

Hope starts with a simple green box.





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

▼ Read more about the change "God is Good" Seed Effect Savings & Loan group is seeing in their community on page 12.



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GLOBAL REFUGEE CRISIS

80 million people have been forced to flee their homes

The world is facing an unprecedented global refugee crisis.

According to the UNHCR*, over 80 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 32 »](#)

LETTER FROM THE EXECUTIVE DIRECTOR

Dear friend,

Standing in the middle of the intersection with the red dust swirling about, I looked around and saw Seed Effect members on every corner. To my left, Joseph was chatting with customers outside his shop. On my right, Kiden was playing with her granddaughter in front of her vegetable stand in the market, while Gloria sold tomatoes to a customer. Across the street, members of Allendro Seed Effect group (one group that has multiplied into five!) were wrapping up their weekly meeting.

On the heels of lockdowns and a season of economic hardship, I saw perseverance, thriving businesses, dignity, hope, and provision. These Seed Effect members have been empowered to move from refuge to restoration, but the impact hasn't stopped there. The changes that started within the groups are now impacting their communities. (See pg. 12)





This is in Adjumani, where Seed Effect's first branch launched in 2017, and where we've now empowered over 20,000 of the 50,000 total members served. This stands in stark contrast to Rhino Camp, Palabek, and Kiryandango, three refugee settlements that, as of the end of 2021, we had yet to reach, and where 78% of refugees reported a lack of access to credit to start businesses.¹

► **Looking Back: 2021 Another Year of Growth**

In 2021, you continued to empower more new members like Kiden, Gloria, and Joseph. Through God's faithfulness and your consistent support over 50,000 families have been trained, equipped, and empowered through our Christ-centered savings program.

As we reflect on 2021, we're celebrating:

- **Continued growth:** 12,858 new members and the goals you helped us exceed (pg. 8)
- **Sustainability:** Refugees, like Mary, who have graduated from our 3-cycle program (pg. 24)
- **New partnership:** Seed Effect joined the HOPE International Network (pg. 14)
- **Your radical generosity:** We praise God for increased funding that empowers more members (pg. 40)
- **Plans for expansion:** A grant from Excellence in Giving's Kingdom Giving Fund means three new branches by the end of 2023 (pg. 16)

► **Looking Ahead: 2022 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.

So, as we celebrate the 50,000 families you've empowered, we quickly recognize our work has only just begun with over 1 million refugees in Uganda, and millions of others displaced in neighboring countries.

In 2022, we'll launch two new expansion branches and lay the foundation to launch a third expansion branch in northern Uganda, placing Seed Effect in the seven largest refugee settlements in the region by the end of 2023.

With an ever-increasing demand for Seed Effect's program, the experience of our local team (pg. 22), an ambitious plan for growth (pg. 35), and a community of generous donors, like you, Seed Effect is positioned to act as a catalyst in 2022 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

¹REACH: Refugee Access to Livelihoods, Housing, Land, and Property May 2019, Uganda

2021 GOALS EXCEEDED

God used you to

▶ Empower more people

Together we served 12,858 new members in 2021—our biggest year of growth ever!

Exceeding our goal of +11,000 new members

▶ Promote resiliency

On average members report a 29% return on savings, \$58 in first cycle savings, \$77 in second cycle savings, and \$96 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

Overall 90% of groups that begin Seed Effect's program complete all three cycles and 99% of graduated groups continue meeting independently.

Exceeding our goal of 90%

▶ Give generously

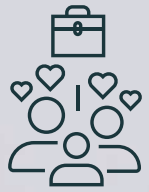
\$2,041,562 was given to fund this life-changing work for an increase of 70% over 2020.

Exceeding our goal of \$1,287,000

"It's a privilege to be a part of the journey as the dedicated Seed Effect team works with integrity and excellence to give people the opportunity to lift themselves out of poverty and experience the love of Jesus."

DAN & MINJI KIM,
Seed Effect Donors Since 2011

More from our generous donor community on pg. 38



50,891
MEMBERS SERVED



\$5,357,452
SAVED BY SEED EFFECT MEMBERS



90%
OF MEMBERS GRADUATE
FROM THEIR 3RD CYCLE



29%
AVERAGE RETURN
ON SAVINGS



2021 MILESTONES

We're celebrating!

