UNLOCKING THE LIGHT IN EVERY CHILD
We're working to ensure children everywhere get a chance to experience joyful learning, especially those denied an education by crisis, poverty, and discrimination.

Caitlin Baron, CEO, visits a classroom in the Luminos Fund’s Ethiopia program.
Dear friends,

As I write this in summer 2020, the COVID-19 pandemic has swept across the globe.

For many families, having children out of school and needing to catch up on education is a new, stressful feeling. For millions around the world, being out of school or denied an education is a tragic, multi-generation reality. We are all in the same storm, as they say, but we are not in the same boat.

In this storm, and despite undeniable challenges, I believe determination, compassion, and hope can be our guiding compass. I feel hope knowing that 136,502 children – refugees, first-generation readers, and children facing extreme poverty – are better prepared to navigate the way forward with knowledge, confidence, and resilience thanks to our programs. I am reassured that 5,622 teachers who Luminos has trained over the years are prepared to take the helm in classrooms across the Global South after this emergency – and future emergencies. I am hopeful because thousands of parents have participated in our Parental Engagement Groups and are also determined to keep their children in school. These are parents like Mohamad, a father in Shatila Refugee Camp in Lebanon, who is quoted to the right.

My reasons for hope and determination go on. In the past year, we learned that Liberian children are learning to read in our classrooms at one of the fastest rates in Africa. Our collaboration with the Ethiopian government is growing by leaps and bounds as they scale their adaptation of our Second Chance program nationwide. In Lebanon, our team and partners are helping Syrian refugee children navigate the trauma of their dislocation through joyful learning and supportive measures like art therapy. And, while Luminos program classes are on hold due to COVID-19, we pivoted to provide relief, support at-home learning, and prepare for recovery.

Our team is more committed than ever to ensuring children everywhere have the opportunity to learn and thrive, and to helping educators and governments in low income countries develop the resiliency to weather powerful storms like COVID-19. Our work was made for the task ahead.

Thank you for joining us on this ambitious journey.

Caitlin Baron
CEO, the Luminos Fund

“I hope that Baraa and all her brothers and sisters continue their education. I don’t want wealth, money, I do not want to travel, or anything. The most important thing to me is that they’re going to school. If Baraa is smart and successful in her studies, I hope she continues her education to university, and after she graduates, I hope she makes all her dreams come true.”

– Mohamad, Syrian refugee parent
Bendu (left) is a 12-year-old Second Chance student in Liberia.
Even before COVID-19, 59 million children of primary school age were out of school worldwide. These are children like Bendu in Liberia, who miss out on basic education.

“I live with my grandma. I read my lessons to her now and it makes her happy. She’s happy I’m in school and taking my learning seriously,” says Bendu, age 12. Bendu enrolled in the Luminos Fund’s Second Chance program. In just 10 months, she learned to read, write, and do math. “When I grow up, I want to be a teacher. I want to teach science.”

What is the Luminos Second Chance Program?

Luminos is unlocking the light in every child. We’re working to ensure children everywhere get a chance to experience joyful learning, especially those denied an education by poverty, crisis, and discrimination. To date, we’ve helped 136,502 children get a second chance at education. Currently, Luminos operates classrooms in Ethiopia, Lebanon, and Liberia.

When children are kept from school to work on the family farm or care for their siblings, there is no easy way for them to get back on track. They can be forever lost to the education system. The Second Chance program is focused on primary school-aged out-of-school children who have never attended school or who have dropped out. In ten months, our program enables children to learn to read, write, and do basic math. With this knowledge, they are able to mainstream into their local school, together with children their own age. It aims to improve individual learning by seeking not only faster learning but also deeper and more effective learning. Multiple positive evaluations done by the University of Sussex, including a six year longitudinal study, demonstrate that graduates of our program complete primary school at twice the rate of their peers.

“Programs like Second Chance give students an “a-ha” moment: the light bulb goes on. Coming out of a crisis like COVID or Ebola, there’s a high risk that many children won’t return to school. Second Chance plays a key role engaging communities and helping children catch up on learning gaps.”

