

To plant the seeds that overcome poverty by providing access to economic empowerment, education, and spiritual discipleship in marginalized communities

MISSION +

MEASUREMENT -

MONEY

MANAGEMENT +

GOVERNANCE +

Program & Plans

Effectiveness & Efficiency

Income & Assets

Staff & Stewardship

Board & Governance

Executive Summary

Seed Effect programs are coherently designed, proven effective by independent studies, geographically concentrated, managed efficiently, and governed by an engaged Board with sound policies and practices. The new goal of Savings Groups within walking distance of every household in target districts by 2029 creates a first-ever definition for success. Ag curriculum was improved, but better data tracking lowered clients served. Seed Effect is still searching for the right fundraising strategy after missing targets.

SCORECARD

Cost-per-Outcome: Member Savings

Millions

FY23

FY24

FY25

FY26

Total Expenses

Member Savings

Millions

OpScore: 86%

Give Confidently

EFFECTIVENESS

Clients Served

Declining

Activity & Outputs

Mixed Trends

Outcome Trend

Consistent

Outcome Quality

Benchmarked

Impact Evaluation

Independent Study

PROGRAMS		PLANS		EFFICIENCY	
Mission Statement	Broad but Achievable	Program Strategy	Coherent Logic	Cost-per-Client	More Expensive
Primary Client	Well-defined	Goal Types	Quality & Growth Goals	Cost-per-Outcome	More Expensive
Client Relationship	Right Length	Feasible Plans	Realistic	Fundraising Costs	Efficient
Main Programs	Focused	Date of Plans	Recently Updated	Volunteers	Minimal Use
Geography	Concentrated	Recent Upgrade	Major Improvement	Strategic Partners	Many
STAFF		STEWARDSHIP		BOARD	
Staff Retention	Healthy	Overhead	Reasonable	Board Chair	Independent
Senior Mgmt	Shared Authority	CEO Comp	Average	Board Members	Good Composition
CEO Direct Reports	Reasonable Number	Financial Controls	Documented	Term Limits	Enforced
CEO Tenure	Medium	Annual Audits	Yes	Active Committees	Multiple Committees
Key Leader Risk	Moderate	Accounting	Reconciled & Classified	CEO Role	CEO does Not Vote
INCOME		ASSETS		GOVERNANCE	
Income Growth	Growing	Cash Reserves	Minimum	Member Roles	Documented
Donor Retention	High	Unrestricted Cash	Limited Flexibility	Board Dashboard	Transparent KPIs
Largest Donor	Risky Reliance	Net Assets	Adequate Assets	Board Approvals	Some Plans Do Not Pass
Small Donors	Many but Low Income	Debt	None	Reserve Policy	Board-mandated
Gov't Funding	None	Endowment	None	Self-Propagating	Yes

Grant Advice

Seed Effect has improved its data management and definition of success in 2026 with plans for an improved cash reserve policy. Improved organizational maturity and consistent program success warrants another grant up to 10% of the \$3M budget for FY27.

Scoring Guide:

+ = 2 pt

⚠ = 1 pt

- = 0 pt

Copyright ©2026 Ledbetter Foundation. All Rights Reserved.



