



**ANNUAL
IMPACT REPORT
2025**

Letter from the Managing Director

Dear Cycle Connect Partner,

As we close 2025, I find myself deeply grateful for the resilience of our team, the trust of our partners, and the determination of the farmers we exist to serve. This year has reminded us that real impact isn't just measured in numbers – it's built through the daily commitment, courage, and belief of everyone who stands behind Cycle Connect.

2025 has been a year of challenge and progress. We sharpened our operations, improved efficiencies across departments, and strengthened the foundations that support our mission. Through it all, our team showed incredible heart and discipline. One of our proudest achievements is how we continue to show up for farmers. Together, we helped households access the tools and mobility solutions they need to increase productivity, generate income, and move toward a more resilient livelihood. Every loan disbursed, every repayment made, every field interaction has an impact on individuals and communities.

We also took significant steps in redefining how we work. 2025 pushed us to rethink strategy, align around a shared vision, and cultivate a more cohesive leadership culture. We invested in our people, opened doors for collaboration, and brought a fresh sense of purpose into every part of the company. These may not always be visible on a spreadsheet, but they are the foundation of sustainable growth.


As we look ahead to 2026, there is so much to be excited about. We are entering a period of opportunity: expanding our product offerings, strengthening digital and data capabilities, and building new partnerships that will amplify our reach. We are laying the groundwork for an even more impactful future where Cycle Connect is stronger, more agile, and more united in its mission.

To everyone who has walked this journey with us – our staff, board, funders, community partners, and the farmers who trust us– we say thank you. Your belief in this mission fuels our work every single day, and we hope we can continue to count on your generous support in the year ahead.

To everyone who has walked this journey with us – our staff, board, funders, community partners, and the farmers who trust us– we say thank you. Your belief in this mission fuels our work every single day, and we hope we can continue to count on your generous support in the year ahead.

Together, we are expanding possibilities. Together, we are transforming livelihoods. And together, we will continue to build a future where every household has the opportunity to thrive.

Sincerely,



Otto Simon Peter
Managing Director



Key Highlights in 2025

Served 569 clients, indirectly impacting 3,527 lives.

Products Distributed

45

BICYCLES
Electric Bikes
(40 Ebee & 3 Kara Bikes)

24

GROUP OXEN
& PLOW LOANS

437

MOTORCYCLES

50

GRINDING MILLS

6

SOLAR WATER PUMP

Lifetime Impact

OVER 14.5K CLIENTS
SERVED TO DATE

39% ARE WOMEN

90K RURAL UGANDANS
IMPACTED TO DATE

32% AVERAGE
INCREASE IN INCOME

Our Goals for 2026 and Beyond

Over the next few years, Cycle Connect will focus on deepening impact while strengthening the systems that ensure long-term sustainability. As the organization continues to serve last-mile communities facing climate and economic uncertainty, its strategy is anchored in responsible growth – balancing access to productive assets with strong credit discipline, operational efficiency, and financial resilience.

These goals reflect Cycle Connect's commitment to delivering meaningful, measurable impact today while building an organization that can endure, adapt, and scale responsibly into the future.

OUR 3-YEAR GOAL:
100k farmers by 2028

OUR 10-YEAR GOAL:
2M farmers by 2035

Our 2026 Goals

FOSTER A RESILIENT, HIGH-PERFORMANCE CULTURE THAT SUPPORTS TEAMS AND COMMUNITIES IN CLIMATE-STRESSED ENVIRONMENTS

Operating in last-mile and climate-vulnerable contexts requires resilient, motivated teams. Over the next three years, Cycle Connect will invest in building a high-performance organizational culture grounded in learning, accountability, and staff well-being. Strong teams are essential to delivering reliable services, supporting clients through climate shocks, and sustaining impact in challenging field conditions.

ACHIEVE FINANCIAL SUSTAINABILITY TO ENABLE LONG-TERM CLIMATE RESILIENCE AND CLIENT IMPACT

Cycle Connect will work toward break-even and profitability to secure its long-term ability to serve last-mile communities. Financial sustainability will enable the company to reinvest in clean-energy innovations, expand climate-resilient financing solutions, and reduce dependence on external funding – ensuring continuity of services for clients facing increasing climate and economic uncertainty.

