

# The Lovelight Stories

## PODCAST

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### Ep: 7 - Missy Williams, Seed Effect | SHOW TRANSCRIPT

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00:00.00

lovelightstories

Missy, thank you so much for joining me today on the lovelight stories podcast. It is just a pleasure to have met you through hope international actually which we can talk about, but can you share with everyone a little bit about how you came to start seed effect?

00:17.43

Missy Williams

Yeah, Stephanie I'm so glad to be here. Thanks for having me and so we got an opportunity to travel. It was back in 2007 and we went to South Sudan at that time it was still Sudan. It was nine years after the peace agreement had been signed that had ended 25 years of civil war, and my husband and I had gone on a mission trip. We were working alongside the local church and as we were there. We were seeing former refugees repatriating, coming back, being dropped off with a tarp and a sack of grain and just this expectation that they would be able to start their lives over, and yet as we were meeting people, we kept hearing that they just did not have access to any of the tools that they would need to do that. And they had no safe place to save money. They had no access to affordable credit to start or grow businesses and the banking infrastructure was inaccessible to them and so you just had story after story of: I just don't know how I'm going to provide for my family. I don't know how I'm going to put my kids in school or pay for their medical needs. And there was a moment that happened on our trip the very last night and while we were with, really alongside, the women that we had been serving with and with the help of a translator. They made a very simple request. They said if we could get a sewing machine, we could start a business and we could put our kids in school we could provide for our families. And you could see as we as I spoke with them just this hope for an opportunity. And so that moment was very pivotal because after you know I walked out of the mud hut that we were in and I started talking about a sewing machine and my husband it was just the women that had been pulled aside and so he thought, what what do you mean? a sewing machine. You don't sew. Um, that we really then started processing what it would mean to bring opportunity to bring empowerment to the south Sudanese who were really working to rebuild their lives and ended up partnering with the local church and there's a. Um, skipping ahead. There's a lot a lot that happened in there but to start a Christ-centered microfinance organization in South Sudan to empower the people to provide for their families with dignity.

02:44.74

lovelightstories

Wow, And the local church is something you just emphasized. Can you explain why? Why the local church?

02:49.93

Missy Williams

Well, we really believe that true transformation and restoration can't happen apart from the gospel, and so um, for us the way to reach the people with the gospel is obviously through the local church, with the local church, empowering the local church in partnership with the local church. Um, and so what was really interesting about being there is we were on a mission trip so we were we were with the church and in South Sudan and we were out sharing the gospel telling people about Jesus and The Church. The people that we were with kept saying we know that what our people need is empowerment, but we don't have the resources the tools the way to bring that to them. Um, and you know after 25 years of civil war and sitting in refugee settlements they really understood that what they didn't want was a handout, but what they needed was an opportunity, and yet the church just didn't have the tools to do that, and so we had an opportunity to kind of be those resource bringers, to be the connectors, to be you know – “hey you have people that are capable and ready”. Both in terms of hiring staff and executing on a program like this and also the people that are ready to be a part of it, and they just didn't have the resources they needed to do it and so we had an opportunity to bring those resources to the local church so that they could be the hands and feet of Jesus to their people. Um, in a way that they already knew was needed and that they were already asking for.

04:27.19

lovelightstories

Yes, and just the trust of local people knowing that it's your own people delivering these programs and they understand better too just the landscape and the culture and what's needed and how to really reach those that they're wanting to reach. So I Love that model! Um I often refer to it as the “helping without hurting model”, because the Chalmer's Center um, came up with that.

04:53.25

Missy Williams

Yes.

04:59.81

lovelightstories

It's a thread that I love to really try to follow and kind-of bring stories to light through this podcast. I love that you are doing that as well and I'm curious oftentimes in different countries it can be that part of using the local church as the core bringers of the programs is because the local churches are already so strong. I'm curious in South Sudan was that the case or was it truly like kind of an evangelization process alongside of the financial piece?

05:41.41

Missy Williams

Yeah, that's a great question Stephanie. Um I would say it. It was an interesting situation because everyone we were working with had really just come back from the refugee settlements and so. You know, many of the leaders had been trained in seminary when they were refugees in Uganda, but in terms of the infrastructure of the actual church network itself in South Sudan it was growing because they were all reestablishing rebuilding coming back. Um, and so and it was extremely rural where we were working, and so I don't think we had quite the strength of um, just that the network if you will in that time at the same time you had very focused dedicated

hardworking believers. Within the church though they really wanted to see their people empowered and so and you know in starting this in South Sudan we had to hire staff and train them and encountered quite a few challenges in doing that but ended up creating a program and worked there for 7 years and saw a tremendous amount of fruit, I mean we served people nine years in South Sudan which candidly to me felt extremely slow and small and just thinking Lord, why is it not more? But like I said, we had encountered a lot of challenges. It was hard to find qualified staff.

