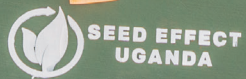




Hope starts with a
simple green box.

SEED EFFECT 2023
ANNUAL REPORT





Seed Effect is committed to bringing Christ-centered economic empowerment to the hard places.

Allendro A Seed Effect Group | Adjumani, Uganda

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GLOBAL REFUGEE CRISIS

Over 110 million people have been forced to flee their homes

The world is facing an unprecedented global refugee crisis.

Over 110 million people* around the world have been forced from their homes. Unfortunately, over 80% of refugee crises last 10 years or more. While aid and emergency support are 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:

- **People living in poverty are capable.**
With access to the right tools, they 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.**
Conflict zones, fragile states, and refugee camps are often devoid of, and yet in desperate need of, empowerment.
- **How we help truly matters.**
Empowerment promotes dignity versus dependency.



*<https://www.unhcr.org/refugee-statistics/>



Gaba and Edward of "Unity" Seed Effect Group | Rhino Camp Refugee Settlement, Uganda

► Refugees are *capable*.

They need an opportunity not long-term handouts. 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 working to rebuild their lives.

A NEW APPROACH

The evidence based support of our program in Uganda has positioned Seed Effect to serve as a catalyst that shifts the response to refugee crises from dependence to empowerment.



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.

[See the impact for the members we serve on page 20 »](#)



LETTER FROM THE EXECUTIVE DIRECTOR

Dear friend,

“Before I joined Seed Effect I did not think there was a God because of the challenges I was going through.”

— CECILIA, Seed Effect Member

When I last visited Uganda, our team had the opportunity to meet the members of Emmanuel Seed Effect Group in Rhino Camp Refugee Settlement (pg. 18). Like many of our members, they had been forced to flee their homes in South Sudan, and have experienced the worst possible horrors in the process. But, after completing their first year in our program, their stories, like Cecilia’s, had begun to shift.

She shared, “I am so thankful for my group. After joining, I realized that God is there. God is with us, that is why our group name is Emmanuel. Before, I never had people come to visit me, it’s only me and my husband, but after joining this group I have a mother and sisters.”

With your help, Seed Effect is meeting families at the intersection of hopelessness and the search for opportunity. As we see their stories unfold, we are reminded daily that present sufferings are not a permanent reality because God has intervened.

I pray that you are encouraged by the impact God is making through your support, and that you’re reminded of His goodness and faithfulness.

► Looking back

These members and their stories represent the more than 87,000 families empowered through your support.

As we reflect on 2023, we’re celebrating:

- **Reaching all seven South Sudanese refugee settlements** in northern Uganda after two years of rapid growth (pg. 12).
- **Exceeding every program goal**, including celebrating the largest year of growth to date (pg. 8).
- **Launching a new partnership** that led to an eighth branch and over 600 additional members served (pg. 14).
- **Hosting our first ever All-Staff Summit** in Gulu, Uganda to invest in our growing local team of 100+ full-time staff (pg. 16).

God is using you to bring the hope of Jesus and economic empowerment to more than 87,000 families in northern Uganda. In all, it was an incredible year for Seed Effect in Uganda, and we have much to celebrate!

► Looking ahead to 2024 and beyond

To date, we’ve served 25% of the 1 million South Sudanese refugees living in northern Uganda, alongside millions of Ugandans who are still struggling to make ends meet. And yet, the demand for Seed Effect’s program continues to grow. As we look ahead, we’ll focus our efforts on continuing to grow in Uganda while also re-launching in South Sudan to serve families who are rebuilding after returning home.

Our goal is to launch 700 new groups in Uganda and 30 new groups in South Sudan in 2024!

With the ever-increasing demand for Seed Effect’s program, the experience of our local team (pg. 28), an ambitious plan for growth both within Uganda and now also in South Sudan (pg. 32), and a community of generous donors, like you, Seed Effect is positioned as a catalyst for restoration in 2024 and beyond.

It’s an honor and 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

2023 GOALS EXCEEDED

God used you to:

► Empower more people

Together, we served 20,476 new members in 2023—our biggest year of growth ever!
Exceeding our goal of 17,500.

► Promote resiliency

On average, members report a 30% return on savings, \$60 in 1st-cycle savings, \$78 in 2nd-cycle savings, and \$89 in 3rd-cycle savings.
Exceeding our average return goal of 25% and average savings goal of \$45.

► Encourage spiritual growth

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

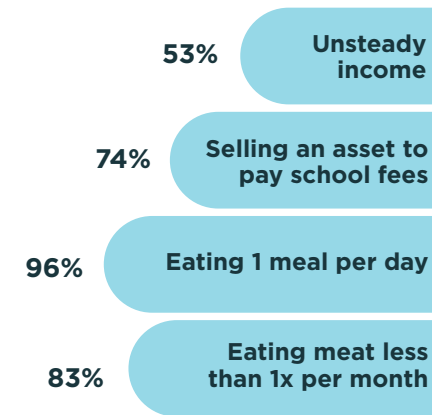
► Foster sustainability

Overall, 82% of groups that begin Seed Effect's program complete all three cycles.
Exceeding our goal of 80%.

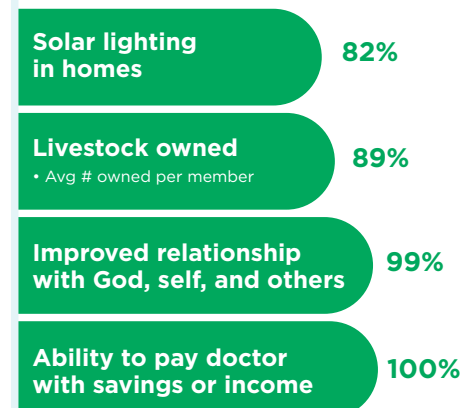
Impact of Empowerment

The insights below illustrate the measured improvement of members before versus after Seed Effect's 3-year program.

