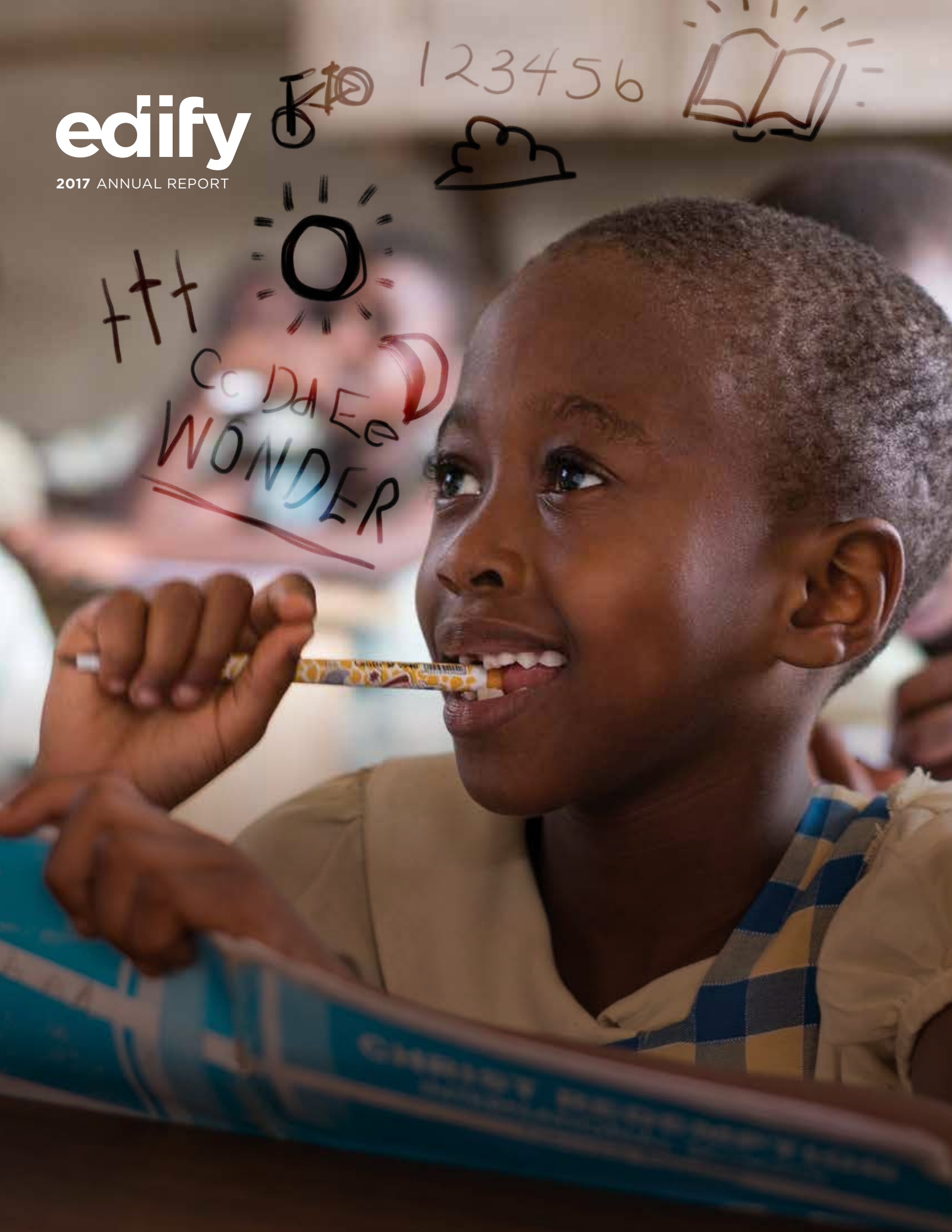


edify

2017 ANNUAL REPORT



OUR VISION:

FLOURISHING GODLY NATIONS

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OUR MISSION:
TO IMPROVE AND
EXPAND SUSTAINABLE
CHRIST-CENTERED
EDUCATION GLOBALLY

By God's grace, 2017 was a year of wonderful growth for Edify.

- + 31% growth in the number of students impacted during the year, from 380,000 to 500,000
- + 53% growth in the number of teachers trained, from 2,400 to almost 3,700
- + 26% growth in our revenues, from \$5 million last year to \$6.3 million

2017 was also a year of successful transition. At the end of the year, I moved to the role of Chairman after having served as CEO of Edify since inception eight years ago. Upon my recommendation, the Board of Directors promoted Tiger Dawson from President of Edify to CEO. It is wonderful to pass the CEO baton to a dear friend who is a great leader, and committed to improving and expanding Christ-centered education globally.

In addition to continuing as Chairman of Edify's strong board, I will champion the growing movement of Christ-centered education for children living in poverty through low-fee independent schools. So many more children, an estimated 500 to 700 million, need what Edify offers! I hope to attract other ministries to enter this field.

Please accept my heartfelt appreciation for the role that you have played in the growth of Edify, and, more importantly, the profound and long-lasting transformational impact you have had on over 733,000 children living in poverty. Since 2010, Edify has partnered with approximately 2,600 schools providing quality Christ-centered education in 10 developing nations.

With great gratitude,



CHRIS CRANE | Chairman and Co-founder

2017 was a flourishing year for Edify. What comes to mind when you think of the word 'flourishing'?

Perhaps it is a bright-eyed, inquisitive child with dreams of a brighter future, much like the girl from Ghana on the cover of this report? Or maybe a fertile field growing an abundant crop, like the picture on the previous page from Manipur, India? That is not what I thought I would find in India on my first visit. Webster defines flourishing, "to grow luxuriantly, to thrive, to prosper."

