

“If you are planning for a year, sow rice; if you are planning for a decade, plant trees; if you are planning for a lifetime, educate people”

— Chinese Proverb

2024 FINANCIALS

Revenue		
Private Gifts/Donations	\$83,743	81%
Foundation Grants	\$20,150	19%
Government Grants		0%
Interest/Dividends/Carryover		0%
Total	\$103,893	100%
Expenses		
Direct Tuition Payments	\$ (93,075)	54%
Staff Salaries	\$ (74,860)	43%
General Administration	\$ (5,752)	3%
Fundraising		0%
Total	(\$173,687)	100%

PROFILE IN COURAGE: NEEMA MALLYA

10 years ago, Neema was sponsored by KEF for a Master's degree in Tanzania. She had lost both her parents by the age of 17 but was determined to follow in their footsteps and get a college education. Having overcome many obstacles, she is now a Program Manager at a local Montessori school for orphaned and vulnerable children whose motto is "Help Me To Do It By Myself". When asked why she chose this career, her answer was simple and direct: "Who better to help orphans than me, an orphan myself?". Over the years, Neema has paid it forward by mentoring Vicent and Valieth, two impoverished kids in Arusha, Tanzania, through their high school years. Vicente is now entering college on a KEF scholarship. Neema continues to pay it forward to her community in Arusha by vetting potential candidates and encouraging them to do their best through college and beyond. Neema is an inspiration and a perfect example of the ripple effects of a good education.



Neema in front of the Montessori with Pradeep, TJ Walker and Marty Indvik (sponsors and benefactors).



See a short video about Neema's work with orphaned and vulnerable children.



Neema singing a song with the orphans, welcoming visitors to their classroom.

2024

ANNUAL REPORT

Developing Minds in Developing Countries



We provide direct financial assistance and guidance to college students seeking to make a difference in their communities.



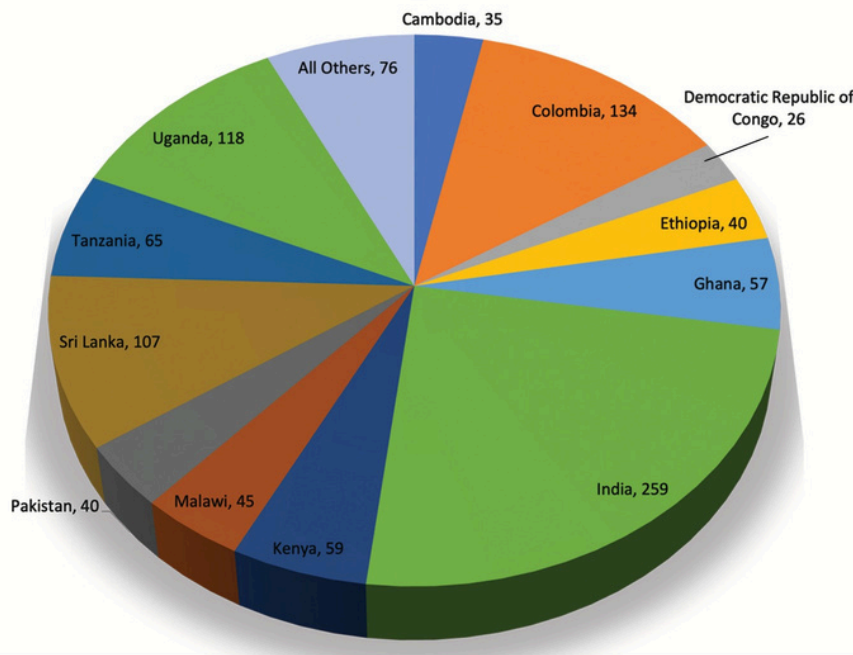
KEF



Kapadia Education Foundation

www.kapadiaef.org · 1305 Krameria St. #H133, Denver, CO 80220, USA

WORKING IN 25 COUNTRIES



2024 ACHIEVEMENTS

189

New Students Sponsored

452

Students Currently Enrolled

ACHIEVEMENTS TO DATE

522 Students Graduated

91% Average Graduation Rate

1,775 Total Student Years Funded 2000-2024

30%/70% Male/Female Ratio

65 Fields of Study, from Accounting to Zoology

25 Countries Across 5 Continents

KEF Board Member Profile: Isabel Ehrich



Isabel Ehrich

Isabel is the founder of Jabulani Creations, a business specializing in fair-trade goods sourced from African artisans. Inspired by her extensive travels, time studying abroad, and a desire to create positive change, Jabulani Creations provides a transparent supply chain while empowering artisans and supporting their communities. The company's name, derived from the Zulu word for "happiness" and "rejoice," reflects Isabel's mission to connect clients with authentic, ethically sourced goods that inspire joy and create lasting impact.

Isabel holds a degree in Marketing and International Business from the University of Iowa's Tippie College of Business. She works closely with health systems, specializing in the design and implementation of electronic medical records for Emergency Departments.

Currently residing on the Western Slope of Colorado, Isabel combines her global perspective with a commitment to supporting causes that promote community well-being and cultural appreciation. She is excited to contribute her strategic insight, entrepreneurial spirit, and dedication to equity and sustainability to KEF.

LETTER FROM THE FOUNDER

And just like that, we're 25 years old! Back in 2000, my simple goal was to help student # 1, a 16-year-old I met in rural Vietnam named Tung, pay for his college fees. Now we've sponsored over 1,061, thanks to you, our donors.

2024 was a pivotal year for KEF. Yazan, our Executing Director left KEF to work for another non-profit. Yazan, like his predecessor Sloane, took KEF to new heights in money raised and students sponsored. I have assumed his role for now, which substantially reduces our overhead costs. **For 2025 and perhaps beyond, 85% of your donation will go directly to the student you sponsor.**

I have now personally met with over 200 of our students in Africa and Asia. I pass on their thanks to you, our donors, sponsors, mentors and volunteers. I was accompanied by several donors on my visits to Kenya, Tanzania, Uganda, India and Sri Lanka this past year, and both donors and students were truly enriched by the experience. Anyone reading this is most welcome to join me on my next few trips in the coming year – Ghana, Cambodia, Bangladesh and Vietnam are on my 2025-26 list.

A somber reality check: we started 2025 with the lowest bank balance in 6 years. The exuberance of having raised a record sum in 2023 got the better of us, and though we used the money wisely by sponsoring more students than ever before, our bank balance teeters and every dollar raised counts more than ever. I appeal to your continued generosity to help get us back on track so that we can look forward to many, many more years of helping needy and worthy students in developing countries.

Like our students, KEF continues to beat the odds by persisting year after year despite strong financial headwinds. Thank you for a wonderful 25 years of support.

Sincerely,

Founder