Seed Effect Reduces # of Members Reporting:



Seed Effect Improves # of Members Reporting:



Our Lifetime Impact



87,968
MEMBERS SERVED



\$9,623,788
SAVED BY SEED EFFECT MEMBERS



82%
OF GROUPS GRADUATE
FROM THEIR 3RD YEAR



30%
AVERAGE RETURN ON SAVINGS



\$6,495,730
LOANED BY SEED EFFECT MEMBERS



Likicho Seed Effect Group | Arua, Uganda

2023 MILESTONES

We're celebrating!

► Reaching over 25% of the refugee population in northern Uganda

There are around one million South Sudanese refugees working to rebuild their lives in northern Uganda. Around half of our members are South Sudanese refugees who, on average, care for six dependents. By the end of 2023, Seed Effect had impacted over 250,000 refugees!

[Learn more about our saturation model on page 12.](#)

► Launching Branches 7 and 8

We're thrilled to celebrate the launch of our 7th branch in Kiryandongo and our 8th branch in partnership with Texans on Mission in Omoro. We've already started 137 new groups in Kiryandongo and 20 new groups in Omoro.

[Read more about our 7th branch and the culmination of 2 years of rapid expansion on page 12.](#) [Learn more about our partnership with Texans on Mission on page 14.](#)

► Hosting our first Seed Effect Summit

All 100 Seed Effect staff gathered in Gulu, Uganda for our first ever all-staff Summit focusing on Seed Effect's history, vision, mission, and culture. It was a time to be "rooted", energized, unified and aligned in this work while simultaneously looking back at how far Seed Effect has come and looking forward to what is ahead.

[Read more about our Summit on page 16.](#)

► Empowering 20,476 new members in one year!

We're celebrating our largest year of growth to date and all the individual stories of impact and transformation.

[Meet the members of Emmanuel Group and hear what Seed Effect means to them on page 18.](#)

"I did not think there was a God because of the challenges I was going through. But after joining Seed Effect, I realized that God is there. God is with us."



CECILIA KIDEN,
Seed Effect Member



SATURATION MODEL

Expansion Update

After seven years in South Sudan, war forced our team to evacuate in 2016. In 2017, Seed Effect launched in Uganda where one million South Sudanese refugees are working to rebuild their lives alongside millions of Ugandans who are also living in extreme poverty.

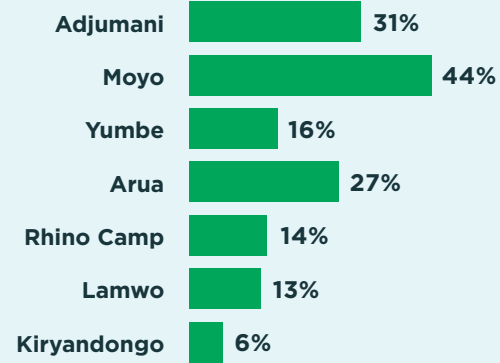
The majority of these refugees reside in seven refugee settlements in a rural and impoverished region in the north. Seed Effect set out to bring the hope of Jesus and critical financial tools to those who needed it most and to saturate these communities as quickly as we could.

By the end of 2021, we had grown to serve in four of the seven refugee settlements in northern Uganda. Our data confirmed it was working! (See more on page 20.) In 2022, with the support of the Kingdom Giving Fund and many generous donors, we embarked on an ambitious expansion project to launch in the three remaining refugee settlements over the course of two years.



Percentage of Population Served

Saturation goal is ≥ 40%



TOGETHER, WE DID IT!

- We now have an office in all seven refugee settlements!
- By the end of 2023, we had surpassed our goal and grown to serve over **87,900 members** across these branches in over **3,200 groups** who care for almost half a million children.

Since embarking on this expansion project in 2022, together we have:

- Celebrated a 73% increase in members served.
- Reached over 20% of the combined population (South Sudanese and Ugandans) in these districts.
- Reached over 25% of the refugee population in northern Uganda.

► **Our ultimate goal is not only to ensure members gain access to essential financial tools, but also to help them grow spiritually while leveraging these tools to gain resilience and step out of poverty.**

“What I found in Seed Effect is that it gave me new life. Even though I haven’t been a member long, I feel I need to be here for the rest of my life.”

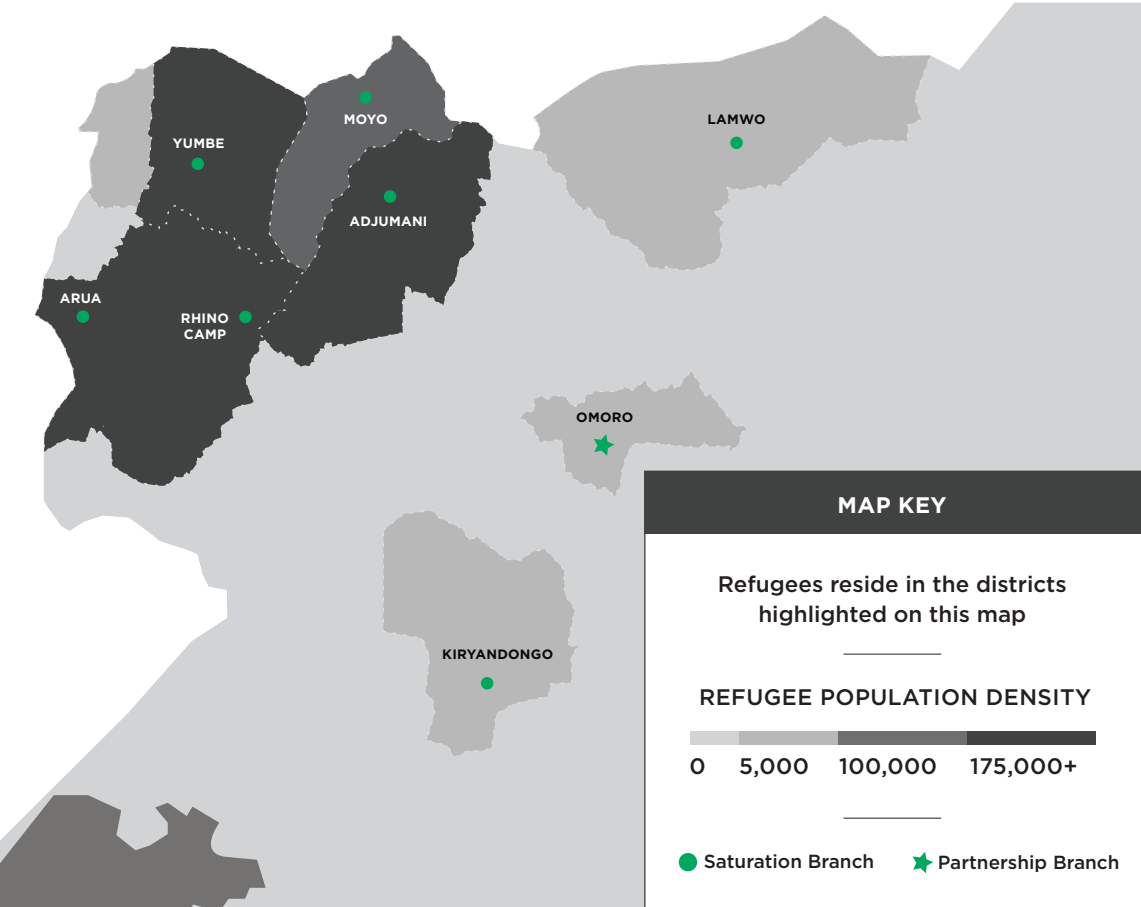
I now love myself, I love God more than before, and this has allowed me to give my life to Jesus Christ. As a result, I have stopped abusing alcohol. I feel, if it is possible, Seed Effect should be offered in all communities because there are many people who need change.”



