January started with a wonderful celebration in Southern California with our staff, partners, and friends. We celebrated 10 years of God’s faithfulness in leading Edify. We also celebrated giant milestones for our mission, like impacting over 1 million students in one year. We couldn’t have been more thankful to the Lord. Everything seemed right and full of promise.

The excitement of the new year had just begun to fade when March hit: the world turned upside down. Coronavirus, social distancing, N95—unfamiliar words just months ago soon became headlines. In a matter of weeks, all our partner schools in all 11 countries had closed. We sounded a call to prayer as an organization to listen to the Lord for His direction. Then we rolled up our sleeves and began responding.

First, we emphasized our role of spiritual support to our school proprietors. We reduced our operating budget, and we negotiated the deferment of our partner schools’ loans with our microfinance partners. Then we did a survey of proprietors’ needs in 380 partner schools globally; this led to the design of the Edify COVID-19 Recovery Plan. It has now been many months into a world-altering pandemic (sure seems like a lot longer), and we are absolutely amazed at what God is doing.

Despite all our schools being closed to in-person classes, we’ve maintained support to 4,404 partner schools, and we’ve expanded our reach virtually to schools that we haven’t been able to access physically.

Looking at our fiscal year 2020 contributions, we had a 9% increase from $6.8 million to $7.4 million year-over-year. What an extra dose of God’s goodness!

The year 2020 has brought more than just Coronavirus. It’s been the perfect storm of public health crisis, political and racial divisions, and looming economic uncertainty. But wouldn’t it truly be wonderful if the world was, in fact, turned upside down by crises but by the love of Jesus?

Enjoy the pages of this year’s Annual Report, which tells a magnificent, global story of the world being turned upside down by Good News, the story of the one true King.

Blessings,

TIGER DAWSON | CEO and Co-Founder

“Those men who have turned the world upside down... saying that there is another king, Jesus.” (Acts 17:6-7, ESV)

The Gospel is powerful because it invites us to play a part in changing the world. It asks us to truly flip everything upside down, through selfless, grace-filled acts of love to others at great cost to ourselves. Disruption will come and go with new things to fill its place, but the Gospel is truly what transforms lives and nations forever—what if our world was turned upside down by lives lived differently?
Distance, hybrid, and blended education models were few and far between in places like Ghana just months ago. Weeks before the worldwide shutdown, Storm Godwinson, Ghana Program Lead, Education Technology, met with schools to promote education technology interventions. The hesitancy was evident. “Schools knew about education technology, but it wasn’t on the top of their priority list. They didn’t view technology as a tool for their educational goals,” she concludes.

But then, everything changed. Schools closed, education was interrupted, and school owners and teachers were left scrambling. If they wanted to salvage learning, they needed technology.

“We had schools calling us and asking how they could use WhatsApp, Zoom, or Google Classroom and if we could provide training for their teachers,” tells Storm.

When surveyed by Edify in April 2020, only 17% of our partner schools in Africa were providing education via technology. In Ghana, only 20% of the 41 partner schools surveyed used some sort of online learning management system, like Google Classroom. However, it’s not enough to simply offer the technology. It must deliver a great quality education.

Looking forward, schools will need to migrate their resources to online systems. So, when the next threat to education comes, they’re prepared to quickly and seamlessly deliver education without interruption.

By combining all three of Edify’s programs—education technology, loan capital, and Christ-centered training—schools can purchase devices their students need for blended education. Teachers and school owners can receive the training they need to leverage technology solutions without compromising quality.

