go together
Every journey we face in this life has highs and lows. As we ascend, the flat ground we could once run on becomes a steep climb. During these times, we need someone to rely on — someone to walk alongside us and strengthen us during the difficulty that inevitably comes with new heights.

Some countries were forced to keep their schools closed for almost two years, until March 2022. The immense task of re-opening schools after the pandemic was met with little outside support, students, or income. Although climbing these hurdles was more complex than anything they’d ever faced, the Lord called Edify to come in and help the school owners. As He turned all challenges into His great purposes, He led Edify and our partners to higher heights.

As we reflect on the journey in fiscal year 2022, we celebrate together, having seen miracles by God’s grace.

- 68% growth in the number of school leaders and teachers trained during the year, from 19,200 to 32,300
- 90% growth in the number of schools reached, from 9,200 to 17,500
- 87% increase in students impacted, from 2.4 to 4.5 million

To translate these remarkable numbers into a story, here is an example from a proprietor in Uganda. In 2021, he was laughed out of the bank when asking for a loan to keep his school running. Then the Lord led Edify to seek him out. Edify provided valuable resources, and our staff went far beyond simply providing loan capital. As a result, encouragement, dignity, and confidence were restored to the proprietor and every teacher in his school.

The incredible growth, eternities impacted, and holy moments shared are largely due to your generosity. Because of how you have walked alongside us, we have experienced over 23 percent growth in total revenue, increasing the resources for God’s work from $9.1 million to $11.1 million. By His grace, Edify has been able to go farther; with each increase in funding, more students are given a chance to go further.

“You were called to travel on the same road and in the same direction, so stay together, both outwardly and inwardly.” Ephesians 4:4 (MSG)

The same is true with following the Lord because even when we walk through challenges, we will not fear, for He is with us. As He leads, He also graciously surrounds us with people to walk with. We have found this to be all too true for Edify. We are honored to walk alongside you on this journey and know we could not have gotten this far alone.

Please enjoy the pages of this year’s Annual Report. We are in for the long haul. Thank you so much for continuing to walk with us.

Blessings,

TIGER DAWSON | CEO and Co-Founder
WHAT WE DO

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

TRAINING
to equip school leaders and teachers to develop sustainable Christ-centered schools

EDUCATION TECHNOLOGY
to enhance learning outcomes and employability

LOAN CAPITAL
to improve and expand school facilities

God is moving as our team celebrates 11 years of operations in Rwanda! In fiscal year 2022, they partnered with 1,145 schools, inviting them to equip the next generation of Rwandans.

As they remember the unity that has brought them here, our team in Rwanda continues in step with one another through staff meetings, prayer retreats, and vision sessions. Callist Kayigamba, Rwanda Country Director, shares what keeps them moving in such unity, “We keep the team dynamic going because in the long run, people get tired alone, but together we keep moving.”

This dynamic has brought flourishing partner schools. One of them, led by Pastor William, is Karangazi Victory School. The school began in 2007 when he received a vision from God to set up a school using an old church building. He responded with quick obedience and started a nursery that same year. The nursery then grew into a full primary school in 2012.

In 2017, five years and miraculous progress later, they became a registered school and began partnering with Edify through Christian transformation and education technology training. It was the perfect partnership in God’s perfect timing as Edify stood alongside them.

“We did not have enough financial resources to expand our school, but through Edify, we got a loan from Goshen to build additional classrooms. We plan to finish payment of this loan in February 2023,” reveals Pastor William.

The school made incredible progress with the resources the Lord provided. However, it was an Edify teacher training that brought about a much more significant impact. The teachers learned about a higher calling to disciple their students in their studies and faith as they learned to integrate Scripture into their curriculum. Pastor William recalls the transformation, “the pupils are benefiting a lot in Christian transformation. As teachers are now involved with the students during devotion time, they memorize Bible verses, pray before and after classroom lessons, and even lead worship songs.” In addition to this, the teachers formed a children’s care group, and as the students met, they began to identify underserved children in the community that couldn’t afford to go to school. The Lord put it on the students’ hearts to bring weekly offerings to sponsor those children, and in turn, 50 new students received support to attend school.