In 2017, we had the privilege of partnering with passionate followers of Jesus who own and operate independent, low-fee schools. In fact, this year alone we partnered with 1,495 schools in 10 countries. Edify's vision is flourishing godly nations, and we believe God is using us in this movement.

Thank you for partnering with Edify so hundreds of thousands of students can continue in their journey of flourishing.

In the parable of the sower, Jesus defines what it means to flourish:

"Other seeds fell on good soil. It came up, grew, and produced a crop some multiplying thirty, some sixty, some one hundred times." MARK 4:8

Now that is flourishing!

On a personal note I want to thank Chris Crane for his leadership of Edify as CEO. Since we founded the organization together eight years ago, it's been a wonderful journey working alongside each other. I'm excited that Chris will continue in his role as Chairman of Edify and together, God willing, we will see millions of children flourish, with communities and nations transformed!

Blessings,



TIGER DAWSON | CEO and Co-Founder



Peru
TEACHER TRAINING

GROWING TRUST

In 2015, only 3.9% of Peru's total GDP was invested in education. Low funding, combined with large class sizes and unqualified teachers, make Peru's quality of education one of the lowest in Latin America. Today, the drop-out rate for youth reaches up to 50% for secondary education.


In 2013, Edify began operations in Peru addressing the lack of quality education by coming alongside independent schools in underserved areas. The hope was to equip school entrepreneurs to run sustainable, Christ-centered schools. However, in 2016, when Pedro Pablo Kuczynski became the new president of Peru, independent schools faced a new hurdle. Education requirements for teachers were raised along with numerous other new regulations.

"We really don't know how we are going to face this. Many of our teachers cannot pay for the special training that the Ministry of Education is requiring, but we trust God that He will help us."

EMMA CARHUACHIN | Director of El Bosque School

New rules required schools to complete specific registration documents and teachers to attend expensive trainings in order to be certified to continue teaching. While the changes were well-intentioned, many schools and teachers simply could not afford to comply. As a result, approximately 8,300 private schools were threatened with closure, including 40 Edify partner schools. Ultimately, over 20,000 students were in danger of losing access to quality Christ-centered education.

The local Edify team immediately formulated a strategy to help our partner schools meet the new requirements. Within a month, teams of lawyers and accountants came together to help each partner school complete the paperwork required to register with the Ministry of Education. A special teacher training was also created to qualify all of the teachers to receive the necessary certification. By working with our training partner and a local university, the new certification cost to the schools and teachers was affordable.




Every one of the 40 Edify partner schools completed the new registration and certifications required by the Ministry of Education. Edify's commitment to support Christ-centered education allowed our partner schools to remain in operation.

"God has been good with us... I'm very grateful for Him and Edify, because through them we've been able not only to access this important training, but also to come to know each other. As Christ-centered schools, it is very important that we can learn and share from our different experiences. I've found new friends here, that's a treasure too."

REBECA FIGUEROA | Manager of Filadelfia School



Many schools like those Edify serves in Peru are at risk of closing due to the many financial and governmental challenges and regulations they face. Edify is continuing to offer this 6-month training for schools to comply with the government certification, allowing us to serve more schools. Five certification trainings have already taken place, impacting 77 schools.

We are committed to supporting and advocating for these underserved schools so that they can continue making a difference in their communities and see their nation flourish. As of September 30, 2017, 332 schools, 1,878 school leaders, 1,316 teachers, and 152,266 students in Peru have been impacted by Edify programs. 

Burkina Faso
LOAN CAPITAL

INCREASING FAITH

“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing?” (Matthew 6:25 NLT).


This is the verse that Pastor Nakelse Emmanuel, proprietor of Raman Yire Primary School in Burkina Faso, used to introduce his school. The name of his school directly translates to “don’t worry.” In one of the poorest countries in the world where 45% of the population lives on less than \$1.25 a day, believers are truly living by faith. Nakelse’s faith in Jesus Christ has been transformative, knowing that in Jesus, he has everything he needs. It is a Biblical worldview that he greatly desires to pass on to those in his community.

After pastoring a church for years, Nakelse realized that there was a great need for a school in his community. He began to pray for an opportunity to build a school. Lacking financial resources, he used his church as a classroom. The community where Raman Yire is located is predominantly Muslim, so parents were uncertain about sending their children to school in a church. The school started with only five students.

Nakelse continued to look for solutions to build a simple classroom. In his search, he heard about Edify, and the support it provides to Christian schools, including loans. He thought he would not qualify, but soon after applying he received a loan to construct two classrooms.

Three years after receiving the initial loan, he received another to build three more classrooms. Raman Yire now has 128 students and five teachers. Parents have gained confidence in the school, seeing that it provides a quality education to its students, despite openly proclaiming Jesus. The school now has five classrooms and Nakelse is focusing on integrating Christ-centered curriculum in order to transform the lives of his students. The school also started a discipleship club and has on average 80 students attending. Nakelse can already see the transformation in his students’ behavior and the way that they treat one another.