The future of education will require a willingness to embrace new ways of schooling. Edify partners with schools to deliver much-needed technology interventions and training for its effective use. We’re fostering lifelong learners equipped to become the flourishing people they’re meant to be.
10,261
SCHOOL LEADERS AND TEACHERS TRAINED BY EDIFY’S PROGRAMS

4,404
SCHOOLS PARTNERED WITH EDIFY TO INCREASE SUSTAINABILITY AND IMPROVE EDUCATION

1,269,973
STUDENTS IMPACTED IN LOW-FEE INDEPENDENT SCHOOLS

22%
growth in the number of students impacted year-over-year

STUDENTS IMPACTED BY COUNTRY IN 2020

- Guatemala: 44,118
- Dominican Republic: 311,668
- Peru: 74,515
- Sierra Leone: 41,501
- Liberia: 66,532
- Ghana: 120,031
- Ethiopia: 50,879
- Uganda: 72,696
- Rwanda: 427,669
- Northeast India: 41,972
- Congo: 18,392
<table>
<thead>
<tr>
<th>PARTNERSHIPS</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>22</strong></td>
<td>CHRIST-CENTERED TRAINING PARTNERS</td>
</tr>
<tr>
<td><strong>14</strong></td>
<td>LENDING PARTNERS</td>
</tr>
<tr>
<td><strong>8</strong></td>
<td>SCHOOL LEADERSHIP TRAINING PARTNERS</td>
</tr>
<tr>
<td><strong>6</strong></td>
<td>BUSINESS &amp; OTHER PARTNERS</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td>EDUCATION TECHNOLOGY PARTNERS</td>
</tr>
<tr>
<td><strong>55</strong></td>
<td>TOTAL UNIQUE LOCAL PARTNERSHIPS</td>
</tr>
</tbody>
</table>

**BURKINA FASO**
- Association of Christian Schools International (ACSI)
- Christ-centered Training
- Association Evangelique d’Appui au Developpement (AEAD)
- Christ-centered Training
- MicroAID Lending
- University of San Diego School Leadership Training

**DOMINICAN REPUBLIC**
- Aprendi
- Christ-centered Training and School Leadership Training
- ASPIRE Lending
- Association of Christian Schools International (ACSI)
- Christ-centered Training
- Chrysalis International-AMO
- Christ-centered Training
- Dr. Paul Kim: Stanford Mobile Inquiry-based Learning Environment (SMILE) Education Technology
- Esperanza International Lending

**ETHIOPIA**
- AWANA
- Christ-centered Training
- Child Evangelism Fellowship
- Christ-centered Training
- Evangelical Students and Graduate Union of Ethiopia (EVASU)
- Christ-centered Training
- Inter-Generational Spiritual Transformation Ministry (ISTM)
- Christ-centered Training
- Joshua Multi Purpose Civic Society Lending
- Mald Educational Support
- School Leadership Training
- Vision Fund Lending

**GHANA**
- AWANA
- Christ-centered Training
- Certified Ghana
- QuickBooks Training
- Dr. Paul Kim: Stanford Mobile Inquiry-based Learning Environment (SMILE) Education Technology

**LIBERIA**
- AWANA
- Christ-centered Training
- Cornerstone Leadership Academy
- Christ-centered Training
- Development Associates International (DAI)
- Christ-centered Training
- Efecto Mostaza (Mustard Seed Effect)
- Christ-centered Training
- Esay Romance Center
- Business Training
- New Life Crusaders
- Manipur
- Christ-centered Training
- Society for Promotion of Tribal Welfare and Development (SPTWD)
- School Leadership Training

**LIBERIA**
- A Call to Business
- Lending
- Adventist Development and Relief Agency (ADRA)
- Lending
- Asociación de Colegios Cristianos del Peru (ACCEF)
- Christ-centered and Business Training
- Desarrollo Cristiano Del Peru (Christian Development of Peru)
- Christ-centered Training

**NORTEAST INDIA**
- AWANA
- Christ-centered Training
- Character Solutions International - India (CSI)
- Christ-centered Training
- Cornerstone Leadership Academy
- Christ-centered Training
- Elim Resource Centre
- Lending
- New Life Crusaders - Manipur
- Christ-centered Training
- Vision Fund Lending

**PERU**
- Acreduca
- School Leadership Training
- Adventist Development and Relief Agency (ADRA)
- Lending
- Asociación de Colegios Cristianos del Peru (ACCEF)
- Christ-centered Training
- Christian Development of Peru

