



"Now, I am able to stand on my own and support my family."

BETTY ASIPKWE,
Seed Effect Member



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

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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.



► 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

With evidence-backed impact in Uganda, Seed Effect is uniquely positioned to influence a broader shift in refugee response—from relief-driven aid to long-term economic 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 »



“Seed Effect has motivated me, kept me on my feet, and taught me how to protect my family.”

SUSAN,
Seed Effect Member



Watch Susan share her story:
seedeffect.org/susan

LETTER FROM THE EXECUTIVE DIRECTOR

Dear friend,

I met Susan in a refugee settlement in Northern Uganda. As she spoke, I saw her resilience and bravery, and at the same time, my heart broke. Susan shared,

“I came with nothing. When Seed Effect introduced the idea of forming a savings group... I used the money to rent land and started farming. God has blessed my garden, and I was able to get a good harvest. Now, my children are eating well.

This group has helped me set aside all the suffering and painful memories. When I come here, we laugh, sing, and I feel encouraged. Seed Effect has now motivated me, kept me on my feet, and taught me how to protect my family.”

As a mother, I can’t fathom what Susan endured—losing her husband, fleeing South Sudan with six children, and then being expected to start over in a foreign land without the tools or resources needed. Without the atrocity of war, Susan’s story would have been different. It *should* have been different. But in the midst of devastation, there is hope—this is why Seed Effect exists.

Through our work and the hope of Jesus, South Sudanese refugees like Susan and Ugandans, like Moses (pg 18), are being empowered to provide for their families and experience restoration.

► Looking Back: Celebrating 15 Years of Impact

15 years ago, Seed Effect started in South Sudan with 19 women and a simple yet profound vision: to bring the hope of Jesus and economic empowerment to the hardest places.

Today, we have grown to serve 100,000+ members, who care for more than 600,000 children. Our reach has doubled in the last four years alone—a testament to the growing demand for economic empowerment in the hardest places, the faithful work of our team, and your generous support.

As we reflect on all that God has done through Seed Effect, we have a lot to celebrate, including:

- Serving 100,000+ members and exceeding our 2024 goals. (pg 8)
- Partnership with Equipping Farmers International bringing our members conservation agriculture training. (pg 17)
- Relaunching in South Sudan to help returnees begin to rebuild. (pg 14)

With rapid growth, we also encountered new challenges in 2024, including systems and infrastructure that were stretched thin. As we navigate these growing pains, we are investing in leadership development and operational improvements to ensure continued excellence and impact.

► Looking Ahead: Building for the Future

As we celebrate 15 years, we recognize our work is far from finished. While the need remains great, so does the opportunity, and we must be ready to expand.

In 2025, we are:

- Upgrading systems, building capacity, and solidifying our foundation for future growth.
- Focusing on saturation in Uganda and expanding in South Sudan with 20,000+ new members. (pg 12)
- Strengthening partnerships with organizations like HOPE International, Texans on Mission, Tutapona, and Equipping Farmers International to expand our reach and enhance the quality of our program. (pg 17)
- Empowering our local staff to lead with excellence, ensuring long-term sustainability and impact. (pg 29)

Thank you for being part of this journey and continuing to walk with us. Together, we are building a future filled with hope.



Gratefully,

Missy Williams,
Executive Director & Co-Founder

2024 GOALS EXCEEDED

God used you to:

► Empower more people

Together, we served 20,568 new members in 2024 — our biggest year of growth ever!
Exceeding our goal of 18,675.

► Promote resiliency

On average, members report a 31% return on savings, \$61 in 1st-cycle savings, \$79 in 2nd-cycle savings, and \$90 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%.

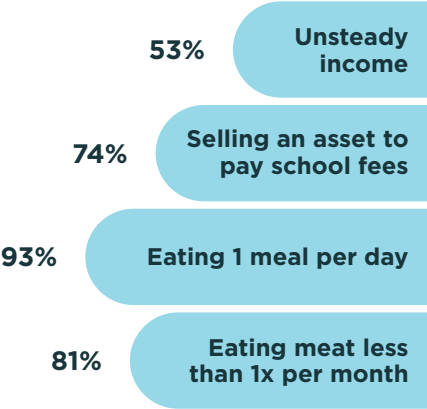
► Foster sustainability

Overall, 87% of groups that begin Seed Effect’s program complete all three cycles.
Exceeding our goal of 80%.

