REMEMBER HIS FAITHFULNESS

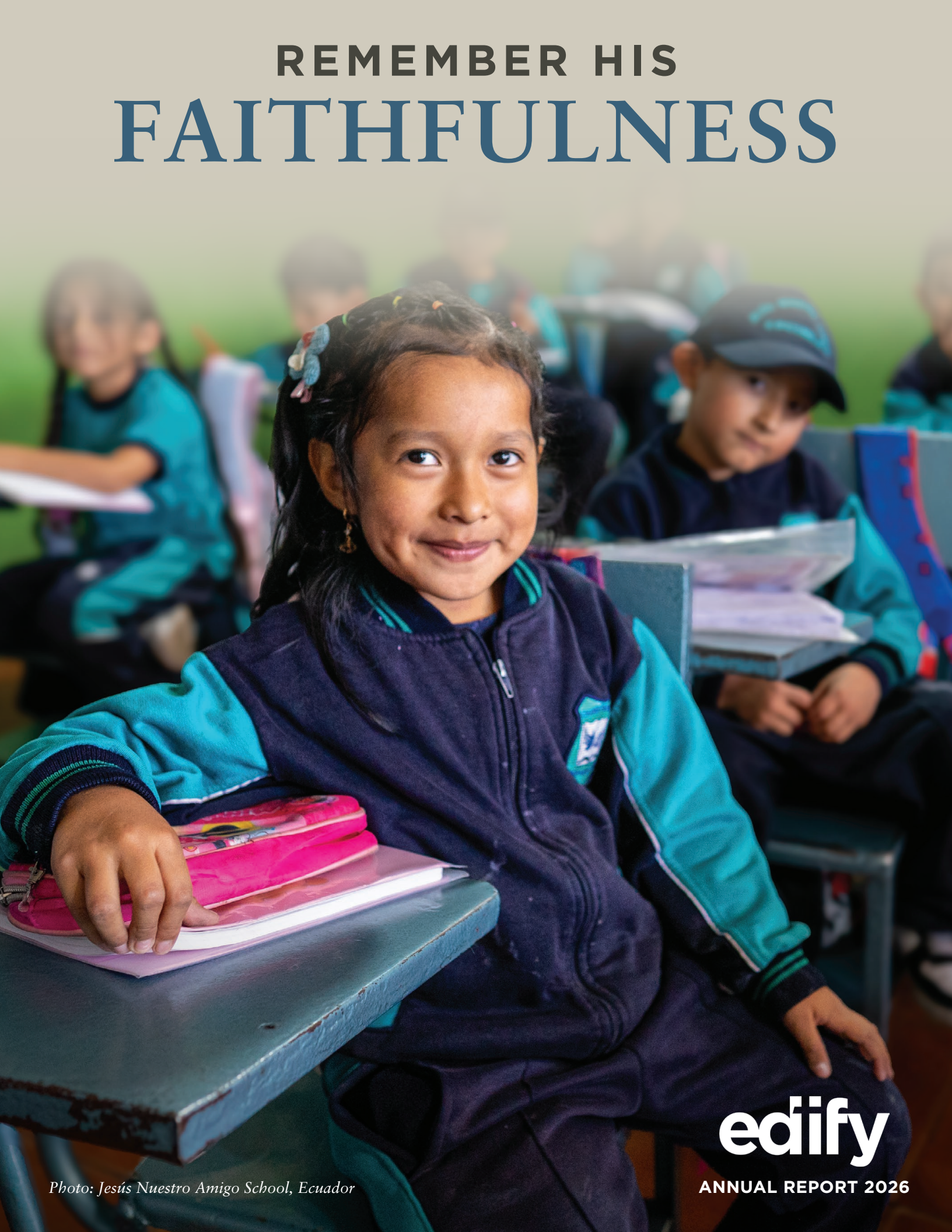


Photo: Jesús Nuestro Amigo School, Ecuador

edify

ANNUAL REPORT 2026



Ingrid Primary & Junior Secondary School, Kenya

MISSION
To improve and expand sustainable Christ-centered education globally

VISION
Flourishing Godly Nations



We dedicate this year's Annual Report to Tiger Dawson, our late CEO and Co-founder. Tiger championed Christ-centered education with boundless energy and a shepherd's heart. His faith, generosity, and friendship continue to inspire Edify around the world.

A LETTER

FROM OUR CEO & PRESIDENT

For the past decade, co-founder and CEO Tiger Dawson led the efforts behind Edify's remarkable work. Over our 17-year history, Edify has worked to transform the lives of millions of children around the world through an education centered on Jesus Christ, with millions more to come. That is Tiger's legacy.

Even as his earthly race drew to a close, Tiger remained deeply invested in our staff, the schools we serve, and in many of you, our friends and financial partners. His legendary passion and dogged dependence on the Holy Spirit, along with the determined work of our staff and board, delivered strong results in fiscal year 2026. Here are a few highlights:

- 17% increase in school partners, expanding from 45,188 to 53,122
- 14% rise in students, growing from 12.1 million to 13.7 million
- Kenya and Nigeria have both moved from pilot program to fully operational status
- Contributions from individuals and foundations are significantly up from $17.6 million to $25.6 million (driven in part by campaign gifts designated for subsequent years)

These highlights are clear markers of God's faithfulness, yet some of the strongest signposts go beyond metrics. We see them in the peace we experience while grieving the loss of Tiger and in the deep hope we feel for where God is leading Edify next. These are our "**Ebenezer stones**," reminding us of His enduring goodness.

God's faithfulness is also evident in the continuity of our leadership. Following Debbie Hall's capable service as Board Chair, Kurt Knapton is stepping into that role. Edify co-founder and former CEO Chris Crane remains deeply involved as Chair of the Board Governance, Nominating, and Compensation Committee. Together, our entire board brings experience and commitment to our mission, vision, and values. Additionally, called and committed leaders on staff are carrying forward the thriving culture that Tiger and others worked hard to establish.

As we look forward, I am excited about our prospects for the future. After visiting schools in multiple countries, meeting personally with many of you, and listening to our exceptional staff, I am convinced there are incredible opportunities ahead not only to continue growing our footprint, **but to intentionally and strategically grow our impact.** We will continue to go deeper, not just wider.