**SIERRA LEONE**
- Apaye Development Initiatives
- Christ-centered Training
- A Call to Business
- Lending
- Agape Development Initiatives
- Christ-centered Training
- Amani Initiative
- Business Training
- Association of Christian Schools International (ACSI)
- Christ-centered Training
- Christian Schools Owners Association (CSOA)
- School Leadership Training
- Christ-centered Training
- New Hope International
- Business Training
- Private Education Development Network
- School Leadership Training
- Scripture Union
- Christ-centered Training
- Youth Impact Mission
- Christ-centered Training
High up in the Himalayan mountains of Asia sits the Seven Sisters, a group of small states in northeastern India. Connected to mainland India by a strip of land only a few miles wide, outsiders seldom visit these states. The majority of Indians have never even explored states like Assam, Nagaland, or Manipur. Vibrant green rice fields sit like stairs, climbing their way up the mountainsides. It’s untouched, serene, and virtually forgotten.

But less than 30 years ago, the sky in Manipur would have been thick with smoke, a sign of another village burning. With streets empty and tension palpable, people lived in fear of the next attack. Water pipes were dug out of the ground and made into gun barrels with electric poles fashioned into their stocks.

The Nagas and the Kukis are just two of more than 200 ethnic groups in the region, but these tribes carry a long history of conflict. Like the tide, conflict ebbs and flows throughout decades as old stories of enmity are re-told by each generation. During the most recent conflict in the late 1980s and early 1990s, more than 1,500 innocent lives were lost in five years. Villages were burned to the ground and abandoned. Lines of division, hatred, and revenge carved familiar caverns throughout the state.

“One day, my daughter asked me a question, ‘Papa, are Nagas our enemies?’ No one taught her they were her enemies. She had learned it from me,” shares Sem Haokip, Northeast India Christian Transformation and Training Officer. “It was then that God spoke to me. So, I began to pray as a father and began to change the storyline with my daughter. We needed to write a new story.”

In 2018, Edify hosted a week-long peacebuilding camp with more than 450 students and more than 80 teachers and school owners from 18 Edify partner schools. Children from both Naga and Kuki tribes worshiped, ate, and played sports together. Now Edify sports camps held each summer bring together children who have been taught to be enemies. Instead, they’re forging paths of peace through simple acts of being teammates or sharing a meal. Manipur’s story is being re-written, one centered on a Gospel of forgiveness and peace.

“Unless there is peace and real building of peace, there cannot be transformation,” tells Thangminien Haokip, Northeast India Christian Transformation and Training Officer.

Transformation looks different in each place it’s found. In Rwanda, we see the fruit of the power of reconciliation and healing. In the mountains of Northeast India, transformation wears the cloak of peace and fills the caverns of hate with seeds of forgiveness. A world can truly turn upside down when enemies become teammates, love replaces violence, history is forgiven, and a new story is written.
SIX KEY METRICS

1. STUDENTS IMPACTED

Growth in enrollment of active partner schools from 2019 to 2020: 5.92%
2018 to 2019: 5.46%

2. ENROLLMENT: NET GROWTH

Growth in enrollment of active partner schools from 2019 to 2020: 5.92%
2018 to 2019: 5.46%

3. EXPOSURE TO GOD’S WORD

Increased by 112%

4. EXAM SCORES: CORE SCHOOLS

76.2% in Edify Core Schools vs. 43.7% in public schools

Percentage increase in Core Schools over baseline with visible evidence of:
- discipleship clubs
- corporate worship
- scheduled devotions
- Christ-centered activities

5. COST PER STUDENT IMPACTED

Cost per student = total Edify expenses divided by total students impacted

2018 $8.55
2019 $6.30
2020 $4.35

6. LOAN CAPITAL: LOANS MADE

2020 $1 net new loan capital = $7.59 in loans to schools
2019 $1 net new loan capital = $6.26 in loans to schools
2018 $1 net new loan capital = $5.35 in loans to schools
**FINDING STRENGTH IN SEPARATION**

In South America’s coastal country, Peru’s richly diverse and stunning landscape reveals lush rainforests, sharp cliffs, and ancient culture. Lima, the capital city, struggles with overcrowding, having busted at the seams long ago. Yet, two-thirds of the population live in the hilly rural regions dense with forests and mountainous terrain where roads, electricity, and proximity to schools can be miles or hours away.