SAM OTEMA,
Seed Effect Member

As Sam said, “there are many people who need change” and as you can see from the chart to the left, there is still much work to do within these communities.

Now that we’re in all seven northern refugee settlements and neighboring villages, we aim to serve at least 40% of the population in each of these communities. Our goal is to serve an additional 18,000 new families across these locations in 2024! (Read more about our 2024 Goals on page 34.) Thank you for making this work possible!



UGANDA

Kampala

Lake Victoria



"This is a picture of what it means to transform a community with the Gospel."

MITCH CHAPMAN,
Texans on Mission

Seed Effect group meeting in Omoro, Uganda | Photo provided by Texans on Mission.

PARTNERSHIP MODEL

Seed Effect + Texans on Mission

In 2022, Seed Effect piloted a partnership model in Omoro District to launch savings groups where our partner had drilled wells. While Omoro does not host refugees, it is an impoverished region in Uganda that was greatly impacted by the LRA war and deeply in need of Christ-centered economic empowerment, making it a good fit for Seed Effect.

THIS INITIAL PILOT ALLOWED SEED EFFECT TO:

- Test a model of expansion based upon partnership with mission-aligned organizations,
- Utilize shared office space and resources for greater efficiency, and
- Serve a new region at a lower cost than our traditional branch saturation model.

After seeing much success through this pilot, Seed Effect and Texans on Mission have now entered into a four-year partnership agreement to expand this work. Sharing an office in Gulu, Texans on Mission will provide funding to cover costs associated with the project over four years, and Seed Effect will launch 120 savings groups at sites where Texans on Mission is drilling wells in Omoro District from 2024-2028.

We are excited about the expansion of this partnership and the potential of utilizing this model with other organizations to reach targeted communities we might not be able to otherwise serve.