– Gbovadeh Gbilia, Head of the Education Delivery Unit at Liberia’s Ministry of Education and Vice-Chair of UNESCO’s Education Commission
Liberia’s struggles are well known. And yet, amidst these challenges, Liberian children are learning to read in Luminos Fund classrooms at one of the highest rates on the continent.

Since 2016, the Luminos Fund has helped over 7,000 Liberian children learn to read through Second Chance, including 1,950 in the 2019-20 program year. This year, we expanded to two additional counties and now help children in Bomi, Montserrado, Lofa, and Grand Cape Mount. To date, Luminos has trained nearly 300 facilitators (teachers) and Liberian officials as part of our efforts to strengthen local educators’ expertise and collaborate with government so more children can experience joyful learning.

**In humble classrooms, our students learn to read at a remarkable rate.** External evaluation results from our 2018-19 program show the average student in our Liberia program advances from not being able to identify all the letters in the alphabet at the beginning of Second Chance to identifying 39 familiar words per minute (wpm) by the end of the program. Merely 24% of Grade 3 students in Liberia can read that many words per minute according to data from USAID.
Due to COVID-19, all Liberian schools closed in March 2020 – including our Second Chance classrooms – and the country entered a government-mandated lockdown. Our team has distributed learning materials to students for home-based learning and provided their families with handwashing soap, detergent, and bags of rice. School meals are a key element of our Liberia program and the main daily meal for a number of our students. Many families face greater hunger because of the COVID-19 lockdown. While distributing supplies in remote communities, our team speaks with families to provide important health guidance.

“My daughter, Jumah, is well and studies at home. Sometimes she talks about how she misses her friends, teacher, the lessons, and even the school lunch. My family is eating differently during this period, but we make sure our children have rice at dinner. Thank you for giving our children all this help, and the books.”

– Charles, Second Chance parent
In Lebanon, children and communities face multifaceted challenges. This year was challenging in Lebanon, a country that is struggling to navigate a deep economic crisis, civil unrest, painful cross-border tension, and a pandemic — while hosting the largest population of displaced people per capita in the world. Beginning in autumn 2019 and continuing into 2020, civil protests, riots, and unrest have shaken the country, disrupting many aspects of life and prompting Prime Minister Saad Hariri’s resignation. Schools — including Luminos classrooms — were closed for many weeks, even prior to COVID-19.

Despite these significant challenges, we continue striving to provide robust, rich education to Syrian refugee children who have faced such hardship in their young lives.

Christie’s hosts “Educate!” exhibition. In February 2020, renowned auction house, Christie’s, highlighted the Luminos Fund’s programs for Syrian refugees and emphasis on creative arts in a trailblazing art exhibition. The event in their New York City galleries featured dozens of up-and-coming artists, live performances, and artworks by Syrian students in our program, and raised generous funds for Luminos programs.

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In Lebanon, Syrian refugee families face a confluence of crises. The economic strife and unrest are so acute that many Lebanese and Syrian refugees alike see COVID-19 as a lesser concern: earning a little money and feeding one’s family come first. Even if someone does become sick, many refugees lack proper paperwork and are afraid to seek healthcare or Coronavirus testing in case they are deported. During COVID, our programs pivoted to online and message-based learning, e.g. WhatsApp, which many families identify as their preferred communication format.

“My daughter misses the school. She misses her friends and how to wear everyday different outfits. She talks about her teachers, how they were treating her good. There is a teacher named Ali I think who makes jokes. She loves him.”

– Fatima, Syrian refugee parent
In Ethiopia, a key component of our program’s impact and scale is our collaboration with the Ethiopian government to adopt and implement Second Chance. These efforts grow year over year; since 2017. In 2019–20, we reached 8,346 children through government adoption: surpassing our goal for the year. As part of our efforts to help even more Ethiopian children experience joyful learning, we continue to cultivate strong relations with the Ministry of Education to help them deliver innovation at scale.

Luminos hosts the IEFG Bi-Annual Meeting in Addis Ababa. In November 2019, Luminos was honored to host the International Education Funder Group (IEFG) Bi-Annual Meeting in Addis Ababa, Ethiopia. Tsion Teklu, State Minister of Education for Ethiopia, helped open the meeting with a welcome address. As part of the multi-day IEFG meeting, our team hosted education funders and non-profit leaders for a visit to Luminos classrooms in Oromia, to see our programs first-hand.