Experiencing one of the world’s longest pandemic lockdowns, Peruvians weren’t even allowed outside their homes until May. Much of Peru has felt cut off, isolated, and separated, and schools have been physically closed since March. For schools in the remote jungle regions, they’re used to being on their own. But as Edify has moved trainings online the past several months, schools, regardless of location, have found strength and connection despite separation.

“**BEFORE, THERE WASN’T AS MUCH CROSS-COUNTRY COLLABORATION. NOW, WE’RE GATHERING SCHOOL LEADERS FROM ALL THREE COUNTRIES. WE’RE WORKING TOGETHER AS LATIN AMERICA.**”

So how great is the need? Joel says, **“Our Zoom account used to cap us at 300 participants. But we’ve had more than 600 people register for a single training almost weekly. So, we increased our session capacity to 1,000 participants to meet the overwhelming demand. We join together with other organizations to launch big training events and gather speakers who provide incredible tools for the needs these proprietors have right now.”** What started with 50-60 participants has grown to over 1,600 since May. Proprietors and teachers have been desperate for help while pivoting in this volatile time to bring stability, consistent delivery, and quality education while their students are at home. These trainings supply vital resources and tools for online education through virtual platforms like WhatsApp, Google Classroom, and Zoom.

“In this time of virtual life, you wouldn’t think you could reach new schools. But it’s been the opposite,” Joel shares. **“We didn’t have the chance in-person to reach these schools that often during the year. Now, we have schools reaching out because they’re in need of the training we are providing.”**

On a regional level, Edify’s countries of operation in Latin America—the Dominican Republic, Guatemala, and Peru—have deployed training courses to address our partner schools’ needs. Three courses are specifically aimed at change management, mobile apps for learning, and crisis leadership. “Before, there wasn’t as much cross-country collaboration,” says Joel, “Now, we’re gathering school leaders from all three countries. We’re working together as Latin America.”

More than ever, Edify is beginning to weave a web across Peru and Latin America. Through the jagged Andes mountains and the lush Amazon rainforest, cell phone towers make the connections possible. But the trainings, commitment, and partnerships make Christ-centered transformation and quality education achievable. A tiring national lockdown could’ve brought even more isolation to these rural schools but has instead built strength. Closures could’ve felt discouraging. Instead, school owners and teachers separated by hundreds of miles are being encouraged to deliver quality, remote education to their students.
UNEXPECTED FLOURISHING

In the midst of COVID-19, our partners, from trainers to lenders to financial partners, are a consistent reminder to us that we’re one Body with many parts. We wanted to shine a light on the different ways our partners have shown strength and creativity in this unexpected season.

LOANS DEFERRED, BUT NOT HOPE
This year, school owners have been faced with difficult decisions. Many schools were forced to furlough teachers and forgo paychecks for themselves. In Northeast India, some schools even paid their staff in rice. For those who had existing loans, the looming repayments had school owners feeling hopeless. But MicroAID, a local microfinance institution partner in Burkina Faso, offered a solution. Interest rates were reduced by 50%, and loan repayment deferrals brought much-needed reprieve for almost 40 schools. “These initiatives helped support recurrent salaries, operation costs, schools to keep their best teachers...this would have been difficult without the flexibility provided by Edify’s program and MicroAID,” shares Dr. Elisee Ouedraogo, President of MicroAID’s Board of Directors. Edify’s other 13 lending partners also deferred loan repayments, ensuring our partner schools could weather the storm of school closures with hope.