SEED EFFECT STAFF SUMMIT

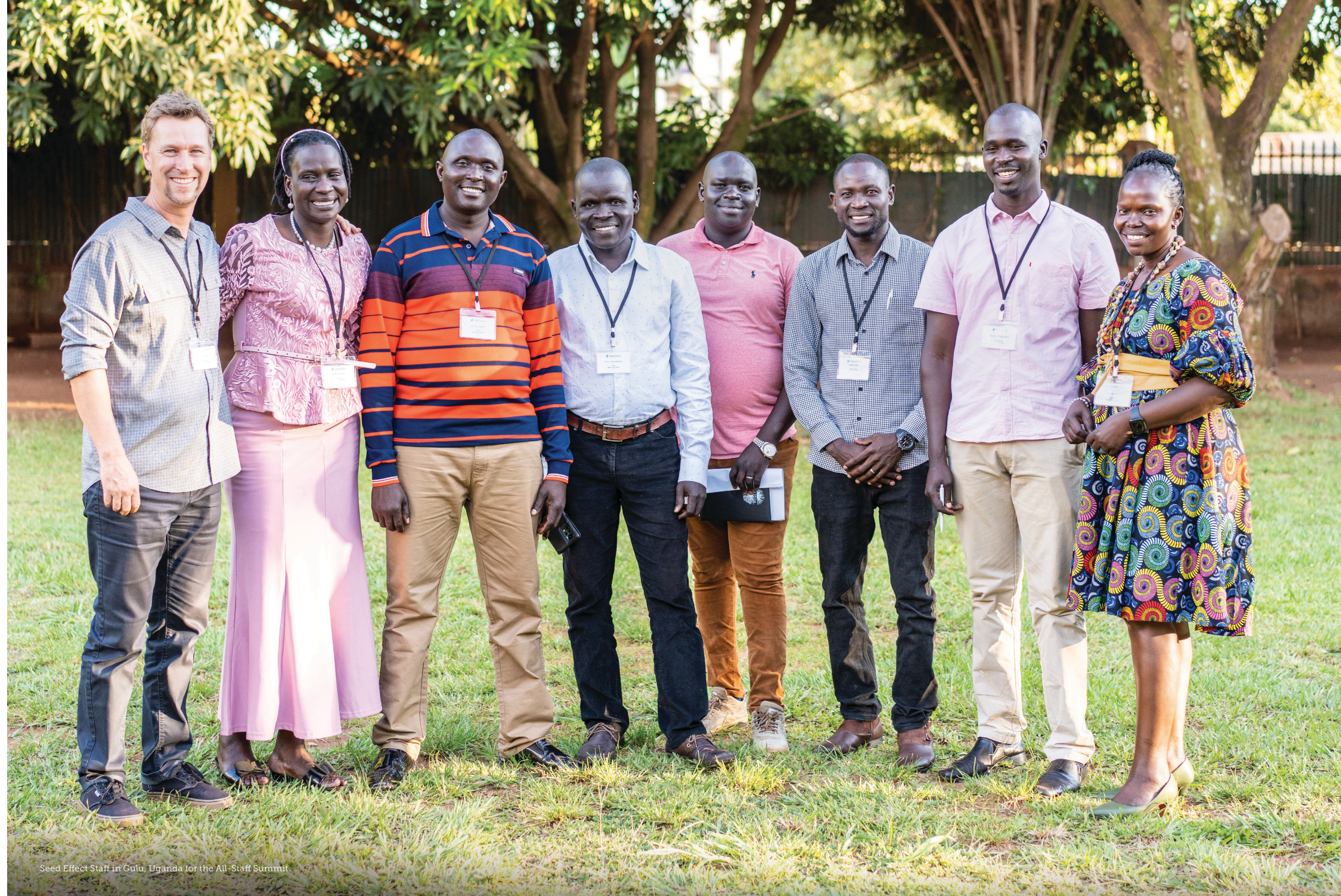
Rooted

"Therefore, as you received Christ Jesus the Lord, so walk in Him, rooted and built up in Him and established in the faith, just as you were taught, abounding in thanksgiving."

COLOSSIANS 2:6-7

The inaugural Seed Effect Summit hosted in Gulu, Uganda was a time to be "rooted", energized, unified, and aligned in this work while simultaneously looking back at how far Seed Effect has come and looking forward to what is ahead.

There was much to celebrate, but the highlights for all were the worship and team celebrations. Our days culminated in singing and dancing and praising God for who He is and what He has done both individually and corporately. We wrapped up our time together at "The Recreation Project" engaging in large-group ice-breaker activities, team-building activities, and ropes course adventures, including a "leap of faith" and a zip line!



Seed Effect Staff in Gulu, Uganda for the All-Staff Summit

It was truly so special having every branch together under one roof. Rhino Camp Branch's Senior Field Officer, Godwil Isaac, shared:

"It was an awesome experience to meet with all the staff of Seed Effect for the first time from the different branches."

Thank you so much Seed Effect US for the love and kind hearts you have for us as staff of Seed Effect Uganda. May God richly bless your families and reward you in all your endeavors. Not forgetting our dear donors, you are so special. Thanks for being the hand and feet of Jesus Christ in reaching many people with the love of Christ through your giving and financial support. God bless you all. We love you with the love of Jesus Christ."

And Monica Onzia, Arua Branch Coordinator shared,

"I want to appreciate the Seed Effect management in Uganda and USA for the Summit. Thank you for considering the staff, for the refreshing moment, and for bringing the Seed Effect family together. Seed Effect USA team, you prove that we are not alone in the struggle."

Going forward, Seed Effect will alternate hosting an All-Staff Summit and Leadership Summit every other year.

GROUP SPOTLIGHT

Emmanuel: God is with us

Past the sign announcing the entrance to Rhino Camp Refugee Settlement, down a long, bumpy dirt road, and beyond the bustling market, the two dozen members of Emmanuel Seed Effect Group gather in a circle.

After more than a year of saving together weekly, there is lively conversation, boisterous laughter, and excitement as the meeting begins. A small table holding their green Seed Effect savings box and its contents is positioned in front of the group. They pray, worship, read the Bible, and discuss God's word before they ever begin saving.

At the end of their first year, the group shared out \$2,200 with an average return on savings of 66%! That's over \$70 on average per person.

AFTER JUST ONE YEAR:

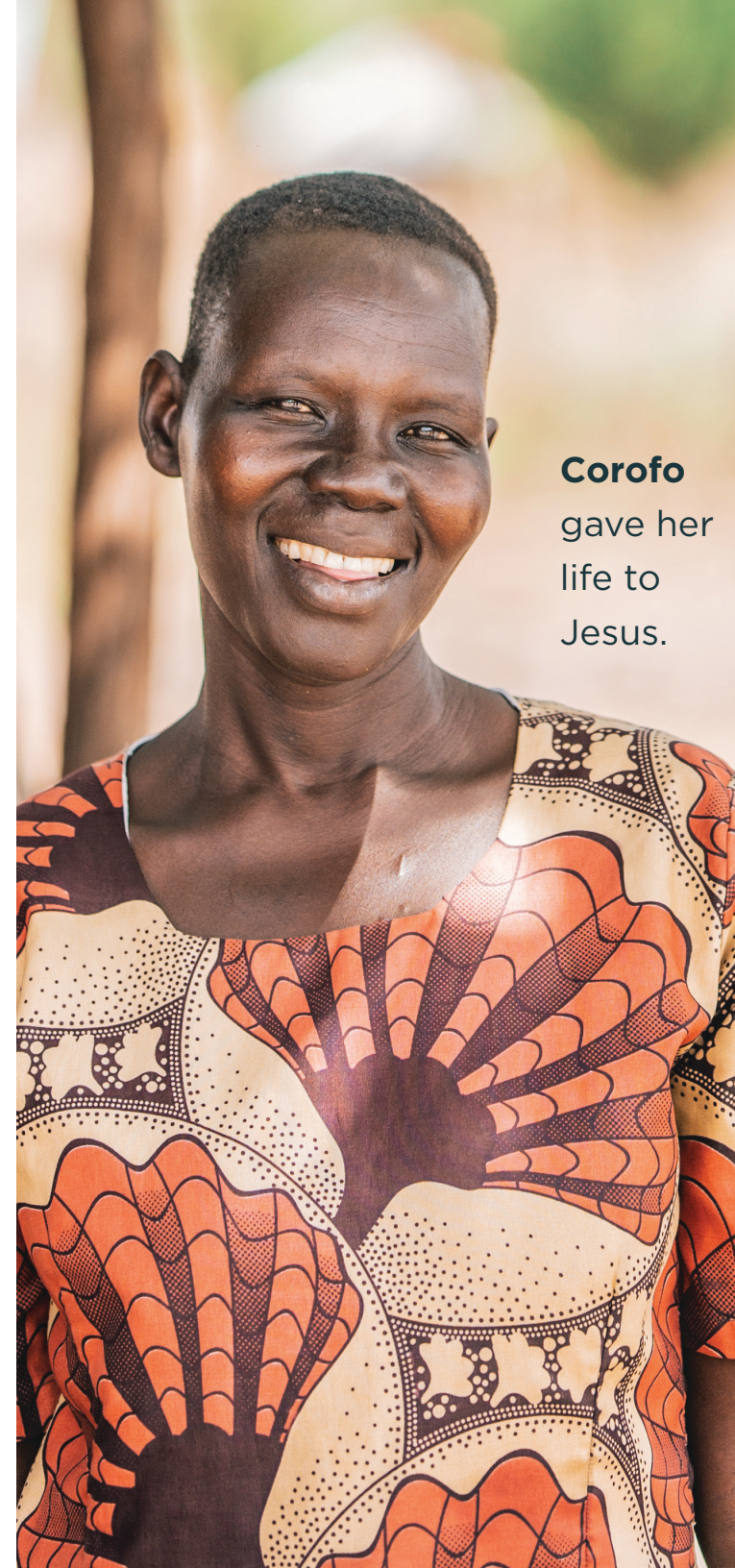
- **Ropani** can send her daughter to school.
- **Emelda** feels at home, even as a refugee.
- **Paya** learned to read the Bible.
- **Jennifer** is no longer lonely.
- **Cecilia** used to believe there was no God. But now, she knows that God is always with her.



