Hope starts with a simple green box.
Seed Effect is committed to bringing Christ-centered economic empowerment to the hard places.
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 90% of refugee crises last 10 years or more. In other words, refugee status is rarely short-term. While aid and emergency support are often needed at first, in the long-term, these solutions are unsustainable, creating dependency and trapping families in a perpetual cycle of poverty.

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.

Together, through our Christ-centered, savings-led microfinance program, we are empowering refugees and those living in material poverty to provide for their families with dignity.

Our experience and the measured success of our program has uniquely positioned Seed Effect as a catalyst to shift the response to refugee crises.

AT SEED EFFECT, WE BELIEVE:

• People living in poverty are capable. With access to the right tools, people living in material poverty can provide for their families with dignity.
• Restored relationships bring transformation. Introducing people to Jesus and empowering them to restore broken relationships is essential for true transformation.
• The hard places are worth investing in.
• How we help truly matters.

70 million people have been forced to flee their homes

GLOBAL REFUGEE CRISIS

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See the impact for the refugees we serve on page 26 »

See more at UNHCR.org


154

108

4

5

876
Looking Back: 2020 A Year of Growth

Despite the significant challenges COVID-19 has brought worldwide, 2020 proved to be a year of growth for Seed Effect. As refugee rations were cut by 30%, travel was banned, and businesses were closed, we were able to meet the urgent needs of members through our donor funded Emergency Soap-Making and Seeds Project.

With your support, we implemented an entrepreneurship and livelihood training in partnership with the Chalmers Center to help our 2nd cycle members adapt and grow their businesses as they faced increased hardship.

As we reflect on 2020, we’re celebrating:

• 11,288 new members and the goals you helped us exceed.

• Refugees and Ugandans, like Maia, who were empowered to provide for their families.

• How God prepared our team for what we’d face this year.

• The encouraging results of our control group study.

• Your radical generosity.

Again we see God’s faithfulness.

Looking Ahead: 2021 and beyond

Access to Christ-centered economic empowerment is now more important for refugees than ever before. As economic conditions worsen, the demand for Seed Effect’s program continues to dramatically increase. The UNHCR considers refugees “especially vulnerable” due to a lack of access to economic tools and “limited access to water, sanitation systems, and health facilities.”

So, as we celebrate the 38,000 families you’ve helped us serve, we quickly recognize our work has only just begun with over 1 million refugees in northern Uganda, and millions of others displaced in neighboring countries around the world.

With an ever-increasing demand for Seed Effect’s program, the experiences of our local team (pg. 16), an ambitious plan for growth (pg. 32), and a community of generous donors, like you, Seed Effect is positioned to act as a catalyst in 2021.

It’s an honor and blessing to serve with you. Thank you for continuing to bring hope and opportunity to the hard places.

Dear friend,

Back in 2007, just before returning home after my first visit to South Sudan, I found myself in a mud hut surrounded by a small group of mothers determined to find a way to provide for their children. They shared with me a simple idea. With access to a sewing machine, they could start a business, generate an income, put food on the table, and pay for their children to go to school.

14 years later, as the world navigates a pandemic and global refugee crisis, it’s the same determination of the women I first met in South Sudan that continues to drive our work today. Seed Effect remains committed to bringing Christ-centered economic empowerment to hard places and under-served communities.

During a challenging year at home, you continued to empower families in the communities we serve. Through God’s faithfulness and your consistent support, what started with one sewing machine is now hope and opportunity for over 38,000 families in northern Uganda.

The steadfast love of the Lord never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness.

–Lamentations 3:22-23
In the midst of a global pandemic, God used you to:

- **Empower more people**
  Together we served 11,288 new members in 2020—one of our biggest years of growth ever! Exceeding our goal of +8,255 new members.

- **Promote resiliency**
  On average members report a 30% return on savings, $58 in first cycle savings, $82 in second cycle savings, and $103 in third cycle savings. Exceeding our average return goal of 25% and average savings goal of $64.

- **Encourage spiritual growth**
  99% report an improvement in their relationships with God, self, others, and the rest of creation. Exceeding our goal of 90%.

- **Foster sustainability**
  - 92% of first cycle groups continue to a second cycle.
  - 96% of second cycle groups continue to a third cycle.
  - 99% of third cycle groups continue to a fourth cycle. Exceeding our goal of 90%.

- **Give generously**
  $1,199,967 was given to fund this life-changing work for an increase of 17% over 2019. Exceeding our goal of $1,060,000.