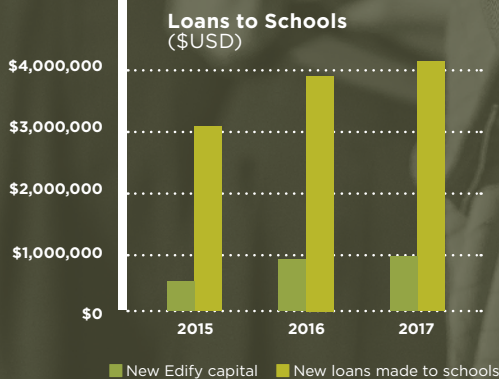
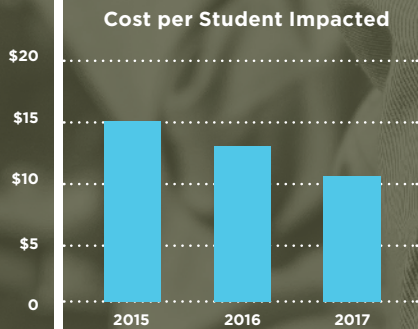
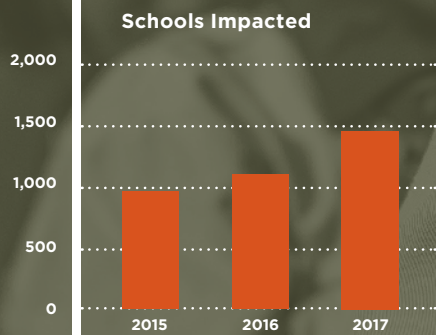
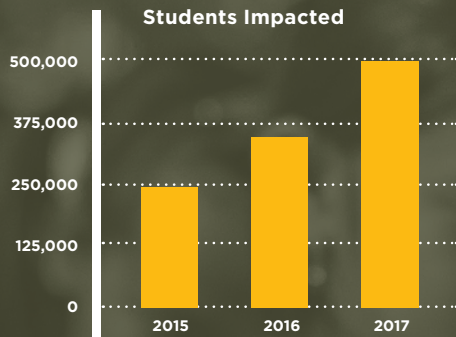
Because of a simple loan and support from Edify, children from this community in Burkina Faso are being exposed to the Word of God and receiving a quality education. They are taking steps out of poverty and are growing in their faith as they adopt a Christ-centered worldview. In turn, 128 students are positively influencing their families, community and, hopefully eventually, their nation with truth and hope.

Without help from Edify, many schools like Raman Yire would still be struggling to meet the educational needs in their communities. Edify desires to make an impact throughout the developing world and accomplishes this through partnership with independent, Christ-centered schools. The Lord has been faithful to use and equip Edify to facilitate flourishing nations. 

WITH A LOAN FROM
EDIFY, PASTOR
NAKELSE EMMANUEL
WAS ABLE TO EXPAND
HIS SCHOOL FROM 5
TO 128 STUDENTS.



EDIFY'S IMPACT



23,460

BURKINA FASO

43,032

DOMINICAN REPUBLIC

44,670

ETHIOPIA

112,738

GHANA

10,880

GUATEMALA

42,178

LIBERIA

6,235

NORTHEAST INDIA

145,582

PERU

54,834

RWANDA

15,716

SIERRA LEONE

499,325

TOTAL STUDENTS IMPACTED IN 2017



EDIFY'S FIELD PARTNERS

Burkina Faso

University of San Diego - School of Leadership and Education Sciences (SOLES)
School Leadership Training

Association Evangelique d'Appui au Developpement (AEAD)
Christ-centered Training

MicroAID
Lending

Dominican Republic

Aprendi
Christ-centered Training and School Leadership Training

Chrysalis International-AMO
Christ-centered Training

Esperanza International
Lending

ASPIRE
Lending

Dr. Paul Kim Stanford Mobile Inquiry-based Learning Environment (SMILE)
Education Technology

Ethiopia
Inter-Generational Transformation Ministry (ISTM)
Christ-centered Training

SOLES
School Leadership Training

Child Evangelism Fellowship
Christ-centered Training

AWANA
Christ-centered Training

Joshua Multi Purpose Civic Society
Lending

Ghana

SOLES
School Leadership Training

Child Evangelism Fellowship
Christ-centered Training

Centre for Technology Initiative (CTI)
School Leadership Training

AWANA
Christ-centered Training

Sinapi Aba Trust
Lending

Christian Community MicroFinance Ltd. (CCML)
Lending

SMILE
Education Technology

WorldReader
Education Technology

Guatemala

Association of Christian Schools International (ACSI)
Christ-centered Training

Foundation for the Support of Small Business (FAPE)
Lending

Liberia

AWANA
Christ-centered Training

Cornerstone Leadership Academy
Christ-centered Training

Foundation for Women Liberia
Lending

SOLES
School Leadership Training

Shares Computer Institute
School Leadership Training

Northeast India
Child Evangelism Fellowship
Christ-centered Training

Development Associates International (DAI)
Christ-centered Training

Society for Promotion of Tribal Welfare and Development (SPTWD)
School Leadership Training

Peru

Desarrollo Cristiano Del Peru (Christian Development of Peru)
Christ-centered Training

Adventist Development and Relief Agency (ADRA)
Lending

Service and Development Action for the Microbusiness (ASIDME)
Lending

Rwanda

Cornerstone Leadership Academy
Christ-centered Training

SOLES
School Leadership Training

AWANA
Christ-centered Training

Youth Impact Mission
Christ-centered Training

Amasezerano Community Bank
Lending

Goshen Finance
Lending

Urwego Bank
Lending

Sierra Leone

Agape Development Initiatives
Christ-centered Training

AWANA
Christ-centered Training

A Call to Business
Lending



Ethiopia
360° TRANSFORMATION

IMPACTING GENERATIONS



As a forty-something pursuing Christ alongside my wife and four kids, my foundation is firm and my worldview is well-formed, or so I thought. In one short week, God changed the way I saw His world through the sweet faces and incredible hearts of Ethiopian teenagers. I am exceedingly thankful that Edify is creating unique opportunities, not just for my kids, but for adults and parents like me.

My family and I decided to attend the Ethiopian Family Experience trip solely because a great friend asked us to come. Ethiopia was never on our summer bucket list. In fact, I had never really given it much of a passing thought. With a resounding yes to our friend, we entered into this trip not knowing what to expect, but we knew that it sounded like an adventure. We were in.