SYSTEMATIZE FIELD OPERATIONS TO DELIVER CLIMATE-RESILIENT SOLUTIONS MORE EFFICIENTLY AND AT SCALE

The company will systematize and strengthen its field operations to improve efficiency, reduce costs, and increase consistency in service delivery. More efficient operations will lower the cost per client, allowing Cycle Connect to reach more households with climate-resilient assets – such as solar-powered technologies – while maintaining quality and responsiveness.

STRENGTHEN CREDIT MANAGEMENT TO PROTECT CLIENT LIVELIHOODS AND MAINTAIN LOW DEFAULT RATES

Cycle Connect will strengthen its credit management systems to ensure that farmers and entrepreneurs access financing responsibly and sustainably. By improving borrower assessment, follow-up, and data-driven decision-making, the company aims to protect client livelihoods, prevent over-indebtedness, and maintain low default rates – ensuring that access to productive assets leads to long-term stability rather than financial strain.

Your support will help us achieve our goals!



Stories from the Field



Ajiba Micheal, a horticultural farmer

Farmers in Northern Uganda are increasingly challenged by erratic rainfall and prolonged dry spells, making traditional rain-fed agriculture less reliable each year. For Ajiba Micheal, a horticultural farmer from Lamoki village, this climate uncertainty meant repeated crop losses and unstable income for his family.

When we rolled out the solar irrigation pumps, Micheal is one of the first farmers to embrace the new clean-energy solutions designed to help last-mile farmers adapt to water scarcity. With the pump, he can now irrigate his garden consistently using free, renewable energy from the sun. What was once an unpredictable farming cycle has become far more stable.

This year, despite irregular rains, Micheal maintained healthy crops and achieved one of his most reliable harvests. With steady water supply, he is now planning to expand his production during the dry months, when market demand is highest and supply is limited. Dry-season farming, once a major risk, has become his strongest opportunity.

Micheal's experience reflects a wider shift across Cycle Connect communities: solar-powered irrigation is enabling smallholder farmers to build resilience, secure income, and adapt to a changing climate. For Micheal, the pump has restored confidence, strengthened his planning capacity, and opened a clearer path to long-term stability for his family.





Among Harriet – Group Oxen Client: Oyam District

In Acerobung village, Loro Sub-county in Oyam District, smallholder farmers rely heavily on manual labor, often limiting how much land they can cultivate and the food they can produce. For Harriet Among, this constraint shaped both her workload and her household's food security.

Harriet first experienced the value of productive assets when she acquired oxen and a plough individually. The impact was immediate: she was able to open more land, reduce physical strain, and increase food production for her family.

Building on this experience, Harriet later joined Wek Nyeko Bedi, a farmers' group formed by Link to Progress (LTP). When Cycle Connect partnered with LTP to introduce an Oxen and Plough Group Loan, Harriet was among the first to participate. Having already seen the benefits, she encouraged other members to adopt asset-based farming through the group model.

Today, Harriet's oxen support improved food security, increased income opportunities, and reduced labor burden at the household level. Beyond her own farm, her leadership has helped inspire other women to view agriculture as a pathway to growth and dignity, demonstrating the power of productive assets combined with collective action.





The progress highlighted in this report reflects not only the resilience of the farmers and entrepreneurs we serve, but also the power of well-designed systems, strong partnerships, and responsible financing. Looking ahead, Cycle Connect will continue to deepen impact while strengthening the foundations needed for long-term sustainability – ensuring that more households can adapt, grow, and build resilient futures.

We envision a world where everyone living in the last mile has the means to thrive, not just survive.

SPECIAL THANKS TO OUR PARTNERS IN MISSION!



Miller Center
for Social Entrepreneurship



kiva



POSNER FOUNDATION
of Pittsburgh



MULAGO



Pace Able
FOUNDATION



Beneficial Returns



Pilot House
Philanthropy

SIEMENS | Stiftung