Read stories of how generous donors, like you, helped empower Seed Effect members this year on pages 12–15.
Our members were prepared for crisis. 95% of Seed Effect members reported that they were better prepared to face the COVID-19 crisis because of Seed Effect. (Pg. 12)

Launched entrepreneur and livelihood training. Our second cycle groups were trained in The Chalmers Center’s “Plan for a Better Business” curriculum and received livelihood training in soap-making and agriculture. (Pg. 14)

Soap and seeds helped meet their needs. Lockdown led to an economic crisis in Uganda and our survey showed an immediate need for soap-making materials and seeds. (Pg. 13)

Completed external control group study. Dr. Stephen DeLoach, Professor and Chair of Economics at Elon University, completed an external independent control group study with encouraging results, comparing Seed Effect members to non-participants. (Pg. 28)
Prepared for crisis

Seed Effect’s program is designed to help our members prepare for crisis, which is an all too common reality for families who find their homes in the hard places.

In March of 2020, as COVID-19 began to spread to countries around the world, the Ugandan government issued restrictions in an effort to help slow the spread of the pandemic. While positive cases of the virus remained minimal in Uganda, lockdown restrictions resulted in increased economic hardship and food insecurity for the families we serve.

Food insecurity
Closed markets, travel bans, and a 30% reduction in UN food rations for refugees also required a rapid response to help keep families fed during the lockdown.

The emergency funds provided equipped our local team to distribute vegetable seeds to over 27,000 Seed Effect members. These vegetable seeds you helped supply met the need of food insecurity and also brought opportunity for income generation.

Members of “We Love Change” Seed Effect Savings & Loan Group fed their families with the harvest and earned a profit by selling extra vegetables in the market.

“Not only were our members able to grow food and generate income, but this project drew members even closer together to help care for each other.

One group even worked together to prepare a nursery bed and distribute seedlings to group members who didn’t have experience growing vegetables. It was such a blessing to support our members in this way.”
-Scovia Mansuk, Seed Effect Head of Operations

Soap-making

The mounting challenges of the pandemic led to limited access to soap in northern Uganda, but God had already prepared a way.

In 2019, Seed Effect hosted a pilot livelihood project in soap-making, so from the outset of the pandemic 48 Seed Effect Savings & Loan groups had already been trained to make soap.

God used our community of generous donors (like you!) to quickly provide COVID-19 emergency hands, allowing our local team to distribute soap-making supplies to Seed Effect members. Our members could again make soap, providing both a vital resource to keep the community healthy and a means to generate income when non-essential businesses remained closed.

“Eleven” Seed Effect Savings & Loan Group received materials for making 600 liters of soap and jerrycans for packaging. They made soap and appointed Mary Aciparu as marketing officer to sell soap for the group.

“We have three locations for display in town and we package the soap in six different quantities. This makes our soap affordable for all levels of consumers.

Our dream is to continue with this business, so we are selling and saving the money to buy more supplies.”
-Mary Aciparu, Seed Effect Member

Amanzora harvests okra in her field. Okra is one of many vegetable seed varieties distributed to Seed Effect members during the pandemic.

Read more stories of how our team and members were ready to adapt at: seedeffect.org/covid19

Read more stories of how our team and members were ready to adapt at: seedeffect.org/covid19
In 2020, we added The Chalmers Center’s Plan For A Better Business and Livelihood Training that walks participants through a Biblically based model to start or improve their business.

Over the course of 7 weeks, groups explore topics such as examining business ideas, planning production and costs, and preparing for unexpected events. In the final week, participants receive a livelihood training in soap-making or agriculture which provides both a practical case study and additional business skills.

Here’s the impact we celebrated in 2020:

• 146 Seed Effect groups trained
• 160 individual businesses started
• 19 group businesses started

Maia Rose is a mom of seven. After a decade of living in survival mode, trying to make ends meet, Maia joined a Seed Effect Savings & Loan Group.

“When I joined, my life started improving that same year. With the encouragement from the Word of God and the group members, I started working hard and farming with my husband. We saved money and bought a sewing machine.”

Three years later, Maia’s Seed Effect group continues to save and provide loans to help each other grow their businesses.

In 2020, Maia’s group was one of 146 groups to receive the Plan for a Better Business and Livelihood training.

“We learned to examine what makes a good business, to plan for unexpected events and production costs, and we learned how to talk to our customers.”

The training helped Maia to consider new ways to grow her existing tailoring business by expanding her inventory to include a variety of goods.

“After receiving this training and implementing these new ideas, Maia shared that she is better able to manage her cash flow and stabilize her family’s income.