Arriving at the camp, we were Americans clearly out of our element, and we felt awkward and out of place...for about five minutes. Teenagers, Yulian, Bearakat, Yosabet, and many others, immediately pulled us into activities, saved seats for us, and asked us to eat with them. Their graciousness and hospitality overflowed; it was almost palpable.

We studied Scripture together at different points throughout the week. Together we processed what the Lord was calling us to and how we could apply it in our lives. During several of these sessions, a striking realization hit me: these teenagers, halfway around the world and growing up in impoverished communities, were incredible! They were crafted in God's image and pursuing His heart. They sought answers to big spiritual questions and dug relentlessly into Scripture. They waded through challenging theological concepts, provided context from other Scriptures to clarify their views, and eloquently articulated what the Lord was revealing to them.

Their background, circumstances, and upbringing are so different than mine and what I am familiar with, but they are just teenagers. They love Jesus. They passionately and unashamedly pursue Him. They seek truth. Did I mention they are teenagers?

Whether in Amharic or English, they love to learn. They love going to school. I realized how much this surprised me. This surprise revealed my bias, one I had no idea I possessed. I knew that Jesus is the author of life and that He loves children. However, seeing these kids side by side laughing and praying with my own kids exposed me to a new reality.

It wasn't just me. My wife and kids were also blown away. For my teenage son to see peers pursuing Christ with all of their hearts, souls, minds and strength was priceless. He experienced the power of the Holy Spirit alive and working in a different part of the world. We have been fortunate enough to experience some pretty great family vacations. This trip to Ethiopia, was without question, the most impactful.

So, praise the Lord for Edify. Praise the Lord for Christ-centered schools, teachers, and school owners in Ethiopia. Praise the Lord for sweet Ethiopian teenagers that have hearts that know no bounds, and are clearly flourishing. Praise the Lord that my family and I were blessed enough to get a tiny glimpse into all these things. ■■

“This experience will stay with each of us for years to come, if not the rest of our lives.”



Image (L) Brad Stansberry at youth leadership camp in Ethiopia. Image (R) Stansberry family at home in Manhattan where Brad is a partner with KPMG.

WHAT WE DO

Edify comes alongside entrepreneurs who offer quality Christ-centered education to children in their underserved communities. We provide three key resources to help them improve and expand their schools.

TRAINING

to equip school leaders to develop Christ-centered and sustainable schools.



edify

LOAN CAPITAL

to expand and improve school facilities.

EDUCATION TECHNOLOGY

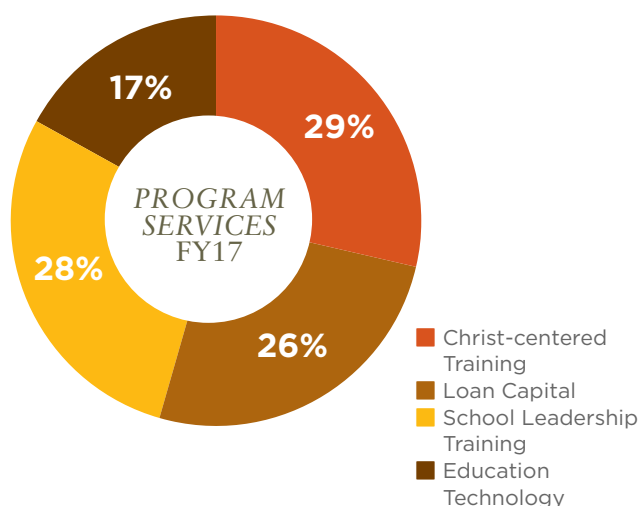
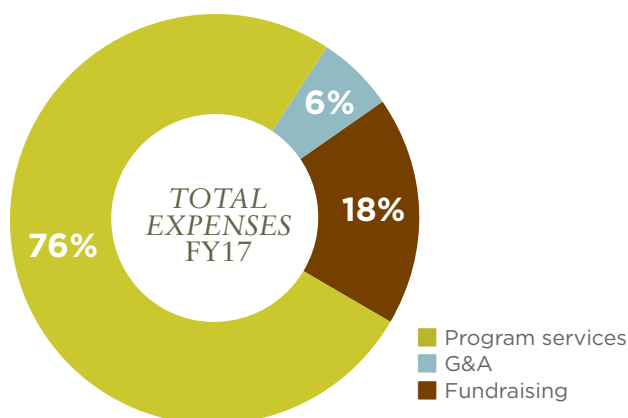
to enhance learning outcomes and employability.

STATEMENT OF REVENUES & EXPENDITURES (GAAP)

Year Ended September 30, 2017

	<u>2017</u>	<u>2016</u>	<u>2015</u>
SUPPORT AND REVENUE			
Individual donors and foundations	\$ 6,000,619	\$ 4,791,536	\$ 4,451,055
Government	0	0	0
Gifts in kind*	251,735	166,057	29,413
Interest income	1,729	1,758	1,857
Miscellaneous income	49,453	40,816	23,497
Total support and revenue	<u>6,303,536</u>	<u>5,000,167</u>	<u>4,505,822</u>
EXPENDITURES			
Program services	3,319,074	2,915,923	2,047,972
Funds for loans to schools	972,412	930,412	638,091
Total Program Expenditures	<u>\$ 4,291,486</u>	<u>\$ 3,846,335</u>	<u>\$ 2,686,063</u>
Supporting activities:			
General and administrative	343,958	323,833	350,850
Fundraising	990,656	851,825	638,754
Total Expenditures	<u>\$ 5,626,100</u>	<u>\$ 5,021,993</u>	<u>\$ 3,675,667</u>
NET REVENUE/EXPENDITURES	<u>\$ 677,436</u>	<u>\$ (21,826)</u>	<u>\$ 830,155</u>

*Gifts in kind for 2017 includes \$223,113 of donated professional services from the University of San Diego for school leadership training in Africa, funding of \$24,150 from Compassion to help pay for various trainings in Ethiopia, and \$4,472 of donated software.