ETHIOPIA BY THE NUMBERS

135
UN SDG GLOBAL RANKING (OF 162)

173
HUMAN DEVELOPMENT INDEX (OF 189)

150
LEGATUM PROSPERITY INDEX (OF 167)

97
GLOBAL HUNGER INDEX (OF 117)

OUR 2019–2020 PROGRAM

9,966
STUDENTS

313
FACILITATORS TRAINED

44%
GIRLS

Ethiopia is the Luminos Fund’s longest-standing program and continues to be the largest, reaching 9,966 children in the 2019–20 program year.
As of June 2020, Ethiopian schools have remained closed since mid-March when the government mandated schools to close nationwide. The Luminos team is working closely with the Ethiopian Ministry of Education, UNICEF, and other development partners to help the Ethiopian government implement its national education response plan for COVID-19, and is very heartened that the plan prioritizes accelerated education.

In this period of school closures, the Luminos team is experimenting with disseminating Second Chance learning content to students and teachers via SMS. Luminos program staff and facilitators in Ethiopia have distributed information about COVID-19 to students and their families via community awareness campaigns.

“I’ve evaluated the Luminos Fund’s programs in Ethiopia over a number of years and want to emphasize their impact educating out-of-school children as well as the great promise of the Ethiopian government to adopt the Luminos model in its own classrooms. Especially given Ethiopia’s focus on accelerated education through the COVID-19 pandemic and eventual recovery, Luminos’s programs and this type of NGO-government collaboration can serve as a model for resilient, transformative education during and after crises.”

— Dr. Kwame Akyeampong, Professor of International Education and Development at the Centre for International Education, University of Sussex (UK)
AN UNPRECEDENTED EDUCATION CRISIS

At the height of the COVID-19 pandemic, nine out of ten students in the world were out of school. In the Global South, this crisis threatens to destabilize communities and extinguish the light of a generation through lost learning and opportunity.

With 90% of children out of school at COVID-19’s peak and research indicating that 3-month school closures can cause students to fall an entire year behind, Luminos students, parents, and teachers are not alone in the vast challenges we face. However, crises like COVID-19 have a disproportionate impact on vulnerable populations. Millions of children risk never returning to school.

Missed education has massive human costs: increasing children’s vulnerability to violence, teen pregnancy, hunger, and more. Meanwhile, education offers abundant benefits. One extra year of schooling increases an individual’s earnings by up to 10% and the effect can be double for women. Around the world, data shows that education is correlated with democracy and there are positive links between education and civic participation levels.

Economists estimate that multi-month school closures during COVID-19 may cause trillions in future lost earnings for today’s students. There are historical precedents for this. Some models suggest that learning loss sustained during World War II continued to negatively impact former students’ lives nearly fifty years later.

For the foreseeable future, there may be no clear end to the pandemic or the crises it has exacerbated. Yet, as COVID-19 subsides, education will be a cornerstone of each nation’s recovery.
With over 1BILLION youths out of school due to COVID-19 worldwide, the Luminos Fund’s mission to help children get back to school is more important than ever.
In spring 2020, schools closed across our program countries due to COVID-19. The Luminos Fund pivoted quickly to provide distance learning for students.
Our programs help children today – and prepare for tomorrow.

In the coming years, the Luminos Fund will continue supporting the education of Syrian refugee children, advance the Ethiopian government’s Second Chance adoption process, and deepen the evidence base of our impact in Liberia.

Key opportunities and challenges lay ahead as we build our programs and experiment with new routes to scale. We are proud of our programs to-date while recognizing that ongoing, urgent work remains. Our team is eager to expand upon the successful programming and strong relationships we have established to help more children realize their dreams of learning – and learning to read – in a joyful classroom environment.

As the COVID-19 crisis subsides, our mission to get children back to school through Second Chance will be more important than ever.

