




Hope starts
with a simple
green box.

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



Pascalina (far left) and 'Amanita' Seed Effect Savings & Loan Group members, Pagirinya Refugee Settlement.



"Through my Seed Effect group, I have been empowered economically and, through the sharing of the Word of God, I have learned how to endure and trust God."
-Pascalina, Seed Effect Member

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GLOBAL REFUGEE CRISIS

70 million people have been forced to flee their homes

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 are 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:

- **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.**





► **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.

A NEW APPROACH



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

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 refugees we serve on page 26 »](#)

*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

LETTER FROM THE EXECUTIVE DIRECTOR

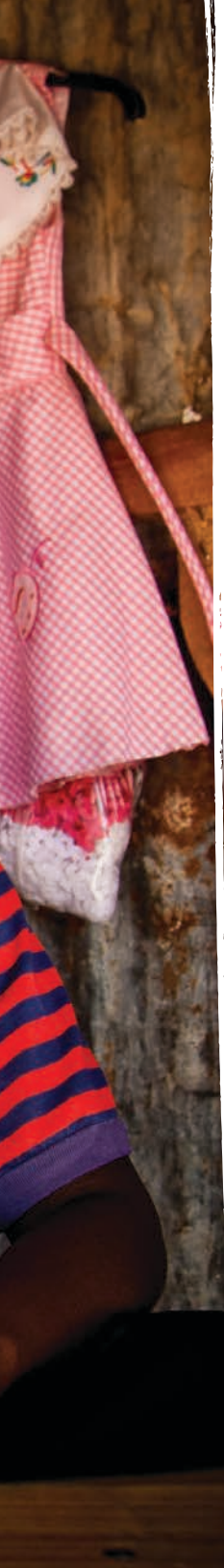
Dear friend,

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.**





► **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 (pg. 13).

With your support, we implemented an entrepreneurship and livelihood training in partnership with the Chalmers Center (pg. 14) 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. (pg. 9)
- Refugees and Ugandans, like Maia, who were empowered to provide for their families. (pg. 15)
- How God prepared our team for what we'd face this year. (pg. 12)
- The encouraging results of our control group study. (pg. 28)
- Your radical generosity. (pg. 35)

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 experience 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.



Gratefully,

Missy Williams,
Executive Director & Co-Founder



38,033
MEMBERS SERVED



30%
AVERAGE RETURN
ON SAVINGS



\$3,541,339
SAVED BY SEED EFFECT MEMBERS



**SEED EFFECT
UGANDA**



93%
GRADUATED GROUPS
STARTED A 2ND CYCLE

2020 GOALS EXCEEDED

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 \$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

- 93% of first cycle groups continue to a second
- 96% of second cycle groups continue to a third
- 99% of third cycle groups continue to a fourth

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.



2020 MILESTONES

We have much to celebrate this year

► **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)



"We are joyful because our group joins together to help and support one another."

Rachel Atit, Seed Effect Member



Natalie of 'Amanzora' Seed Effect Savings & Loan Group harvests okra in her field. Okra is one of many vegetable seed varieties distributed to Seed Effect members during the pandemic.

COVID-19 RELIEF RESPONSE

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 Saving & Loan groups had already been trained to make soap.**

God used our community of generous donors (like you!) to quickly provide COVID-19 emergency funds, 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.

"Ebenezer" 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



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

ENTREPRENEURSHIP & LIVELIHOOD TRAINING

Planning for a better business

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:

- **148 Seed Effect groups trained**
- **160 individual businesses started**
- **19 group businesses started**



Ossa of 'Amanzora' Seed Effect Savings & Loan Group proudly displays clothes in her shop at the local market. Ossa's group is one of 148 Seed Effect groups who completed the business training in 2020.

MEMBER BUSINESS SPOTLIGHT

Maia's Market

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 148 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.

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.

"The tailoring business works very well during merry seasons, but now, I am able to stay in business and earn money every day because I have added selling essentials like beans, rice, onions."

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.

LOCALLY LED

Seed Effect Uganda team

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 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.