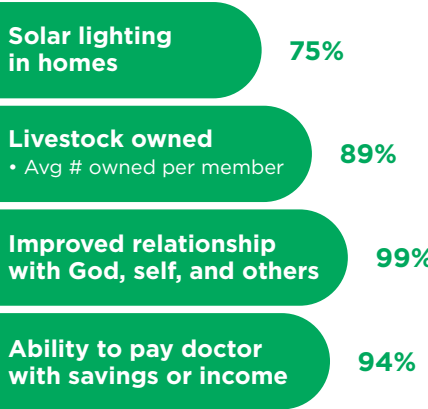
Impact of Empowerment

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



109,358
MEMBERS SERVED



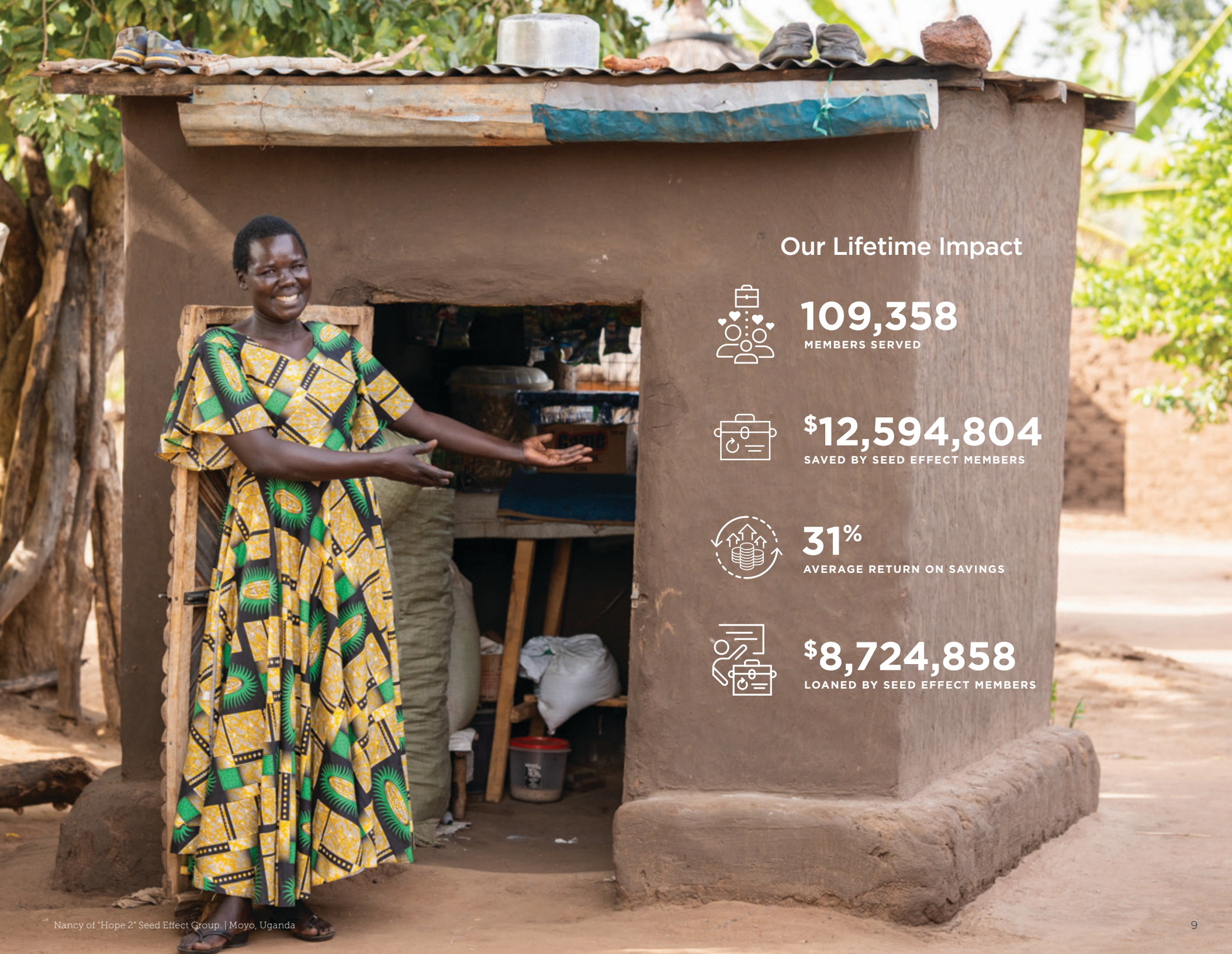
\$12,594,804
SAVED BY SEED EFFECT MEMBERS



31%
AVERAGE RETURN ON SAVINGS



\$8,724,858
LOANED BY SEED EFFECT MEMBERS



Nancy of 'Hope 2' Seed Effect Group | Moyo, Uganda

2024 MILESTONES

We're celebrating!