► Expanding our reach to over 50,000

Together, since launching in Uganda in 2017, we've empowered over 50,000 South Sudanese refugees and Ugandans in over 1,800 Seed Effect groups to know Jesus and provide for their families with dignity.

Meet "God is Good" Seed Effect Group on pg. 12

► Member milestones

Over the past five years, Seed Effect members have lent over \$3.4M, saved over \$5M, started thousands of businesses, and continue to improve their lives in every sector we measure.

Learn more about the impact being made on pg. 30

► New partnership with HOPE

Seed Effect joined the HOPE International network and we're grateful to work together to ensure more refugees gain access to the tools they need.

Read more about this partnership on pg. 14

► Expansion for the future

Seed Effect became one of just eleven "Kingdom Giving Fund" grant recipients, paving the way for the launch of three new branches by the end of 2023.

Learn more on pg. 16





Members of Alendro Seed Effect Savings Loan Group celebrate with the Seed Effect team in Adjumani, Uganda.

GROUP SPOTLIGHT

The story has changed...

The twelve tribes represented in "God is Good" Seed Effect Savings & Loan Group meet at Ebenezer Baptist church, planted by Seed Effect partner, Empower One.

When they first arrived in Baratuku refugee settlement, poverty was rampant within the community. But as the Seed Effect group began to meet, changes within their group began to extend to others in the community.

Group member William Loliha said,

"Now, because of our group, the story has changed. Economically, the group members are in a different situation from the people in the community as we have a way to earn money. We now have our basic family needs met.

Now, our group is helping the community...

When a neighbor needs something, they receive help. When there is a funeral, we contribute towards it and send a representative from the group to support the community."



Members of "God is Good" Seed Effect Savings & Loan Group celebrate the transformative work God is doing amongst their community in Baratuku Refugee Settlement. There are twelve tribes represented in this group.

- ▶ At Seed Effect, we believe that introducing people to Jesus and empowering them to repair broken relationships is essential to promoting reconciliation and true transformation.



Tribal conflict permeated South Sudan leading to this most recent refugee crisis. This means that reconciliation is critical to paving the path forward to peace in South Sudan.

"Our group has set an example of true transformation. We are from different tribes, but the community can see we are working together. The word of God is shared, people are transformed, and are more accepting of one another. We see less quarrels amongst people—this impact we have seen not just in our group, but within the whole community.

Before Seed Effect came here, we were empty.

Without this group, we could do nothing. But, because we got the training from Seed Effect, we are now improving. Because of our group, we can buy chickens, goats and ducks, build and repair houses. Some members even used their share out to buy a motorcycle or bicycle for transportation.

I praise God who brought us Seed Effect.

I appreciate God because without His goodness, we could not get what we have in our hands now. I see the goodness of Seed Effect."

WILLIAM LOLIHA,
South Sudanese Refugee & Seed Effect Member



NEW PARTNERSHIP

Seed Effect joins the HOPE network

"HOPE International announced today that it is partnering with Seed Effect to support and accelerate the transformational work underway by Seed Effect in Uganda."

HOPE PRESS RELEASE, OCTOBER 2021

Since inception, Seed Effect's primary goal has been to bring access to economic empowerment and the hope of Jesus Christ to hard places. This has looked like the war-torn, hyper-inflationary state of South Sudan and now the refugee settlements in northern Uganda.

HOPE International has been equipping churches and Christ-centered ministries around the world to form and train savings groups since 2007. Its network includes church and ministry partners who have started over 60,000 savings groups in Burundi, Rwanda, Malawi, Zambia, Zimbabwe, the Philippines, South Asia, Ukraine, Haiti, and Peru.



Immaculate, of "Hope" Seed Effect Savings & Loan Group, sells vegetables in Pagirinya Refugee Settlement.



Enter Seed Effect's partnership with HOPE International. This partnership provides the opportunity to increase awareness of the need for refugees to have access to this life-changing program.

Josh Meyer, senior director of HOPE's savings group programs, says,

"Seed Effect is an industry leader in leveraging the strengths of savings groups in the incredibly unique context of refugee communities to bring about transformational change.