"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**



**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 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.**



Seed Effect Savings & Loan Cycle

AVERAGE LENGTH: 9-12 MONTHS



Self-selected groups of 15-25 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!



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.



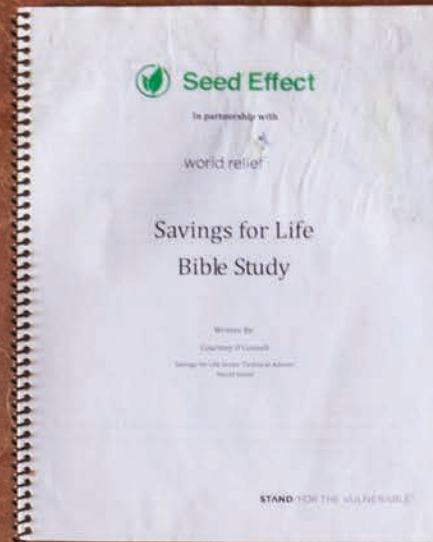
Take an interactive look at how each tool is used: seedeffect.org/insidethebox



PASSBOOKS



GROUP MANUAL & BIBLE STUDY



MONEY COUNTING BOWL



FINES BOWL



INK



STAMP



PENS



MONEY

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 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.**



A photograph of Pastor Henry, an elderly man with a shaved head, wearing a white and purple long-sleeved button-down shirt. He is holding an open book and looking down at it. The background shows a church interior with a brick wall and several people sitting on blue and green plastic chairs. The lighting is warm and focused on the pastor.

"We will see a huge harvest in our church as the Seed Effect program continues."

Pastor Henry, Liberty Baptist Church, Uganda

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.

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.

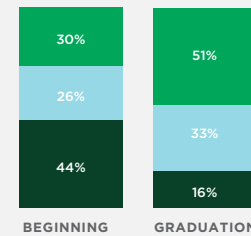
BOTTOM LINE, IT'S WORKING.
 With access to better and more reliable financial tools, our members are improving their lives in every sector measured.



HEALTHCARE, EDUCATION, FOOD SECURITY

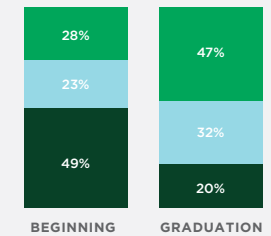
WHEN I NEED TO PAY THE DOCTOR

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



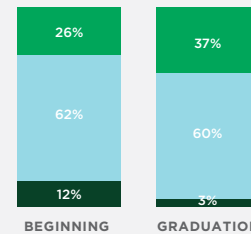
WHEN I NEED TO PAY SCHOOL FEES

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



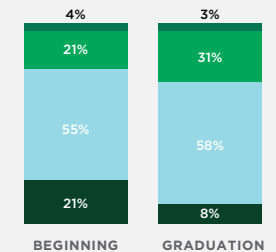
MEALS PER DAY

- Three
- Two
- One



FREQUENCY OF MEAT CONSUMPTION

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



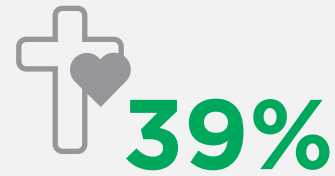
LIVELIHOOD

+99%

NUMBER OF
LIVESTOCK OWNED



SPIRITUAL



39%

PLACED THEIR
FAITH IN JESUS

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

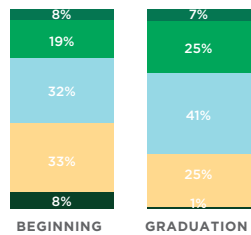


99%

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

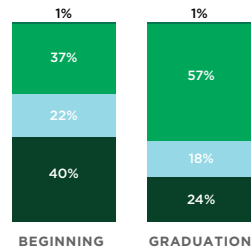
HOW STEADY IS YOUR INCOME?

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



LIGHT SOURCE IN HOME

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



"When there is love and improved relationship with God, human relations change too; God showed us His love and humans should also show that same love to their neighbors."