► **Reaching over 100,000 members**

Since launching in 2017, we've grown rapidly to serve over 100,000 members who care for more than 600,000 children across eight branches in Northern Uganda.

Learn more about our saturation model on page 12.

► **Launching a pilot in South Sudan**

After launching in 2009, Seed Effect spent seven years empowering former refugees in South Sudan. Then, the war forced us to flee to Northern Uganda. Now, after seven years, we're back! In February 2024, we launched a pilot in Kajo Keji, South Sudan. Coming home really is the best feeling.

Read more about our expansion back into South Sudan on page 14.

► **Hosting our first-ever Leadership Summit**

Seed Effect Uganda kicked off the new year with our first-ever Leadership Summit! The leadership teams from all eight Seed Effect branches traveled to the shores of Lake Victoria in Entebbe, Uganda, for three days of meetings, fellowship, and team building. It was a rare opportunity for these leaders to all be together in the same place to share best practices, discuss challenges, and strategize for the new year.



► **Partnership with Equipping Farmers International**

Seed Effect partnered with Equipping Farmers International (EFI) to launch a new conservation agriculture training, also called Farming God's Way. The model mimics the natural processes that we see in nature and promotes the restoration of man's relationship with creation, one of the four key relationships that we teach in our Bible studies. It is radically different from conventional agricultural practices in Uganda.

Learn more about our partnership with EFI on page 16.

"I am grateful to Seed Effect for having brought the word of God, which we share every week during our saving meetings which has greatly helped me and my family."



MOSES OKELLO,
Seed Effect Member



"I will continue to trust God. May God bless Seed Effect and all my group members for encouraging and praying for me. Thank you so much."

AMAL EVALINE,
Seed Effect Member

SATURATION MODEL

Saturating Communities

There are over one million South Sudanese refugees working to rebuild their lives in Northern Uganda alongside millions of Ugandans who are also living in extreme poverty.

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

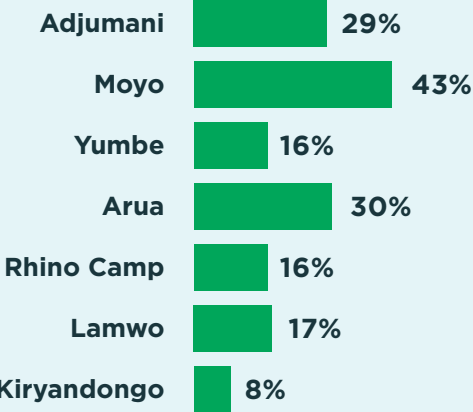
SATURATION IS MOST EFFECTIVE

Supporting a handful of individuals within a community can yield positive outcomes, but providing economic development tools and resources to the entire community creates widespread impact and offers several distinct benefits.



Percentage of Population Served

Saturation goal is ≥ 40%



BENEFITS OF SATURATING COMMUNITIES

- Synergistic Effects**
As more individuals within the community experience economic success and personal growth, they can contribute to the overall growth and development of the community, creating a positive feedback loop.
- Social Cohesion**
Empowering the entire community fosters a sense of unity and shared purpose.
- Long-Term Sustainability**
By building a strong economic foundation that benefits the entire community, you create conditions for continued growth and prosperity even after external support diminishes.
- Resilience**
When everyone has access to resources and opportunities, the community is better equipped to weather economic downturns, natural disasters, or other crises.

THROUGH THIS EXPANSION, WE'VE:

- Established a branch in all seven refugee settlements in Northern Uganda, a partner branch in Omoro, and a new pilot location in Kajo Keji, South Sudan!
- Reached over 22% of the combined population (South Sudanese and Ugandans) in these districts.
- Reached >30% of refugee population in Northern Uganda.
- Surpassed our goal and grown to serve over 109,400 members across these branches in over 4,000 groups who care for an estimated 656,000 children.

“Seed Effect has done a lot, and our prayer is that Seed Effect should continue to grow to help support and empower others.”