With our strategic push into frontier underserved contexts, we are so excited to learn from and alongside Seed Effect as we launch this partnership."

JOSH MEYER
Senior Director of Savings Group Programs,
HOPE International

In the last decade, globally, the number of people who have been forced to flee their homes has doubled.

With the pandemic further heightening the vulnerability of people seeking refuge, this partnership offers a powerful answer to twin crises that threaten to send future generations deeper into the grip of extreme poverty.

Missy Williams, Co-Founder and Executive Director of Seed Effect, shared,

"Although refugees are rarely included in savings programs, Seed Effect has pioneered a Christ-centered savings program for refugees, and our data-driven approach shows it's working.

Through a partnership with HOPE International, we hope to both expand these services to serve more refugees, while also shifting the response to the global refugee crisis away from short-term solutions and long-term aid and towards Christ-centered, self-sustaining, and empowering tools executed by the refugees themselves.

We're grateful for the opportunity to partner with HOPE and excited to work together to ensure more refugees gain access to the tools they need."

EXPANSION IN UGANDA

Three new branches in two years

There are seven large refugee settlements in northern Uganda that are collectively home to over 800,000 of the more than 1,000,000 South Sudanese that have fled across the border.

In 2021 Seed Effect received a grant from the Excellence in Giving Kingdom Giving Fund to help launch three new branches in the three remaining refugee settlements in northern Uganda over the next two years.

The Kingdom Giving Fund has generously committed the funds needed for the first year of operations at each of these new branches, as well as a portion of funds needed for the second and third years of operations.

Seed Effect will be able to serve an additional 20,500 South Sudanese refugees and Ugandans over the next five years because of this expansion.



In Q4 of 2021, we started the process of launching our 5th branch in Rhino Camp and began forming new savings groups in Q1 of 2022.

In Q2 of 2022, we will begin work on launching in Lamwo and in Q4 of 2022, we'll start the process to launch in Kiryandango. By the end of 2023, each of the seven largest refugee settlements and neighboring villages will have access to Seed Effect's program.

As we celebrate what's to come, we remain in awe of the work that the Lord continues to do in northern Uganda!

Seed Effect provides opportunities for growth and advancement by employing leaders in the communities we serve, as embodied by Victor:

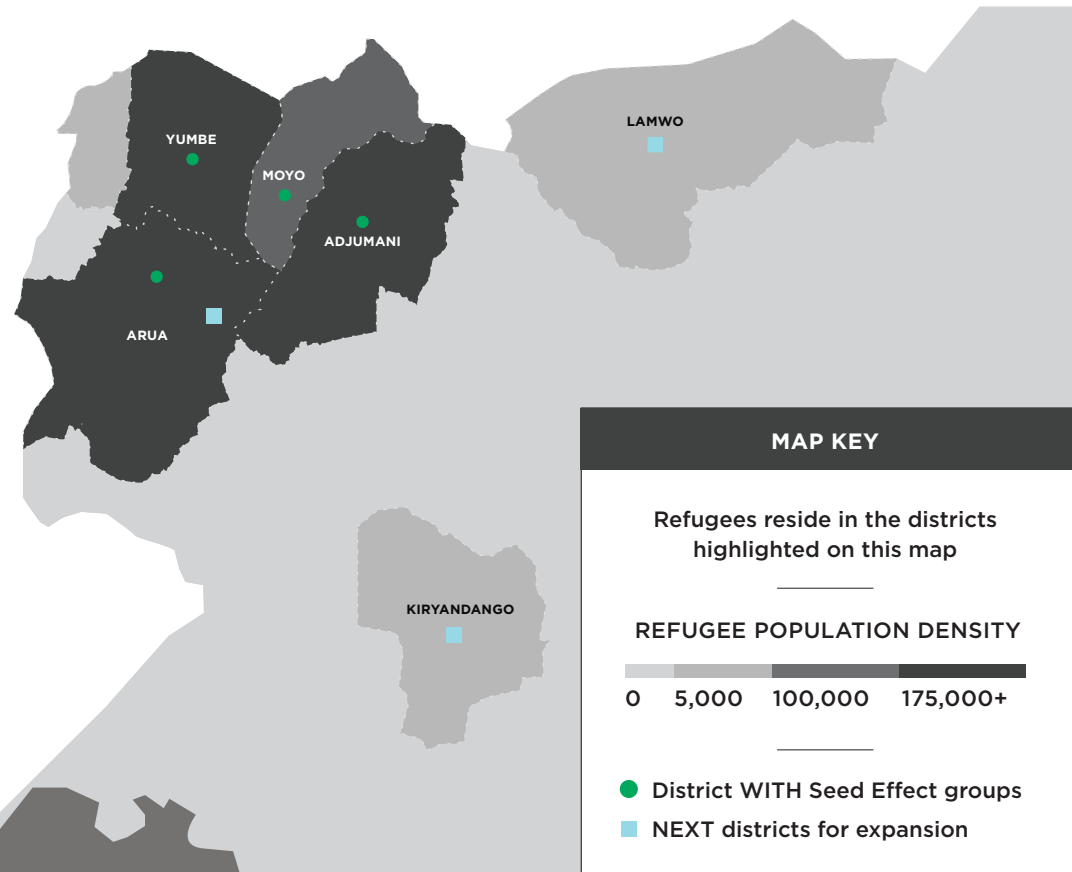
Victor Joseph is a South Sudanese refugee who joined Seed Effect as a savings group member in the Bidibidi refugee settlement. Victor later became a Village Volunteer for Seed Effect where he successfully formed many groups.