STANDING ON A SOAPBOX IN SIERRA LEONE
For each soap product Soapbox sells in the U.S. or online, they donate a bar of soap to people in need. As a mission-driven hair and personal care soap company, Soapbox supplied 33,600 bars of soap; Edify distributed them to 280 of our partner schools in Sierra Leone. The eco-friendly soaps were made by a local maker Eco-Soap Bank, a Soapbox partner that employs domestic violence and Ebola epidemic survivors. Distributed just one week before the country reopened schools in September, these bars helped fill the necessary health and safety protocols each school was required to follow before allowing students back in-person.

STRIKING A MATCH WITH THE VANDE GUCHTE FAMILY
With Edify’s COVID-19 Recovery Plan in full force, generosity began to fill the needs of school proprietors’ challenges in health and safety protocols, education technology, and student learning. After hearing of Edify’s work to stand beside educators in a world flipped upside down, Tom and Mary Vande Guchte created a matching donation. They want their generosity to inspire and encourage others to give, especially in this season. So, for every new donor, or donor who increased their giving, their gift was matched by the Vande Guchte’s and went toward the COVID-19 Recovery Plan. Amazingly, in just two months, the match was filled. It promoted 21 new financial partners and 17 increases in giving, which will greatly impact our partner schools around the world.
## SUPPORT AND REVENUE

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<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual donors and foundations</td>
<td>$7,410,040</td>
<td>$6,817,498</td>
<td>$6,147,896</td>
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<tr>
<td>Government</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Gifts in kind*</td>
<td>239,127</td>
<td>230,023</td>
<td>275,267</td>
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<tr>
<td>Interest income</td>
<td>2,635</td>
<td>4,186</td>
<td>1,736</td>
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<tr>
<td>Miscellaneous income</td>
<td>26,623</td>
<td>51,040</td>
<td>59,420</td>
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<tr>
<td><strong>Total support and revenue</strong></td>
<td><strong>$7,678,425</strong></td>
<td><strong>$7,102,747</strong></td>
<td><strong>$6,484,319</strong></td>
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## EXPENDITURES

### Program services

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<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training</td>
<td>3,946,012</td>
<td>4,347,593</td>
<td>4,127,476</td>
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<tr>
<td>Loan Capital</td>
<td>61,723</td>
<td>707,979</td>
<td>899,980</td>
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<tr>
<td><strong>Total program expenditures</strong></td>
<td><strong>$4,007,735</strong></td>
<td><strong>$5,055,572</strong></td>
<td><strong>$5,027,456</strong></td>
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### Supporting activities:

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<th></th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
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<tbody>
<tr>
<td>General and administrative</td>
<td>410,278</td>
<td>427,391</td>
<td>325,802</td>
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<tr>
<td>Fundraising</td>
<td>1,103,496</td>
<td>1,076,376</td>
<td>1,074,953</td>
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<tr>
<td><strong>Total expenditures</strong></td>
<td><strong>$5,521,509</strong></td>
<td><strong>$6,559,339</strong></td>
<td><strong>$6,428,211</strong></td>
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**REVENUE LESS EXPENSES**

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<th></th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
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</thead>
<tbody>
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<td></td>
<td>$2,156,916</td>
<td>$543,408</td>
<td>$56,108</td>
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</table>

*Gifts in kind include $235,431 of donated professional services from the University of San Diego for school leadership training and $3,696 of donated software.

**Edify disbursed $370,213 to lending partners, $308,490 was repaid, leaving the net capital distributed at $61,723.

## ASSETS

### Current assets:

<table>
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<tr>
<th></th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$3,413,816</td>
<td>$1,304,986</td>
<td>$1,060,101</td>
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<tr>
<td>Restricted cash from donations</td>
<td>1,221,032</td>
<td>1,275,019</td>
<td>1,254,925</td>
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<tr>
<td>Board designated cash reserve</td>
<td>1,000,365</td>
<td>850,541</td>
<td>589,540</td>
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<tr>
<td>Notes receivable, current portion</td>
<td>0</td>
<td>0</td>
<td>4,002</td>
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<tr>
<td>Prepaid and other assets</td>
<td>181,367</td>
<td>265,936</td>
<td>273,274</td>
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<td><strong>Total assets</strong></td>
<td><strong>$5,816,580</strong></td>
<td><strong>$5,696,482</strong></td>
<td><strong>$3,181,842</strong></td>
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## LIABILITIES AND NET ASSETS