As we remember God's faithfulness to Edify's mission and vision, my firm commitment to you is twofold. First, we will never waver from the centrality of biblical truth and the Gospel of Jesus Christ. Second, we will continue to be strategic, innovative, and thoughtful stewards of your investment as we carry out the work the Lord has called us to do together. I am only a few months into my role as the new CEO of Edify, and I am grateful to carry the torch that Tiger and Chris have carried before me. I am also grateful for your partnership as we invest in schools so more children than ever can overcome both physical and spiritual poverty!

Gratefully,





Jeff Rudder | CEO & President



"Then Samuel took a stone and set it up between Mizpah and Shen and called its name Ebenezer; for he said, 'Till now the Lord has helped us.'"

1 Samuel 7:12 (ESV)

WHAT WE DO

Edify comes alongside school owners who offer quality Christ-centered education to children in 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 through in-person or virtual training, including one-on-one coaching and follow-up.

edify

CAPITAL
to improve and expand school facilities through loans from Edify partners, commercial banks, savings and credit associations, and technology partners.

EDUCATION TECHNOLOGY
to enhance learning outcomes and employability through access, training, and integration.

Photo: Elite Parents School, Rwanda

We believe true transformation comes from an education rooted in Jesus. By strengthening local schools and facilitating the discipleship of their students, we help break cycles of physical and spiritual poverty, empowering students to become the world's next Christ-centered thinkers, innovators, and leaders.

TRAINING leads to:

Stronger School Leadership & Dedicated Teachers
School leaders master financial stewardship and servant leadership to build sustainable schools, while specialized training for teachers deepens missional calling, improves instruction, and reduces turnover.
Transformed Lives
Discipleship programs and a curriculum integrated with a biblical worldview allow students to hear the Gospel on a continual basis, creating an environment for students to choose to follow Jesus.
High-Quality Academics
Literacy and numeracy trainings provide educators with effective learning tools so they can build strong foundational skills for students' lifelong learning.

CAPITAL leads to:

High Leverage & Recycling
Partnering with local lenders to provide loans that yield a high repayment rate allows every dollar to be recycled and leveraged repeatedly to more schools.
Upgraded Learning Environments
Loans allow school owners to construct and upgrade classrooms to add more students, relieve overcrowding, and improve facilities.
Local Empowerment & Dignity
By utilizing loans, school owners retain full ownership over their growth, empowering them to continue in their calling and positively affect their communities for Christ.

EDUCATION TECHNOLOGY leads to:

Access to Tools
Low-interest loans allow schools to acquire hardware, giving students access to the internet and open-access learning platforms.
Streamlined Teaching & Enhanced Learning
Comprehensive training equips teachers to seamlessly integrate digital tools and Christ-centered resources, optimizing lesson preparation.
Essential Skills & Future Employability
Students develop digital literacy and 21st-century skills, leading to higher academic performance, educational opportunities, and increased potential for future employment or entrepreneurship.

OUR GLOBAL FOOTRINT

FISCAL YEAR 2026

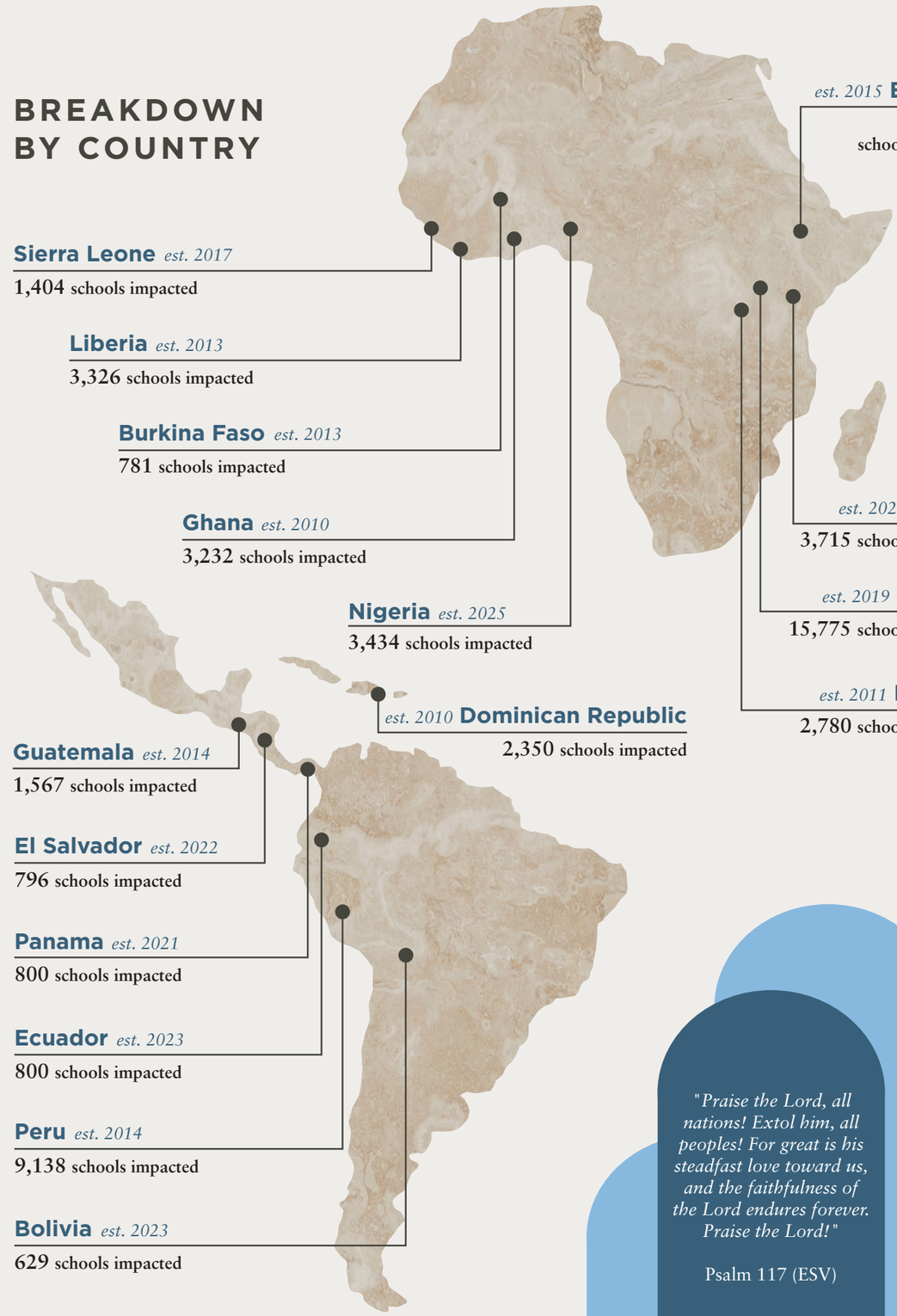
53,122
schools impacted through training, capital, and education technology