“I’ve learned to use customer feedback to improve the quality, material, and design of the clothes I make. Before I had never minded to talk to my customers and get their feedback. But, now I know to ask my customers whether they are satisfied with my products and prices.”

Maia shared that now, when she returns home from the market, she’s confident she will have earned money to feed her family and grow her savings for the future.

“Looking Ahead
Our goal is for all 2nd cycle Seed Effect groups to have access to this training, as we have seen it promote resilience and help our members, like Maia, improve their businesses.
In 2020, Seed Effect employed 56 full-time staff and provided part-time work for 131 South Sudanese refugees and Ugandans.

Our indigenous staff are South Sudanese refugees and Ugandans who are uniquely equipped to serve their people. They have faced the same hardships as our members and know firsthand how critical this program is to equip their neighbors with the tools they need to break the chains of systemic poverty.

Our staff also know that poverty is not only a financial problem, 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 is not an organization, it is a family. And when we are family, we are together. My experience with Seed Effect Uganda has been a great honor as I love the culture that puts Jesus Christ at the center of every activity. This has enabled me to continuously build my career as well as grow in my relationship with God.”

— Fiona Madraa, Seed Effect Country Director

"We thank God that we are with Seed Effect.

May God be with you all who are standing with us in Uganda.”

Daniel Opio, Seed Effect Branch Coordinator

Our dear friend, James Lomude, led this team as Country Director from the initial launch of Seed Effect Uganda in 2017, to the celebration of over 38,000 people empowered at the onset of 2021, when James passed away unexpectedly.

As we grieve his absence, we are incredibly grateful to see our local team build on the foundation they built together with James. Our very own Fiona Madraa has stepped in to lead the Seed Effect Uganda team as Country Director during this next season of growth.

“To me, Seed Effect is not an organization, it is a family. And when we are family, we are together.

My experience with Seed Effect Uganda has been a great honor as I love the culture that puts Jesus Christ at the center of every activity. This has enabled me to continuously build my career as well as grow in my relationship with God.”

— Fiona Madraa, Seed Effect Country Director
Without access to banking services, refugees and those living 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.

**CHRIST-CENTERED, SAVINGS-LED MICROFINANCE**

**How it works**

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.

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

1. **S H A R E O U T**
   - Study God’s word.
   - Build Christ-centered community.
   - Pool their savings.

As the savings grows, group members provide interest-bearing loans to each other for:

- Investing in businesses
- Paying school fees
- Providing household necessities

The group’s micro-insurance fund serves as support for emergencies.

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

On average, Seed Effect members report a 30% return on their savings!
It starts with a simple green box.

The materials included in this secure metal box, combined with the long-term guidance of our indigenous team, promote holistic poverty alleviation.

Take an interactive look at how each tool is used: seedeffect.org/insidethebox
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.

- 25% 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 connect Seed Effect members to a local church.

- 99% of our members report that this program has improved their relationships with God, self, others, and the rest of creation.

- 39% 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.

At Seed Effect, we believe that introducing our members to Jesus and empowering them to repair broken relationships is essential if our desire is true transformation.

Brian Fikkert, author of When Helping Hurts, writes, “Poverty is rooted in broken relationships (God, self, others, and the rest of creation) so the solution to poverty is rooted in the power of Jesus’ death and resurrection to put all things in right relationship again.”

Since poverty is far more complex than just material or economic needs the solution is too. There is no better way to facilitate Christ-centered community than through partnership with the local church.

“We will see a huge harvest in our church as the Seed Effect program continues.”
Pastor Henry, Liberty Baptist Church, Uganda
The UN told our staff that organizations like Seed Effect have become their top priority in serving refugees. 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.

**FIELD DATA & EVALUATION**

**It’s working**

The UN told our staff that organizations like Seed Effect have become their top priority in serving refugees. 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.

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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.
Refugees are capable

The definition of *refuge* 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 *refugee* 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.

Through our experience and the success of our program, Seed Effect is uniquely positioned to act as a catalyst that shifts the world’s response to refugee crises. As we expand in Uganda and beyond, our hope is for more refugees to gain access to the empowering tools they need, including Christ-centered, saving-led microfinance.

“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." Betts and Collier, *Refugе: Rethinking Refugee Policy in a Changing World*

> The broken system

In their book, *Refugе: 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."

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

Data collected by Seed Effect Uganda staff from 2018–2020

1Betts and Collier, Refuge, 54. 2Betts and Collier, Refuge, 136.

