



EQUIPPING UGANDAN FARMERS

To Truly Thrive

2019



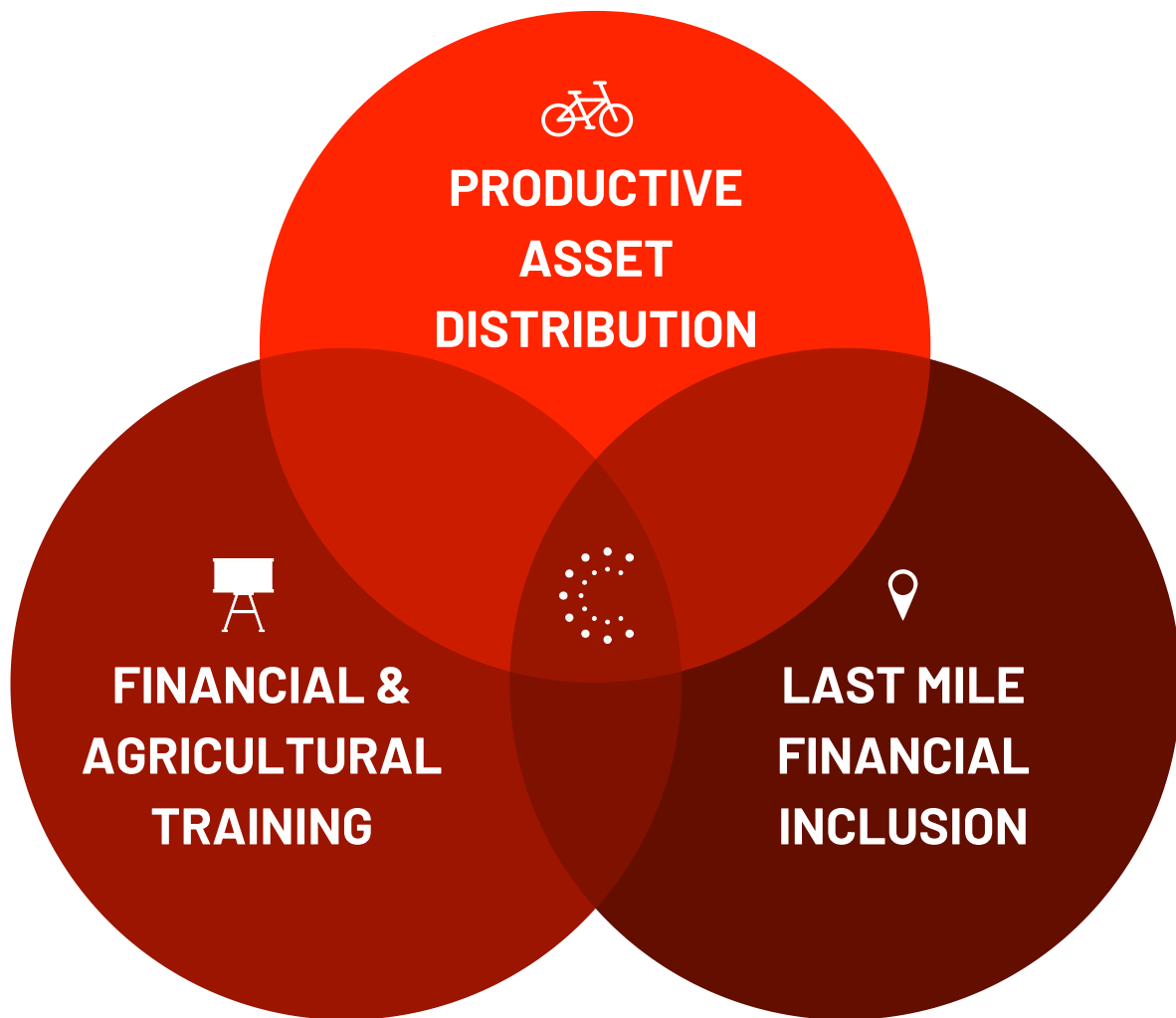


EQUIPPING UGANDAN FARMERS

To Truly Thrive

At Cycle Connect, we believe that every person should have the opportunity to invest in their future. This is why we are committed to equipping rural Ugandan farmers with the necessary tools they need to propel forward. We believe that with the right products, we can empower farmers to become their own solution to breaking out of the cycle of extreme poverty.