129,649
school leaders and teachers trained by Edify and Edify's partners

13,734,848
students enrolled in schools partnering with Edify

Photo: Huaca Pucllana in Lima, Peru

BREAKDOWN BY COUNTRY



Sierra Leone *est. 2017*
1,404 schools impacted

Liberia *est. 2013*
3,326 schools impacted

Burkina Faso *est. 2013*
781 schools impacted

Ghana *est. 2010*
3,232 schools impacted

Nigeria *est. 2025*
3,434 schools impacted

est. 2010 **Dominican Republic**
2,350 schools impacted

Guatemala *est. 2014*
1,567 schools impacted

El Salvador *est. 2022*
796 schools impacted

Panama *est. 2021*
800 schools impacted

Ecuador *est. 2023*
800 schools impacted

Peru *est. 2014*
9,138 schools impacted

Bolivia *est. 2023*
629 schools impacted

est. 2015 **Ethiopia**
2,595 schools impacted

est. 2025 **Kenya**
3,715 schools impacted

est. 2019 **Uganda**
15,775 schools impacted

est. 2011 **Rwanda**
2,780 schools impacted

"Praise the Lord, all nations! Extol him, all peoples! For great is his steadfast love toward us, and the faithfulness of the Lord endures forever. Praise the Lord!"

Psalm 117 (ESV)

GO AND MAKE DISCIPLES

BURKINA FASO

Mrs. Yonli, Proprietress of École Primaire Évangélique Jéhovah Shamma



In Burkina Faso, operating a Christ-centered school in a predominantly Muslim context requires unwavering faith. At École Primaire Évangélique Jéhovah Shamma, a school partnering with Edify, roughly 80 percent of students come from traditional Muslim families. Rather than diluting its faith-based identity, the school prioritizes Christ-centered values and daily discipleship alongside rigorous academic standards.

The school's owner, Mrs. Yonli, has partnered with Edify for nearly four years. She and her teachers have faithfully attended trainings including Discipleship Dynamics, Biblical Integration, and Teaching as Mission. Their commitment to applying tools from Edify trainings has allowed them to root God's Word into every aspect of the school.

Muslim parents knowingly choose to send their children to Jéhovah Shamma, meaning "the Lord is present," because of the high academic quality. When they saw the biblical teachings firsthand, it caused hesitation, with some parents even contemplating withdrawing their children. Yet, initial skepticism soon gave way to trust.

Sixth-grader Mariam*, raised in a traditional Muslim home, shared, "Before attending the school's devotion sessions, I often struggled with obedience and misbehavior at home. Through the Bible studies, I put what I learned into practice... this completely changed my attitude, and today, I am proud to be respectful and obedient to my parents." Reflecting on how her faith continues to grow, Mariam added, "Learning about Jesus has changed my heart. Jesus is so kind and loves people. I share the story of Jesus with my younger sister who is 6 years old almost every night." Mariam's transformation and eagerness to share the Gospel are a testament to Christ's love for her and evidence of the fruit of the Spirit in her life.

Because parents observe tangible, positive changes in their children, like Mariam, they continue to send their children to Jéhovah Shamma. And because Mrs. Yonli embraced and integrated resources from Edify trainings, children have the opportunity to hear the hope of the Gospel daily, encounter Jesus's love, and choose to follow Him.

Through a partnership with Edify, hundreds of school leaders in Burkina Faso, like Mrs. Yonli, bear witness to how Christ-centered education, delivered with excellence, opens doors for the Gospel to transform hearts, families, and entire communities.

**Name changed to protect the student's identity and safety.*



Photo: Edify partner school in Burkina Faso

VACATION WITH A

PURPOSE

When Jacob and Emily Norris think about family vacations, chasing leisure isn't the main goal. They're active members of their church in Charlotte, North Carolina, and parents to four children at a Christian school, Ellie (13), Nash (10), and twins Poppy and Rosie (8). The Norris family loves their life at home. But last summer, they stepped out in faith to join Edify on a Dominican Republic Family Experience.

"We wanted to do something that could have an impact on eternity rather than simply chasing comfort," Jacob explains. "[Traveling] allows [our kids] to experience other cultures and see that many people live very differently than we do."

During the trip, the Norris family served at a day camp hosted by Jacqueline, the owner of a school that partners with Edify in the Dominican Republic. The impact was immediate. On day one, 50 eager children showed up. By day two, word had spread, and 100 kids arrived. By the third day, the camp welcomed 150 children! The community connection yielded lasting results: Jacqueline's school enrollment doubled this year, drastically improving her school's long-term sustainability and expanding her reach to share the Gospel with her students.

For Jacob and Emily, watching their children build genuine connections at the camp was life-changing. Their son, Nash, immediately bonded with a local boy named Joshua. They saw his son's perspective shift entirely. "His heart opened, not in an 'I'm going to fix this' way, but in an 'I'm going to love you exactly where you are' way," Jacob shares.

The Norris family returned home deeply transformed. "Of all the trips we've taken, this was by far one of the most impactful," says Jacob. "It's a unique opportunity to travel, serve God's Kingdom, and build lasting relationships. It challenged us to examine our assumptions about comfort, generosity, control, and what it truly means to serve. We came home changed, not because we had fixed anyone, but because God had used the experience to work on us."