Kaku
invested
in her
farming
business.



Monoga
learned
to laugh
again.



Corofo
gave her
life to
Jesus.

► Every one of these members have goals and dreams that are now becoming a reality because of Seed Effect and your investment in them.



And, even though they come from different tribes and faith backgrounds, they are united. Here's what Simon Ayambu, a husband and father to six children shared,

"We came from South Sudan because of conflict... but now because of Seed Effect, we are able to love each other."

The Seed Effect staff said, 'Start with what you have.' Then we started saving, saving, saving. And when we shared out, everybody in the group had a plan for what they were going to do with their share out and savings. I have a son in college, and that money has allowed me to complete the last year of payment towards graduation."

Thank you for empowering Seed Effect members, like Simon, to prove they are capable of being economically self-sufficient. Now tens of thousands of South Sudanese refugees and Ugandans can access the tools they need to grow spiritually, provide for their families, and move from refuge to restoration.

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 cycles 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.

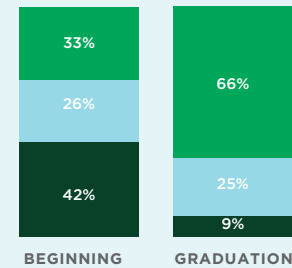
▶ **BOTTOM LINE, IT'S WORKING.**

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

SECTOR Healthcare, Education, Food Security

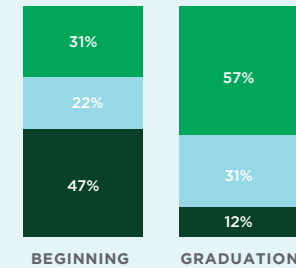
WHEN I NEED TO PAY THE DOCTOR

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



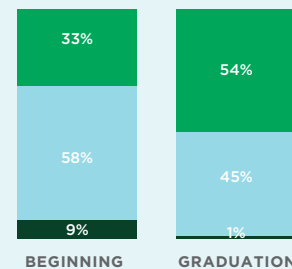
WHEN I NEED TO PAY SCHOOL FEES

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



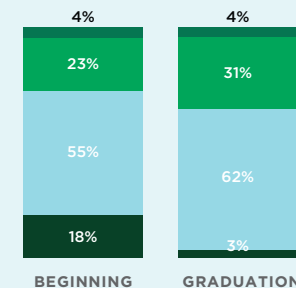
MEALS PER DAY

- Three
- Two
- One



FREQUENCY OF MEAT CONSUMPTION

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



SECTOR Livelihood

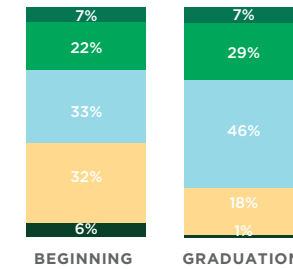
+89%

NUMBER OF LIVESTOCK OWNED



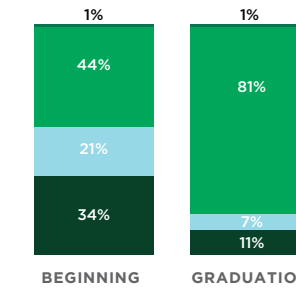
HOW STEADY IS YOUR INCOME?

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

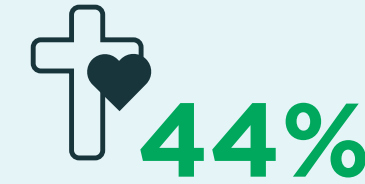


LIGHT SOURCE IN HOME

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



SECTOR Spiritual



PLACED THEIR FAITH IN JESUS

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



REPORT IMPROVED RELATIONSHIPS

With God, self, others & the rest of creation.

"That is what I love about Seed Effect. For sure, the word of God has united all of us..."



SIMON AYAMBU,
Seed Effect Member

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

How it works

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 savings-led microfinance program provides a safe place for materially poor households to both save and borrow money in order to generate income, as well as Christ-centered community and spiritual discipleship.