Every gift that Cycle Connect receives helps us equip Ugandan farmers. Your support funds:



PRODUCTIVE ASSET DISTRIBUTION

Your support helps us to get income generating products into the hands of rural Ugandan farmers. You're equipping smallholder farmers to invest in their future and to propel forward. Our 2019 productive asset offering included:



BICYCLES



OXEN & PLOW



MOTORCYCLES



GRINDING
MACHINES

FINANCIAL & AGRICULTURAL TRAINING



To generate the highest level of impact, our team trains the farmers we work with on financial literacy and best agricultural processes. Your contributions support our clients' growth.

LAST MILE FINANCIAL INCLUSION

Our customer service model is fully built on meeting our clients where they are. Your support helps our field team to travel anywhere from 10 miles to 75 miles in a day to provide financial services to last mile Ugandan farmers.



Cycle Connect
Branches



Districts our
team travels to

CYCLE CONNECT'S 2019

PRODUCTIVE ASSET PORTFOLIO

All of our products are vetted and tested for their ability to increase income for rural Ugandan farmers. All of the products in our current portfolio can **increase income by >30%**.



BICYCLES

Market Access

Bicycles are our roots. They were the first product that Cycle Connect offered and they are what taught our team the power of financing income-generating products for farmers.



OXEN & PLOW

Just in time tilling

Oxen and plow was the second product that Cycle Connect added to our portfolio. We heard from the farmers we were working with that they had a desire for tools to grow their farming businesses. Oxen help farmers cultivate double the amount of land per season, doubling their harvest.



MOTORCYCLES

Faster Market Access

Bicycles have enormous potential to help farmers go further than ever before.

Motorcycles take that up a notch—they help farmers go farther faster to reach markets to sell their crops. They also can provide additional income through the creation of a motorcycle taxi service—a popular way to get around Uganda.



GRINDING MACHINES

Post-Harvest Processing

Grinding machines allow farmers to process their crops directly after harvesting, adding value to the agriculture supply chain. They also allow farmers to increase income through the creation of a business where neighbors can pay a small fee to use the machine. Grinding machines help farmers to add value and increase their income while simultaneously creating access for an entire community.

INNOVATION PRODUCTS


In 2019, the Cycle Connect Innovations Department is testing the addition of tractor plowing rental loans and solar irrigation pumps to our portfolio.



**PLOWING
RENTALS**




**SOLAR IRRIGATION
PUMP**


A person wearing a motorcycle helmet and a dark jacket is standing next to a motorcycle on a muddy, rutted path. The motorcycle has a yellow license plate that reads "UEX 737M". The background shows a rural landscape with green grass and trees under a blue sky with white clouds. The text "WE BELIEVE DISTANCE SHOULD NOT BE A BARRIER TO ACCESS AND OPPORTUNITY." is overlaid in white on a red background in the upper left corner.

**WE BELIEVE
DISTANCE SHOULD
NOT BE A BARRIER
TO ACCESS AND
OPPORTUNITY.**

Our team goes the last mile to reach our rural farming clients. Sometimes that means going even where the road does not go.



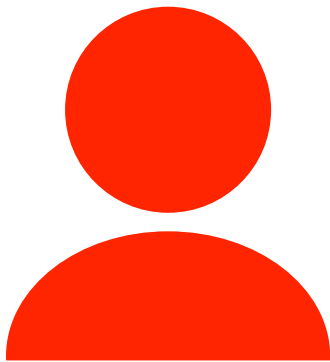
On average, a Cycle Connect field officer travels 60 miles in a day to reach farmers who live in the most remote areas where people are cut off from basic needs.