### Current liabilities:

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<th>2020</th>
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<th>2018</th>
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<tbody>
<tr>
<td>Accounts payable and other liabilities</td>
<td>101,644</td>
<td>57,664</td>
<td>88,321</td>
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### Net assets:

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<th>2019</th>
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<tbody>
<tr>
<td>Undesignated</td>
<td>3,599,663</td>
<td>1,538,584</td>
<td>1,276,271</td>
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<tr>
<td>Board designated cash reserve</td>
<td>1,000,365</td>
<td>850,541</td>
<td>589,540</td>
</tr>
<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td><strong>$5,922,704</strong></td>
<td><strong>$3,721,808</strong></td>
<td><strong>$3,209,057</strong></td>
</tr>
</tbody>
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**Copies of the complete, audited financial statements are available on our website, Edify.org/Financials.**
Total revenue for the year from donations and other income was $7,678,425. This represents an 8% increase from $7,102,747 in fiscal year 2019. Program expenses of $4,007,735 declined 21% from the prior year total of $5,055,572. COVID-19 significantly reduced the execution of the fiscal year 2020 program budget as schools were closed part of the year. Programs delivered during the year impacted 4,404 low-fee independent Christ-centered schools in 11 countries. Training was provided to 6,279 school leaders and 3,982 teachers. Lending partners funded 347 loans to 332 different schools at an average loan size of $8,100.

Fiscal year 2020 revenue of $7,678,425 exceeded total expenses of $5,521,509 for a 28% surplus of $2,156,916. The surplus rose from total expenses being under budget by 32% in contrast to total revenue, which was 6% below projections. Edify increased the board designated cash reserve 18% over the prior year to $1,000,365. Restricted cash on the balance sheet to fund specific programs declined over the prior year to $1,000,365. Of this amount, $3,946,012 went for programs that included Christian character development for students, school proprietors and teachers, along with specific COVID-19 recovery interventions, business training for proprietors, educational technology training for teachers, and mobile learning devices in primary school classrooms, curricula and life skills training for children.

Gross capital of $370,213 in the form of loans was disbursed to lending partners overseas to make loans to school proprietors. Net capital disbursed was $61,723 after some lending partners returned funds of $308,490 provided before 2020. Lending partners were able to disburse $2,809,820 in new loans primarily through recycling principal repayments from schools. Several lending partners borrow from the capital markets or use their own resources to further leverage the loan capital from Edify.

Cumulative loan capital deployed by Edify Internationally for school loans was $10,357,019 from fiscal year 2010 to 2020. Cumulative loans to schools by lending partners and directly from Edify were $35,521,693 or 347% of the loan capital from Edify because of recycled principal repayments.

Loans to lending partners are in local currency and often have a grace period on the front-end where no payments are due. As a result of the favorable non-market loan terms, for AP purposes (generally accepted accounting principles), our independent CPA firm has classified these loans to lending partners as grants. 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 Knapton, MBA, currently serves as the Audit Committee Chairman.

Edify diligently seeks to distribute the highest percentage possible of donations to fund training, loans to schools, and education technology programs to improve Christ-centered education in the 11 countries where we work. Program expenses in fiscal year 2020 were 73% of total expenses or $4,007,735. Of this amount, $3,946,012 went for programs that included Christian character development for students, school proprietors and teachers, along with specific COVID-19 recovery interventions, business training for proprietors, educational technology training for teachers, and mobile learning devices in primary school classrooms, curricula and life skills training for children.

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Cumulative loan capital deployed by Edify Internationally for school loans was $10,357,019 from fiscal year 2010 to 2020. Cumulative loans to schools by lending partners and directly from Edify were $35,521,693 or 347% of the loan capital from Edify because of recycled principal repayments.