► **As a result of accessing these tools, our members see improvements in many areas of their lives. See more on page 20.**



"God is Good" Seed Effect Group | Baratuku Refugee Settlement, Adjumani, Uganda | Photo by Esther Havens

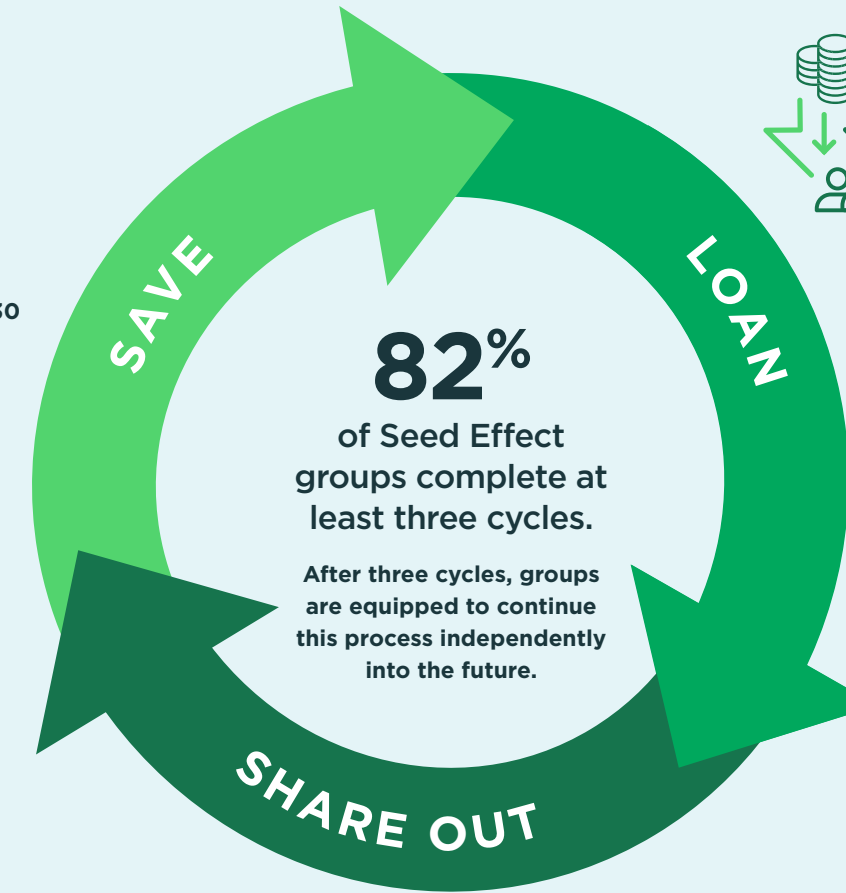
Seed Effect Savings & Loan Cycle

AVERAGE LENGTH: 1 YEAR



Self-selected groups of 15-30 people meet weekly with a Seed Effect trainer to:

- 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!

OUR 3-YEAR MODEL

Fostering Sustainability

Our 3-year model is designed to equip members to independently manage their group after graduating from their third savings year.

Each savings cycle lasts an average of one year and consists of weekly group meetings where members gather to study God's word, build Christ-centered community, pool their savings, and provide interest-bearing loans to each other.

At the end of each year, their savings and interest earned are distributed amongst group members based on the amount contributed.



Ama-Alu Seed Effect Group | Adjumani, Uganda

Our 3-Year Model



1. Save & Loan

Plant new groups with a focus on training and equipping members to lead their weekly savings group meetings independently.



2. Entrepreneurship

Provide entrepreneurship and livelihood training through Chalmers' Plan for a Better Business curriculum, promoting resilience and empowering our members to grow.



3. Independence

Facilitate beneficial connections with community leaders, including churches and formal financial institutions. Ensure members are fully equipped to continue meeting independently upon graduation to continue growing.



INSIDE THE BOX

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/inside



LOAN FUND BAG

GROUP MANUAL & BIBLE STUDY

CALCULATOR

MONEY COUNTING BOWL

PASSBOOKS

RULER

PENS

SOCIAL FUND BAG

BIBLE

STAMP PAD

INK

STAMP

FINES BOWL

LOCKS

KEYS

MONEY

LEDGER

"I cover at least 140 miles a day visiting groups.

As I am traveling it is the Almighty who is always ahead of me. I get to monitor and follow up with those overseeing Seed Effect groups in their respective locations.

I am also the spiritual leader for the Arua office. One thing I wish everyone knew about Seed Effect is that we start everything with prayers and time in the Word before any other activity takes place.

At Seed Effect, we know God to be our comforter, redeemer, provider and refuge in hard times."



DENIS ADRIKO
Field Officer,
Seed Effect Uganda



"I feel so blessed to be a part of Seed Effect."

DENIS ADRIKO,
Field Officer, Seed Effect Uganda

LOCALLY LED

Seed Effect Uganda team

Our indigenous team is comprised of 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 Seed Effect's program is to equip their neighbors with the tools they need to break the chains of systemic poverty.

Our team also knows 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.

In 2023, Seed Effect employed 112 full-time staff and provided part-time work for 203 South Sudanese refugees and Ugandans.

"The most important thing in this saving group is the word of God."

JOSEPHINE OPIRA,
Seed Effect Member



SPIRITUAL DISCIPLESHIP

Partnering with the local church

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.



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 its members.

► 27% 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.

► 44% 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.

OUR VISION

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

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 rather the “special forces,” pioneering dignifying poverty alleviation in areas affected by conflict typically devoid of this type of empowerment.



Abraham Chandiru of 'Amatura Deri' Seed Effect Group | Adjurnani, Uganda

Over the next five years, our goal is to:

► GROW OUR GEOGRAPHY

We're positioned to serve over 100,000 members, caring for an estimated 500,000 children. This growth includes our current Uganda branches and re-launching in South Sudan.

► COLLECT VALUABLE DATA

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

► EXPAND OUR REACH

It's working and it's time to bring this program to other regions affected by conflict. We're working to partner with like-minded organizations to bring Christ-centered economic empowerment to communities affected by conflict in East Africa and beyond.

2024 Goals

► EXPAND OUR REACH

- Create a saturation plan for existing locations.
- Reach 105,00 members in Uganda.
- Launch a pilot project in South Sudan to serve 750 members.
- Explore needs in Kampala (Uganda's capital) to serve urban refugees.

► PROMOTE RESILIENCY

- Launch pilot partnership with Equipping Farmers International to build livelihood and food security capacities.
- Explore further opportunities for partnerships that enhance programming for Seed Effect members (agriculture, skills training, trauma counseling, etc.)
- Ensure all 2nd-year groups receive Chalmers' *Plan for a Better Business* training.



Wisdom Seed Effect Group | Ayilo Refugee Settlement, Adjumani, Uganda | Photo by Esther Havens

► FOSTER SUSTAINABILITY

- Research opportunities to connect high-performing, independent groups to formal financial sector where possible.
- Pilot digital data collection.
- Continue to translate curriculum into additional local languages, as needed.