07:05.54

lovelightstories

Yes.

07:17.36

Missy Williams

That wanted to live in these areas. Um that had enough of the education level that we needed to execute on the program things like that and we were really determined to hire locally. Um, and so there were a number of challenges but yet the Lord provided every step of the way everything we needed. Yeah, so it's been different in some ways working in Uganda now and we moved into Uganda in 2017 and and so kind of getting to compare those two I can definitely see some differences there. But. Yeah, it's just been such a blessing to work alongside the church this whole time in various capacities and various ways and to be able to empower them to serve their people.

07:57.70

lovelightstories

Right? And specifically this started out with the microfinance and then you also have savings groups as part of your work as well today, right? So can you explain a little bit about how both of those work and just the differences?

08:14.74

Missy Williams

Yeah, yes, so we started out in South Sudan in 2009 with credit led savings. A microfinance institution.

08:28.82

Missy Williams

Started with a group of people and what that looks like is the organization Seed Effect was providing small loans to individuals within a group lending methodology. So while we were providing the loans, the group members were cross guaranteeing those loans, and then those loans as they were invested in businesses would get paid back. We had four-month loan terms they would get paid back to Seed Effect to the organization and then that would get recycled again as additional loans to more entrepreneurs and it was a very effective program and it's used all over the world. Seed effect is obviously not the first or the only one that had been deploying that type of methodology, but what we also found was that it was a little bit limited because we were really focused on just entrepreneurs and not everybody is an entrepreneur and we were focused on providing loans for income generation and so. We looked at an opportunity to expand our services by adding a savings led model and that looks a little bit different in that it still has a credit component. It still has a savings component but the mechanics are a little bit different so rather than seed effect providing external loans into 2 individuals within the group, the group actually saves their own money. Um, and as that pool of saving starts to grow, they lend that out to each other with interest bearing loans that are paid back with interest to the group and then at

the end of their savings cycle, which is twelve months, that gets shared out based upon the amount contributed and so. Rather than the funds coming back to Seed Effect and us reinvesting that in additional entrepreneurs they're keeping that all within their group, and they end up, it sort of shifts that sustainability to the group. And what we found in adding that program is it allowed us to reach a lot more people in in various types of circumstances and situations. Um, and so when at the end of 2016 we got a call from our staff that the war - I haven't mentioned this yet but - war broke out again in 2013 and so we had started in 2009 in South Sudan war broke out in 2013 and by 2016 we were down to our last location our headquarters and we finally got the call that we were going to have to evacuate that our team was going to have to flee across the border to Uganda. Which was as you can imagine devastating for our team they had for many of them. This is at least their none time some of them none time in the refugee settlements and we hadn't had to make a choice. What are we going to do are we going to start over in Uganda what does the Lord have for us and so when we did the research to determine what was going on in Uganda what access did refugees at that point there were south sudnese refugees that were rebuilding their lives in Northern Uganda as a result of this new war and to just determine what they needed. You know, what do they have access to - the financial tools they need? Very quickly we sorted out that they were not being given any type of empowerment opportunities. They weren't being given access to financial tools for various reasons some it was because refugees were considered too transient oftentimes. There's a belief that refugees or a refugee crisis is short term, but on average it's actually 10 years or more that a conflict will last and that a refugee will be in exile. Um, so this false belief that they are maybe too transient, too risky um, there's a real they they're actually too poor often. So in Uganda it costs money to use the banking system. You have to pay fees and if you can't afford those and you can't utilize the banking system or they're may be too far away from the banks if you don't have a car any type of vehicle to get to a town where there is a bank. You can't use it and so what we were finding is very similarly to how when the refugees were repatriating into South Sudan, and they were having to start their lives over without any of the tools they needed. They were again facing the exact same thing just across the border and now as refugees and so when we evaluated what the best program or solution would be for their circumstances, we really felt like that savings led model would be the best thing for them, would be most sustainable given their circumstances, most empowering, and allow us to grow very quickly. So I mentioned that we had 2500 people we had served in 7 years in South Sudan, well we've been in Uganda since 2017 and we've now served over 57,000 with the savings lead model. It's allowed us to multiply much faster to grow and scale much faster and to bring them those same tools that they really desperately need.