We will work to:

- Bring children back to school across Ethiopia, Lebanon, and Liberia – and ensure they catch up rapidly and joyfully
- Work with communities to provide high quality, intensive education programs at low cost to help children catch up to grade level and return to school
- Catch up thousands more children by expanding Second Chance to other countries
- Promote Second Chance as a best-in-class learning model that education systems across the world can emulate
Let’s ensure a brighter future by building education resiliency in the Global South.

COVID-19, as with Ebola before it, demonstrates that school systems and teachers need the ability and resiliency to respond to significant unexpected disruption. The Luminos Fund is excited to help countries strengthen these skills and processes, building on each country’s progress to-date and existing local structures wherever possible. This will be an important element of our mission moving forward.

“Education is in an emergency now worldwide, but for many countries in Africa, education has been in an emergency for decades. Normalcy does not apply in an emergency. All emergencies need radical thinking.”

– George Werner, Former Minister of Education, Liberia, and Luminos Advisory Board member
We launched the Luminos Fund in 2016 with transformational support from the Legatum Foundation, which orients its philanthropy to areas that receive little attention yet are vital to improving lives at scale. Legatum is a private investment firm with a longstanding commitment to philanthropy and track record of backing compelling ideas that can generate extraordinary social returns. Since our launch, other key funding partners have joined our mission. As we move forward, we continue to welcome new like-minded investors who are motivated to reach marginalized children and are inspired by the impact Luminos has on the education systems we serve.

Our Core Funding Partners
What’s your vision for the world?

Our vision is of a world where no child is ever denied the chance to learn. We would like to get to know you and invite you to join us on this journey.

Please say “hello” at info@luminosfund.org
call our team at +1 781 333 8317
or visit us at www.luminosfund.org
to learn more and subscribe to our quarterly e-newsletter.
In early 2020, the Luminos Fund convened a special group of our valued advisors, mentors, and sector luminaries. The new Luminos Advisory Board features some of the brightest minds in international education, including former African Ministers of Education and the former Executive Director of UNICEF.

**Carol Bellamy**
*Former Executive Director, UNICEF*

Carol Bellamy is the Chair of the Global Community Engagement and Resilience Fund (GCERF) Board of Directors. Prior to this, Ms. Bellamy served as Chair of the Global Partnership for Education (GPE) and as President and CEO of World Learning. She also served for ten years as Executive Director of UNICEF and was the first former volunteer to become Director of the United States Peace Corps.

**Dr. Alex Eble**
*Assistant Professor of Economics and Education, Teachers College, Columbia University*

Dr. Alex Eble works in the fields of development and applied microeconomics, and most of his research focuses on the economics of education in the developing world. Dr. Eble is affiliated with Columbia University’s Center for Development Economics and Policy, Committee on the Economics of Education, and Population Research Center. He is also a fellow at the IZA Institute of Labor Economics.

**George Werner**
*Former Minister of Education, Liberia*

George Werner served as Liberia’s Minister of Education from 2015 to 2018. As Minister, despite inheriting an education system devastated by years of civil war and the Ebola outbreak, he led bold reforms such as the “Getting to Best” program, which aimed at overhauling the education system to give all Liberian children access to free, quality education. Prior to becoming Minister of Education, Mr. Werner served as Director General and Head of the Civil Service Agency.

**Dr. Dzingai Mutumbuka**
*Former Minister of Education, Zimbabwe*

Dr. Dzingai Mutumbuka served as the first Minister of Education and Culture for Zimbabwe upon its independence, and as Minister of Higher Education. He serves on the Governing Board of UNESCO’s Institute for Educational Planning, Harvard Ministerial Leadership Program, Big Win Philanthropy, Vitol Foundation, Teach for All, Educate! and Results for Development. He is the former Chair of the Association for the Development of Education in Africa (ADEA).

**Susannah Hares**
*Co-Director of Education Policy and Senior Policy Fellow, Center for Global Development*

Susannah Hares focuses on broad welfare goals and the role education can play in reducing inequality in society. Prior to joining CGD, she served as Ark’s International Director and Executive Director, where she was responsible for strategy, operations, and programs in India, sub-Saharan Africa, and Eastern Europe, and for Ark’s international ventures including the Education Partnerships Group, Global Schools Forum, and Peepul.