-Anyen Bul, Seed Effect Member

IMPACT COMPARISON

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 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.

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.”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.
- 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 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 in response to the world's refugee crisis.



SHARE OUT

	Refugees	Host
Cycle 1	\$56	\$61
Cycle 2	\$78	\$87
Cycle 3	\$103	\$103



RETURN ON SAVINGS

	Refugees	Host
Cycle 1	28%	33%
Cycle 2	27%	31%
Cycle 3	29%	29%



CONTINUING GROUPS

	Refugees	Host
Cycle 1	92%	94%
Cycle 2	95%	98%
Cycle 3	98%	100%

* 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.

Seed Effect members, Benson and Flora, hold their chicks with pride.
The couple raises chickens to sell eggs in the market and feed their family



CONTROL GROUP STUDY

External Impact Assessment

Our team collects extensive data to evaluate the effectiveness of our program within the communities we serve.

Year after year, we're encouraged to see that Seed Effect members are improving their lives in every sector we are measuring. And now, thanks to an independent control group study recently completed by Dr. Stephen DeLoach of Elon University, we can see how these results compare to the general population.

► Comparing Seed Effect Members to Non-Participants

In 2018, Dr. DeLoach began an independent impact assessment of Seed Effect's program to examine whether Seed Effect members experienced increased self-reliance and empowerment compared to non-participants in the same communities. DeLoach's control study consisted of 1,491 individuals surveyed between 2018 to early 2020. This included 939 South Sudanese refugees and 552 Ugandans.

Results of the study support that Seed Effect's program does have significant positive effects for both refugee and host community participants. DeLoach's review includes the impact of participation on asset accumulation and reports that "relative to non-participants, members of

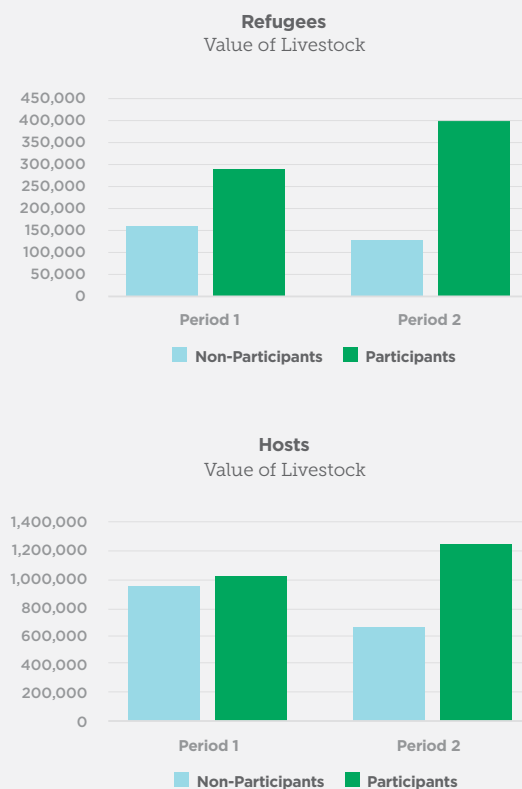


Read Dr. DeLoach's full report at
seedeffect.org/impactreport

TABLE 1: ASSET GROWTH¹

Value of Livestock	+628%
Value of Savings	+1,303%
Owns Land	+43%
Owns Bike	+37%
Owns Vehicle	No change
House has hard roof	+138%
House has electricity	+24%
House has > 1 room	No change

FIGURE 2: LIVESTOCK¹



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.

¹DeLoach, The Impact of Seed Effect’s Ugandan Savings & Loan Program, 6.

A smiling woman with a white headwrap and a colorful, patterned top stands in front of a thatched hut. The background is slightly blurred, showing more of the hut and some greenery.

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 the "special forces," pioneering dignifying poverty alleviation in places devoid of this type of empowerment.



"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

Apolonia of "Amanita" Seed Effect Savings & Loan Group, Pagirinya Refugee Settlement.

Over the next five years, our goal is to:

► 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.