13:12.89

lovelightstories

Wow. There is so much to unpack there and so much that just gets me very excited because just even the idea of a microfinance institution, that ability for business owners to have access to capital that they might otherwise not, is really exciting. And the fact that it gets paid back and then allows you to be able to move forward and help more families and more entrepreneurs is exciting, but then the savings group component is just amazing because of a fact of what you said how it kind of takes you out of it and it allows them to lead themselves in this savings component and allows them to build community amongst themselves. And the trust...I don't even think we talked about that yet. But I just know in understanding savings groups a little bit the power of the community aspect that even comes out of it. Um, and the fact that you're able to reach refugees where they are and they don't have to fit into that MFI mold if they're not able, is just also Incredible. So I Love that. It's Amazing. So when we talk about the refugees, can we shift a little bit into their experience, like who they are, where they're coming from, what caused them to leave their either region in their country or leave their home country? All of that.

14:41.59

Missy Williams

Yeah, so South Sudan has been caught in what's called a conflict trap. It's this sense of you have a conflict and then fragile peace and then conflict and then fragile peace and this has really been going on for decades, for a long time. You had two back-to-back 25 year civil wars and then that ended in a time of fragile peace in 2005 and those civil wars were between that was when prior to South Sudan even becoming their own country. It was Sudan so you had the north the mostly Muslim north and then the south which was a Christian and animistic south and different people groups and that were really wrestling over power and over resources and over religion and governance and all these different issues, and so you had that happen, and then when the war ended in 2005. This peace agreement called for a referendum, so about five years later there was a vote and the government of South Sudan was given semi-autonomous governance capacity and then there was going to be a vote in 2011 to see whether or not the south Sudanese this would vote to secede from the north, and they did. They voted to secede from the north and at that time there was really a belief that they would go back to war then, so honestly, even starting in South Sudan in 2009 was very risky for Seed Effect knowing there was going to be a war again. We just kind of didn't know when. But we really believed that regardless of what might come the people there needed the gospel and an opportunity to provide for their families that dignifying opportunity and so we stepped in to help do that and but in 2013 so they had a couple years of independence and peace and then civil war broke out. So at that point you have these 2 largest tribes the Dinka and the new where and they had been sharing power in some sense. You had the Dinka president and at new where vice president and all of a sudden things went really poorly. I think partially not having a common enemy anymore you know where the south was fighting the north and that was now gone and just to determine who was going to be in power and so war broke out and it's just been a bit of a mess ever since. What's interesting in meeting the South Sudanese people so you know our staff is probably about half South Sudanese and none you've gone in. We've got attentive members that we serve that are South Sudanese and listening to what they have to say about it. There's this African proverb where the when the elephants fight the grass gets trampled and the people really identify with the grass. They're not the ones that wanted any of this.

17:40.44

Missy Williams

Um, they don't care. They're not interested in the power. Um, and you just have a few people that have created such a horrific situation and you know you see this too. I mean we have the current situation happening in Ukraine and Russia and we all know that's a few people that have created something so terrible and the average Ukrainian the average Russian doesn't want anything to do with that. Um, and I think it's the same thing. This isn't what they hoped for for their country for their families for their lives and yet here they are. Dramatically affected by it their lives or livelihood you know and to have to flee, and just the stories that we've heard of horrific things that are honestly hard to wrap your brain around of what it was like when war broke out and you have so had these rebel factions that would so there were many of them that kind of ended up all over and so it was just this lack of stability and you never knew who was going to show up in your town and try to take the young boys to conscript them into the army. Um, or the rebel army or you know it was unclear even who was finding who in a lot of the cases and there were tribal issues involved and just the lack of safety for the women and the children and so what has happened in these refugee settlements is. It's about None women and children and the men were either killed or. Have remained in South Sudan and had to fight in some way and so families have been broken and lots of lives lost in this just horrible stories of abductions and killings and rapes and there's just awful stuff that. That people have experienced all because of a power struggle. You know to who was going to be in charge and so I think to show up in a refugee

settlement having gone through you know something so horrific. And then to have to just sort of start over without the community that you are used to and that you've had without the tools that you need I mean it's traumatizing and, just the lack of empowerment when all you want is for your family to be safe and to put your kids in school and to see their future you know and so I think that's one of the reasons these groups have been so powerful is because it's provided not just the opportunity, but also the community.