► DEEPEN SPIRITUAL IMPACT

- Ensure groups conduct Bible studies and have access to effective discipleship tools through all three years.
- Ensure every group has a spiritual leader and a Bible in their local language where possible.
- Implement annual Community-Based Facilitator and staff Discipleship Conferences.
- Conduct Church Leader Conferences, group outreach events, and support church outreach events at each branch
- Ensure at least 25% of groups are established in a church.

WHY INVEST IN REFUGEE AUTONOMY?

Restoration is our end goal

54% of the world's refugees are in protracted situations, and the average time in exile is 26 years.*

Displacement is not a short-term problem. In a crisis, refuge and aid are the immediate needs, but, unfortunately, this is often where the focus remains, creating dependency and trapping families in a perpetual cycle of poverty.

AT SEED EFFECT, WE BELIEVE

Refuge isn't meant to be the end goal. Restoration is.

*"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

As such, we must shift our focus from long-term aid towards sustainable solutions that include refugees in the local economy and promote their autonomy.

¹Betts and Collier, Refuge: Rethinking Refugee Policy in a Changing World, 54.

UGANDA IS UNIQUE

Uganda is one of the friendliest and most inclusive refugee-hosting countries in the world. And yet, in a recent publication*, the World Bank reported that efforts to include refugees in the economy have only been partially successful. They state,

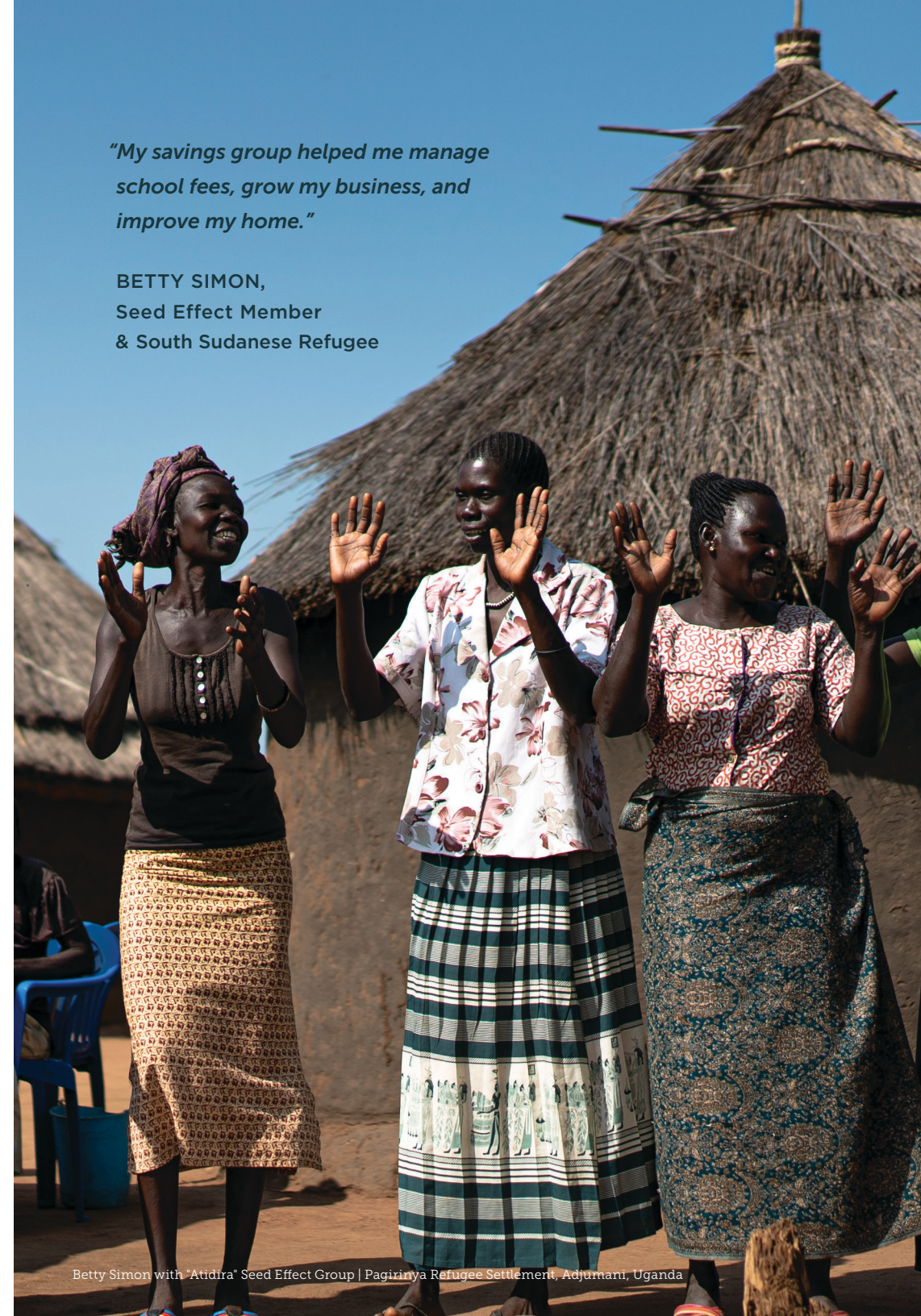
*"Despite having the right to work and obtaining land, many refugees remain poor and fail to gain economic independence. There is potential for refugees to do better... lower ownership of land and its small size, along with limited access to credit are obvious obstacles to productivity."*²

- ▶ We have found that not only is there potential for refugees to "do better" but that when given access to spiritual discipleship, Christ-centered community, and critical financial tools, they actually do better.

When Betty, a South Sudanese refugee, first joined Seed Effect, her family was eating only one meal a day. She had no electricity and no livestock. At the end of her second year of saving, Betty reported her family was eating three meals a day, had solar electricity, and owned 25 cattle and 5 chickens.

"My savings group helped me manage school fees, grow my business, and improve my home."