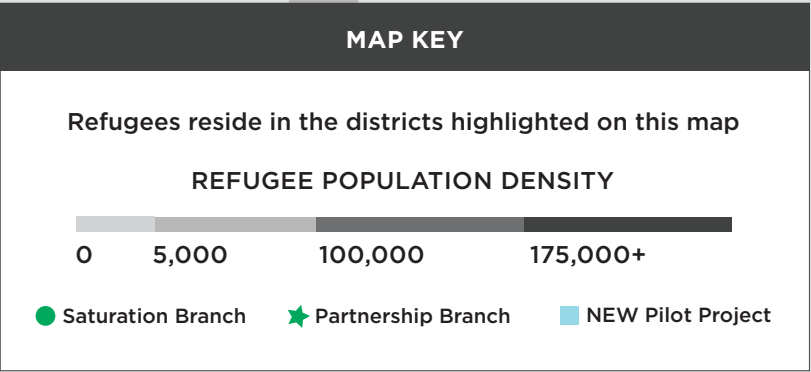
SIMON AYAMBU,
Seed Effect Member

We’re praying alongside Simon that Seed Effect should continue to grow. As you can see from the chart to the left, there is still much work to do within these communities. We aim to reach at least 40% of the population in each of these communities. Our goal is to serve over 20,000 new families across these locations in 2025!

Read more about our 2025 goals on page 34 »

SOUTH SUDAN

UGANDA



Kampala



PILOT IN SOUTH SUDAN

Returning Home

Seed Effect was launched in Kajo Keji, South Sudan in 2009, however war forced us to flee to Northern Uganda in 2017. On February 26, 2024, Seed Effect South Sudan relaunched operations in Kajo Keji. Eighteen months of planning and praying birthed a pilot project, signaling a pivotal moment in the community's plea for restoration, resilience, and sustainable solutions. This homecoming, seven years after being forced to flee to Northern Uganda, symbolizes Seed Effect's unwavering commitment to serving in hard places and empowering communities to thrive amidst adversity.



South Sudanese refugees and Seed Effect members

The relaunch reflects our holistic approach, combining financial services, business training, and spiritual discipleship to empower individuals and families. We still face challenges of political instability and economic hardship, including many shops still boarded up, schools that have yet to reopen, and bullet holes in nearby buildings. It is, without a doubt, a place that is still rebuilding. This is why we felt the need to return.

► **Seed Effect's return sends a powerful message: "Return when you are ready. We will be here to support you."**

Seed Effect is positioned to play a crucial role in South Sudan's sustainable development and transformation. We had a goal of starting 30 new groups and empowering 750 families, and, in 2024, we met this goal! Some might say it is too soon or too risky for Seed Effect to go back. We say that Seed Effect's mission is to serve in the hard places, and the South Sudanese need tools to rebuild their lives with hope and dignity now.

We can't wait to see what the next seven years will hold!



"When I came to know Seed Effect, they began teaching us these new methods of agriculture...

When I tried it myself, it was easy to use... During a very scorchy sun, every week I would go, I find it is flourishing. The knowledge of organic things which we have acquired, I think it is very good."

JOHNSON OMACH, Seed Effect Member



NEW PARTNERSHIP

Seed Effect + Equipping Farmers International

Many Seed Effect members rely on growing all or at least part of their food, and most families desire to farm an acre or two to feed themselves and hope to generate a little income by selling surplus crops. Unfortunately, conventional farming practices have led to soil degradation, poor yields, and other challenges that make it difficult for farmers to support themselves.

This is where our partnership with Equipping Farmers International (EFI) is bridging the gap.

Empowering with Conservation Agriculture

EFI trains partners on conservation agriculture principles, helping them improve food security, nutrition, and income generation. Their principles are simple yet effective and grounded in Biblical teachings. The training is hands-on and can be implemented by anyone—from refugees growing vegetables on small plots to commercial farmers!

One small conservation garden (16 by 39 meters, less than a quarter acre) can feed an entire family for a year. The model requires less money and less labor and yields better results than conventional farming, all while being gentler on the land.

Lessons from the 2024 Pilot Program

In 2024, Seed Effect piloted this approach at two branches as an alternative to our former conventional approach. 749 members were trained, and 54 demonstration sites were established. While the results were mixed, we learned valuable lessons. We faced challenges such as low attendance, a lack of materials, and timing issues with the training.

As a result, the adoption rate was lower than expected. However, those who did embrace the new methods reported better yields and more success. In 2025, we are expanding this training to all branches in Uganda with a few modifications. We are excited to continue our partnership with EFI to provide this valuable training to our members!

MEMBER SPOTLIGHT: MOSES OKELLO

Restoring Families

Moses' journey has been marked by poverty and hardship. In the past, he used alcohol to numb his pain as he struggled with carrying the heavy burden of providing for his family. He shared,

"I never used to go for prayers, and I was an alcoholic. When I used to drink alcohol, I was a person who wouldn't forgive even to my wife. I would drink alcohol and beat her. She finally ran away and left me."