20:27.38

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I'm just sitting here trying to put myself in the shoes of the refugee and just the thought of having so much uncertainty so much un-safety around me, basically lack of safety I should say. And I think we've all you know, experienced a little bit of discord and confusion and just volatility in the last couple of years and relatively, it's probably pretty small compared to just having your life upended one day and having everything taken from you and I'm trying to imagine like my husband you know having to stay back. Never knowing if I'll ever see him again and taking my kids and just trying to figure out basic necessities and meet people, try to find community and um, just...

21:20.47

Missy Williams

Um, it yeah it's awful, I mean horrifying. and just yeah I think some of the stories that we've heard...

21:20.81

lovelightstories

What that would feel like, I can't even imagine.

21:40.20

Missy Williams

We have a video on our website about it. Her talking about her experience but she talks about she was it. She's a mai and she talks about being in nimaa and the rebels came and they were trying to abduct the young boys and she's a young boy and they were they were. Either trying to take them or they were literally killing you and she said chopping you up and throwing people in the river and just this like my brain can't even comprehend something like that of that's what they were facing so there's no question of, do I stay and try to you know keep my home? No, you just you just go with whatever you have and oftentimes they can't carry anything but their children. and you know and we have a member Mary she's got 10 kids. How do you get 10 kids running through the Bush trying to make sure that everybody makes it safely when you don't know where the rebels are, when you don't know where they're coming from, when you don't know who is on your side and who's not, and how you're going to make it to safety. It's awful.

22:51.76

lovelightstories

Yeah, it's just a picture of a horrible horror movie essentially, and it's real life. I can't imagine. you've also mentioned to me before about a statistic around how many people are actually resettled outside of their home country, and I can't remember what that was, but I remember it being so interesting.

23:13.15

Missy Williams

Yes, yes, okay, this is something that I feel like as Americans we don't quite understand and some of this to me has to do with just where the emphasis lies from the media of what we hear. So 99% of refugees will remain in a country adjacent to their own. So that means less than 1% will ever resettle elsewhere and so 99% of these south Sudanese refugees are going to be where they are in Uganda and you know hopefully they'll get an opportunity as things settle down to go back. um. It's still a bit unstable. There's we could talk about that later. But yeah I think that's something I didn't realize and I didn't know I thought you know you hear a lot about refugee resettlement and maybe less so in the last couple of years here but you know there's so few. 1% are going to make it anywhere past their first... that country adjacent to their own and oftentimes these countries are not fully equipped to deal with these crises or maybe they also have their own issues. They may also have high poverty rates things like that and thankfully Uganda is an incredible host country. Um, and has really provided an opportunity and a fantastic scenario for a refugee I mean if you had to be a refugee being in Uganda would be a great place to be and but even then it's not, it's not as if most refugees are coming and just living and getting to restart their lives here and that's not what's happening.

24:52.39

lovelightstories

Right? And it just makes me think about you. Even for everyone listening just thinking about the fact that okay less than 1% are resettling outside of a country adjacent to their own. So those that are coming into the Us even from our perspective. It seems like there's just a lot of people coming in troves yet that represents less than 1% essentially is what you're saying.

25:13.95

Missy Williams

Yeah, it's gotten a little complicated with what's happening south of the border right now. So the the refugee versus the migrant. Um, yeah, so it's hard to say.

25:31.85

lovelightstories

That's actually true. Yes.

25:33.32

Missy Williams

It's hard to say whether that like person-wise is but a refugee is considered somebody that has had to flee their home under certain circumstances, typically conflict. You could even have a climate refugee, things like that. But and they've left their home so they're not internally displaced because you have people that are currently displaced. And I think somewhere between 25 to 30,000,000 of those are considered refugees. Um, so it gets really complicated when you start to think of that. But yeah, so that's kind of where that statistic comes from but it is even then you've got you know in in a crisis like that or the Syrian refugee crisis. It. You don't have. You don't have people being relocated to these other countries at a high rate they're really stuck where they are and in most of those cases, and I can speak specifically to Uganda, but without a program-like seed effect, without an an NGO stepping in and providing the support, they're not going to have access to these tools. The UN isn't providing that, the country of Uganda isn't providing that, the local banks aren't finding ways to serve the people. There is a gap there and so otherwise you're given as a refugee when you show up in Uganda you are given a tarp. You're given a plot of land which is extremely generous. It's not what happens in most countries, you are given the right to move out of the refugee settlements and to work. But you have to do all of those things on your own and so school isn't free. You do get access to monthly meager food rations but think about a little bit of grain and cooking oil not enough to

actually provide a healthier balanced diet for your family and so you've got to earn an income to do that and so without these programs without these tools, which are sustainable. So once they've gone through Seed Effect's program, it's a 3 year program and we walk with them through those 3 years but then they're able to continue meeting and doing this on their own and so 90% of seed effect groups graduate from the program and 99% continue on saving after that together independently and so they're able to. It's as if we have come and trained them how to be their own bank. How to have their own access to their own tools to do all of this without any external support so they can continue to do it on their own.