WHAT WE DO	MISSION	To plant the seeds that overcome poverty by providing access to economic empowerment, education, and spiritual discipleship in marginalized communities										
	Core PROGRAMS & Program ACTIVITIES List the program name & main activities done for clients in the 3 largest programs					Immediate OUTPUTS Initial results at end of programs			Long-term OUTCOMES Lasting results after program ends			
	#1	Christ-centered Savings Program in Uganda and South Sudan. Through our 3-year program, members gain access to critical financial tools, spiritual discipleship, agriculture training, and entrepreneurship training.					154,498 savings and loan group members served by June 30, 2027 (since 2017).			Members grow spiritually, become more financially stable and resilient, and can provide for their families.		
	#2											
	#3											
Total # of Programs		1	Paid Staff (by Type)		FT: 121	PT: 234	Staff Turnover Rate		6 %	Total Volunteers	12	
WHO WE SERVE	PRIMARY CLIENT	South Sudanese, Sudanese, and Ugandans living in poverty in areas affected by conflict								HOW LONG DO YOU SERVE Primary Clients	3 Year(s)	
	SECONDARY CLIENTS											
	CLIENT LOCATION	☐ Local ☐ Regional ☐ National (USA) ☒ International								# of Nations Served	2	
	CLIENT SUCCESS STORY	In northern Uganda, Moses's family was living in poverty. To cope, he had turned to alcohol, and bitterness had driven Moses' wife away. In his Seed Effect group, weekly saving came with Bible study, and learning about God's forgiveness moved him to go ask for hers. His family is reunited, he is saving and borrowing to provide for them, and he now encourages others toward the same healing. (Moses Okello, Seed Effect Member)										
STRATEGIC PLAN	SPECIFIC NUMERICAL GOALS for the future						Why this goal is STRATEGIC		Goal DEADLINE			
	#1	Empower 17,500 new members in FY26-27 impacting 154,498 individuals (888,364 members and dependents all time) across UG and SS with the Gospel and holistic financial tools.						Get critical financial tools in the hands of many while serving all members well		06/30/2027		
	#2	Savings Group within walking distance of every household in districts we serve.						Ensures access to all Host & Refugee individuals in need of financial services.		06/30/2029		
	#3	Percentage of households reporting the highest level of poverty in each category (livestock, nutrition, asset preservation, shelter) to decrease by half by the end of their third cycle.						Members use SE tools to gain stability, resilience, and provide for their families.		06/30/2027		
	STRATEGIC PARTNERS		HOPE Int'l, Empower One, Texans on Mission, Tutapona, EFI, Chalmers						DATE of most recent Plan Update		08/21/2026	
New PARTNER Opportunity		VisionFund, Opportunity International										
MOMENTUM		FY 2023	FY 2024	FY 2025	FY 2026	Define the category & explain significant annual changes						
Clients Served		57,143	68,970	75,990	61,625	Active Members calculated using new, more granular methodology in FY26.						
Key Activity		20,476	12,958	15,513	20,559	New Members. Growth in Expansion Branches & Kajo Keji branch.						
Key Output		2,443,907	1,383,772	2,693,855	2,139,306	Amount saved (USD) active members. UNHCR cut rations. FY24 is 6 months of data						
Key Outcome		4	5	5	5	Increase in # of livestock owned per graduated member. Overall, an 82% Increase.						
MEASUREMENT	Do you Survey Clients?		☒ Yes ☐ No		% of Clients with Outcome Data		20 %		Independent Impact Evaluation		☒ Yes ☐ No	
	Client Outcomes compared to Baseline or relevant Benchmarks		ALL SURVEYED: On average, members report less than \$7 in savings prior to joining Seed Effect. These members report \$62 in savings after 1st cycle, \$79 after 2nd cycle, and \$90 after 3rd cycle inclusive of a 31% average return on savings. 99% of members report improvement in relationships with God, self, others, and creation. 20% SURVEYED: Seed Effect members report an 82%+ increase in livestock owned. Members reporting 1 meal per day or less decreases 88% and members reporting three meals per day increases by 49%. The number of members reporting selling off assets to pay for school fees decreases 74%. Of members that did not follow Jesus, 40% say they now do.									
	Method & Frequency of outcome measurement?		Group Financial Surveys: Quarterly for 3 years. Individual Poverty Metric Surveys: 1 time per year for 3 years.									
	Last Program CHANGE to improve outcomes		Conservation ag. training upgraded to SEED CARE curriculum; shortened training window from 5 to 3 days with participant selection focused on high-performing groups (70%+ women, ages 18–45); piloting digital data collection to improve data timelines + accuracy									



