reasons additional support was needed and/or expected:

- Lack of literacy and record-keeping skills.
- Qualified record keepers leaving the group to pursue job opportunities.
- Groups want Seed Effect staff to visit them regardless of their need.
- Expectations may not have been made clear to staff/ members that independence is the goal.

PROGRAM IMPROVEMENTS

Changes we're implementing to promote group independence:

- Added an Assistant Record-keeper to each group's leadership team.
- Piloting a simplified record keeping format.
- Finalized the translation of the highlight document and Bible Study into local languages.
- Created a plan to better communicate a clear definition of independence and expectations with staff and members in upcoming trainings and group visits.
- Developed intensive training manuals.

Our vision

REACHING THE HARD PLACES

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

In other words, we serve in the hard places. They are fragile states, post-conflict zones, refugee settlements, closed countries, and rural areas affected by extreme poverty. Our goal is not to be the biggest organization of our type, but to be the “special forces,” bringing dignifying poverty alleviation to the hard places — areas typically devoid of this type of empowerment.

Launching into Uganda has brought us to another hard place, not just in the refugee settlements, but also to a rural region where it is estimated that up to 84% of the population lives in poverty.

- ▶ **Our experience and the success of our program have uniquely positioned Seed Effect to be a catalyst that shifts the response to refugee crises** – focusing less on short-term solutions and long-term aid, and more on Christ-centered, self-sustaining, and empowering tools, executed by the refugees themselves.

“My Seed Effect group helped me access capital for my business. I bought more to sell like tomatoes, passion fruit, onions, and potatoes. I like the transparency of my group and the accountability and I feel happy when I am with my group.”

VICKY,
“Saint Emmanuel” Seed Effect Savings & Loan Group

Over the next 5 years, we plan to:

GROW IN UGANDA

- ▶ We hope to have served 75,000–100,000 South Sudanese refugees and Ugandans, impacting over 500,000 children.

COLLECT MORE DATA

- ▶ Continue collecting data that allows us to evaluate our program and demonstrate the effectiveness of this model in response to refugee crises.

BE READY TO RETURN

- ▶ Be ever ready to return to South Sudan if and when circumstances allow.

EXTEND OUR REACH

- ▶ Expand or partner with other organizations to bring Christ-centered economic empowerment to other refugee crises in East Africa and beyond.

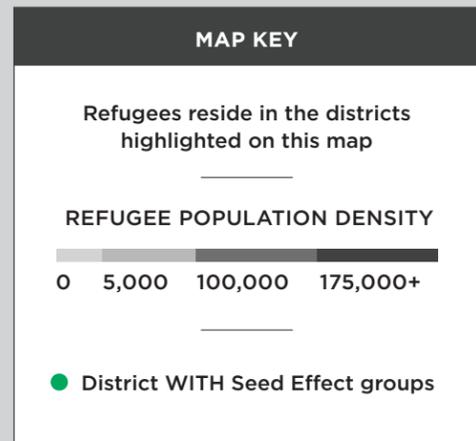
Opportunities for growth

EXPANSION IN UGANDA

Uganda hosts over 1.4 million refugees from South Sudan, Democratic Republic of Congo, Burundi, Somalia, and Rwanda. These refugees reside in thirteen settlements in the districts highlighted on the map. There are also urban refugees in the capital city of Kampala.

Seed Effect currently has four branches across northern Uganda, serving both refugee settlements and neighboring villages in four different districts.

There is still so much need in the districts we currently serve as well as those we have not yet reached. Our goal is to continue expanding as quickly as possible to meet these needs.



UGANDA

Kampala

Lake Victoria

Following a soap-making training led by Seed Effect staff, 'Allendro' Seed Effect Savings & Loan Group gathered to make soap for their families and to sell in the market.



Our program is designed to equip our members to face life's uncertainties.

Learn more about our COVID-19 response at seedeffect.org/covid19.

2020 Goals:

EXPAND OUR REACH

- ▶ Reach a total of 35,000 members.
- ▶ Research and prepare for 2021 expansion into Rhino refugee settlement.
- ▶ Explore opportunities for expansion to directly impact other refugee crises in East Africa and beyond.

PROMOTE RESILIENCY

- ▶ Implement program enhancements per the Independence Evaluation.
- ▶ Offer livelihood and business skills trainings for members.

FOSTER SUSTAINABILITY

- ▶ Complete Program Manual translation in additional local languages.
- ▶ Connect Seed Effect groups to formal financial institutions.

DEEPEN SPIRITUAL IMPACT

- ▶ Ensure every group has a spiritual leader and a Bible in their local language.
- ▶ Complete Bible Study translation in additional local languages.
- ▶ Continue to implement Village Volunteer Discipleship Conferences.



28 Kyari James, Seed Effect Uganda Field Officer, Adjumani branch.

Our team

LOCALLY LED

In 2019, Seed Effect Uganda employed 50 full-time staff and provided part-time work for 120 Ugandans and South Sudanese refugees.

Our indigenous staff are South Sudanese refugees and Ugandans who are uniquely equipped to serve their people. They have faced the same hardships and uncertainties that our members encounter on a daily basis, and they know how critical this program is, equipping our members with the tools they need to break the chains of systemic poverty.

Our staff also knows that poverty is not merely a financial or material issue, and so they remain dedicated to bringing the good news and hope of Jesus Christ to the most challenging situations in the hardest places.

Seed Effect's program has empowered over 26,000 members since launching in northern Uganda in May of 2017 because of the dedicated and tireless efforts of our locally led staff.