In 2019, our team traveled over 300,000 miles to reach our clients.

CYCLE CONNECT'S IMPACT

JANUARY - DECEMBER 2019

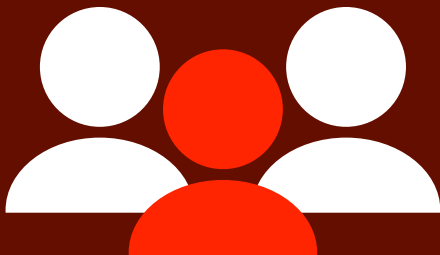


PARTNERED WITH

2,500

Farming Clients in 2019

2,500 productive assets (bicycles, oxen and plow, motorcycles, etc.) distributed among the rural farmer clients we partner with in Uganda.



IMPACTED OVER

12,500

Rural Ugandans in 2019

We know that for every client we work with that there are **five** more people impacted due to the shared culture in Uganda.

OUR LIFETIME IMPACT

2019 brings Cycle Connect's lifetime impact to partnering with **6,000** clients since 2014 to impact a total of **30,000** rural Ugandans, helping them and their families to increase their income by **30%+** annually.

2,500

Productive Assets
Delivered

12,500

Rural Ugandans
Impacted

300

Trainings Conducted

312k

Miles Traveled
by Our Team

15

Jobs
Created

35

Cycle Connect
Team Members

4

Income-Generating
Assets in our Portfolio

2

New Products Being Tested By
Our Innovations Department



**WE BELIEVE THAT EVERY
PERSON DESERVES THE
OPPORTUNITY TO INVEST
IN THEIR FUTURE.**



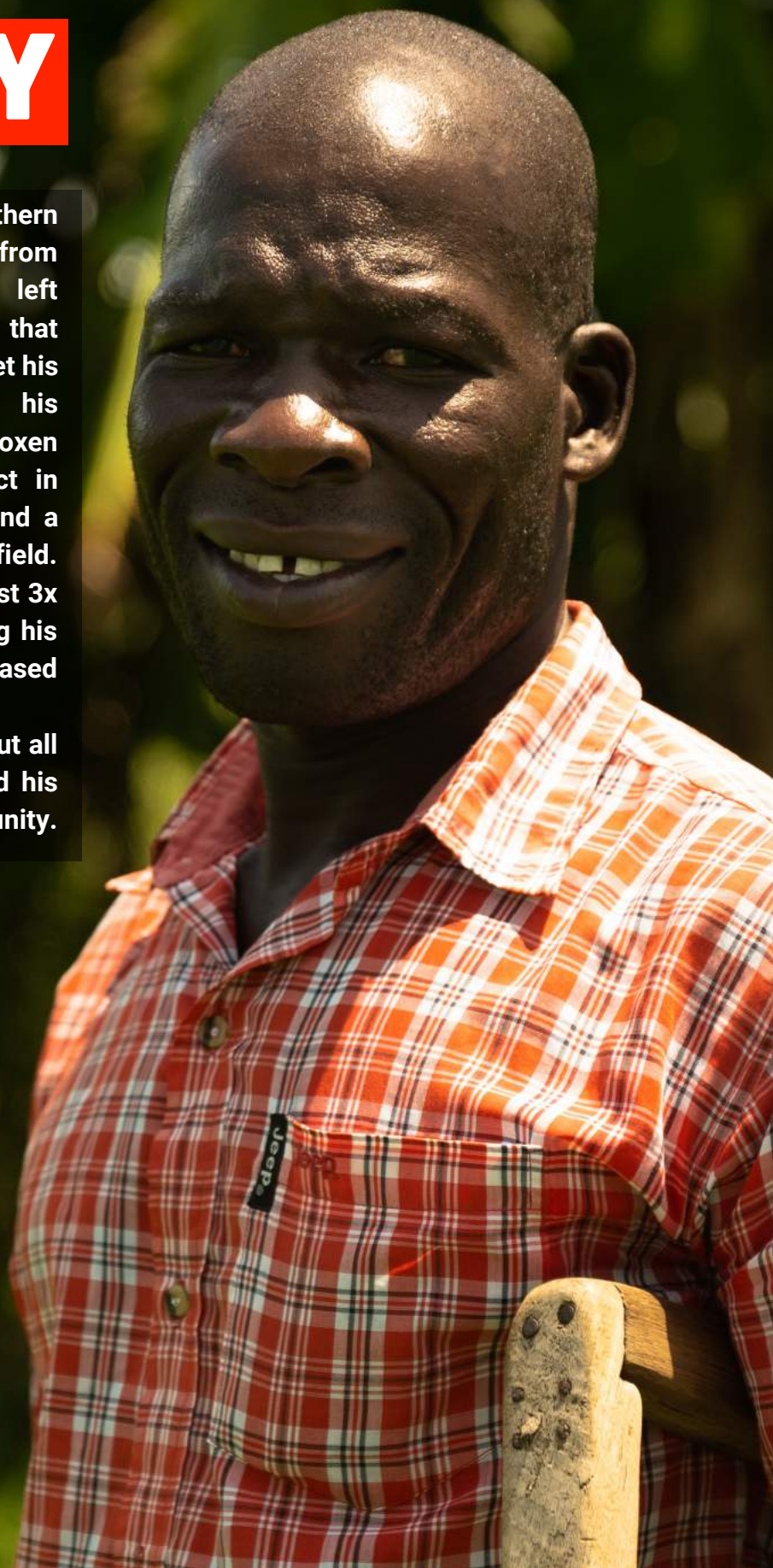


70% of the farmers we work with say they plan to leave their land to their children. They want their children to have it easier than they have had it.

ONGOM

GEOFFREY

Ongom Geoffrey is a farmer in northern Uganda. Geoffrey lost his left leg from stepping on a landmine that was left behind from the ten-year civil war that plagued northern Uganda. He didn't let his disability stop him from growing his farming business. Geoffrey took an oxen and plow loan from Cycle Connect in 2019. Despite his disability, he found a way to guide the oxen through the field. The oxen have enabled him to harvest 3x more than he could from hand tilling his land. Geoffrey is investing his increased profits in his family's future. With his savings, Geoffrey has been able to put all of his children in school and helped his wife open a hair salon in their community.