Joshua and Nash



Norris family and Jacqueline



SIX KEY

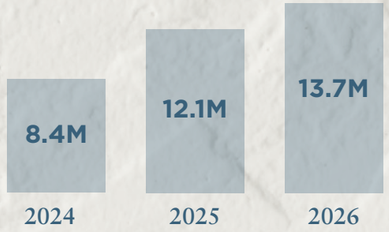
METRICS

FISCAL YEAR 2026 IMPACT

Core School Growth

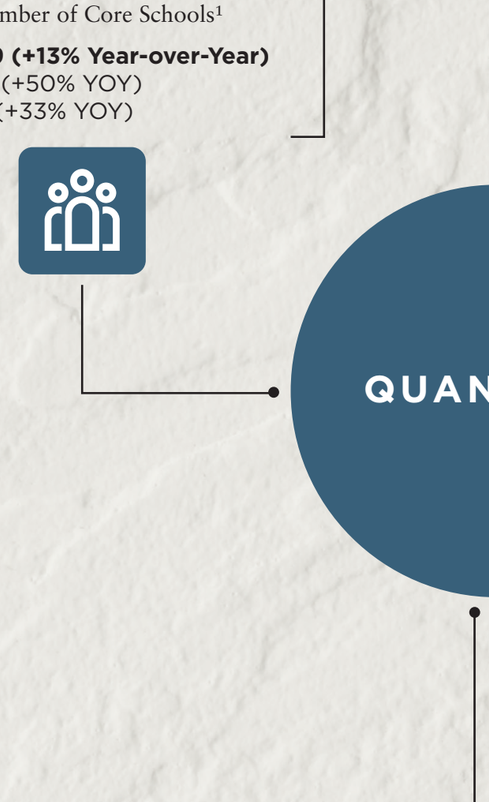
Increase in number of Core Schools[1]

2026: 4,099 (+13% Year-over-Year)
2025: 3,562 (+50% YOY)
2024: 2,371 (+33% YOY)



Students Impacted

13,734,848 students enrolled in schools partnering with Edify. This is a 14% growth from FY25.



Exposure to God's Word

- **100%** increase among Core Schools (over a 3-year period) in Discipleship Clubs, corporate worship, scheduled devotions, and Christ-focused activities
- **63%** of schools in partnership who reported data have a Discipleship Program or Club[2]
- **28,543** teachers trained in Biblical Integration, Christ-like Character, or Discipleship Dynamics

Academic Excellence

- **12,897** schools participated in literacy and numeracy trainings
- **129,649** school leaders and teachers trained by Edify and Edify's partners
- **95%** of students in Core Schools achieved a passing score on the national exam[3]

Cost per Student Impacted

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

2026: $1.59*
2025: $1.50
2024: $1.76

Recycled Capital

In FY26, Edify deployed **$3,133,386** in net new capital, resulting in **$7,540,412** in total loans to schools due to the recycling of repayments.

Cumulatively, since its founding, Edify has deployed **$21,684,350** in net new capital, resulting in **$75,316,784** in total loans to schools due to the recycling of repayments.

[1] Core Schools commit to an intensive, 3-year program receiving more interaction and involvement with Edify. They are evaluated annually using surveys and other tools. Edify hopes to see accelerated change and long-lasting transformation in Core Schools.

[2] 74 percent of partner schools reported this data.

[3] This data is from 11 of our 16 operational countries.

** The higher cost is due to the increase in new capital compared to previous years, $3.1 million in FY26 compared to $1.8 million in FY25.*

PARTNER SCHOOL RECEIVES TOP

NATIONAL HONORS

Before partnering with Edify, Colegio Particular Mixto La Ilustración in Guatemala faced pressing challenges: rebuilding student enrollment post-pandemic, managing tuition collection, and building a strong Christ-centered culture.

To address these challenges, Director María Elena Rocha Navarro de Vielman first transformed her own leadership through Edify's partnership, specifically the John Maxwell training modules. Shifting away from a sole focus on outcomes and obstacles, she began leading with gratitude, humility, and steadfast trust in Jesus.

Taking the next step, the school committed to Edify's in-depth three-year Core Program. Through training, tailored coaching, and access to capital, they upgraded infrastructure, added computers, steadily increased enrollment, and strengthened tuition collection. **Most importantly, equipped with new resources and training, María embedded a clear vision of Christ-centered excellence into every classroom, encouraging students to see every effort as an opportunity to serve and give their best for God's glory.**

María's faithfulness to build a Christ-centered foundation bore extraordinary fruit at a nationwide initiative organized by Universidad Panamericana (an Edify partner) centered around educational innovations. Competing against 153 other student teams across Guatemala, a team of five students from Colegio La Ilustración designed Project EMAYA. Their project combined an offline digital reading platform, mobile minivans, and AI to transform reading comprehension in remote communities.

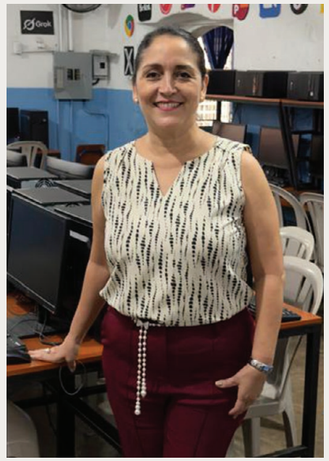
The students' faith remained at the center of their journey. Before stepping into the final pitch to industry leaders, the team embraced and prayed together, trusting God's presence and providence over their presentation, regardless of the outcome.

When the results were announced, the five-student team was in awe. Project EMAYA took top national honors, earning the team a life-changing academic trip to Spain to visit universities. Most of the students had never traveled outside of Guatemala. Overwhelmed, student Jenner Marroquín shared with his mother, "This is a dream for me."

Edify is honored to walk alongside Colegio La Ilustración as they celebrate this milestone. This national recognition stands as a testament to what happens when dedicated local leaders allow the Lord to lead them, and we rejoice in the privilege of partnering with schools as they unleash student potential grounded in Christ.



The five students that spearheaded project EMAYA



School Director, María Elena

HARNESSING TECHNOLOGY TO

UNLOCK INNOVATION



Godwin Fiagbor, Regional Vice President of West African Programs, and Storm Godwinson, Regional EdTech Director



Jifis International School, Ghana

Born directly from local program insights, our team in Ghana launched an interactive digital platform for teachers and students in January 2026 called EdifyLearn. This ground-up innovation reflects one of Edify's Core Values: Applaud the Entrepreneurial Spirit. In response to persistent challenges, it equips schools to overcome limited digital access, disengaged learners, an absence of real-time learning analytics, and a lack of organized, collaborative teaching tools.