27:49.00

lovelightstories

Wow and we know that having the ability to have your own dignity to continue on your own and not rely on an organization or anything like that and that's the sustainable piece of it and the fact that. You said like once they become a refugee, it's often a long-term situation. It's not an immediate thing that that just gets better shortly after and so the fact that it becomes self-sustainable for them is so huge and you're filling that gap. It's incredible. Why is Uganda Such a welcoming country for refugees?

28:38.34

Missy Williams

Ah, so great question. So I don't know exactly but our perception of this is that Uganda had experienced some conflict as well. So back during the time of id yamen um I can't remember that movie that was about I can't remember what it's called, but there's a fantastic movie about this but they had they had had some conflict some issues and then you had the lord's resistance army the Ira up in the northern part of Uganda which is where we're working and. If you remember cony in 2012 so Joseph Kony that was kind of towards the end of that but it had been going on for decades and so what was interesting is some of the South Sud needs during that none twenty 5 years of civil war had ended up in Uganda in the refugee settlements and then they and the Ugandans in Northern Uganda had to flee back to South Sudan because of the Ira at that point and so I think because the Ugandans know what it's like to be a refugee, they have a very different perspective on how to show up in a crisis like this rather than closing their borders or even trapping people in camps. They know, they've experienced what it's like and so and I think that's a lot of it. But. It. It really is quite incredible because as we've done research and looked at what's happening in other parts of the world. Uganda is extremely unique and it's been really exciting to step into that and to not only launch a program for refugees that really hadn't existed I mean we. The the you know savings groups are all over the world. But we really pioneered something for refugees and then we measured the impact and we do serve both refugees and Ugandas so we can compare the what's happening. well this program is working for both. Refugees and the Ugandans and what we see is there's very little difference in how those populations, when given access to the same tools, are able to leverage those tools to provide for their families and so we're hopeful that maybe at some point, with the data that we have, with the growth we've got the largest network of savings groups in that region that will have an opportunity to inform other crises that when given the right to work when given the right to movement when given access to these tools. The story is different.

31:09.89

Missy Williams

It's not somebody sitting in a refugee settlement for decades waiting on a handout. It's somebody that can actually thrive even in the middle of something that they didn't pick. They didn't hope for that wasn't what they wanted. That's really a crisis and yet you can actually see flourishing begin to happen and rebuilding and an opportunity spring from that.



31:34.22

lovelightstories

Right? The resiliency of them is incredible and I love that you said that the outcomes of this can really inform future programs and growing outside of where you are today and. Um, just the overall nonprofit space I suppose as well. Um, and it's also so encouraging to me to hear you talk about how Uganda provides these settlement opportunities for refugees coming out of South Sudan because I mean Uganda themselves has been on the map for having a lot of support with NGOs and things of that nature and the fact that um, they have that empathy essentially is what you're talking about because they've had a similar experience.

32:31.43

lovelightstories

To be able to have that giving empathetic heart to um, reach out to people amidst you having similar difficulties probably in themselves and I don't know if that's a good assumption or not I guess I'd like to know from your perspective.

32:50.54

Missy Williams

I Think so I mean I you know haven't talked with government officials about exactly why they've made those decisions but I definitely think that that's kind of what we think, and I do think there's a right understanding as well. One time I sat in a meeting and with. Somebody here in the states and was told that our work was destroying the Ugandan economy and I thought oh that's ah, it's like the exact opposite. In fact, and there's a lot of data to show. There's a great book called rethinking refugee policy in a changing world and um, it's out of the Oxford Refugee Studies Center and they talk about how that misperception that refugees are a drain on the economy or they're somehow going to destroy the economy and I think that that idea drives a lot of the fear as to why other countries and others in crisis's will keep refugees trapped in a refugee camp and not allow them to participate in in the economy in the society and Uganda has a very right understanding of that refugees can absolutely be a contribution to the economy to the community. And we have some groups some of our groups depending upon location are just refugees. Some are just Ugandans but we have quite a few groups that are mixed with both refugees and Ugandans and when you ask them "Why", they'll say because these are my neighbors and there's not a distinction of I somehow deserve something that you don't. There's a sense of we're in this together and that's just kind of been what we've seen and sort of the and that's kind of even what I was going back to when I talked to the people. None of them I can think of in particular that have over tribes represented in their groups and you think well gosh you just left a country with all this tribal conflict and here you all are together and in it. It's because these are their neighbors. These are you know and they don't see that the way that it looks like it's coming out in the media or things like that and so I think yeah Uganda just has had a very right understanding of the contribution to the economy that empathy because of the situation that they've been in. Even something just about dignity like how do you when somebody is in a crisis and is experiencing the worst thing in their life to know to show up in a way that promotes dignity is just really incredible and that's really what the Ugandan government did. It's promoted dignity in the way that they've responded.