“Ever since I started progressing my life has improved. I can pay school fees, my family feeds well, I have health insurance for some of my family members and above all I have grown spiritually.”

In 2019, he applied for the position of Field Officer for Seed Effect’s Arua branch and was hired to join our team full time. Recently, Victor was promoted to the position of Data Officer at our 5th (and newest) branch in Rhino Camp refugee settlement.

“I thank God for lifting me to another position in Seed Effect Uganda.”

VICTOR JOSEPH,
South Sudanese Refugee
& SEU Data Officer



UGANDA

Kampala

Lake Victoria

**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.**



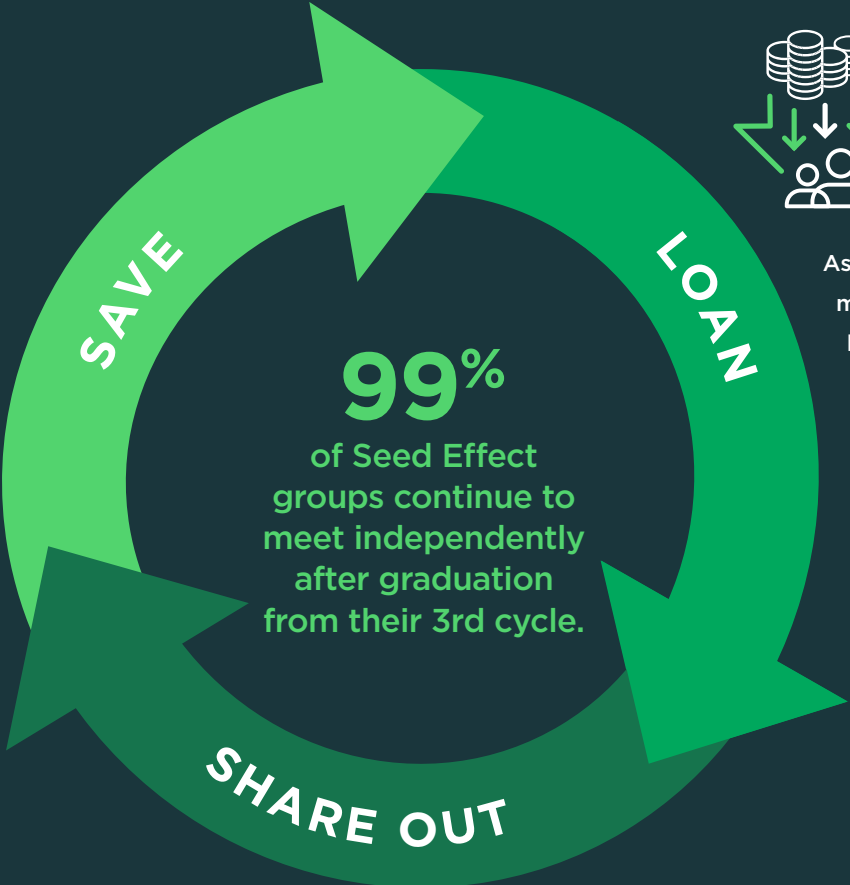
Seed Effect Savings & Loan Cycle

AVERAGE LENGTH: 1 YEAR



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 **29% 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