These miracles have emerged from Edify and Karangazi Victory walking together, being led by the Lord, to impact the next generations of Rwanda. Their vision is for children to grow in Christ-like character, proclaiming the Good News of Jesus as they continue in unison, one step at a time.
greater reach, more connection
our impact in 2022

12 countries
87 percent growth year-over-year
4.5 million students impacted by a Christ-centered education in fiscal year 2022

Peru
- walking together since 2013
- 1,079,493 students impacted

El Salvador
- walking together since 2022
- 158,757 students impacted

Panama
- walking together since 2021
- 166,357 students impacted

Guatemala
- walking together since 2015
- 160,931 students impacted

Sierra Leone
- walking together since 2017
- 58,076 students impacted

Liberia
- walking together since 2013
- 209,908 students impacted

Burkina Faso
- walking together since 2013
- 81,146 students impacted

Ghana
- walking together since 2010
- 394,893 students impacted

Ethiopia
- walking together since 2015
- 128,267 students impacted

Uganda
- walking together since 2013
- 1,531,869 students impacted

Rwanda
- walking together since 2011
- 320,808 students impacted

Dominican Republic
- walking together since 2010
- 214,587 students impacted

4.5 million students impacted by a Christ-centered education in fiscal year 2022
fiscal year impact
2022

32,371
SCHOOL LEADERS AND TEACHERS TRAINED BY EDIFY’S PROGRAMS

4,505,092
STUDENTS IMPACTED IN INDEPENDENT CHRIST-CENTERED SCHOOLS

17,583
SCHOOLS PARTNERED WITH EDIFY TO INCREASE SUSTAINABILITY AND IMPROVE EDUCATION

Walking alongside

16 SCHOOL LEADERSHIP TRAINING PARTNERS
16 LENDING PARTNERS
15 CHRISTIAN TRANSFORMATION TRAINING PARTNERS
12 EDUCATION TECHNOLOGY PARTNERS
8 BUSINESS & OTHER PARTNERS

67 TOTAL UNIQUE LOCAL PARTNERSHIPS
Find a full list of our partners by country at edify.org/our-partners/

Godfrey Lugoloobi (left), Uganda Country Director, with a school proprietor.
Guatemala has faced many barriers to reaching its fullest potential over the years. Although it has one of the lowest literacy rates in Central America, God has filled Guatemala with millions of opportunities. As the nation emerges from one of the longest lockdowns in the world, Edify’s partner school, Samaria Nueva Revelación, seeks to break those barriers. With the Lord’s steadfast leadership, the school proprietor, Mara Marcial, has led children from her community to new heights they could not have climbed alone.

Growing up in Guatemala, Mara knew what it was like to live in an environment that did not provide quality education. However, the Lord used this hardship to develop in her a deep passion for creating opportunities for quality, Christ-centered education in Guatemala.

Mara’s journey into education began 16 years ago when she followed a calling to teach the Bible to the students of Samaria Nueva Revelación. The Lord invited her into His bigger dreams for the school, and Mara began to integrate devotions and prayer into the curriculum. The school grew over time, and so did Mara’s responsibilities, as she accepted the principal position at the school. This was a big task as the school’s extreme debt, bare walls, and lack of proper restrooms created obstacles on the path she desired for her students. On top of this, the school had no access to computer training, and most teachers were entirely new to technology.

As the team paved the way for students to reach their fullest potential, a God-given curiosity and willingness to learn arose. Mara remembers a transformational story of a special needs student who can now communicate clearly with his teachers because of technology. “Before, he was discouraged, but now he is excited about learning and connecting at school. And we have been able to share the love of Christ with him through this process.”

We were ready to teach more. We could finally see beyond what was in front of us.

With each new year, God continues to work miracles as more students enroll in her school. Samaria Nueva Revelación now leads 111 kindergarten through 6th grade students as they pave the way for the countless future generations of Guatemala to ascend to new heights, together.
Edify measures impact using metrics that cover quantity, quality, and efficiency.

1. STUDENTS IMPACTED
   - QUANTITY

2. ENROLLMENT: NET GROWTH
   - QUANTITY

3. EXPOSURE TO GOD’S WORD
   - QUALITY
   - 43% increase

Average growth in enrollment of active partner schools
- 2021 to 2022: 5.71%
- 2020 to 2021: -4.59%*
- 2019 to 2020: 5.92%*

*There was an overall decline in enrollment following school closures due to the global pandemic.