*SHARE OUT*  
Refugees  
Hosts  

$56  $61  28% 33% 92% 94%

$78  $67  23% 31% 95% 98%

$103  $103  28% 28% 98% 100%

*SHARE DISTRIBUTION*  
Refugees  
Hosts  

$56  $61  28% 33% 92% 94%

$78  $67  23% 31% 95% 98%

$103  $103  28% 28% 98% 100%

*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.*

> 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 four 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 to response to the world’s refugee crisis.

"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." Betts and Collier, *Refugе: Rethinking Refugee Policy in a Changing World*
Seed Effect’s groups on average experienced significant increases in most asset categories over the course of one year. As seen in Figure 2, non-participants reported a decrease in the value of livestock owned while Seed Effect members experienced a significant increase (+628% in comparison) as detailed in Table 1. This increase, DeLoach found, is seen in both the refugee and host community participants alike.

DeLoach notes that this is especially important because of the unique challenges facing refugees. He writes, “Because refugees have been forced to leave their communities and livelihoods, they are likely to lack the social structure to support them economically. Seed Effect offers opportunities to accumulate savings and wealth to build livelihoods and insure against major expenses.”

“Overall, the relatively large impact revealed in this assessment underscores the value of Seed Effect’s program within the UNHCR’s refugee aid and development framework by demonstrating the viability of groups as an important mechanism to promote refugee self-reliance.”

DeLoach concludes, “By providing [Seed Effect] training and opportunities, refugees are able to become self-reliant by accumulating wealth that insures them against unexpected emergencies…”

Dr. Stephen DeLoach serves as Professor and Chair of Elon University’s department of Economics. After earning a Ph.D. in economics from Michigan State University, he joined Elon’s Love School of Business in 1996. He has published 26 peer reviewed articles in development economics, labor economics, and the scholarship of teaching and learning.

Dr. DeLoach’s review includes the impact of participation on asset accumulation and reports that “relative to non-participants, members of Seed Effect’s groups on average experienced significant increases in most asset categories over the course of one year.”

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Through our experience and the success of our program, Seed Effect is uniquely positioned to act as a catalyst that shifts the response to refugee crises by bringing long-term solutions through Christ-centered, self-sustaining, and empowering tools executed by refugees themselves.

Our goal is not to be the biggest organization of our type, but the “Special Forces,” pioneering dignifying poverty alleviation in places devoid of this type of empowerment.

Our vision

To see the world’s most insecure and under-served communities stabilized through economic empowerment and the hope of Jesus Christ.

‘I came to Uganda because of the war.
When I am alone, I think about many of these hard things, but when I am with others in my group, all of those thoughts disappear.
My Seed Effect group has really helped me a lot and I feel happy because we are together.’

—Apolonia, Seed Effect Member

GROW IN UGANDA
We plan to serve over 100,000 South Sudanese refugee and Ugandan families, impacting over 500,000 children.

COLLECT VALUABLE DATA
Milestone surveys and data tracking are built into our model to continually evaluate program effectiveness. This measurement and evaluation also provides credibility for our organization to help shift the world’s response to refugee crises to include long-term, sustainable, and dignifying solutions for refugee families.

EXTEND OUR REACH
It’s working and it’s time to bring this program to other refugee crises. We’re working to partner with like-minded organizations to bring Christ-centered economic empowerment to refugee crises in East Africa and beyond.

Over the next five years, our goal is to:
Opportunities for growth

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.

Over the next three years, we plan to continue to grow across our existing locations while simultaneously launching four new branches across northern Uganda to reach as many South Sudanese refugees and Ugandans as possible.

2021 Goals:

**EXPAND OUR REACH**
- Reach a total of 49,000 members.
- Prepare for 2022 expansion in Uganda.
- Explore opportunities for expansion within East Africa and beyond.

**PROMOTE RESILIENCY**
- Pilot simplified record keeping methodology and evaluate impact on group independence.
- Expand the entrepreneurial and livelihood skill trainings for 2nd and 3rd cycle groups.

**FOSTER SUSTAINABILITY**
- Facilitate connections between groups and community leaders for economic development opportunities.
- Connect Seed Effect groups to formal financial institutions.
- Develop ways to connect groups for ongoing encouragement and support.

**DEEPEN SPIRITUAL IMPACT**
- Develop Bible study content for 2nd and 3rd cycle groups.
- Continue monthly radio program broadcast across West Nile region.
- Conduct a church leader conference.
- Continue to implement Village Volunteer Discipleship conferences.