EdifyLearn aims to enable any partner school with an internet connection and a web browser to unlock a dynamic avenue to digital learning. Students gain the flexibility to read approved content, prepare for upcoming lessons, and study at their own pace, whether at school or at home. Meanwhile, educators can move beyond standard textbooks to create custom lessons or access open source content, including Bible Project videos, phonics video lessons, and interactive math and science quizzes.

The response on the ground has been extraordinary. Rather than resisting new technology, teachers and school leaders rapidly adopted the tool. By September 30, 2026, God multiplied this effort across West Africa to serve **9,895 teachers** and **92,034 unique student users,** representing **747 schools** that partner with Edify. Teachers have already published over **13,500 custom lessons,** and student users spend an average of nearly 35 minutes per session deeply engaged in learning.

At Andylyn School in Ghana, proprietress Evelyn Boateng personally championed the platform alongside her staff. "The introduction of EdifyLearn has sparked our learners' interest and enthusiasm for using technology as a real tool for learning," shares Mrs. Boateng. Notably, energy has shifted from passive lectures to vibrant, active participation due to the engagement students have with their lessons before class begins.

The Lord continues to show His faithfulness as we see how innovations like EdifyLearn empower educators, elevate academic quality, and build student confidence — and with expansion underway to our other countries of operation, this is just the beginning.



School leader training in Ethiopia

LEVERAGING

PARTNERSHIPS

We don't reinvent what already works — we leverage it. Edify builds purposeful relationships with mission-aligned local partners who know their culture and context best. This collaborative model multiplies our efforts, allowing our lean global team to faithfully steward tens of thousands of partner school relationships around the world. Together, we equip school leaders and teachers, maximizing resources to transform schools, communities, and nations for Christ.

Our model operates through two distinct collaborative channels: partner organizations and independent consultants. Partner organizations, such as local non-governmental organizations, Christian ministry networks, and microfinance institutions, bring established community presence and scalable program delivery. Independent consultants, on the other hand, are local subject-matter experts who provide training, technical guidance, and culturally nuanced facilitation. Uniting organizational partners with local consultants allows Edify to deliver context-specific support across vast school networks while maintaining operational efficiency.

331 TOTAL LOCAL PARTNERSHIPS:

36	CHRISTIAN TRANSFORMATION TRAINING PARTNERS
29	LOAN PARTNERS
12	BUSINESS TRANSFORMATION PARTNERS
22	EDUCATION TECHNOLOGY PARTNERS
8	SCHOOL LEADERSHIP PARTNERS
26	EDUCATION TRANSFORMATION PARTNERS
198	INDEPENDENT CONSULTANTS*

**Consultants specialize in the categories listed above in various countries of operation*

STRONGER TOGETHER: TESTIMONIES OF IMPACT

SHARING THE GOSPEL

By joining hands with Scripture Union Kenya, we are combining proven discipleship frameworks and our relationships with schools in underserved communities to bring the Gospel into previously unreached classrooms.

Scripture Union Kenya equips school leaders and educators with specialized training to establish and manage vibrant, school-based discipleship programs, including fostering daily Scripture reading, launching active Bible clubs, and integrating biblical mentorship. **"We celebrate this partnership," shares National Director Ezekiel Barza. "It has allowed us to get into spaces and schools that we were previously not in touch with."**

The multiplication effect was immediate: between April and August 2026 alone, the combined leverage of this partnership equipped 195 schools with transformative training.

IMPROVING ACADEMICS

In 2024, Edify's pilot program in Bolivia partnered with Carrera de Ciencias de la Educación de la Universidad Mayor de San Simón (UMSS), a trusted university. This strategic alliance highlights the incredible leverage of Kingdom collaboration.

While Edify delivers practical training modules in biblical integration, special education, digital transformation, and financial sustainability, UMSS provides academic venues, institutional backing, and official joint certifications. Because these credentials are provided at no cost to participants, local educators gain trusted academic credibility and professional growth that would otherwise be out of reach.

This partnership has opened doors across Bolivia, equipping 560 educators in fiscal year 2026 alone. As UMSS professor Julio Flores Maldonado shared: **"This alliance allows us to train teachers and educational actors with a comprehensive vision in leadership, educational quality, and service, so that potential future educators and architects of education receive the high-quality support needed to transform the reality of their schools."**

Edify staff and UMSS partner in Bolivia



REMAINING

MISSION TRUE

At Edify, Mission True reflects our commitment to protect and continually strengthen the calling God gave our organization, recognizing that no ministry is immune to mission drift. Staying true to our mission and vision goes beyond the ability to recite them; it requires an active, everyday culture. As our CEO and President Jeff Rudder puts it, “Remaining focused on the Lordship of Jesus Christ and our core mission is a non-negotiable here at Edify. Staying true to our calling is worth the resources we put behind this effort.”

While dedicated Mission True roles and committees are extremely rare among Christian organizations, we believe guarding against mission drift is essential to good stewardship. Our internal committee, the Mission True Crew, made up of staff representing each region or department, is led by our VP of Mission True, Makonen Getu. Together, they act as proactive guardians across our global teams. By establishing this committee, along with a charge to all staff to hold responsibility for remaining on mission, we ensure that as Edify grows, our expanding footprint never compromises what God has called us to at Edify: to improve and expand sustainable Christ-centered education globally.



"We recognize that God is the originator and owner of Edify's vision and mission which we have been appointed to pursue in alignment with His purpose of establishing His Kingdom on earth as it is in heaven under the kingship of Jesus. The Mission True Crew has been established with this in mind, and it has been and is a great joy to serve with so many Jesus-centered sisters and brothers representing the various country and department teams with heart-felt commitment to do their best in helping Edify stay mission true."
– Makonen Getu, Vice President of Mission True

WHAT DOES REMAINING MISSION TRUE MEAN TO YOU?