Seed Effect serves a region of the world that has been deeply affected by the hardships of poverty and the trauma of tribal conflict and strife. As a result, alcohol consumption in Northern Uganda is notably higher compared to other regions in the country and has been identified as a contributing factor in domestic violence and financial instability.

But everything changed when Moses joined God's Mercy Seed Effect Group. As he studied God's Word, his perspective began to shift. He said,

"When I joined the group, I started saving. We would open up with a Bible Study. Then I started to see in the Bible you need to be a person who knows God..."

"I am grateful to Seed Effect for having brought the word of God... it has greatly helped me and my family."

MOSES OKELLO,
Seed Effect Member



Seed Effect member, Moses Okello and family. | Kiryandortgo, Uganda



"When I got to hear more about the Bible, I realized that I had a misunderstanding with my wife... I then called my wife and told her that I was coming to her home, and I am coming to ask for forgiveness... because I have changed."

Not only was Moses' family restored, they also began to rebuild their life.

On average, Seed Effect members have less than \$7 in savings when they join. But Moses had nothing. Within his first year of joining Seed Effect, Moses took three loans to start a beverage shop. He shared,

"I invested another loan into my shop and this has increased my revenue by 50%... From the profits, I have been able to rent more land... I intend to use all three acres for planting maize (corn) this season."

Today, Moses has reconciled with his wife, and he's building a stronger future for their five children through Seed Effect. He has become an inspiration to his group and community, encouraging them to trust in God's love and embrace the healing power of forgiveness.



Watch Moses' story here:
seedeffect.org/moses

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.

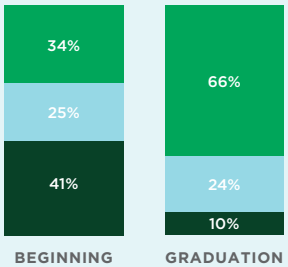
In the charts included, you can see the data we've collected to measure the change across several common poverty indicator metrics.

► **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

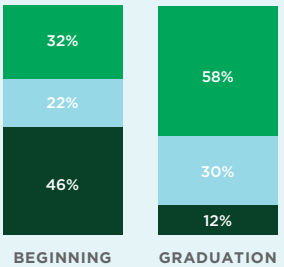
WHEN I NEED TO PAY THE DOCTOR

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



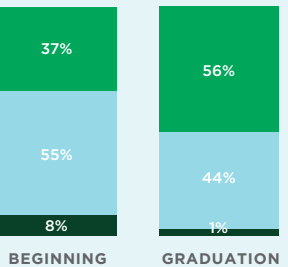
WHEN I NEED TO PAY SCHOOL FEES

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



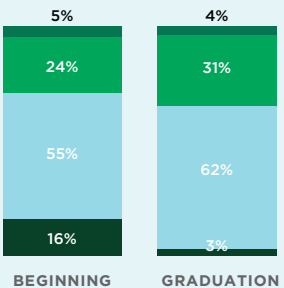
MEALS PER DAY

- 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

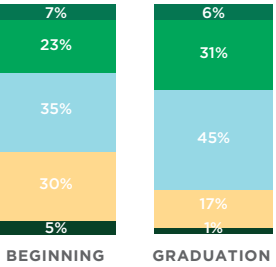
+81%

NUMBER OF LIVESTOCK OWNED



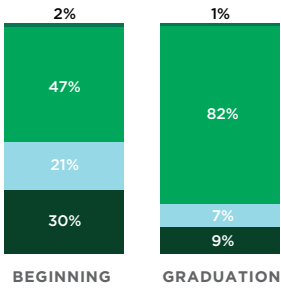
HOW STEADY IS YOUR INCOME?