4. EXAM SCORES: CORE SCHOOLS
   - QUALITY

5. COST PER STUDENT IMPACTED
   - EFFICIENCY
   - 2020: $4.35
   - 2021: $3.46
   - 2022: $2.37

6. LOAN CAPITAL: LOANS MADE
   - EFFICIENCY
   - 2022: $1 net new loan capital = $3.84 in loans to schools
   - 2021: $1 net new loan capital = $2.50 in loans to schools*
   - 2020: $1 net new loan capital = $7.59 in loans to schools*

*Because loan payments were largely deferred during the global pandemic, there was very little recycling of loan capital. However, we deployed $1.78 million, which is the most capital Edify has deployed to our loan partners in one fiscal year. The majority of this was for COVID-19 recovery loans to help schools reopen.
Dramane Ouedraogo grew up in a Muslim family in the countryside of Côte d’Ivoire. As one of seven children, he and his siblings worked on a plantation helping their parents farm coffee and cocoa. Most of the population of Côte d’Ivoire is illiterate with little access to education, leaving future generations unable to break out of the cycle of poverty. As Dramane looked forward, there seemed to be no clear path in his life.

Little did he know, God would lead him to be the first in his family to attend school. At age seven, his father enrolled him in primary school. He often came home with questions about his homework that no one could answer, learning independence at a young age.

These early years prepared him for the next phase of his journey, where, at age 19, he graduated and moved to Burkina Faso, on his own, to continue his studies. He adjusted well to the change and excelled in his coursework.

A few years prior to moving to Burkina Faso, he had a transformational encounter with Jesus Christ during a 30-day Ramadan fast, which changed his life forever. He recalled God’s voice coming to his heart that night, asking, “If you die today, will you go to heaven?” He immediately reflected on his dedication to praying five times a day and fasting frequently. He had always been so committed, so why wouldn’t he?

The voice of God persisted in the weeks to follow, and Dramane decided to bring his questions to the respected Muslims in his community. No one could provide an answer, but God’s grace continued to pave the path in front of him even when it seemed he was utterly alone. The answers came through two classmates inviting him to a Saturday church event. As a newcomer, Dramane received prayer along with his first New Testament Bible. For the first time in his life, Dramane read the words “Jesus is the Way, the Truth, and the Life,” John 14:6 (NIV). The Holy Spirit led him through the Scriptures as the school year continued, and verses jumped off the page and into his heart.

Yet God continued to lead Dramane. With the support of his local church and part-time teaching opportunities, he persevered in his studies with excellence. Dramane went on to attend the University of Ouagadougou, graduating with an MA in Foreign Civilization. Following graduation, he began serving as a principal at a Christian high school, following the path in front of him and deepening his love for education.

One Sunday morning, Dramane found himself at an Edify presentation at his local church. He immediately felt called to Edify’s mission and volunteered at a leadership training. Still, there was one more detour before God would lead him back to Edify.

Dramane received a Fulbright scholarship to Columbia University and was honored to have the opportunity to take his education a step further in the United States. After years of intense studies, he graduated from Columbia with an MA in International and Comparative Education. Upon his return to Burkina Faso in 2018, God opened the door for Dramane to become Edify’s Country Director of Burkina Faso.

The Lord continues to shape Dramane as a steadfast, compassionate leader. Amidst numerous terrorist attacks in the past several years, which have displaced millions of families, Dramane has continually led, without fear, through organizing prayer calls and team gatherings. In the same way that Dramane has steadily walked with his team, he has led his family with persistence and faith. He introduced his younger brother to Christ and has recently grown his family, welcoming a baby girl into the world. With trust cultivated over a lifetime, Dramane continues to dream big as he follows the Lord’s path, ushering an entire generation of Burkinabes into God’s goodness.
Anna, one of our partners, has formed friendships with Edify staff on numerous global trips, mentored two cohorts of summer interns, and covered Edify in prayer. “The Edify staff does a beautiful job of building and growing relationships, sharing stories, and inviting friends into the work the Lord is doing through Edify. We experience great joy as we walk together with Edify staff.”

- Anna Hunter

Hiingga, one of Edify’s lending partners in Uganda, has walked closely with us to provide resources to empower others. The team reflects on working with Edify, “It has been a wonderful experience having a partner who shares the vision and mission of improving people’s lives while transforming culture.” Because of this fruitful relationship, they’ve noticed the unique facets of the partnership, “Edify is different in that it uses a Christ-centered approach while serving communities. We are able to disciple together as two partners while helping each other attain goals and services.”