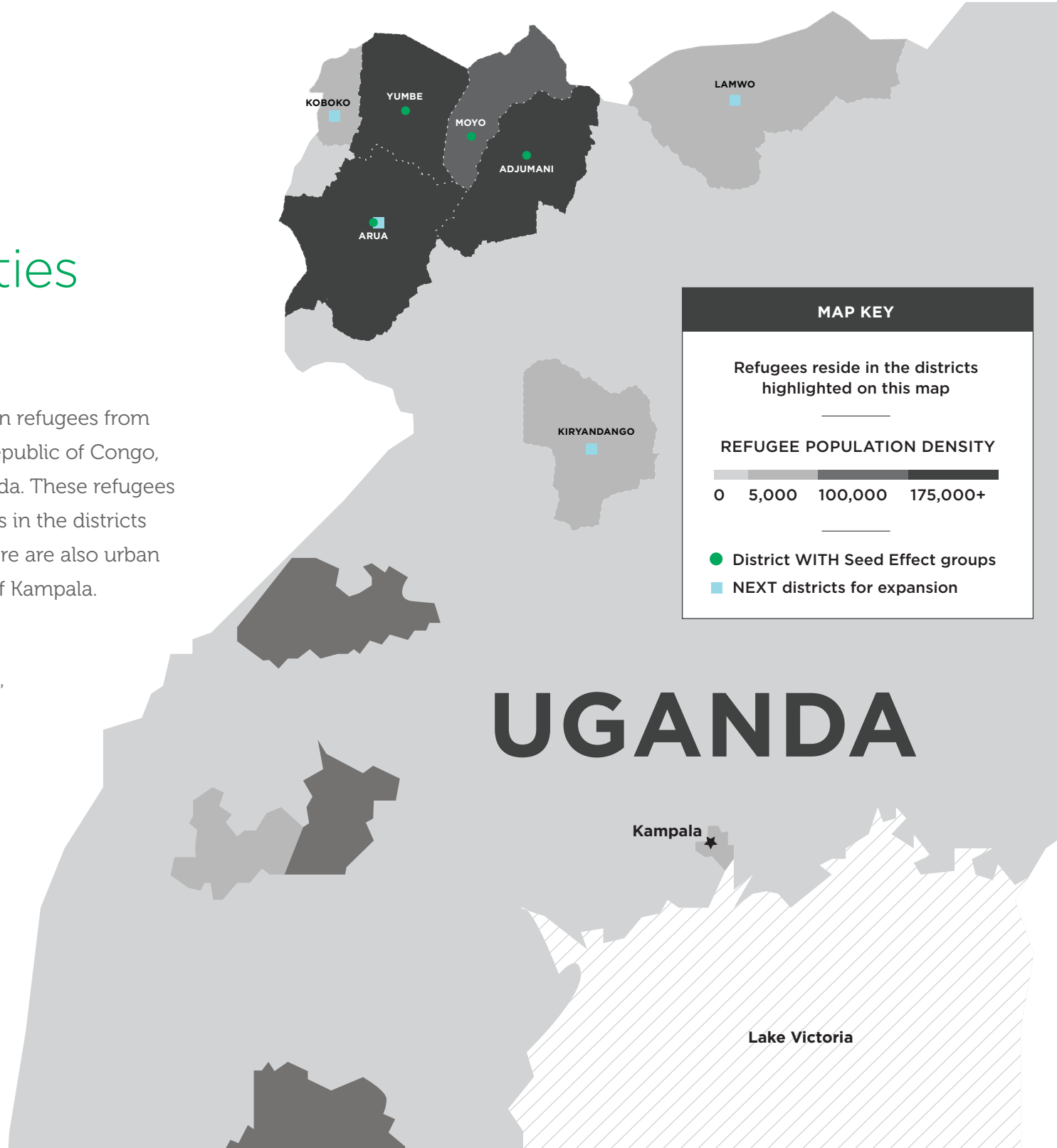
EXPANSION IN UGANDA

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.



Gilbert's wife, Beatrice, and their son, Echule, attend the weekly Seed Effect meeting with members of "Amatura" Seed Effect Savings & Loan Group.