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



LIGHT SOURCE IN HOME

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



SECTOR
Spiritual



45%

PLACED THEIR FAITH IN JESUS



99%

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

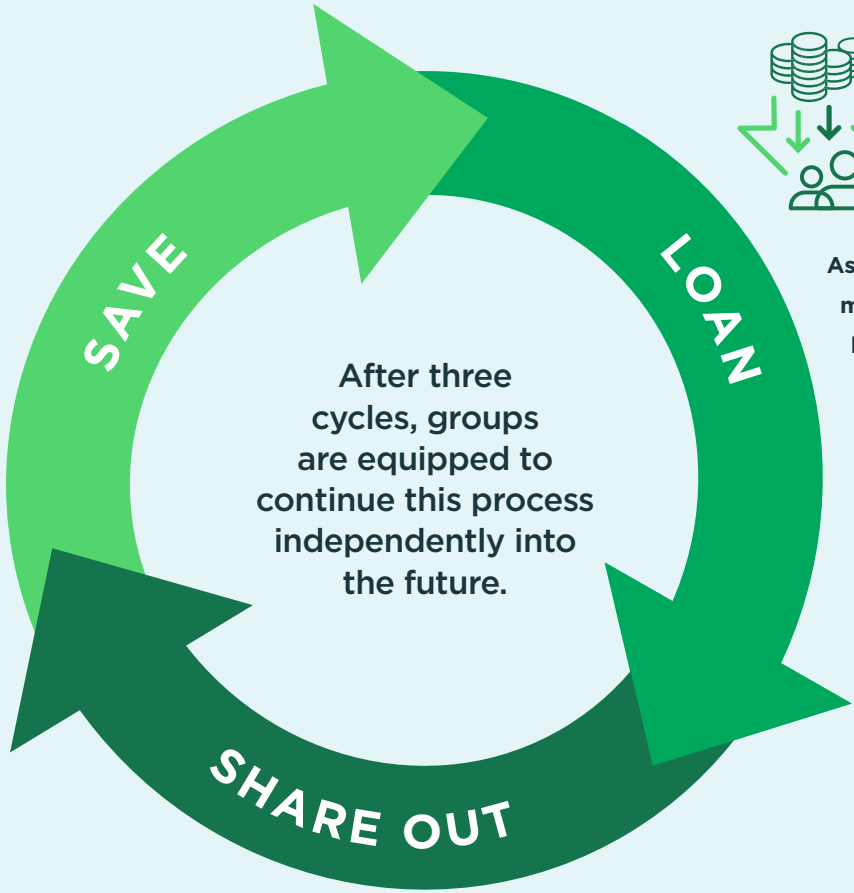
Seed Effect Savings & Loan Cycle

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 **31% 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 year of saving together.

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 agriculture training through Chalmers’ Plan for a Better Business curriculum and Equipping Farmers International’s Farming God’s Way 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



"Before
working with
Seed Effect,

*my family struggled to find food
and shelter and to make ends
meet. Finding a well-paying job
was difficult for me as a refugee.
Fortunately, God brought Seed
Effect to Uganda, and we were
recruited to help launch the
program.*

*Seed Effect has not only impacted
my financial situation but has
also given our family hope and
brought community. I have built
strong relationships, encouraging
one another and celebrating each
other's successes.*

*Today, I am proud to say that Seed
Effect has taken me from nothing
to another level. I am contributing
to the community and building a
brighter future for my family."*



MATTHEW AJU
Field Officer,
Seed Effect Uganda



Seed Effect Field Officer, Matthew Aju, with his family. | Adjurnani, Uganda

"My family life has been
transformed, thanks
to Seed Effect."

MATTHEW AJU
Field Officer, Seed Effect Uganda

LOCALLY LED
Seed Effect
Africa 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 2024, Seed Effect employed 124 staff
across Northern Uganda and South Sudan.
Additionally, 214 South Sudanese refugees
and Ugandans worked with Seed Effect as
Community-Based Facilitators. These are Seed
Effect members who have participated in a
savings group and have been equipped to start
and train new groups.



"Before Seed Effect, I felt unable to pray and did not have access to the Word of God.

I can now pray, share the Word, and encourage others spiritually."

NANCY WODE,
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.

► 45% 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.



Pamela of 'No Division: We are the Same' Seed Effect Group | Lamwo, Uganda

Over the next five years, our goal is to:

► GROW OUR GEOGRAPHY

We're positioned to serve over 180,000 members, caring for an estimated 1 million children. This growth includes our current Uganda branches and growing our reach 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.



2025 Goals

► EXPAND OUR REACH

- Reach 129,000+ members served across all locations in Uganda.
- Reach 2,697 members served in South Sudan.
- Track and evaluate “saturation” at each location.

► PROMOTE RESILIENCY

- Expand conservation agriculture training to every branch.
- Ensure all 2nd-cycle groups receive Plan for a Better Business training.
- Collaborate with Dr. Steven DeLoach to identify drivers of savings growth and poverty reduction.



Seed Effect member Alice Akot and family | Lamwo, Uganda



► FOSTER SUSTAINABILITY

- Ensure 100% group operational independence by the end of the 2nd cycle.
- Establish Alumni Networks to maintain community engagement and mentorship.



► DEEPEN SPIRITUAL IMPACT

- Ensure every group has a Spiritual Leader, a Bible, and weekly Bible Studies.
- Host an annual Church Leaders Conference and an annual Community-Based Facilitator (CBF) Discipleship Conference at each branch.
- Grow partnership with Tutapona to support trauma healing for members.