"We are the happiest family by far.”
Gilbert, Seed Effect Member
Josephine Mandera of “Ama Alu” Seed Effect Savings & Loan Group celebrates her share out on graduation day. Josephine’s group chose to continue saving for a third cycle.

Now I know how to earn and save money for the future and my family’s needs.”

Nadiang Chuol, Seed Effect Member

You can give a box that changes lives.

$60 sends one person through our program.

$1,500 funds an entire group of 25 new members.

Empower a family today at: seedeffect.org/give

“Since hearing about Seed Effect nearly 10 years ago, I’ve been drawn to support their wonderful work. My finance background helped their tactical mission make sense to me, and the entrepreneurial spirit and culture of love that Seed Effect promotes spoke to my heart.”

Jeff Richards, Founder & CEO, Mooala

“Since hearing about Seed Effect nearly 10 years ago, I’ve been drawn to support their wonderful work. My finance background helped their tactical mission make sense to me, and the entrepreneurial spirit and culture of love that Seed Effect promotes spoke to my heart.”

Jeff donates a percentage of Mooala’s quarterly sales to Seed Effect to empower entrepreneurs in northern Uganda.

Visit seedeffect.org/b2b to join business owners, like Jeff, empowering entrepreneurs in Uganda.

“We’re members of The Greenhouse because we see Seed Effect as one of the best models out there of caring for people living in poverty.

We see Seed Effect’s model is working among refugees and in many other situations where spiritual and economic hardship has doubled down on people in poverty.”

Eddy & Rachel Badrina

Dallas, Texas

Visit seedeffect.org/greenhouse to join Eddy, Rachel and 102 Greenhouse donors empowering 189 new Seed Effect members every month.
Financials

Statement of Financial Position
As of December 31, 2020 and December 31, 2019

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<tr>
<th>Assets</th>
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<td>$64,925</td>
<td>$1,346</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>$70,140</td>
<td>$206</td>
</tr>
<tr>
<td>Net assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td>$481,849</td>
<td>$378,198</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>$201,324</td>
<td>$125,000</td>
</tr>
<tr>
<td>Total net assets</td>
<td>$683,173</td>
<td>$503,198</td>
</tr>
<tr>
<td>Total liabilities and net assets</td>
<td>$753,313</td>
<td>$503,404</td>
</tr>
</tbody>
</table>

Statement of Activities
For the Years Ended December 31, 2020 and December 31, 2019

<table>
<thead>
<tr>
<th>Revenues, gains, and other support:</th>
<th>2020</th>
<th>2019</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$1,190,250</td>
<td>$911,566</td>
<td>31%</td>
</tr>
<tr>
<td>Special events (net of expenses)</td>
<td>$8,236</td>
<td>$115,770</td>
<td>-93%</td>
</tr>
<tr>
<td>Other</td>
<td>$1,481</td>
<td>$2,025</td>
<td>-27%</td>
</tr>
<tr>
<td>Total revenues, gains, and other support</td>
<td>$1,199,967</td>
<td>$1,037,370</td>
<td>17%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>$780,496</td>
<td>$756,350</td>
</tr>
<tr>
<td>Management and general</td>
<td>$122,872</td>
<td>$154,056</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$16,624</td>
<td>$10,077</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$919,992</td>
<td>$1,023,483</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change in net assets:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets, beginning of year</td>
<td>$503,198</td>
<td>$539,331</td>
</tr>
<tr>
<td>Net assets, end of year</td>
<td>$683,173</td>
<td>$503,198</td>
</tr>
</tbody>
</table>

END NOTES
A certified public accounting firm has audited our 2020 and 2019 financial statements. Complete financial statements and the independent auditors’ report are available upon request. PPP loan was forgiven in April 2021.

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: Daniel Opio, Seed Effect Uganda Branch Coordinator | Photo by Jordan Snowzell

Featured photography courtesy of Esther Havens, Debra Bobker, Mo Sadjadpour, and Jordan Snowzell.

Layout Design by Honeystreet.
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Executive Director & Co-Founder, U.S.

Joel Cox
Director of Operations, U.S.

Denny Slaton
Stewardship Advisor, U.S.

Grace O’Hara
Project Manager, U.S.

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Chair of the Board
Executive Vice President, Pursuant

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CEO, Gearflow

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Butti Jerry
Head of Finance, Uganda

Kenneth Duku
Head of Spiritual Discipleship, Uganda

Ours photography by Jordan Snowzell.

OUR MISSION

We bring Christ-centered economic empowerment to the hard places.
Give a box that changes lives.

seedeffect.org/2020annualreport

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