"We are the happiest family by far."

Gilbert, Seed Effect Member



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

Nadiang Chuol, 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.



....> 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

OUR GENEROUS DONOR COMMUNITY



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.



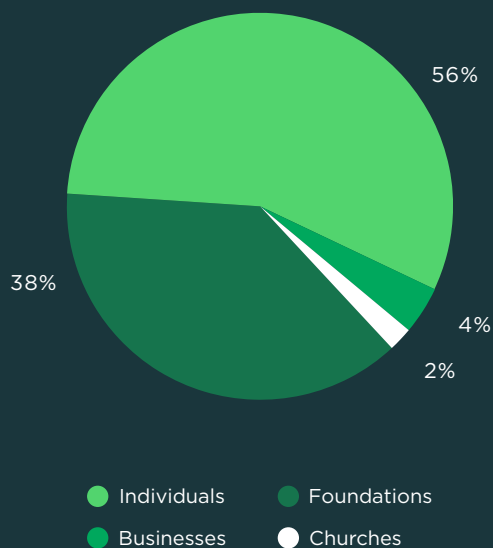
Eddy & Rachel Badrina
Dallas, Texas

"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."

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

Support by Category



Financials

Statement of Financial Position

As of December 31, 2020 and December 31, 2019

Assets	2020	2019
Cash and cash equivalents:		
Without donor restrictions	\$548,008	\$268,890
With donor restrictions	\$201,324	\$125,000
Total cash and cash equivalents	\$749,332	\$393,890
Pledge receivable	-	\$100,000
Employee receivable	-	\$1,346
Prepaid expenses	\$3,981	\$8,168
Total assets	\$753,313	\$503,404
Liabilities and Net Assets		
Accounts payable and accrued liabilities	\$5,215	\$206
Note Payable (PPP Loan)	\$64,925	-
Total liabilities	\$70,140	\$206
Net assets:		
Without donor restrictions	\$481,849	\$378,198
With donor restrictions	\$201,324	\$125,000
Total net assets	\$683,173	\$503,198
Total liabilities and net assets	\$753,313	\$503,404

Statement of Activities

For the Years Ended December 31, 2020 and December 31, 2019

Revenues, gains, and other support:	2020	2019	% Change
Contributions	\$1,190,250	\$911,566	31%
Special events (net of expenses)	\$8,236	\$113,779	-93%
Other	\$1,481	\$2,025	-27%
Total revenues, gains, and other support	\$1,199,967	\$1,027,370	17%
Expenses:			
Program services	\$780,496	\$758,330	3%
Management and general	\$122,872	\$154,056	-20%
Fundraising	\$116,624	\$151,117	-23%
Total expenses	\$1,019,992	\$1,063,503	-4%
Change in net assets:			
	\$179,975	(\$36,133)	
Net assets, beginning of year	\$503,198	\$539,331	-7%
Net assets, end of year	\$683,173	\$503,198	36%

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 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, Starla Koehler, Mo Sadjadpour, and Jordan Snowzell.
 Layout Design by Honeystreet.

Leadership

Missy Williams

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.

Fiona Madraa

Country Director, Uganda

Scovia Mansuk

Head of Operations, Uganda

Butti Jerry

Head of Finance, Uganda

Kenneth Duku

Head of Spiritual Discipleship, Uganda

Board of Directors

Rebecca Segovia

Chair of the Board

Executive Vice President, Pursuant

Eddy Badrina

CEO, Eden Green Technology

Mike Congrove

Co-Founder & CEO, Empower One

David Luttrell

Managing Director of Investments,
LCM Group

Kent McKeaigg

Founder, Order My Gear
CEO, Gearflow

Sally Michael

National Executive Partner, J.Hilburn

Drew Mosier

Associate, Weil Gotshal & Manges, LLP

Lexi Reiff

Operations and Go-to-Market Manager,
Juni Learning

David Williams

Director of Operations, Launch Global
Co-Founder, Seed Effect

Missy Williams

Executive Director & Co-Founder,
Seed Effect



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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