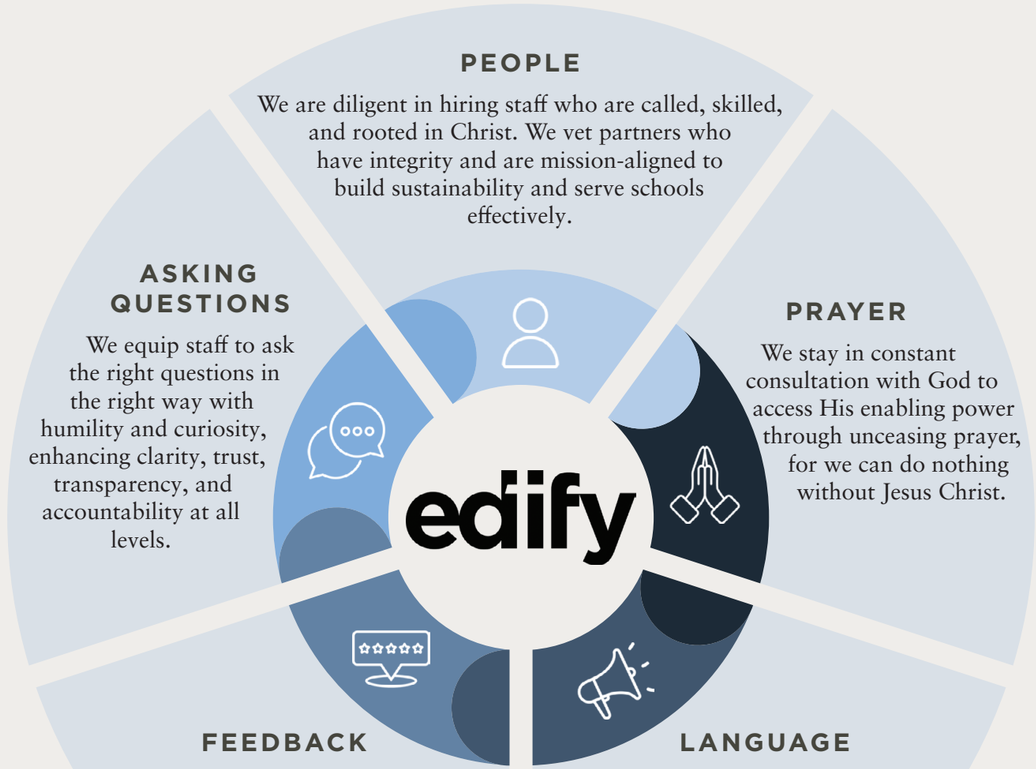
"For me, staying mission true means ensuring that daily tasks reflect our commitment to Christ-centered education. For those of us at Edify, the Mission True Crew empowers us to keep our core identity non-negotiable, transforming our work into a living testimony of the love of Christ."

– Eli Jimenez, Christ-Centered Education Officer in Guatemala and member of the Mission True Crew



OUR MISSION : *To improve and expand sustainable Christ-centered education globally*

ESSENTIAL PRACTICES FOR STAYING MISSION TRUE





FINANCIALS

Statement of Revenues & Expenditures (GAAP)

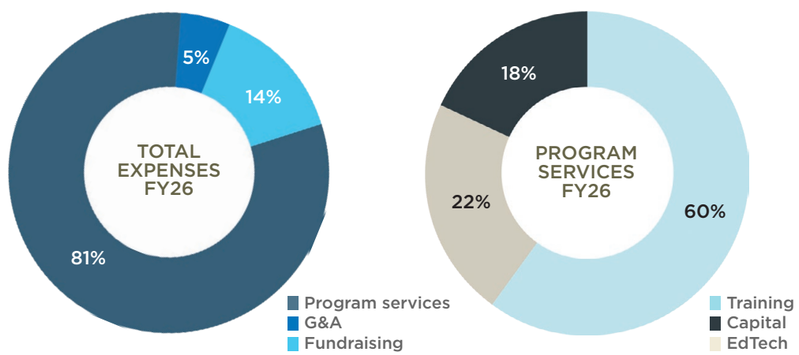
Fiscal Year Ended September 30, 2026

	2026	2025	2024
SUPPORT AND REVENUE			
Individual donors and foundations	$25,607,244	$17,634,474	$13,840,718
Government	0	0	0
Gifts in kind*	105,364	52,250	35,451
Interest income	422,014	178,528	241,122
Vision trip income	355,710	165,306	311,719
Miscellaneous income	5,184,657	125,745	91,254
Total support and revenue	31,674,989	18,156,303	14,520,264
EXPENDITURES			
Program services	14,570,218	12,738,493	10,274,057
Funds for loans to schools	3,133,386	1,817,340	1,305,834
Total program expenditures	17,703,604	14,555,833	11,579,891
Supporting activities:			
General and administrative	1,032,524	1,032,639	950,520
Fundraising	3,132,829	2,486,611	2,266,066
Total expenditures	21,868,957	18,075,083	14,796,477
REVENUE LESS EXPENSES	$9,806,032	$81,220	($276,213)

*Gifts in kind includes donated professional and educational services.

Two events significantly increased revenue over previous years:
1) Some God Willing Comprehensive Campaign gifts were given up-front but are intended to be spent over the campaign's three years; and
2) Corporate life insurance proceeds from the passing of Co-Founder and CEO, Tiger Dawson, which are included in Miscellaneous income.

Edify increased its board and operating reserves by using the surplus revenue, less expenses resulting from the increased revenue.



Balance Sheet (GAAP)

As of September 30, 2026

	2026	2025	2024
ASSETS			
Current assets:			
Cash and cash equivalents	$8,967,031	$1,778,174	$2,545,683
Restricted cash from donations	821,016	1,447,605	693,503
Prepaids and other assets	480,100	343,433	350,017
Total current assets	10,268,147	3,569,212	3,589,203
Board designated cash reserve	7,344,945	4,090,354	3,769,785
Receivables, net current portion	106,790	55,274	25,589
Prepaids and other assets, net current portion	6,673	4,939	1,952
Equipment and software at-cost, net	106,628	163,559	138,576
	7,565,036	4,314,126	3,935,902
Total assets	$17,833,183	$7,883,338	$7,525,105
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable and other liabilities	$930,614	$786,802	$509,788
Net assets:			
Without donor restrictions:			
Undesignated	8,736,608	1,558,577	2,552,029
Board designated cash reserve	7,344,945	4,090,354	3,769,785
	16,081,553	5,648,931	6,321,814
With donor restrictions	821,016	1,447,605	693,503
Total net assets	16,902,569	7,096,536	7,015,317
Total liabilities and net assets	$17,833,183	$7,883,338	$7,525,105

At the time of printing, our financials were not audited for fiscal year 2026. After January 1, 2027, you can find a copy of our audited financial statements at edify.org/financials.