BALANCE SHEET (GAAP)

As of September 30, 2017

	<u>2017</u>	<u>2016</u>	<u>2015</u>
ASSETS			
Current Assets:			
Unrestricted Cash	\$ 899,651	\$ 387,255	\$ 838,432
Board designated reserve	589,403	560,141	558,773
Temporarily restricted donations	1,156,975	1,314,419	887,559
Notes receivable, current portion	14,853	15,356	18,960
Prepays and other assets	370,786	133,877	66,846
	<u>3,031,668</u>	<u>2,411,048</u>	<u>2,370,570</u>
Long-Term Assets:			
Notes receivable, net of current portion	4,152	19,650	38,825
Deposit reserves, collateral for partner loans	45,736	45,668	48,907
Other long-term assets	0	13,200	26,400
Property and equipment - at cost, net	45,374	43,732	26,977
	<u>95,262</u>	<u>122,250</u>	<u>141,109</u>
Total Assets	<u>\$ 3,126,930</u>	<u>\$ 2,533,298</u>	<u>\$ 2,511,679</u>
LIABILITIES AND NET ASSETS			
Liabilities:			
Accounts Payable and other liabilities	<u>62,302</u>	<u>146,106</u>	<u>102,661</u>
Net Assets:			
Unrestricted	1,272,876	468,900	935,709
Board designated reserve	589,403	560,141	558,773
Temporarily restricted	1,156,975	1,314,419	887,559
Net investment in property and equipment	45,374	43,732	26,977
	<u>3,064,628</u>	<u>2,387,192</u>	<u>2,409,018</u>
Total Liabilities and Net Assets	<u>\$ 3,126,930</u>	<u>\$ 2,533,298</u>	<u>\$ 2,511,679</u>

Copies of the complete, audited financial statements are available on our website, Edify.org

MANAGEMENT DISCUSSION & ANALYSIS OF 2017

Edify experienced a significant increase in total revenue in Fiscal 2017. Total revenue for the year from donations and other income was \$6,303,536. This represents a 26% increase over total revenue of \$5,000,167 in fiscal year 2016. Program expenses of \$4,291,486 exceeded the prior year of \$3,846,335 by 12%. Program services were delivered to 1,495 low fee independent Christian schools in 10 countries including 516 new schools. Training was provided to 3,083 school leaders and 3,682 teachers. Lending partners disbursed 529 loans to 490 schools at an average loan size of \$8,063, compared to 466 loans to 448 schools at an average loan size of \$8,651 in fiscal year 2016.

Edify diligently seeks to distribute the highest percentage possible of donations to fund training, loans to schools and education technology programs to improve education where we work. Program expenses in fiscal year 2017 were 76% of total expenses or \$4,291,486. Of this amount, \$3,319,074 went to leadership and business training for school proprietors, curricula and education technology training for teachers, and Christian character development and life skills training for students, as well as introduction of mobile learning devices in primary schools' classrooms. Net new capital of \$972,412 in the form of loans was distributed to lending partners overseas to make loans to school proprietors. Loan volume to schools was \$4,265,155 or 439% of the new capital Edify provided to lending partners in 2017.

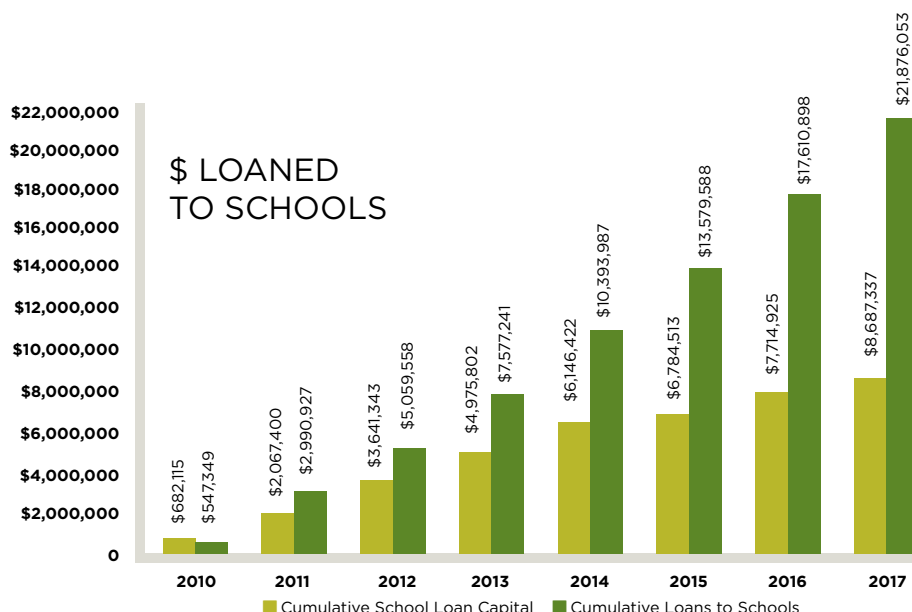
Cumulative capital deployed by Edify to the developing world for school loans was \$8,687,337 from fiscal year 2010 to 2017. For this period, cumulative

loan disbursements to schools by lending partners and directly from Edify was \$21,876,053 or 252% of the loan capital from Edify because of recycled principal repayments. Some lending partners borrow from the capital markets to further leverage the loan capital from Edify.