GROUP MANUAL
& BIBLE STUDY

LOAN FUND
BAG

Seed Effect

Savings for Life
Bible Study

Written By:
Courtney O'Connell
Savings for Life Senior Technical Advisor
World Relief

STAND/FOR THE VULNERABLE

BIBLE

SOCIAL FUND
BAG

CALCULATOR



MONEY
COUNTING
BOWL

PASSBOOKS



RULER



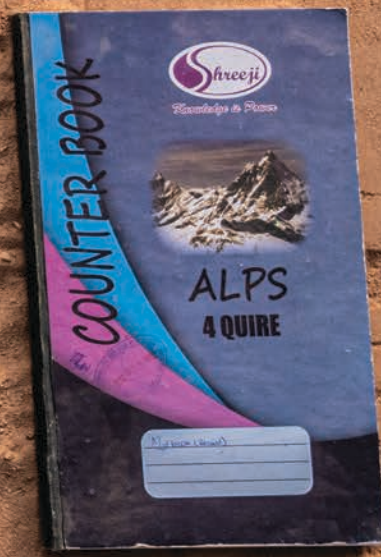
PENS



FINES
BOWL



INK
STAMP



LEDGER

LOCKS



KEYS



MONEY

LOCALLY LED

Seed Effect Uganda team

Our indigenous team 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 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 2021, Seed Effect employed 56 full-time staff and provided part-time work for 131 South Sudanese refugees and Ugandans.

"As a Seed Effect family, we say thank you to every soul that has provided for refugees... Tinate Parik!"

SCOVIA MANSUK
Head of Operations, Seed Effect Uganda





Seed Effect Uganda Head Office team in Adjumani, Uganda.

"Every moment with a refugee means a lot to me. This is my everyday happiness.

God has granted me the opportunity to walk the path of a refugee, and now I can be the voice that can speak, in an understandable language, the message of hope.

The refugees we serve are the reason I am still pressing on in Seed Effect. This is His vision to bring hope even in hard places. The more time I spend with the refugees and hear their stories, the more I am compelled to pray harder and make access to livelihood services a reality.



As refugees, we don't take for granted those that God sends to help in any way. In fact, every day we pray and bless the hands that have provided for this work."

SCOVIA MANSUK
Head of Operations, Seed Effect Uganda

GRADUATION & BEYOND

Fostering Sustainability

Our expanded 3-cycle approach is designed to equip members to independently manage their group after graduating from their third savings cycle.

Each savings cycle lasts 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 the cycle, their savings and the interest earned is distributed amongst group members based upon the amount contributed.

Hope Seed Effect Savings & Loan Group graduated from Seed Effect's program and has continued to save independently. Hope Group is now in their 5th savings cycle.



Hope Seed Effect Savings & Loan Group collectively saved the following in each cycle:

- Cycle 1: **\$1,073**
- Cycle 2: **\$2,313**
- Cycle 3: **\$4,179**
- Independent Cycle: **\$4,238**



SEED EFFECT UGANDA



Mary Peter Luwe is a member of Hope Seed Effect Savings & Loan Group. When she first joined the group in 2017, Mary had recently arrived in the refugee settlement with her children after being forced to flee South Sudan.

She shares:

"Pastor Martin encouraged me not to suffer alone with the children. He welcomed us.

Through the church, I joined the Seed Effect savings group called Hope and was completely comforted. When we come together, we share, have fun, and forget our sorrows. The collection of the small savings is also so helpful.

My group strengthens me."

Five years later, Mary has a thriving fishmongering business in the market in the refugee settlement. Mary shared about the impact her savings group has had on her life 5 years later.