MANAGEMENT DISCUSSION & ANALYSIS
2026



Photo: School visit in Ethiopia

Total revenue for the year from donations and other income was $31.7 million, a 75% increase from $18.2 million in fiscal year 2025. Total revenue for fiscal year 2026 included other income of $5.2 million that was primarily comprised of proceeds from a key man life insurance policy, which allowed us to increase our Board Reserve to $7.3 million, representing 39% of the current year annual operating expenses (excluding loan capital contributions). Our donations in fiscal year 2026 included upfront contributions totaling $5.0 million for the multiyear campaign, which have been set aside for future period expenditures.

Program expenses totaled $17.7 million, an increase of 22% from the prior year total of $14.6 million. Program activity is delivered either in-person or in a virtual setting on a country-by-country basis. Programs delivered during the year impacted 53,122 low-fee independent Christ-centered schools in 16 countries. Training was provided to 62,463 school leaders and 67,186 teachers. Through our lending partners, there were 1,056 loans funded to 947 different schools at an average loan size of $7,990.

Fiscal year 2026 revenue of $31.7 million exceeded expenses of $21.9 million, resulting in a surplus of $9.8 million. The surplus arose from total revenue being 24% above plan due to the insurance proceeds and multiyear gifts, and total expenses being below plan by 7%, as we carefully manage our operating expenditures. Restricted cash on the balance sheet to fund specific programs decreased 43% at fiscal year-end to $821 thousand from $1.4 million in 2025. The decrease in restricted cash was largely due to donations received in prior years and expended in fiscal year 2026 for Edify's expanded work in Nigeria. All of the restricted funds are planned for disbursement in fiscal year 2027 to fund their respective designations.

Edify diligently seeks to distribute the highest possible percentage of donations to fund training and coaching, access to capital, and EdTech programs to improve Christ-centered education in the 16 countries where we work. Program expenses in fiscal year 2026 were 81% of total expenses, or $17.7 million. Of this amount, $14.6 million went for programs that included: Christ-centered development for students, school proprietors and teachers, business training for proprietors, EdTech training for teachers, and mobile learning devices in primary school classrooms, curricula and life skills training for children.

Fiscal year 2026 program expenses include net new capital of $3.1 million in the form of loans disbursed to lending partners overseas to make loans to school proprietors. Lending partners were able to disburse $8.4 million in new loans during the 2026 fiscal year.

Cumulative loan capital deployed by Edify internationally for school loans was $21.7 million from fiscal year 2010 to 2026. Cumulative loans to schools by lending partners and directly from Edify were $75.3 million, or 347% of the loan capital from Edify, as our lending partners recycle principal repayments.

Loans to lending partners are in local currency, carry zero interest rate, and often have a grace period on the front-end where no principal payments are due. As a result of the favorable non-market loan terms, for GAAP purposes (generally accepted accounting principles in the United States of America) 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 served as the Audit Committee Chair during the 2026 fiscal year.

SENIOR LEADERSHIP TEAM
2026

WHERE DID YOU SEE GOD'S FAITHFULNESS THIS YEAR?



Gayle Brocks-Becoat | VP of Human Resources
Joined Edify: May 2022

"I see God's faithfulness everytime I see an update on how we are impacting the lives of children and communities."



Godfrey Lugoloobi | Regional VP of East African Programs
Joined Edify: August 2013

"God has faithfully provided us with the vineyard, the laborers, and indeed, given us a great harvest!"



Curt Christianssen | CFO
Joined Edify: January 2021

"He has faithfully brought committed, brilliant, talented staff to join our teams at Edify."



Dan Macaluso | Chief Development Officer
Joined Edify: July 2025

"God's faithfulness was constant as he confirmed his calling on my life and guided us through this challenging, yet rewarding year."



Godwin Fiagbor | Regional VP of West African Programs
Joined Edify: September 2011

"In West Africa, Edify Learn and online teacher training helped reshape classrooms into vibrant, values-driven, Christ-centered learning environments."



Karla de Pineda | Regional VP of Central American Programs
Joined Edify: June 2016

"Through new opportunities, strengthened relationships, unexpected blessings, and His constant guidance through challenges and leadership transitions."



Amanda Forbes | VP of Christ-Centered Education
Joined Edify: January 2022

"Granting our teams deep wisdom and creativity to scale our online teacher training diploma to thousands of educators throughout Africa."



Jeff Rudder | CEO and President
Joined Edify: May 2026

"Now I can see clearly how the Lord has been preparing me for years in advance for this calling to serve and lead Edify"



Makonen Getu | VP of Mission True
Joined Edify: May 2013

"God has supplied Edify with all our human and financial needs and kept us devoted to our vision and mission."



Meghan Stock | VP of Marketing and Communications
Joined Edify: April 2016

"In the unity of our team and deepened relationships through a season of loss, transition, and deep-rooted hope."



Myles Harrison | COO
Joined Edify: August 2021

"In the men and women he continues to call to work for Edify around the world."



André Tomaz | Regional VP of South American Programs
Joined Edify: October 2024

"God has been faithful in every detail, abundantly supplying our team with the resilience and grace to keep pushing forward."

To read the bios of our leadership team, please visit
edify.org/leadership-team

BOARD OF DIRECTORS
2026



Robyn Bush has experienced the transforming love of Jesus Christ, which fuels her passion to see the Gospel reach the ends of the earth. She is the founder of A Sister's Heart, a cooperative in Honduras that provided dignified work, discipleship, educational training, and safe housing for at-risk women and children. Robyn earned a Bachelor of Science in Interior Design from Baylor University. She has served on multiple nonprofit boards and remains actively engaged in international ministry, including roles with the Tod Bush Leadership Center, Abiding Fathers, and Revive Our Hearts (Aviva Nuestra Corazones). She and her late husband also served together through Young Life and internationally through the 100x ministry, an outreach of their family's company, Red Dot.