Loans to lending partners are in local currency and often have an extended grace period on the front-end where no payments are due. As a result of the favorable non-market loan terms, for GAAP purposes (generally accepted accounting principles) our independent CPA firm has classified these loans to lending partners as grants. Therefore, these loans with non-market terms in depreciating currencies do not appear on our balance sheet. We receive a full audit each year by our independent CPA firm with the findings reported directly to the board appointed Audit Committee. Board member Kurt Knaption, MBA, currently serves as the Audit Committee Chairman. Former board member and Audit Committee Chairman, Dale Dawson, CPA, a former audit partner at KPMG, is a non-board member of the Audit Committee.

Total revenue of \$6,303,536 exceeded total expenditures of \$5,626,100 for a surplus of \$677,436 or 11% of total revenue. Edify intends to deploy the vast majority of this surplus in the first half of fiscal year 2018 as part of its budget plan to effect an 18% increase in program expenditures. Restricted cash on the balance sheet to fund specific programs declined to \$1,156,975 from \$1,314,419 the prior year. This decrease is due to timely execution of designated programs in the field combined with a 2% drop in designated donations to \$1,755,736 from \$1,785,898 in fiscal year 2016. Restricted funds are scheduled for disbursement in fiscal year 2018 to fund their respective program designations for teaching children about Jesus, proprietor and teacher training, school loans and education technology.

This 4.39 to 1 ratio of new school loans distributed to net new capital disbursed demonstrates the leverage, sustainability, and increasing multiplier effect of recycled principal repayments.



2018

MANAGEMENT TEAM



Tiger Dawson | CEO and Co-Founder

Prior to co-founding Edify, Tiger served from 2005 to 2009 as Managing Director of the Halftime organization founded by Bob Buford, challenging successful business people to use their time, talent and treasure to live a purpose-filled second half of life. Before his role at Halftime, Tiger served for 22 years with Young Life. Tiger earned his undergraduate degree at Baylor University and pursued a master's degree at Dallas Theological Seminary and Fuller Seminary. Tiger transitioned from President of Edify to CEO on October 1, 2017.



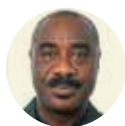
Makonen Getu | Chief Transformation Officer

Makonen has 33 years of international economic development experience. He has worked as a lecturer and researcher at various universities and published several books and articles on topics related to economic development, foreign aid, microfinance, and faith. Makonen worked with different donor agencies and NGOs in several developing countries. Makonen holds a PhD in Economic History with a major in International Economic Development from the University of Stockholm.



Abigail Bach | Vice President, Program Strategy and Philanthropy

Prior to joining Edify in 2013, Abigail worked in microfinance at Opportunity International for seven years. She has a strong financial services background, including positions at First Boston in New York and Banque Indosuez in Paris. Abigail's passion for social justice inspired her to start two homes for abused women and children in Denver. She earned an MBA in finance from Wharton and a BA in history from Princeton University.



Ken Appenteng-Mensah | Vice President of Africa

Ken is a banker by profession and an expert in microfinance who has spent nearly two decades of his career in financial services for the poor in Africa. Ken has served in various capacities in the following institutions before joining Edify: Executive Director, Sinapi Aba Trust; Regional Director, Opportunity International Africa; and VP, Opportunity International Bank of Malawi (Credits) and the German Development Cooperation.



Chris Fenton | Senior Vice President of Operations/CFO

Prior to joining Edify in 2011, Chris served six years as COO of Compendia, a provider of homeowner documentation to new home buyers in 26 states. From 2000 to 2005, Chris was COO/CFO with online advertising firm AdDynamix (acquired by Ybrant Digital). He served with COMPS Infosystems from 1984 to 2000 as VP of Operations, VP of Corporate Development and SVP/COO. Chris served six years in the U.S. Navy and earned a BS in finance from San Diego State University.



Vanessa Folsom | Vice President of Operations and Corporate Administration

Before joining Edify, Vanessa served as Lease Processing Manager and Sr. Operations Analyst for a real estate portfolio management and consulting company. She has lived in Mexico assisting with outreach and relief projects. Vanessa holds a BA in Political Science from the University of California, San Diego, a JD from the University of San Diego and is a member of the California State Bar.



Luis Sena | Vice President of Latin America

Luis served as co-pastor at Biblical Foundation Baptist Church and spent 28 years with Food for the Hungry International as Country Director, Caribbean Regional Director and Latin American Regional Trainer. Luis has served on the Edify team since 2011 in roles including Program Manager for the Esperanza Edify Program and Leadership Coach. Luis is a native Dominican with a degree in Architecture and an MBA.



Reuben Thiessen | Vice President of Education Technology and Chief Technology Officer

Reuben joined Edify in September 2010 and has focused on implementing education technology to improve student learning outcomes in Africa. Prior to joining Edify, he was a technology officer at a large Christian microfinance organization. He holds a Master of Education degree from Stanford University in Learning, Design and Technology.

BOARD OF DIRECTORS



Chris Crane, Chairman Prior to co-founding Edify in 2009, Chris was CEO of Opportunity International, the world's largest Christian microfinance organization, with 10,600 direct and indirect staff, and operations in 32 countries with 1.5 million active clients. Earlier, Chris acquired and served for eight years as CEO of COMPS InfoSystems. He led it through two rounds of private equity, an IPO and acquiring 13 other companies, before selling COMPS to another public company. Earlier, he was a venture capitalist. He was awarded the Ernst & Young Entrepreneur of the Year Award. He earned an MBA from Harvard Business School. Chris transitioned from CEO of Edify to Board Chairman on October 1, 2017.