"I have been in a Seed Effect savings group for 5 years. Now that we have seen the sweetness of being in the group and that sharing the word of God has given us wisdom, there has been a great change in us.



Mary Peter Luwe and her granddaughter, Judith.

"I invest the loans I take into my businesses. Part of my profit goes to pay for things like my children's school fees and I save the other part. At the end of the year, we share out. One of the great joys I celebrated after the last share out was buying a cow and goats.

My business is selling fish and it has grown. In running a business, I have learned two things: I expect growth and at the same time I prepare for unexpected events. But, even if there is loss, I do not fear because I have the help of my group.

This group has done great things in my life. It can be hard to access loans—even from a microfinance institution—but not here. Here, in our group, we can access loans and get help. The only "brothers and sisters" that can help you are in the Seed Effect group. That is the joy I have experienced in the group. "

MARY PETER LUWE,
South Sudanese Refugee & Seed Effect Member



Mary Peter Luwe of "Hope" Seed Effect Savings & Loan Group with her family. Upon arriving in Uganda as a refugee, Mary joined a Seed Effect group in 2017 and her group continues to meet still today.

Seed Effect's 3 Cycle Model

AVERAGE LENGTH: 3 YEARS

CYCLE 1: PLANT

Groups receive foundational training on how to operate their savings and loan groups. The training and accompanying Bible study provide a Biblical understanding of poverty and the hope of restoration in Jesus Christ.



CYCLE 2: GROW

Seed Effect trainers empower groups to grow further through an entrepreneurship and livelihood training for business creation or improvement. Groups also learn a model for studying provided Scriptures on their own.



CYCLE 3: FLOURISH

In this final cycle, Seed Effect trainers ensure groups are empowered to thrive independently for years to come. Trainers facilitate any needed connections and help groups think through how they will work towards the goals they have as a group and as individual families.



" In such troubling times,
fear is widespread in the community,

but God's word brings hope as
Seed Effect members hear His
promises and press on, knowing
God loves them in all situations. "

PASTOR OHURO SILVER,
Ebenezer Baptist Church, Baratuku Refugee Settlement
South Sudanese Refugee & 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 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.**

▶ **37% 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.**



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.

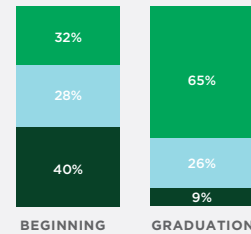
BOTTOM LINE, IT'S WORKING.
 With access to better and more reliable financial tools, our members are improving their lives in every sector measured.



HEALTHCARE, EDUCATION, FOOD SECURITY

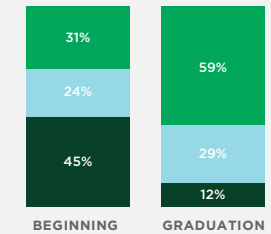
WHEN I NEED TO PAY THE DOCTOR

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



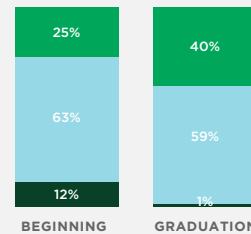
WHEN I NEED TO PAY SCHOOL FEES

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



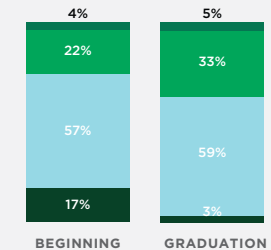
MEALS PER DAY

- 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

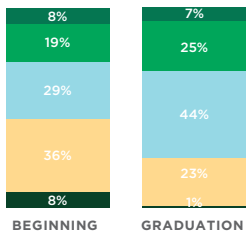
+103%

NUMBER OF LIVESTOCK OWNED



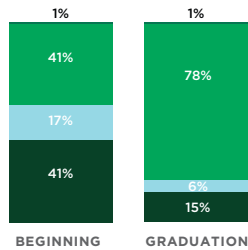
HOW STEADY IS YOUR INCOME?