35:42.41

lovelightstories

Just beautiful, and a perfect picture of what it looks like to come together and just promote peace and have those relationships restored even as people are fleeing a country from conflict with other tribes and to come back to a group of represented tribes and work together I think it

also just goes back to what you were saying about the general population didn't want this conflict. It came from a few. Um, and just I guess the resiliency of humans and the empathy and love that we can have so that's just a beautiful picture and a beautiful ending note really I think missy but I want to ask you one more thing before we end this is. What's one thing that you've come to learn that most people don't understand about refugees and then that they end up finding interesting once they actually do know?

36:49.44

Missy Williams

Oh gosh. Well we've talked about a lot of them I think just that sense of our understanding of the issue being short term. It's really not. It's a long term problem. We believe and have seen that when given the right tools, refugees are capable and they want to provide for their families with dignity they want that dignity of doing that and so I think those things um, and then I think on just a personal level. You know me being a mom. I've got 2 little girls 10 nope she's None now 11 year old and an eight year old and um to think of I think we sit here in America in our relative, most of us not everybody obviously, but in our relative comfort and shelter in a home. I don't have any sense that it right now I'd be in any kind of danger of having to flee to another country and that is so foreign and so beyond that I think in some sense it almost the idea that people. Live in a circumstance in which that is a reality or a possibility in some ways distances us from the humanity of it and from who they are, And having been and with these families. We're the same. All they're hoping for is, you know my kids are starting school in a couple weeks and we're preparing for school for back to school and I'm thinking about what we're going to eat for dinner and the conversations that we're going to have around shepherding them as little humans that are growing up to be big people in the world. And to sit and listen to the same things come from their hearts the same ways in which they're just hoping for enough stability to be able to do these things that feel like they should be inherent, that feel like we all should be able to just have a basic right of safety and sending our kids to school and being able to provide for them and medic all these things and yet for them. It's not inherent and that maybe that's the thing that that makes us different but the hopes and the dreams and the desires are the same and so I think. Yeah, the opportunities that I've had to sit and listen not just to their stories of having to leave or their struggles but their hearts of what they hope for at the core we're just the same um and so I think maybe that would be what I would share.

39:27.30

lovelightstories

Love that. Perfect. I love that so much. It's so powerful and I want to ask if anyone is just on fire for what they've heard today and want to support seed effect or get involved or any of that. How can they do that?

39:42.73

Missy Williams

Yes, so I would say visiting our website <http://seedeffect.org> there is a lot of opportunity to learn more about the work that we're doing. There's videos. Um, you can see, if you're if you're a data person, you can see all the stats on the impact that we're having. And our annual report is on there as well. It's a great place to start. Um, and then we're also on Instagram @seedeffect. We are on LinkedIn and Facebook as well. But um I feel like Instagram is a fun place to really get to see the stories and to meet some of our members and to meet our staff and that's a really great way I think to learn more about it. And if you go to our website, we'd love for you to sign up and to receive our emails, and we also have a prayer team, and you can do that as well. I think it's <http://seedeffect.org/pray> or prayer. should have looked that up before but one of those 2 will get you exactly there and we send out a monthly prayer newsletter that comes directly from the

field with specific requests and we have an intercessory prayer team and that's a really big deal to us to make sure that this work is being covered in prayer and so and yeah, signing up on our email list. Learning more at <http://seedeffect.org> and then also joining us in prayer would be huge.

40:57.87

lovelightstories

Wow! Wonderful! Well thank you so much missy. It has just been an honor to get to have a window into the refugee populations that you're working with and learn more about Seed Effect and so thank you for sharing your time with us today and we just really appreciate you.

41:17.73

Missy Williams

Thank you so much for having me Stephanie. It was just a blessing to be here.