► INCREASE CAPACITY, ENSURE ACCOUNTABILITY, ENHANCE MEASUREMENT & EVALUATION

- Optimize financial management and reporting processes.
- Implement HR Management System and Learning Management System.
- Implement TaroWorks for program data collection, accuracy, and accountability.

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,

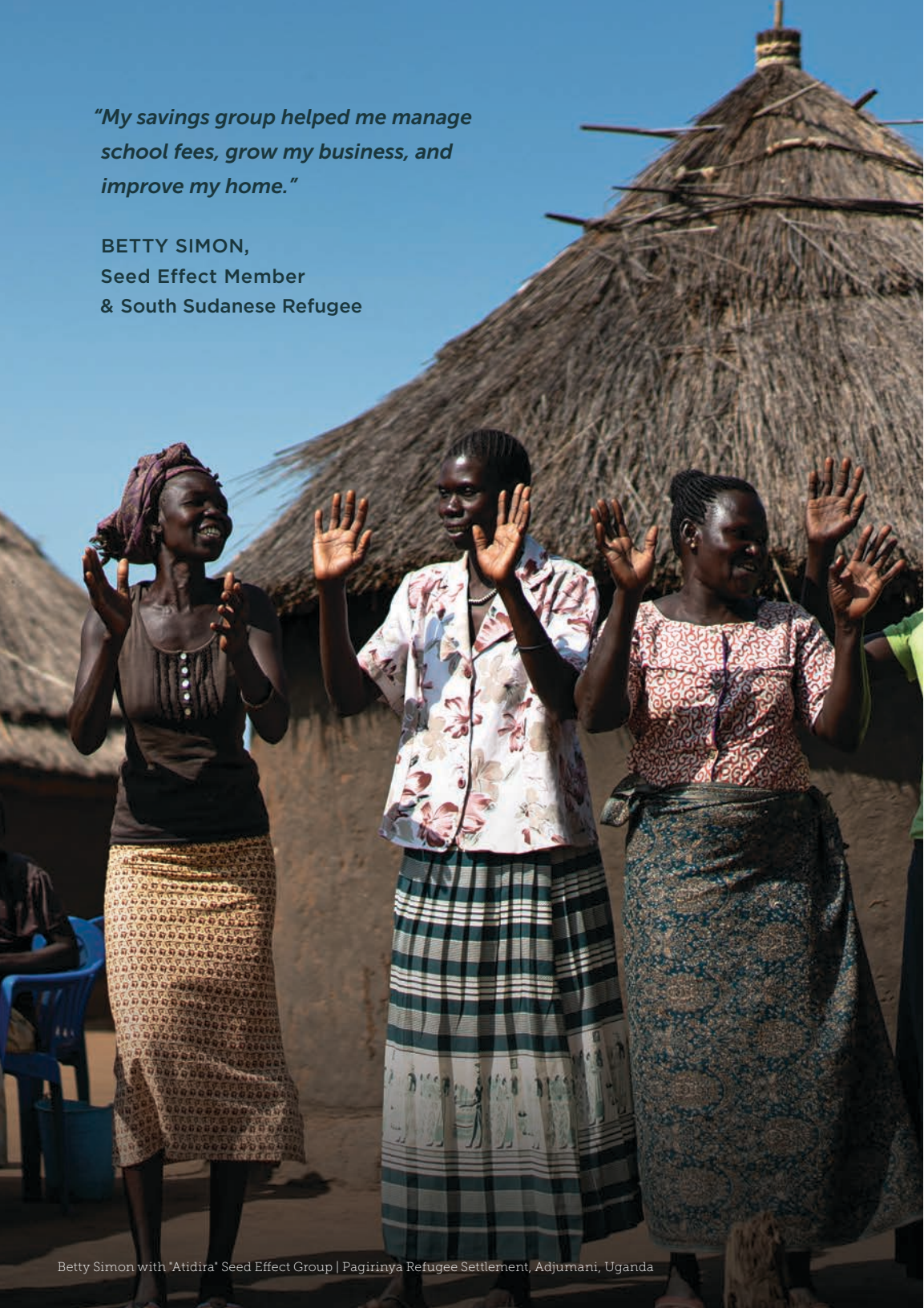
“Despite having the right to work and obtaining land, many refugees remain poor and fail to gain economic independence. There is potential for refugees to do better... lower ownership of land and its small size, along with limited access to credit are obvious obstacles to productivity.”²

- ▶ 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 'Atidira' 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, Hooegeveen and Reese, The Costs Come before the Benefits, 2024.

OUR GENEROUS DONOR COMMUNITY

Give a box that changes lives

"We feel so grateful to partner with Seed Effect, knowing our monthly tithe is going to an organization with boots on the ground. We look forward to each update from the team and all that is being accomplished in His name and for His glory!