**Dr. Rebecca Winthrop**
*Co-Director of the Center for Universal Education, Senior Fellow of Global Economy and Development, Brookings Institution*

Dr. Rebecca Winthrop’s research focuses on education globally, with special attention to the skills young people need to thrive in work, life, and as constructive citizens. She advises governments, international institutions, foundations, civil society organizations, and corporations on education issues. She serves as a board member and advisor for a number of global education organizations and lectures at Georgetown University.
Luminos is proud to collaborate with local partners to help deliver our programs in Ethiopia, Lebanon, and Liberia.

- Amhara Development Association
- Ana Aqra Association
- Basmeh & Zeitooneh
- Bethsaida Restoration & Development Association
- BRAC-Liberia
- Development through Adult and Non-Formal Education
- Education for Development Association
- Emmanuel Development Association
- Ethiopian Evangelical Church Makene Yesus and its Development & Service Commission
- Genet Foundation
- Hansesha Assistance & Development Organization
- Ilu Women and Children Integrated Development Association
- Liberia Institute for the Promotion of Academic Excellence (LIPACE)
- Operation Rescue Ethiopia
- Organization for Development in Action
- Professional Alliance for Development
- Restoring Our Children’s Hope (ROCH)
- The Red Pencil Humanitarian Mission
- Tigray Development Association
- True Love Community Transformation
- Wide Horizons for Children
- Wolitta Development Association
- Women Youth and Children Development

Additionally, Luminos expresses gratitude to the following consultants and external evaluators of our programs.

- Alexandra Chen
- Centre for International Education, University of Sussex
- Geneva Global
- Q&A Services, Inc (Liberia)
## STATEMENT OF FINANCIAL POSITION

### ASSETS

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<tr>
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<th>2019</th>
<th>2018</th>
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<tr>
<td><strong>Current assets</strong></td>
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<td>Cash</td>
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<td>$1,248,857</td>
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<td>Accounts receivable</td>
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<td>Contributions receivable, current portion</td>
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<td>Prepaid expenses</td>
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<td>Advances</td>
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<td>Contributions receivable, net and non-current portion</td>
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<td>$845,852</td>
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<tr>
<td><strong>Total assets</strong></td>
<td>$8,462,428</td>
<td>$4,839,085</td>
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### LIABILITIES

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<tr>
<td><strong>Current liabilities</strong></td>
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<td>Accounts payable and accrued expenses</td>
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### NET ASSETS

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<td><strong>Without donor restrictions</strong></td>
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<td>$1,847,459</td>
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<td><strong>With donor restrictions</strong></td>
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<td>$2,926,534</td>
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<td><strong>Total net assets</strong></td>
<td>$8,347,394</td>
<td>$4,773,993</td>
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**Total liabilities and net assets** | $8,462,428 | $4,839,085 |

## 2019 STATEMENT OF ACTIVITIES

### SUPPORT AND REVENUES

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<td>Contributions</td>
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<td>$(1,899,238)</td>
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<td>$3,347,584</td>
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### OPERATING EXPENSES

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<td>Program services</td>
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<td>$2,232,363</td>
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<td>Management and general</td>
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<td>Fundraising</td>
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<td><strong>Total</strong></td>
<td>$2,776,246</td>
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### NON-OPERATING ACTIVITIES

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<th>Without Donor Restrictions</th>
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<td>Net foreign currency transaction gain</td>
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<td>$5,423</td>
<td>$5,734</td>
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### CHANGES IN NET ASSETS

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<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td><strong>Net assets, beginning of year</strong></td>
<td>$1,847,459</td>
<td>$2,926,534</td>
</tr>
<tr>
<td><strong>Net assets, end of year</strong></td>
<td>$2,067,853</td>
<td>$6,279,541</td>
</tr>
</tbody>
</table>

**Total** | $3,573,401 | $4,773,993 | $8,347,394 |
“When I grow up, I want to be a medical doctor because I want to be good to people. I want to bring their life back. I like my teacher in this school. Anything we don’t understand, he helps us understand.”

— Andrew, 10, Second Chance student in Liberia