Loans to lending partners are in local currency and often have a grace period on the front-end where no payments are due. As a result of the favorable non-market loan terms, for AP purposes (generally accepted accounting principles), our independent CPA firm has classified these loans to lending partners as grants. 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 Knapton, MBA, currently serves as the Audit Committee Chairman.

Edify diligently seeks to distribute the highest percentage possible of donations to fund training, loans to schools, and education technology programs to improve Christ-centered education in the 11 countries where we work. Program expenses in fiscal year 2020 were 73% of total expenses or $4,007,735. Of this amount, $3,946,012 went for programs that included Christian character development for students, school proprietors and teachers, along with specific COVID-19 recovery interventions, business training for proprietors, educational technology training for teachers, and mobile learning devices in primary school classrooms, curricula and life skills training for children.

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Dr. Kwabena Darko is the founder of Darko Farms Inc. & 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 network, 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.

Tiger Dawson 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 dilled second half of life. Before his role at HalfTime, Tiger served for 22 years with Young Life. Tiger was very involved with the Young Presidents’ Organization (YPO): He designed and ran the youth, teen and young adult education tracts at 10 international family universities. Tiger earned his undergraduate degree at Baylor University and pursued a master’s degree at Dallas Theological Seminary and Fuller Seminary.

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 on the board of Village Enterprise, working to break the cycle of poverty in East Africa by creating sustainable incomes and savings for the rural poor. She is active in the leadership of Menlo Church, coordinating several volunteer teams. She also devotes time to improving educational and economic opportunities for all, and is a lifelong learner around effective programs and innovations in these areas. Debbie holds a BA in economics from Duke University and an MBA from Stanford University.

Kurt Knapp began his career as a management consultant for Accenture and Booz Allen Hamilton, specializing in helping companies expand into the emerging markets of the world. In 2000, he joined a start-up company and was instrumental in its rise to one of the largest and fastest growing companies in the marketing research industry. From 2011-2016, he served as President and CEO of Research Now (rebranded as Dynata), growing its staff to 3,100 employees in 34 countries. Kurt established the Restore Hope Orphan Sponsorship Program in Sierra Leone 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 Information Systems from Baylor University.

David Slover serves as Senior Vice President and Chief Strategy Officer at Compass, a financial advisory company that uses investment and trust services company serving the needs of ultra-high net worth clients. He also recently served on the boards of California Charter Schools Association and High Tech High Charter Schools in San Diego.

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

Terry Looper is founder and CEO of TEXLP, a Houston energy marketing and distribution company. Terry serves on numerous boards including Houston Christian Foundation, Haddington Education Partners and Young Life National Board. His past board affiliations include Edify and Young Life’s Greater Houston Area. Terry graduated from Lamar University with a B.S. in Engineering and recently released his book Sacred Pace: Four Steps to Hearing God and Aligning Yourself With His Will.

Chris Crane, Chairman Prior to co-founding Edify in 2009, Chris was CEO of Opportunity International’s microfinance network, Ghana, and 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.

Dr. Marlie 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. She was awarded the Ernst & Young Entrepreneur of the Year Award. He earned an MBA from Boston Consulting Group, two technology investment and trust services company serving the needs of ultra-high net worth clients. He also recently served on the boards of California Charter Schools Association and High Tech High Charter Schools in San Diego.

David Davis is a recognized expert in computational linguistics and natural language processing. He leads initiatives involving the design and implementation of teaching technologies, educational research, and community development. He is the co-developer and sponsor of SMILE (Stanford Mobile Inquiry-based Learning Environment) and has received his PhD in Educational Psychology and Technology from the University of Southern California.

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Geraldo Otezco was the CEO of ASPIRE from 2000-2020 a Christian financial institution which offers microcredit in the Dominican Republic. Geraldo is an Associate Pastor at Prince of Peace Maranatha 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. Jen 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 trends in the teaching of mathematics in the present middle schools in Los Angeles, as well as the impact of video-based instruction on student learning and teacher development. She conducted research and professional development with Edify in Ghana. Jen holds degrees from Stanford (BA and MA) and UCLA (PhD).