BETTY SIMON,
Seed Effect Member
& South Sudanese Refugee



Betty Simon with "Atudira" Seed Effect Group | Pagirinya Refugee Settlement, Adjumani, Uganda



We've seen thousands of members, like Betty, improve their lives in every sector we measure, thus reducing their dependence upon humanitarian aid.

With the right development-based interventions, refugees in Uganda are primed to reduce their need for humanitarian assistance. And it's not only the refugees who benefit when they are empowered to access financial tools and earn income.

The World Bank summarizes,

*"When a development approach to hosting refugees is followed and refugees earn incomes, there are two key beneficiaries. Refugees themselves gain dignity, financial autonomy, and pathways to self-reliance. And the international community, which has to provide less humanitarian aid."*²



READ MORE
▶ seedeffect.org/restoration

²Atamanov, Hoogeveen and Reese, The Costs Come before the Benefits, 2024.

OUR GENEROUS DONOR COMMUNITY

Give a box that changes lives

"Our philosophy at All Access is to stand beside those in the most extreme poverty and find the most effective programs who can best help them, the way they want to be helped.

People like refugees in northern Uganda.

I analyze tons of data, consult world renown poverty experts and evaluate hundreds of organizations to find high-impact programs for our All Access members to fund.

After tracking Seed Effect for over three years now and comparing their impact with hundreds of other programs, **Seed Effect is one of the most evidence-based, cost-effective and Christ-centered programs** working to empower refugees in northern Uganda out of extreme poverty.

I even had the privilege of evaluating a Seed Effect savings group in person and interviewing their leadership team in Uganda. Seed Effect has been a valuable asset in our effective giving portfolio at All Access."



LANE KIPP
Founder & Executive Director,
All Access International



Concy Murra and Matilde of "Opi Okweni" Seed Effect Group | Pajimaya Refugee Settlement, Adjumani, Uganda



Together, we're challenging the status quo.

\$90
sends one
person through
our 3-year
program.

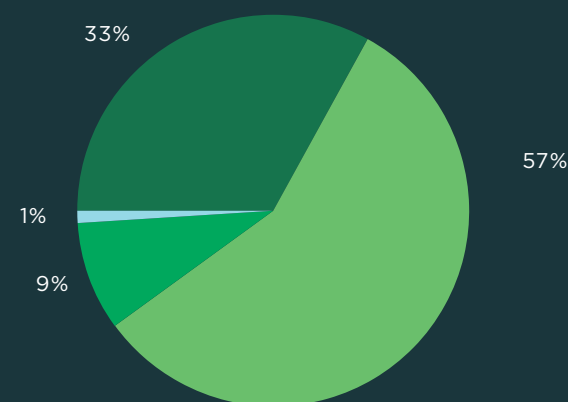
\$2,250
funds an entire
group of 25
new members.

Join The Greenhouse, our community of committed monthly donors.



SCAN TO GIVE
[▶ seedeffect.org/greenhouse](https://seedeffect.org/greenhouse)

Support by Category



- Foundations
- Individuals
- Partnerships
- Churches

Financials

Statements of Financial Position

As of December 31, 2023 and December 31, 2022

Assets	2023	2022
Cash and cash equivalents:		
Without donor restrictions	\$796,312	\$1,158,700
With donor restrictions	\$692,293	\$575,105
Total cash and cash equivalents	\$1,488,605	\$1,733,805

Pledge receivable, net	\$115,338	\$116,394
Prepaid expenses	—	\$5,074
Total assets	\$1,603,943	\$1,855,273

Liabilities and Net Assets

Accounts payable and accrued liabilities	\$5,431	\$15,876
Total liabilities	\$5,431	\$15,876

Net assets:

Without donor restrictions	\$906,219	\$1,264,292
With donor restrictions	\$692,293	\$575,105
Total net assets	\$1,598,512	\$1,839,397
Total liabilities and net assets	\$1,603,943	\$1,855,273

Statements of Activities

For the Years Ended December 31, 2023 and December 31, 2022

Revenues, gains, and other support:	2023	2022	% Change
Contributions	\$2,079,560	\$2,273,518	-9%
Special Events (less costs of direct benefit to donors of \$8,351)	\$122,694	\$224,004	-45%
In-kind contributions	—	\$10,085	-100%
Interest Income	\$23,393	\$3,565	556%
Other Income	\$18,340	—	100%
Total revenues, gains, and other support	\$2,243,987	\$2,511,172	-11%

Expenses:

Program services	\$1,880,851	\$1,569,937	20%
Management and General	\$373,928	\$304,701	23%
Fundraising	\$230,093	\$252,258	-9%
Total expenses	\$2,484,872	\$2,126,896	17%

Change in net assets:	(\$240,885)	\$384,276	-163%
Net assets, beginning of year	\$1,839,397	\$1,455,121	26%
Net assets, end of year	\$1,598,512	\$1,839,397	-13%

END NOTES

A certified public accounting firm has audited our 2023 and 2022 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: Jenifer and Rose of "Emmanuel" Seed Effect Savings & Loan Group | Rhino Camp Refugee Settlement, Uganda
 Featured Photography by Esther Havens and Jordan Snowzell. Box Photography by Mo Sadjadpour.
 Layout Design by Honeystreet.

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Rebecca Segovia
Head of Marketing, Classy

Missy Williams*
Executive Director & Co-Founder,
Seed Effect

*Non-Voting Member

Leadership

Seed Effect Uganda

Fiona Madraa
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Scovia Angiro
Human Resource Office

Kenneth Duku
Head of Spiritual Integration

Butti Jerry
Head of Finance

Judith Maandebo
Administrative Assistant

Patricia Mander
Monitoring & Evaluation

Suzan Poni
Accountant

Seed Effect U.S.

Missy Williams
Executive Director & Co-Founder

Joel Cox
Director of Program Design & Impact

Liz Johnson
Director of Operations

Jeremy Phillips
Director of Programs

Caitlin Thorogood
Administrative Assistant

OUR MISSION

We bring Christ-centered
economic empowerment
to the hard places.

Paya learned to read the Bible.



Rose learned to share with her neighbors.



Simon can now help send his son to college.



seedeffect.org/2023annualreport

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