- Hiingga

Tom’s family took a three-generation trip to the Dominican Republic in 2022, where they cultivated relationships with staff and experienced family transformation. “I loved seeing the Holy Spirit working in the lives of the children, teachers, staff, and family members. The trip helped me and Patti see our children’s love for our God and what we need to pray for in our grandkids’ lives.”

- Tom Owens

Desarrollo Cristiano Del Peru, one of Edify’s 15 Christian transformation training partners, comments on their unique connection with Edify, “We’ve worked in sync during these years, our work is based on integrity and trust.” Because of their deep trust in one another, they recall the freedom of creativity they experience working together. “We enjoy freedom when we work with Edify. Each of us brings ideas and projects to the table, so we can share and find the best way to serve Christ-centered independent schools in Peru.”
SUPPORT AND REVENUE

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<th>2020</th>
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<td>Individual donors and foundations</td>
<td>$10,954,648</td>
<td>$8,839,261</td>
<td>$7,410,400</td>
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<td>Government</td>
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<tr>
<td>Gifts in kind*</td>
<td>155,431</td>
<td>246,682</td>
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<td>Interest income</td>
<td>6,075</td>
<td>351</td>
<td>2,635</td>
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<td>Miscellaneous income</td>
<td>19,221</td>
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<td>26,623</td>
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<td><strong>Total support and revenue</strong></td>
<td>$11,135,375</td>
<td>$9,087,696</td>
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EXPENDITURES

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<td>Program services</td>
<td>6,942,154</td>
<td>4,953,610</td>
<td>3,946,012</td>
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<td>Funds for loans to schools</td>
<td>1,464,496</td>
<td>1,780,432</td>
<td>617,233</td>
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<td><strong>Total program expenditures</strong></td>
<td>8,406,650</td>
<td>6,734,042</td>
<td>4,007,735</td>
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Supporting activities:

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<th>2022</th>
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<td>General and administrative</td>
<td>626,395</td>
<td>473,970</td>
<td>410,278</td>
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<tr>
<td>Fundraising</td>
<td>1,629,190</td>
<td>1,182,193</td>
<td>1,034,496</td>
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<tr>
<td><strong>Total expenditures</strong></td>
<td>10,662,235</td>
<td>8,390,205</td>
<td>5,521,509</td>
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**REVENUE LESS EXPENSES**

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<th></th>
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<th>2020</th>
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<td><strong>$473,140</strong></td>
<td><strong>$697,491</strong></td>
<td><strong>$2,156,916</strong></td>
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*Gifts in kind include donated professional services from the University of San Diego for school leadership training, and professional services in the areas of accounting, finance, donated software, donor event contributions, and country community resources.

Statement of Revenues & Expenditures (GAAP)
Year Ended September 30, 2022

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management discussion & analysis

2022

Total revenue for the year from donations and other income was $11.1 million, a 23% increase from $9.1 million in fiscal year 2021. Program expenses totaled $8.4 million, an increase of 25% from the prior year’s total of $6.7 million. Program activity continued either in person or in a virtual setting on a country-by-country basis. Programs delivered during the year impacted 17,583 low-income dependent Christ-centered schools in 12 countries. Training was provided to 21,599 school leaders and 10,772 teachers. Lending partners funded 1,586 loans to 1,432 different schools at an average loan size of $3,936. Of these loans made to schools, 1,160 were COVID-19 recovery loans at an average loan size of $1,799 and 426 standard loans at an average loan size of $9,752.

FISCAL YEAR 2022 REVENUE OF $11.1 MILLION EXCEEDED TOTAL EXPENSES OF $10.7 MILLION, RESULTING IN A SURPLUS OF $475 THOUSAND. THE SURPLUS AROSE FROM TOTAL REVENUE BEING 10% ABOVE PROJECTIONS, WHILE TOTAL EXPENSES BEING SLIGHTLY OVER BUDGET BY 1%.

Edify increased the board designated cash reserve by 24% from $2.0 million to $2.5 million. Restricted cash on the Edify increased the board designated cash reserve by 24% from $2.0 million to $2.5 million. Restricted cash on the

CUMULATIVE LOAN CAPITAL DEPLOYED BY EDIFY INTERNATIONAL FOR SCHOOL LOANS WAS $13.6 MILLION FROM FISCAL YEAR 2010 TO 2022. CUMULATIVE LOANS TO SCHOOLS BY LENDING PARTNERS AND DIRECTLY FROM EDIFY WERE $46.0 MILLION OR 338% 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 GAAP 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 Knappton, MBA, currently serves as the Audit Committee Chairman.