Cycle Connect officer, Sam Olweny, walks through the field with Geoffrey to see the land he has been able to cultivate using his oxen.

ACAN YELE SAVINGS GROUP

Acaba Sub-County | Northern Uganda



Acan Yele is a community savings group in Acaba Sub-County in northern Uganda. The group is composed of 15 - 20 people who bring their savings together to provide small loans to be taken by the members to invest in their future. In April 2019, the group took on Cycle Connect's group bicycle loan so that their members could receive bicycles on loan.



AUMA NAIWA

Cycle Connect Credit Officer

Auma Naiwa is the Cycle Connect loan officer for this group. Naiwa is most passionate about working with Cycle Connect because she enjoys working with the community. She knows how important relationship building is when providing financial inclusion so she makes it a priority to get to know the individual group members taking the loan. She has formed a relationship with the group, not just a repayment schedule.



AMITO MARY & ODONGO MARTIN

Mary and Martin are a married couple. Martin is disabled and unable to use his legs. His wife, Mary, decided to take a bicycle loan from Cycle Connect. People doubted Mary's ability to pay the loan back since her husband is disabled and therefore it would be up to Mary to use the bicycle to increase their income. However, Mary was confident and she was approved for the loan. She started a retail business with the bicycle, buying goods in town and selling to her neighbors. When Martin fell sick she used the bicycle to carry him to the hospital (over 25 miles away). Mary also uses the bicycle to carry pregnant mothers to the health clinic. Through their increased savings from owning a bicycle, Mary and Martin have been able to construct a home.