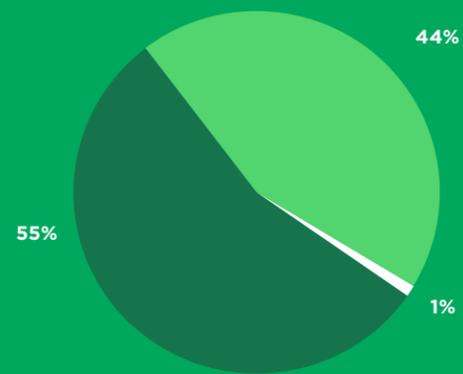
Seed Effect Field Officer, Frank Waigo, with "Ama Alu" Seed Effect Savings & Loan Group, Adjumani, Uganda



"I believe for sure, 100%, that this is the best approach if you want to totally eradicate poverty."

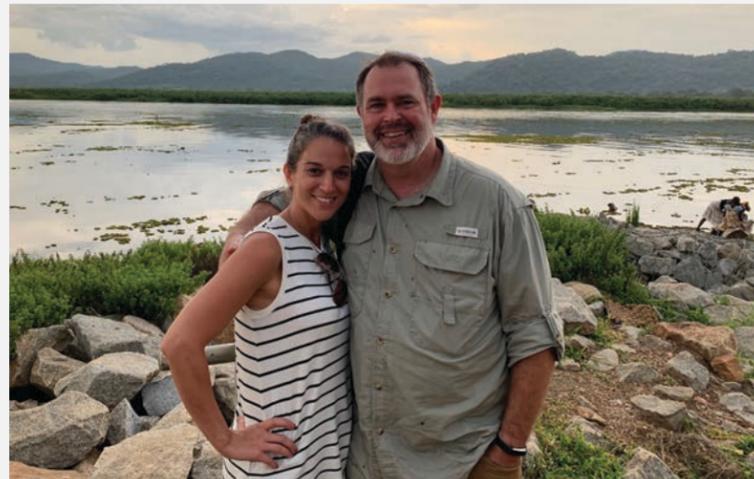
Hear more from our Uganda Country Director, James Lomude at: seedeffect.org/james-story

55% of our support comes from people just like you.



SUPPORT BY CATEGORY

- Individuals
- Foundations
- Churches



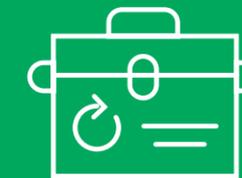
CHAD & KRISTEN CRAIN

Dallas, Texas

This past year we had the chance to go to Adjumani, Uganda with Seed Effect to see the savings groups first hand. What we did not realize is that the savings groups are providing something that money cannot. Every group we talked with had one thing in common... community.

They supported each other in a way that is completely unexpected. On more than one occasion we heard amazing stories of group members coming together to care for someone in need. In a sense, these groups are little churches. Not everyone in the groups know Jesus, but Seed Effect is making sure they hear about Him.

There are a lot of organizations in Uganda doing good things to help people financially. **Seed Effect, however, never loses sight of the Gospel.** Mark 8:36 says, "What good is it for someone to gain the whole world, yet forfeit their soul?" Seed Effect is facilitating a material change, but more importantly, they are changing people's eternities, and that is why we support them.



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

Ereminia Jua, "Opi-Okweni" Seed Effect Savings & Loan Group.

Financials

STATEMENTS OF FINANCIAL POSITION

As of December 31, 2019 and December 31, 2018

Assets	2019	2018
Cash and cash equivalents:		
Without donor restrictions	\$268,890	\$348,749
With donor restrictions	\$125,000	\$148,000
Total cash and cash equivalents	\$393,890	\$496,749
Pledge receivable	\$100,000	\$40,000
Employee receivable	\$1,346	-
Prepaid expenses	\$8,168	\$8,950
Total assets	\$503,404	\$545,699
Liabilities and Net Assets		
Accounts payable and accrued liabilities	\$206	\$6,368
Total liabilities	\$206	\$6,368
Net assets:		
Without donor restrictions	\$378,198	\$391,331
With donor restrictions	\$125,000	\$148,000
Total net assets	\$503,198	\$539,331
Total liabilities and net assets	\$503,404	\$545,699

STATEMENTS OF ACTIVITIES

For the Years Ended December 31, 2019 and December 31, 2018

	2019	2018	% Change
Revenues, gains, and other support:			
Contributions	\$911,566	\$753,267	21%
Special events (net of expenses)	\$113,779	\$171,242	-34%
Other	\$2,025	\$2,303	-12%
Total revenues, gains, and other support	\$1,027,370	\$926,812	11%
Expenses:			
Program services	\$758,330	\$634,353	20%
Management and general	\$154,056	\$112,842	37%
Fundraising	\$151,117	\$140,458	8%
Total expenses	\$1,063,503	\$887,653	20%
Change in net assets:			
Net assets, beginning of year	(\$36,133)	\$39,159	-192%
Net assets, end of year	\$539,331	\$500,172	8%
Net assets, end of year	\$503,198	\$539,331	-7%

End Notes

A certified public accounting firm has audited our 2019 and 2018 financial statements. Complete financial statements and the independent auditors' 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.

Cover Photo: "Ama-Alu" Seed Effect Savings & Loan Group
Featured photography courtesy of Jordan Snowzell, Esther Havens and Mo Sadjadpour.





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.

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Seed Effect member, Abraham Chandiru, and his wife, Judith, with their livestock just outside of Adjumani, Uganda.



It starts with a
simple green box.

seedeffect.org/2019annualreport

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