2022 senior leadership team

Ken Appenteng-Mensah | VP of African Programs
Expertise: microfinance, servant leadership
Notable Experience: Executive Director at Sinapi Aba Trust Regional Director at Opportunity International Africa, and VP at Opportunity International Bank of Malawi (Credits) and the German Development Cooperation.
Education: BA (Hons) in Economics and Sociology, University of Ghana, Legon.

Abigail Bach | VP of Strategic Partnerships
Expertise: program partnerships, philanthropy
Education: BA in History from Princeton University, MA in International Studies from the University of Pennsylvania, MBA in Finance from the Wharton Graduate School of Business.

Curt Christiansen | CFO
Expertise: finance, accounting, banking
Notable Experience: CFO of Pacific Mercantile Bancorp/Bank, CFO and Head of Investments at Carpenter & Company and the Carpenter Community Bank.
Education: BS in Business from University of Colorado, Boulder, MBA from California State University, Northridge.

Tiger Dawson | CEO and Co-Founder
Expertise: leadership, building relationships
Notable Experience: Managing Director of the Halftime organization founded by Bob Buford, served for 22 years with Young Life, designed and ran the youth, teen, and young adult education tracts at 10 international family universities for YPO.
Education: Undergraduate degree from Baylor University, pursued a master’s degree from Dallas Theological Seminary and Fuller Seminary.

Vanessa Folsom | VP of People
Expertise: law, human resources
Notable Experience: Lease Processing Manager and Sr. Operations Analyst for a real estate portfolio management and consulting company.
Education: BA in Chemical 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.

Amanda Forbes | VP of Education
Expertise: international development, curriculum development
Notable Experience: Co-founder of Trinity Education, board member of Union University of California, President of the Board at City Vision University.
Education: BA from Pepperdine University, MEd from Vanderbilt University, PhD from University of Minnesota.

Bettina Gómez García | Chief Strategy Officer, VP of Latin American Programs
Expertise: organizational strategy, entrepreneurship
Notable Experience: Professor and Dean of Executive Education at Universidad del Pacífico, Organization Learning Manager at Belcorp, Investment Advisor, USAID, World Bank, Peruvian Congress, Superior Court of Justice.
Education: Business Administration Management from Universidad del Pacífico - Peru, Industrial Engineering from Universidad de Lima - Peru.

Makonen Getu | Chief Transformation Officer
Expertise: international economic development, Christian transformation
Notable Experience: International Development Practitioner, lecturer, and researcher at various universities, author of several published books and articles on topics related to economic development, foreign aid, microfinance, and faith.
Education: PhD in Economic History with a major in International Economic Development from the University of Stockholm.

Myles Harrison | COO
Expertise: organizational management
Notable Experience: International Director for Tearfund UK, program leadership in various countries, regional operations, and global strategy at World Vision.
Education: BSc in Management Studies and Operational Research from Eastern University, MBA in Leadership.

Scott Rhoades | VP of Edification and Philanthropy
Expertise: building relationships, philanthropy
Notable Experience: Area Director, Development Director and other roles at Young Life in Dallas/Ft. Worth.
Education: BA in MIS and Finance from Oklahoma University, Masters of Arts in Religion from Westminster Seminary.

Vanessa Folsom | VP of Education
Expertise: international development, curriculum development
Notable Experience: Technology Officer at Opportunity International.
Education: BS in Aeronautics from Embry-Riddle Aeronautical University, MEd in Learning Design and Technology from Stanford University.
Kwabena Darko is the founder of Darko Farms & Co. and a director of the Bank of Ghana. He 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 thousands of 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.

Howard Chan is the co-founder of Cori, an education company focused on removing barriers to hands-on creating and STEAM learning in schools. Howard brings a unique skill set with a technical background in engineering, passion for teaching, and entrepreneurial spirit to innovate in the education space. He has an undergraduate degree in Electrical Engineering from Santa Clara University. Multiple-Subjects CA Teaching Credential and a MA in Cross Cultural Teaching from National University. As a former STEM classroom teacher, professional development coordinator, and school technology director, Howard has always been a strong advocate for STEAM and EdTech programs in schools around the world.