TWALI JOEL & ADONG JANET

Joel applied for a bicycle loan through his community savings group and was approved. On the day that Joel received his bicycle from Cycle Connect, he rode home to find his wife in labor. He immediately loaded her up on the bicycle to ride five miles to the nearest health clinic. The couple made it to the health clinic just in time for Janet to give birth. She gave birth to a beautiful baby girl, Vivian. It was a challenging pregnancy and they are grateful they were able to make it to the health clinic. There is no way she would have been able to reach the clinic if it wasn't for the bicycle. The bicycle has also helped Joel start a business where he rides the bicycle to town to buy fish and brings them back to sell among neighbors.



AKELLO LILLY

Lilly is a widow in northern Uganda. She has eight children. When she showed interest in a bicycle loan from Cycle Connect, some people doubted her but she did not listen because she knew she was capable. Our Cycle Connect loan officer agreed and approved Lilly for the loan. Lilly says "Life was hard when the bicycle wasn't there but now life is good." She has used the bicycle to start a retail business where she buys goods in town and sells them in her village for an extra profit. Her increased savings have allowed her to put all eight of her children in school.

CYCLE CONNECT

INNOVATIONS DEPARTMENT

The Cycle Connect Innovation's Department is constantly testing new products to add to our portfolio. We look for products that have the ability to increase income for the farmers we work with and have potential for scale. Our bicycle loan was our first product but we quickly learned that we could apply what we did with bicycles to other products to grow our impact and continuously help our clients move forward out of poverty. In 2019, we began testing tractor plowing loans. Tractors can help farmers cultivate more land per season equipping them to grow their harvest. Joyce Ojara was eager to be a part of our test.

READ JOYCE'S STORY 

JOYCE OJARA

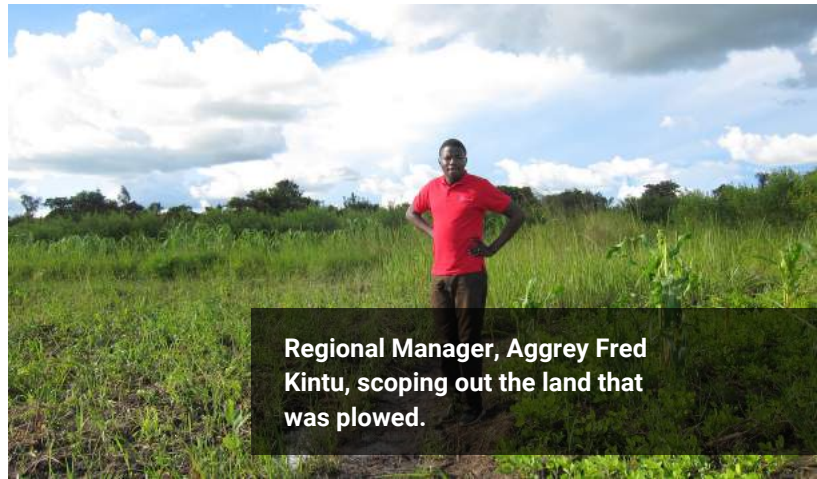
Joyce Ojara is a smallholder farmer in northern Uganda. She participated in a tractor rental loan test with Cycle Connect. She used the tractor hire loan to plow an additional two acres, doubling her cultivated land for the season. Joyce could not have expanded her cultivated land without access to financing. A tractor can plow 6-7 acres in a day but it takes 4-6 weeks to plow one acre by hand. The tractor rental has helped her to grow her harvest. Her example shows the importance of offering increased access to mechanization services for farmers. Cycle Connect is in a position to help fill in some of the financing gaps for farmers who want to invest in their farming businesses by creating access to productive assets.



Members of the Cycle Connect team checking out the land.



Regional Manager, Aggrey Fred Kintu, scoping out the land that was plowed.



WHERE WE'RE GOING

Cycle Connect is 100% focused on breaking our clients out of the cycle of extreme poverty, living on less than \$2 a day.