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

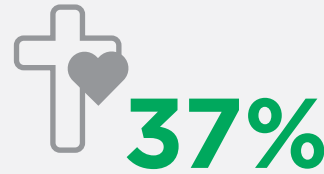


LIGHT SOURCE IN HOME

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



SPIRITUAL



PLACED THEIR FAITH IN JESUS

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



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



"I can borrow money from my Seed Effect group to add to my inventory. I buy things to sell and that has helped me to grow my business. I use my profits to pay school fees and for food and meals. I also use it for buying things like livestock, goats, and chickens."

KESMA KIDEN, 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." 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.

Restoration is "the action of returning something to a former owner, place, or (in this case) condition."

AT SEED EFFECT WE BELIEVE:

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

Our vision is to shift the way the world responds to refugee crises by moving away from dependence creating, short-sighted solutions towards Christ-centered, self-sustaining, and empowering tools that promote restoration.



*"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 exile lasting 26 years.
2. Refugees are "often **denied access to the right to work or to freedom of movement.**"¹

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

► **Uganda is unique**

Unlike the broken system described by Betts and Collier, Uganda is one of the few host countries in the world offering refugees the **right to work** and **freedom of movement**. Uganda's policy has afforded Seed Effect the opportunity to serve South Sudanese refugees and their Ugandan neighbors and compare the impact.

COMPARING THE IMPACT

When given the right tools, Ugandans are successfully saving, investing, paying back small loans and providing for their families. And, while the refugees were hit particularly hard during the COVID-19 lockdowns, our data shows 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.

Additionally, Dr. Stephen DeLoach, Professor and Chair of Elon University's department of Economics, conducted an independent control group study from 2018 to 2020 to see how the impact amongst Seed Effect members compares to the general population.

Results of this study support that Seed Effect's program does have significant positive effects for both refugee and host community participants. DeLoach 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."

Non-participants reported a decrease in the value of livestock owned while Seed Effect members experienced a significant increase (+628% in comparison). This increase, DeLoach found, is seen in both the refugee and host community participants alike.

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

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





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 places devoid of this type of empowerment.

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.

2022 Goals:

EXPAND OUR REACH

- ▶ Reach a total of 62,000 members.
- ▶ Launch two new branches in Uganda.
- ▶ Prepare to launch 7th branch in 2023.
- ▶ Explore and pilot partnership model.
- ▶ Explore opportunities for expansion within East Africa and beyond.

PROMOTE RESILIENCY

- ▶ Evaluate impact of simplified record keeping on group independence.
- ▶ Ensure all 2nd cycle groups receive entrepreneurial and livelihood skill training.

FOSTER SUSTAINABILITY

- ▶ Ensure all 1st cycle groups are effectively trained by graduation from 3 cycle program.

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 in each Seed Effect branch location.
- ▶ Continue to implement Village Volunteer Discipleship conferences.



"Hope is restored,
faith is strengthened,
there are smiles on the
faces of our members..."

FIONA MADRAA
Country Director, Seed Effect Uganda

"Now, there is more opportunity for expansion as Seed Effect's program is still desperately needed to achieve economic and spiritual transformation in the unserved settlements and communities.

In considering the next five years, Seed Effect remains focused on promoting economic and spiritual empowerment alongside skills training.

Our desire is to see more people empowered to provide for their families and our goal is to continue to bring sustainable social, economic, and spiritual development to these vulnerable communities through our unique discipleship-based approach.

As we grow, more lives will be changed and more relationships will be restored. We continue to thank Seed Effect donors for making it possible to promote transformation in the vulnerable communities we are serving."



FIONA MADRAA
Country Director,
Seed Effect Uganda

OUR GENEROUS DONOR COMMUNITY

Together, we're challenging the status quo.

"When I first came across Seed Effect in 2017, I was immediately intrigued given my background in finance. Seed Effect's mission stood out and reminded me of the proverb "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime."

It has been a blessing to be able to support Seed Effect as they continue to implement a sustainable solution that addresses a generational problem – while most importantly, doing so in a way that spreads the Word of God."



RUBIN STACK
Los Angeles, California
Seed Effect Donor Since 2017





Give a box that changes lives.

\$90

sends one person through our 3 year* program.