Tiger Dawson (See *Management Team*, page 13)



Peter Greer, Vice Chairman is President and CEO of HOPE International, a Christ-centered microfinance organization operating in 16 countries. Peter received a bachelor's degree in international business from Messiah College and a master's in public policy from Harvard's Kennedy School. Prior to his education at Harvard, Peter served as managing director for Urwego, a Christ-centered microfinance institution in Kigali, Rwanda. He also worked in Zimbabwe and Cambodia. He has authored several books, including *Mission Drift*, *The Giver and the Gift*, and the *Spiritual Danger of Doing Good*.



Debbie Hall has a strong consulting and marketing background having worked for The Boston Consulting Group, two technology start-ups, and her own marketing consulting practice. Debbie serves as Board Chair for Village Enterprise, working to break the cycle of poverty in East Africa by creating sustainable incomes and savings for the rural poor. She also serves on the board of The Gathering, a Christian philanthropy non-profit helping people be thoughtful, engaged, and connected givers of their resources to Christian and secular causes. At Menlo Church, she serves on the Board of Directors and coordinates several volunteer teams, including an Extreme Poverty Interest Group. She holds a BA in economics from Duke University and an MBA from Stanford University.



Kurt Knapton began as a management consultant for Booz Allen Hamilton and Accenture, specializing in business strategy for Fortune 500 clients. In 2000, he joined a start-up company and was instrumental in its rise to one of the largest and fastest growing companies in market research. From 2011-2016, he served as President and CEO of Research Now, growing its staff to 1,300 employees in 36 countries. Kurt serves on the board of Research Now, and Baptist Standard Publishing, and advises the Restore Hope Orphan Sponsorship Program in Sierra Leone—a program he established in 2008. In 2014, Kurt served on Kiva's 2014 Leadership Council. Kurt earned an MBA from Dartmouth's Tuck Graduate School of Business and a BBA in Management and Information Systems from Baylor University.



Dr. Marnie Nair has more than 26 years of experience working with at-risk teens and their families. She began her career as a classroom teacher and reading specialist in inner-city middle and high schools in Oakland, New York City and Washington, DC. In 2009, Marnie moved to San Diego to found City Heights Prep Charter School, a college preparatory school primarily serving newly arrived refugee students from war-torn countries around the world. She attended UC Berkeley as an undergrad and earned a master's degree in special education from Teachers College at Columbia University and a doctorate in Language and Literacy from the Harvard Graduate School of Education.



David Slover serves as Senior Vice President and Chief Strategy Officer at HighGround Advisors, an investment and trust services company serving nonprofits and charitably-minded families. Previously, David served as President of Buckner Foundation from 2005-2016. Buckner International operates programs for vulnerable children, families and elderly in the US and six other countries with 2,000 employees administer an annual budget of almost \$125 million. Prior to Buckner, he was at Children's Medical Center Dallas for almost nine years. David also served as Director of Planned and Major Gifts at Southern Methodist and was Assistant Vice President at Baylor Health Care System Foundation in Dallas. David holds BA and MBA degrees from Baylor University.

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Miriam Ofori Appeah is the owner and founder of St. Mary's Preparatory School in Ghana. In 1998, she took a small-business loan to build and grow her school. Today it is one of the best run private, low-fee Christian schools in Ghana. She continues to expand her school to include technology-based learning. She aspires to change the face of education in Ghana. Miriam studied early childhood education at Ghana Education Services.



Ken Blanchard is the author or co-author of more than 35 books on leadership, including *The One Minute Manager*, *Raving Fans* and *Gung Ho!* Ken is widely recognized as a premier thinker and writer on leadership. He is the cofounder and Chief Spiritual Officer of The Ken Blanchard Companies, a foremost international management training and consulting firm. In 1999, he co-founded the organization Lead Like Jesus. He earned a PhD from Cornell University.



Rod Dammeyer was partner at Arthur Andersen & Co. before subsequently serving as Executive Vice President and CFO of Northwest Industries, Inc. Afterwards, he was Senior Vice President and CFO of Household International, Inc. From 1985 to 1995 he was CEO of ITEL Corporation which merged into Anixter International. He served as managing partner of Equity Group Corporate Investments from 1995 until 2000.

Rod is chairman of CAC. He is a board member of Stericycle, Inc. and Quidel Corporation, and a trustee of Invesco Funds. Rod has served on the boards of California Charter Schools Association and High Tech High Charter Schools in San Diego. He is a graduate of Kent State University.



Kwabena Darko is the founder of Darko Farms & Co. and a director of the Bank of Ghana. Kwabena received a microfinance loan, which he used to create one of the most successful private enterprises

in Ghana. As founding chair of Opportunity International's microfinance entities in Ghana, he has helped over 200,000 Ghanaians work their way out of poverty. Kwabena founded and currently presides over a 600 member Christian church in Kumasi, Ghana. He holds an honorary doctorate from Kwame Nkrumah University of Science and Technology, Ghana.



Prof. Brian Fikkert is the founder and Executive Director of the Chalmers Center for Economic Development and is also a professor of economics and community development at Covenant College in Georgia. He has been a consultant to the World Bank, the Inter-American Development Bank, and the United States Agency for International Development. He co-authored the book *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor... and Yourself*. Brian received a PhD in Economics with highest honors from Yale University.



Victor Hu is Global Head of Education Technology & Services Investment Banking at Goldman Sachs. He co-founded the education practice at Goldman and today leads a team that advises, finances and invests in the leading education companies around the world. Prior to joining Goldman Sachs, Victor worked as an international M&A and securities attorney for Cleary Gottlieb Steen & Hamilton and an investment professional for Zephyr Management. Victor earned a BA from Amherst College, a JD from Harvard Law School and an MBA from the Wharton School.