Chris Crane co-founded Edify in 2009, serving as CEO until 2017, then transitioned to Board Chair. In 2025, he co-founded SageStage.org. In 2021, he co-founded Ardent Mentoring for Christian social entrepreneurs. From 2002-2007, Chris was CEO of Opportunity International, the world's largest Christian microfinance organization (10,600 direct and indirect staff), with operations in 28 countries and 1.5 million active clients. Earlier, Chris acquired and served for eight years as CEO of COMPS InfoSystems, leading it through two rounds of private equity, an IPO, acquiring 13 other companies, then selling COMPS to another public company. He was awarded the Ernst & Young Entrepreneur of the Year Award and has a Harvard MBA.



Debbie Hall, Chair, 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 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 Knapton (Chair for FY27) is a business leader and social-impact investor passionate about helping equip and encourage faith-driven entrepreneurs to make a positive difference with their companies. Kurt is the former CEO of Research Now (rebranded Dynata), the world's largest first-party data platform for insights, research, and advertising. Earlier in his career, he was a management consultant with Accenture and Booz Allen Hamilton. Today, Kurt invests in purpose-driven companies through the brand Realm Resources. Kurt holds a BBA from Baylor University and an MBA from Dartmouth College. Kurt serves on several non-profit boards, including the Lion's Den DFW and the Lighthouse for Christ Mission in Kenya. Additionally, Kurt established the Restore Hope Orphan Sponsorship Program in Sierra Leone.



José Ochoa has dedicated his career to serving leaders who fight for transcendental causes. He has studied at UNALM in Peru, at MIT, GWU, and Eastern University in the US, and at Salamanca University in Spain. His degrees include Engineering, MBA, and master's degrees in Consulting and Coaching. As a former Country Director of World Vision in Ecuador, he has played a role in child development, financial inclusion, and the social commitment of the Church. Currently, as CEO of Australis, José is honoring the impact of the Church in the Southern Hemisphere and demonstrating its contribution to the rest of the world. He is also the Vice President of Corporación Cristiana Semillas, which has helped establish over 30,000 churches in Latin America. He resides in Quito, Ecuador.



Jeff Rudder joined as CEO and president of Edify in May 2026. He has extensive non-profit management and leadership experience, having spent the previous 27 years on staff with the Young Life Foundation as Executive Director where he built an array of complex giving services for Young Life investors as well as several legacy products designed to propel Young Life decades into the future. Prior to Young Life, Jeff served as the Director of Sales and Marketing for Innerpack Carolina, a furniture industry related firm in High Point, NC. He also worked in the engineering/construction management fields during and after college. Jeff graduated Summa Cum Laude with a BS in Manufacturing Systems Technology from NC A&T State University in 1989. Additionally, Jeff has served on several non-profit boards including six years on the board of The Classical Academy in Colorado Springs, CO.



Jean Claude Tuyisenge is the Founder and Board Chairman for New Generation Academy (NGA) and Executive Director of Africa Institute for Education Technology at Schools. As founder of NGA in Rwanda, he has established one of Africa's most recognized technology schools, earning Stanford University's invitation to the 2023 Global Innovation Race. Jean Claude secured strategic partnerships to establish Rwanda's premier 4IR Technology Lab suitable for young learners. He is a visionary education leader who seeks to integrate comprehensive technology curriculum with Christian character development, positioning him as a key figure in Africa's educational transformation.

ADVISORY BOARD
2026



Miriam Ofosu Appiah 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 has authored or co-authored 60 books, including *The One Minute Manager* and *Raving Fans*. Ken is a sought-after speaker and business consultant. He is the co-founder and Chief Spiritual Officer of The Ken Blanchard Companies, an 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, a graduate of Kent State University, began his business career with Arthur Andersen & Co. and was admitted to partnership in 1970. He subsequently served in leadership positions in Northwest Industries, Inc., Household International, Itel Corporation and served as managing partner of Equity Group Corporate Investments from 1995 until 2000. Rod currently serves as chairman on CAC, a private company offering capital investment and management advisory services. He has recently served as a trustee of Invesco Funds, Quidel Corporation and Stericycle, Inc., among others. He also recently served on the boards of California Charter Schools Association and High Tech High Charter Schools in San Diego.



Prof. Brian Fikkert is the founder and Executive Director of the Chalmers Center for Economic Development and is a professor of economics and community development at Covenant College. He has been a consultant to the World Bank, the Inter-American Development Bank, and USAID. He co-authored the book *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor… and Yourself, From Dependence to Dignity: How to Alleviate Poverty Through Church-Centered Microfinance,* and *Becoming Whole.* Brian received a PhD in Economics from Yale University.



Peter Greer is President and CEO of HOPE International, a global Christ-centered microenterprise 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 Partner & 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 and led globally the team that advised and financed the leading knowledge services and education technology companies. Victor also worked as an international M&A and securities attorney for Cleary Gottlieb Steen & Hamilton. Victor earned a BA from Amherst College, a JD from Harvard Law School, and an MBA from the Wharton School.



Mary Kamanzi is the Executive Director of the PEACE Plan Rwanda. She co-founded Youth With A Mission (YWAM) for Rwanda with her husband, and also founded Arise and Shine school in Kigali, a low-fee independent primary school. Mary has also served as a Commissioner on the Rwanda National Unity and Reconciliation Commission. She has been a teacher in Uganda and a missionary in Kenya and South Africa. Mary graduated from Nkozi Teachers Training College in Uganda and later earned degrees in child social services and family Ministries from the University of the Nations.



Prof. Paul Kim retired from his position as the Chief Technology Officer and Assistant Dean of the Graduate School of Education at Stanford University. He is Chair of International Expert Committee on Educational Technology Initiatives for The World Bank Group and is an advisor for Lumos Capital Group. He is also 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.



Terry Looper was founder and CEO of Texon LP, a Houston energy marketing and distribution company until it was sold in 2024. Terry serves on numerous boards including Houston Christian Foundation, Haddington Energy Partners, and Young Life National Board. His past board affiliations include Edify and Young Life's Greater Houston Area. Terry is the author of *Sacred Pace: Four Steps to Hearing God and Aligning Yourself With His Will*. He graduated from Lamar University with a BS in Engineering.



Geraldo Orozco was the CEO of ASPIRE from 2000-2020, 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.

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