\$2,250

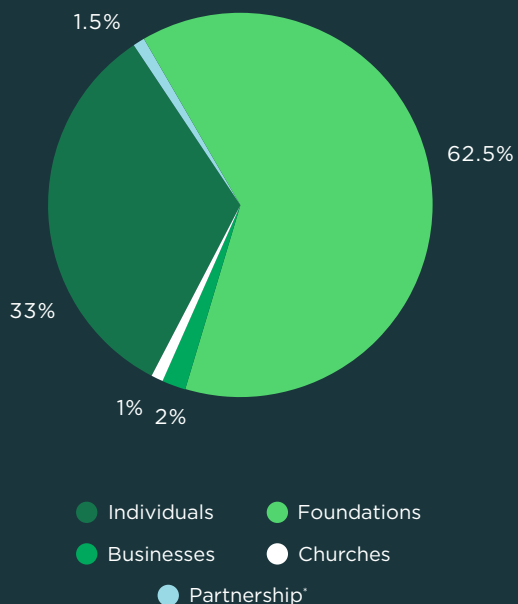
funds an entire group of 25 new members.

Join our community of monthly donors bringing Christ-centered, economic empowerment to the hard places.

► seedeffect.org/greenhouse

*Seed Effect's program consists of three cycles, for details see pg. 24

Support by Category



Financials

Statements of Financial Position

As of December 31, 2021 and December 31, 2020

| Assets | 2021 | 2020 |
|---|--------------------|------------------|
| Cash and cash equivalents: | | |
| Without donor restrictions | \$718,999 | \$548,008 |
| With donor restrictions | \$547,868 | \$201,324 |
| Total cash and cash equivalents | \$1,266,867 | \$749,332 |
| Pledge receivable, net | \$199,681 | - |
| Prepaid expenses | \$4,660 | \$3,981 |
| Total assets | \$1,471,208 | \$753,313 |
| Liabilities and Net Assets | | |
| Accounts payable and accrued liabilities | \$16,087 | \$5,215 |
| Note Payable (PPP Loan) | - | \$64,925 |
| Total liabilities | \$16,087 | \$70,140 |
| Net assets: | | |
| Without donor restrictions | \$907,253 | \$481,849 |
| With donor restrictions | \$547,868 | \$201,324 |
| Total net assets | \$1,455,121 | \$683,173 |
| Total liabilities and net assets | \$1,471,208 | \$753,313 |

Statements of Activities

For the Years Ended December 31, 2021 and December 31, 2020

| Revenues, gains, and other support: | 2021 | 2020 | % Change |
|---|--------------------|--------------------|-----------------|
| Contributions | \$2,039,837 | \$1,190,250 | 71% |
| Interest Income | \$1,725 | \$8,236 | -79% |
| Total revenues, gains, and other support | \$2,041,562 | \$1,198,486 | 70% |
| Expenses: | | | |
| Program services | \$939,731 | \$780,496 | 20% |
| Management and General | \$244,928 | \$122,872 | 99% |
| Fundraising | \$149,880 | \$116,624 | 29% |
| Total expenses | \$1,334,539 | \$1,019,992 | 31% |
| Other Income | \$64,925 | - | 100% |
| Change in net assets: | \$771,948 | \$179,975 | 329% |
| Net assets, beginning of year | \$683,173 | \$503,198 | 36% |
| Net assets, end of year | \$1,455,121 | \$683,173 | 113% |

END NOTES

A certified public accounting firm has audited our 2021 and 2020 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: Gale Jane, 'Hope' Seed Effect Savings & Loan Group Member | Photo by Jordan Snowzell
 Featured photography courtesy of Esther Havens, Mo Sadjadpour, and Jordan Snowzell.
 Layout Design by Honeystreet.

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Executive Vice President, Pursuant

Eddy Badrina

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Founder & CEO, Mooala Brands, LLC

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Executive Director & Co-Founder,
Seed Effect

Leadership

Missy Williams

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Ellen Slaton

Digital Marketing Coordinator, 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

Scovia Angiro

Human Resource Officer, Uganda

Patricia Mandra

Monitoring & Evaluation, Uganda



Give a box that changes lives.

OUR MISSION

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





"I praise God, who
brought us Seed Effect."

WILLIAM LOLIHA,
South Sudanese Refugee
& Seed Effect Member