Mary Kamanzi is the National Director of YWAM for Rwanda and founder of the Arise and Shine School, which is among the premier private primary schools in Rwanda. Mary was appointed to the Committee for Unity and Reconciliation and has worked in education in South Africa, Uganda, Kenya and Rwanda. She also sits on the board of Vessels of Honor, a ministry to women leaders in Rwanda. She graduated from Uganda Teachers College and earned degrees in Child Social Services and Family Ministries from the University of the Nations.



Prof. Paul Kim is the Chief Technology Officer and Assistant Dean of the Graduate School of Education at Stanford University. He leads initiatives involving the design and implementation of learning technologies, educational research, and community development. He is the co-developer and sponsor of SMILE (Stanford Mobile Inquiry-based Learning Environment). Paul received his PhD in Educational Psychology and Technology from the University of Southern California in 1999.



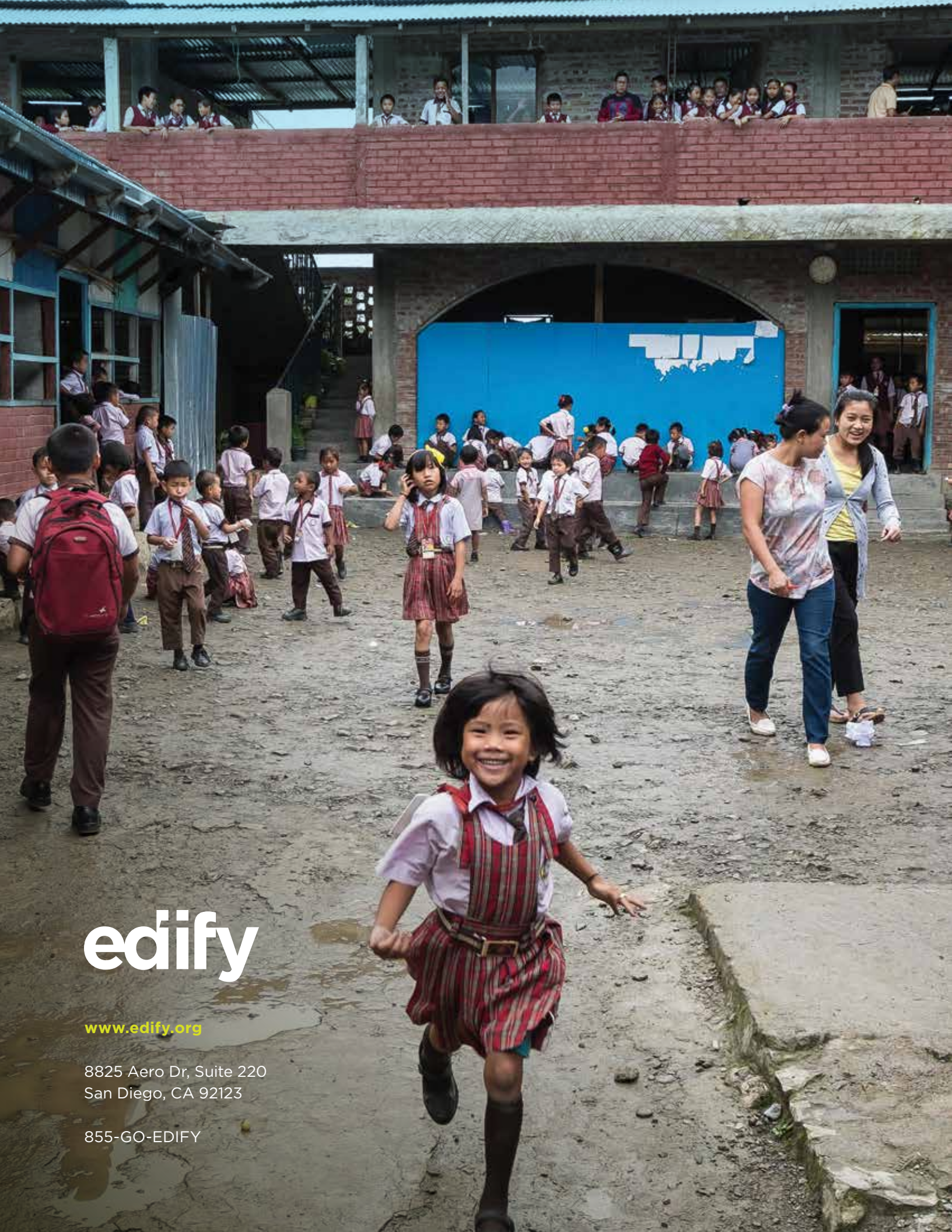
Terry Looper is founder and CEO of Texon LP, a Houston energy marketing and distribution company. Terry serves on numerous boards including Houston Christian Foundation and Haddington Energy Partners. His past board affiliations include Young Life National Board, as well as the board of Young Life's Greater Houston Area. Terry graduated from Lamar University with a B.S. in Engineering.



Geraldo Orozco has been CEO of ASPIRE coop since 2000, a Christian financial institution which offers microcredit in the Dominican Republic. Geraldo is an Assistant Pastor at Prince of Peace Mennonite Church in Santo Domingo and is invited regularly to speak at national and international conferences on leadership, microfinance and theology. Geraldo has a Masters in Marketing from INTEC University and a Law degree from UTESA.



Prof. Joi A. Spencer is an associate professor at the University of San Diego. Her work focuses on mathematics and teacher education and reflects her deep commitment to educational equity. Her research has examined mathematics learning opportunities in the poorest middle schools in Los Angeles, as well as the impact of video-based mathematics on student learning and teacher development. She conducted research and professional development with Edify in Ghana. Joi holds degrees from Stanford (BA and MA) and UCLA (PhD).



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