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 Capital and working to break the cycle of poverty in East Africa by creating sustainable incomes and savings for the rural poor. She is active at Menlo Church as a volunteer and a Bible study leader. She is passionate about 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 is a future-driven investor who funds and advises early-stage companies through the brand Realm Resources. Kurt is the former CEO of Research Now (rebundled Dynata), the world’s largest first-party data platform for insights and measurement. Earlier in his career, Kurt was a management consultant with Booz Allen Hamilton and Accenture, and earned a BBA from Baylor and an MBA from Drexel University. He is active in several faith-based investment groups including, Ambassadors Impact Network, the Lion’s Den DFW, and Baylor Angel Network. Besides Edify, Kurt serves on the non-profit board of the Lighthouse for Christ Mission in Kenya and established the Restore Hope Orphan Sponsorship Program in Sierra Leone.

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.

Paul Park is the Chief Business Officer of Circel Pharma, a precision oncology company. Previously, Paul led both Business Development and Alliance Management at Isis Pharmaceuticals. Earlier in his career, Paul held strategic, Corporate Development, and International Licensing roles at Amgen. He also spent 12 years as the Executive Director of the grantmaking foundation, First Fruit, which resources leaders and organizations working among the poorest segments of the Majority World, and he continues to serve on the nonprofit boards of some of those portfolio organizations. Paul was educated at Brown University and the Wharton School of Business.

David Siver serves as Senior Vice President and Chief Strategy Officer at HighGround Advisors, an investment and trust services company focused on the non-profit sector and charitably-minded families. David served as President of Buckner Foundation from 2003-2016. Previously, David led all philanthropic and campaign efforts at Children’s Health in Dallas. Earlier leadership positions included similar roles at Southern Methodist University and Baylor Scott & White Health Care System Foundation in Dallas. David has over 30 years of experience in the non-profit sector and holds Bachelor of Arts and Masters of Business Administration degrees from Baylor University.

Miriam Ofosu Appiah is the owner and founder of St. Mary’s Preparatory School in Kigali, Rwanda. She also serves on the board of administered in partnership with UNICEF, in Kigali, Rwanda. She also serves on the board of the Chalmers Center for Mission & Ministry at Gordon College (NS). She received her MBA from the University of Southern California.

Peter Gear is President and CEO of HOPE International, a global Christ-centered microfinance development organization. He received a BS 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 co-authored 15 books including Mission Drift, Rooting for Rivals, and The Spiritual Danger of Doing Good.

Victor Hu is Managing Director and Co-founder of Lumos Capital Group, an investment firm focused on the human capital development sector globally. From 2006–2017, Victor was a Managing Director at Goldman Sachs and Co-founded Anderson & Co. and was admitted to partnership in 2017. He subsequently served in leadership positions in Northeastern Industries, Inc., Household International, Inc. Corporation and served as managing partner of Energetrix. Corporate Investments from 1995 until 2000. Rod currently serves as chairman of CARE, a private company offering capital investment and management advisory services. He has recently served as chair of the Innovation Fund, Quadel Corporation and Stericycle, Inc., among others. He also currently serves on the boards of California Charter Schools Association and High-Tech Charter Schools in San Diego.

Miriam Ofosu Appiah is the owner and founder of St. Mary’s Preparatory School in Kigali, Rwanda. She also serves on the board of the Chalmers Center for Mission & Ministry at Gordon College (NS). She received her MBA from the University of Southern California.

Peter Gear is President and CEO of HOPE International, a global Christ-centered microfinance development organization. He received a BS 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 co-authored 15 books including Mission Drift, Rooting for Rivals, and The Spiritual Danger of Doing Good.

Victor Hu is Managing Director and Co-founder of Lumos Capital Group, an investment firm focused on the human capital development sector globally. From 2006–2017, Victor was a Managing Director at Goldman Sachs and Co-founded Anderson & Co. and was admitted to partnership in 2017. He subsequently served in leadership positions in Northeastern Industries, Inc., Household International, Inc. Corporation and served as managing partner of Energetrix. Corporate Investments from 1995 until 2000. Rod currently serves as chairman of CARE, a private company offering capital investment and management advisory services. He has recently served as chair of the Innovation Fund, Quadel Corporation and Stericycle, Inc., among others. He also currently serves on the boards of California Charter Schools Association and High-Tech Charter Schools in San Diego.