FY END MONTH		June		FY 2023	FY 2024	FY 2025	FY 2026 Audited	☐ Yes ☒ No	FY 2027	☒ BUDGET ☐ ACTUALS		
INCOME	Earned Income	\$ 41,733		\$ 13,281	\$ 35,323	\$ 26,492	\$ 24,000					
	Gifts in Kind	\$ 0		\$ 0	\$ 0	\$ 0	\$ 0					
	Cash Donations	\$ 2,202,254		\$ 1,107,917	\$ 3,256,305	\$ 2,427,180	\$ 3,033,500					
	Total Income	\$ 2,243,987		\$ 1,121,198	\$ 3,291,628	\$ 2,453,672	\$ 3,057,500					
EXPENSES	Program Services	\$ 1,880,851		\$ 1,165,636	\$ 1,592,760	\$ 2,173,700	\$ 2,440,638					
	Administrative	\$ 373,928		\$ 252,552	\$ 486,249	\$ 625,800	\$ 431,647					
	Fundraising	\$ 230,093		\$ 52,811	\$ 191,557	\$ 207,981	\$ 129,750					
	Total Expenses	\$ 2,484,872		\$ 1,470,999	\$ 2,270,566	\$ 3,007,481	\$ 3,002,035					
NET INCOME		\$ 240,885		\$ 349,801	\$ 1,021,062	\$ 553,808	\$ 55,465					
INCOME SOURCES	Earned Income Sources	Investments and Trip Income					Money Spent Internationally	71 %				
	Examples of GIK	Swag for luncheon/ fundraiser attendees					# of Fundraising/Comms Staff	FT: 0 PT: 1				
	Donor Retention Rate	68 %		Total Donors	265		Staff Raise Support?	☐ Yes ☒ No				
	Sources of Donations	\$1,000 or less		\$50,000 or more	Monthly Recurring	Government(s)	Largest Donor					
	Donors by Gift Type	133		20	122	0	1					
	Total Income by Gift Type	\$ 62,638		\$ 1,975,693	\$ 178,838	\$ 0	\$ 300,000					
FINANCIAL POSITION	Cash Reserves	3-4 Months		Unrestricted Cash on Hand	\$ 591,470		Net Assets	\$ 1,742,959				
	Endowment	\$ 0		Used Line of Credit Past FY	☐ Yes ☒ No		Debt	\$ 0				
FINANCIAL CONTROLS	Days to close books	15 Days		Written Financial Controls	☒ Yes ☐ No		Annual Audits	☒ Yes ☐ No				
	Are any fundraising event or communications expenses recorded as program expenses in your financial reports?							☐ Yes ☒ No				
EXEC TEAM	CEO or Exec Dir Name	Missy Williams				CEO Age	40-49 yrs		CEO Compensation	\$ 138,799		
	CEO Tenure	9 yrs		Senior Executive Team	☒ COO or Operations Dir		☐ CFO or Finance Dir		☐ CMO or Comms Dir			
	CEO Direct Reports #	3 staff			☐ CDO or Development Dir		☒ CPO or Program Dir(s)		☐ CTO or IT Director			
	List strategic initiatives senior executives created (other than the CEO) and executed in recent years?				Program Dir oversaw new S Sudan launch, data digitization project, and established social franchise framework to support entities. Dir of Ops is migrating donation platforms.							
BOARD	Board Chair	Jim Wilson			CEO Annual Review	Yes		CEO Board Vote	☐ Yes ☒ No			
	Chair Tenure	4 yrs		Term Length	2 yrs		Consecutive Term Limits	3 terms		Cash Reserve Policy	☒ Yes ☐ No	
	Board Members	6 Men 3 Women		Active Committees	☒ Finance ☒ Governance/Nominating		☐ Fundraising/Development					
	Board reviews the same KPIs each meeting			☒ Yes ☐ No		Board Members sign a Member Commitment Form			☒ Yes ☐ No			
	Separate Development or Advisory Board			☐ Yes ☒ No		Board Members (not the CEO) Recruit New Members			☒ Yes ☐ No			
	What and when was the last CEO proposal revised in cmte or revised/denied by Board?											
ORG DATA	FOUNDER	Missy Williams			TAX ID#	46-0639137		YEAR FOUNDED	2012			
	SECTOR	Economic Development			WEBSITE	seedeffect.org		ANNUAL REPORT LINK	/2025-annual-impact-report/			
	ORG TYPE	Independent Public Charity			HQ CITY	Dallas, TX		ANNUAL AUDIT LINK	In Process			
	TRADE ASSOCIATION MEMBERSHIPS			ECFA								

COMMITMENT: I have worked with the appropriate staff & Board members to ensure the accuracy of the information provided above.

Name: Missy Williams

Title: Executive Director

Date: 09/01/2026