



The Seed of Hope Fund

A no-interest loan fund planting self-sufficiency in Uganda



THE NEED

In February 2026, our founder stood in eastern Uganda and saw it firsthand: **unemployment near 35%**, and banks charging **22% interest** to the very families least able to pay it. The problem is not a lack of willingness to work — it is a lack of access to capital. Seed of Hope answers with loans at **zero interest**: borrow the seed, grow the harvest, and return the seed so another family can plant.

35%

unemployment in Uganda

22%

bank interest rate to borrow

0%

Seed of Hope interest — forever

HOW IT WORKS

1. **A donor plants the seed.** A one-time gift funds a complete income-producing project — equipment, training, and a plan.
2. **A recipient goes to work.** The loan carries **zero interest** and a repayment schedule built from the project's own earnings.
3. **The seed is returned.** Every dollar repaid goes back into the fund — not to us, and never to interest.
4. **The seed is planted again.** The same gift launches the next family, and the next. **One donation works forever.**

FLAGSHIP PROJECT: THE TRACTOR

Our first Seed of Hope loan: a **\$40,000** purchase places a brand-new **4WD Massey Ferguson 85 hp tractor and two plows** with a Ugandan operator plowing sugarcane fields at \$40 per acre, 10 acres per day.

The Numbers (conservative: 4 days/week, year-round)	Amount
Daily gross — 10 acres × \$40/acre	\$400
Daily fuel & labor expenses	– \$100
Daily net earnings	\$300
Annual net (208 working days)	\$62,400
Full \$40,000 repaid in ~134 working days	≈ 8 months

At a bank's 22%, this loan would cost **~\$8,800 in interest**. Seed of Hope adds **\$0** — and in under a year the operator owns a debt-free business earning \$62,400 per year, while the full \$40,000 returns to launch the next project.

WHY YOU PAY IT BACK

Repayment is not a burden — it is a ministry. Every shilling returned becomes the seed for the next family's harvest. We ask each recipient to repay faithfully as an act of stewardship and gratitude, so that the blessing they received becomes the blessing they give. *"They will be like a well-watered garden, like a spring whose waters never fail."* — Isaiah 58:11

OUR VISION

A revolving fund where generosity never runs dry — every loan repaid at 0% interest plants the seed of hope for the next hardworking family in Uganda.