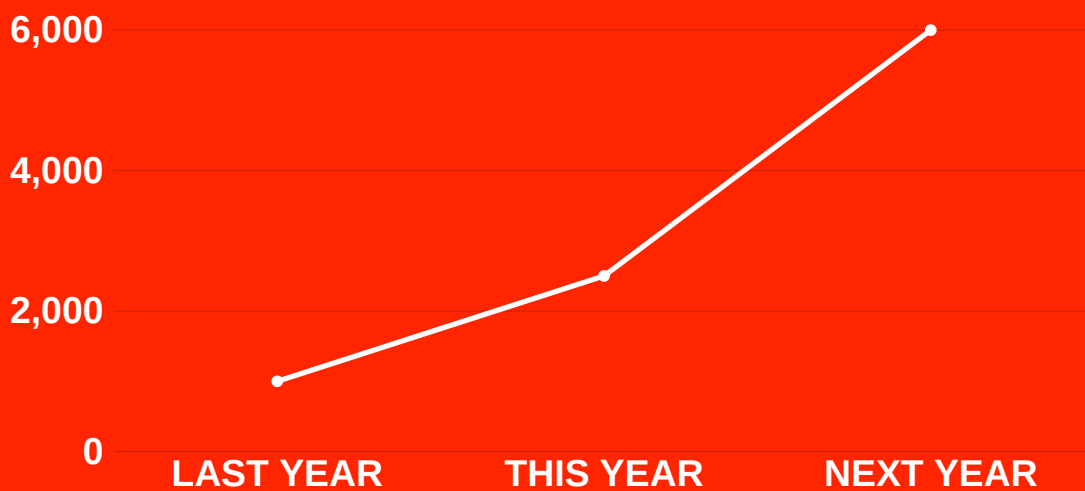


We envision a
world where
everyone
living in the
last mile has
the means to

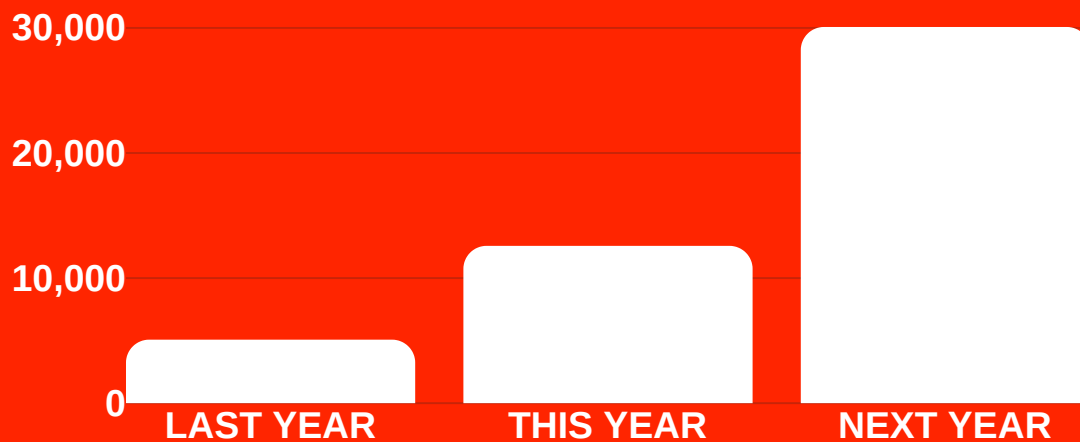
THRIVE

In 2020, Cycle Connect plans to work with 6,000 smallholder farmers to help them and their families to propel forward.

CLIENTS SERVED



RURAL UGANDANS IMPACTED



A vintage-style bicycle with a black frame and fenders is leaning against a wall made of grey mud-brick. The wall has a thick, textured appearance. Above the wall, a thatched roof made of dry straw and sticks is visible. The ground is dry, reddish-brown earth. The bicycle has a black seat, handlebars, and a rear rack. The text 'THANK YOU!' is overlaid in large white letters, and 'FOR BEING A PART OF THE CYCLE CONNECT JOURNEY!' is overlaid in smaller orange letters below it.

THANK YOU!

*FOR BEING A PART OF THE
CYCLE CONNECT JOURNEY!*