DRU & AMANDA GUILLOT
Dallas, Texas

"Seed Effect is one of the most remarkable and effective nonprofits we've had the pleasure of partnering with. The return on investment, both literally and spiritually, is trackable, impressive, and life-changing. They treat people with respect, capable of helping themselves, providing them with the tools and resources to support each other for the rest of their lives. They provide a practical solution to a humanitarian crisis with proven results. **A rare gift to both donor and recipient, it is our joy to partner with them.**"



STEVEN & TAWNY COOPER
Dallas, Texas



Conex Muna and Maude of "Opi Okweni" Seed Effect Group | Pagimwa Refugee Settlement, Adjumani, Uganda



Together, we're challenging the status quo.

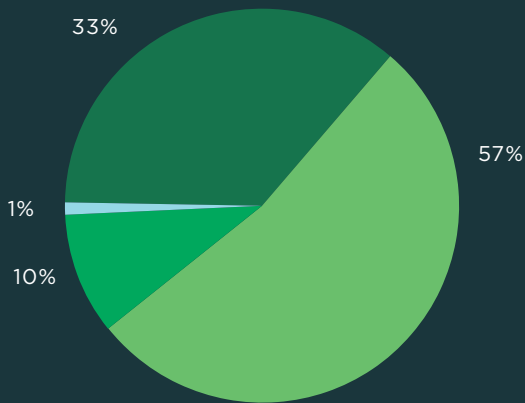
\$90	\$2,250
sends one person through our 3-year program.	funds an entire group of 25 new members.

Join The Greenhouse, our community of committed monthly donors.



SCAN TO GIVE
► seedeffect.org/greenhouse

Support by Category



- Foundations
- Individuals
- Partnerships
- Churches

Financials

Statements of Financial Position

As of December 31, 2024 and December 31, 2023

2023 Audited Financials compared to 2024 Unaudited financials

Assets	2024 Unaudited	2023 Audited
Cash and cash equivalents:		
Without donor restrictions	\$855,605	\$796,312
With donor restrictions	\$746,875	\$692,293
Total cash and cash equivalents	\$1,602,480	\$1,488,605
Pledge receivable, net	\$270,000	\$115,338
Total assets	\$1,872,480	\$1,603,943
Liabilities and Net Assets		
Accounts payable and accrued liabilities	\$21,502	\$5,431
Total liabilities	\$21,502	\$5,431
Net assets:		
Without donor restrictions	\$1,125,605	\$906,219
With donor restrictions	\$725,373	\$692,293
Total net assets	\$1,850,978	\$1,598,512
Total liabilities and net assets	\$1,872,480	\$1,603,943

Statements of Activities

For the Years Ended December 31, 2024 and December 31, 2023

2023 Audited Financials compared to 2024 Unaudited financials

Revenues, gains, and other support:	2024 Unaudited	2023 Audited	% Change
Contributions	\$2,725,308	\$2,079,560	31%
Special Events (less costs of direct benefit to donors)	—	\$122,694	-100%
Interest Income	\$24,799	\$23,393	6%
Other Income	\$5,822	\$18,340	-68%
Total revenues, gains, and other support	\$2,755,428	\$2,243,987	23%
Expenses:			
Program services	\$1,898,060	\$1,880,851	1%
Management and General	\$472,511	\$373,928	26%
Fundraising	\$132,892	\$230,093	-42%
Total expenses	\$2,503,463	\$2,484,872	1%
Change in net assets:			
Net assets, beginning of year	\$1,598,512	\$1,839,397	-13%
Net assets, end of year	\$1,850,978	\$1,598,512	16%



VIEW JAN—JUNE 2024 AUDITED FINANCIALS
► seedeffect.org/financials

END NOTES

In 2024, Seed Effect changed its fiscal year to end as of June 30. A certified public accounting firm has completed an audit of the six month period running January to June 2024. For comparison purposes, the unaudited financials from the entirety of calendar year 2024 are shown here alongside the audited financials from 2023. A 12-month audit will be completed of the July 1, 2024 to June 30, 2025 fiscal year.

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: "Unity" Seed Effect Group | Rhino Camp Refugee Settlement, Uganda
Featured Photography by Era92, Esther Havens and Wavemaker.

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*Non-Voting Member

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Kwoji Godfrey
Head of Finance

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Head of Programs

Seed Effect South Sudan

Bismarck Yengi
Country Director

Peter Lokang
Head of Operations



OUR MISSION

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



Hope starts with a
simple green box.

