

**RURAL EDUCATION AND DEVELOPMENT, INC.
DBA: READ GLOBAL**

FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2021 AND 2020



CPAs | CONSULTANTS | WEALTH ADVISORS

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YEARS ENDED DECEMBER 31, 2021 AND 2020**

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INDEPENDENT AUDITORS' REPORT

Board of Directors
Rural Education and Development, Inc. dba: READ Global
San Francisco, California

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Rural Education and Development, Inc. dba: READ Global (a California nonprofit corporation), which comprise the statements of financial position as of December 31, 2021 and 2020, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Rural Education and Development, Inc. dba: READ Global as of December 31, 2021 and 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Rural Education and Development, Inc. dba: READ Global and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Rural Education and Development, Inc. dba: READ Global's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Rural Education and Development, Inc. dba: READ Global's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Rural Education and Development, Inc. dba: READ Global's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.



CliftonLarsonAllen LLP

Bellevue, Washington
October 3, 2022

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2021 AND 2020

| | 2021 | 2020 |
|---|----------------|------------------|
| ASSETS | | |
| CURRENT ASSETS | | |
| Cash and Cash Equivalents | \$ 394,163 | \$ 790,294 |
| Contributions and Grants Receivable | 226,085 | 63,922 |
| Program Advances | 113,356 | 119,750 |
| Prepaid Expenses and Other Assets | 3,136 | 2,735 |
| Total Current Assets | 736,740 | 976,701 |
| OTHER ASSETS | | |
| Contributions and Grants Receivable, Net of Current Portion | - | 35,098 |
| Property, Equipment, and Fixtures, Net | 1,327 | 1,706 |
| Total Other Assets | 1,327 | 36,804 |
| Total Assets | \$ 738,067 | \$ 1,013,505 |
| CURRENT LIABILITIES AND NET ASSETS | | |
| CURRENT LIABILITIES | | |
| Accounts Payable | \$ 16,872 | \$ 25,775 |
| Total Current Liabilities | 16,872 | 25,775 |
| NET ASSETS | | |
| Without Donor Restrictions | 306,201 | 337,779 |
| With Donor Restrictions: | | |
| Purpose Restricted for Future Expenditures | 414,994 | 649,951 |
| Total Net Assets | 721,195 | 987,730 |
| Total Current Liabilities and Net Assets | \$ 738,067 | \$ 1,013,505 |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENT OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2021

| | <u>Without Donor Restrictions</u> | <u>With Donor Restrictions</u> | <u>Total</u> |
|---------------------------------------|---------------------------------------|------------------------------------|-------------------|
| REVENUE, SUPPORT, AND GAINS | | | |
| Contributions and Grants | \$ 254,305 | \$ 205,610 | \$ 459,915 |
| Investment Income | 1 | - | 1 |
| Other Income | 42 | - | 42 |
| Net Assets Released from Restrictions | 440,567 | (440,567) | - |
| Total Revenue, Support, and Gains | <u>694,915</u> | <u>(234,957)</u> | <u>459,958</u> |
| EXPENSES AND LOSSES | | | |
| Program Services Expense | 552,589 | - | 552,589 |
| Administrative and Support | 121,450 | - | 121,450 |
| Fundraising | 52,454 | - | 52,454 |
| Total Expenses and Losses | <u>726,493</u> | <u>-</u> | <u>726,493</u> |
| CHANGE IN NET ASSETS | (31,578) | (234,957) | (266,535) |
| Net Assets - Beginning of Year | <u>337,779</u> | <u>649,951</u> | <u>987,730</u> |
| NET ASSETS - END OF YEAR | <u>\$ 306,201</u> | <u>\$ 414,994</u> | <u>\$ 721,195</u> |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENT OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2020

| | <u>Without Donor Restrictions</u> | <u>With Donor Restrictions</u> | <u>Total</u> |
|---------------------------------------|---------------------------------------|------------------------------------|--------------------------|
| REVENUE, SUPPORT, AND GAINS | | | |
| Contributions and Grants | \$ 482,171 | \$ 337,605 | \$ 819,776 |
| Investment Loss | (9) | - | (9) |
| Other Income | 2,224 | - | 2,224 |
| Net Assets Released from Restrictions | <u>463,820</u> | <u>(463,820)</u> | <u>-</u> |
| Total Revenue, Support, and Gains | 948,206 | (126,215) | 821,991 |
| EXPENSES AND LOSSES | | | |
| Program Services Expense | 622,460 | - | 622,460 |
| Administrative and Support | 150,187 | - | 150,187 |
| Fundraising | <u>32,927</u> | <u>-</u> | <u>32,927</u> |
| Total Expenses and Losses | <u>805,574</u> | <u>-</u> | <u>805,574</u> |
| CHANGE IN NET ASSETS | 142,632 | (126,215) | 16,417 |
| Net Assets - Beginning of Year | <u>195,147</u> | <u>776,166</u> | <u>971,313</u> |
| NET ASSETS - END OF YEAR | <u><u>\$ 337,779</u></u> | <u><u>\$ 649,951</u></u> | <u><u>\$ 987,730</u></u> |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED DECEMBER 31, 2021

| | Program Services | Supporting Services | | Total |
|---------------------------------------|---------------------|-------------------------------|------------------|-------------------|
| | | Administrative and Support | Fundraising | |
| Program Support - Library Expense | \$ 326,471 | \$ - | \$ - | \$ 326,471 |
| Salaries, Taxes, and Related Benefits | 101,171 | 11,368 | 2,645 | 115,184 |
| Professional Services | 124,560 | 80,459 | 48,575 | 253,594 |
| Administrative Expense | - | 12,221 | 337 | 12,558 |
| Insurance Expense | - | 2,079 | - | 2,079 |
| Office Expense | 387 | 3,539 | - | 3,926 |
| Equipment Expense | - | 11,405 | 897 | 12,302 |
| Depreciation Expense | - | 379 | - | 379 |
| Total Expenses by Function | \$ 552,589 | \$ 121,450 | \$ 52,454 | \$ 726,493 |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED DECEMBER 31, 2020

| | Program Services | Supporting Services | | Total |
|---------------------------------------|---------------------|-------------------------------|------------------|-------------------|
| | | Administrative and Support | Fundraising | |
| Program Support - Library Expense | \$ 344,149 | \$ - | \$ - | \$ 344,149 |
| Salaries, Taxes, and Related Benefits | 165,021 | 30,204 | 10,151 | 205,376 |
| Professional Services | 110,946 | 101,845 | 22,191 | 234,982 |
| Travel and Related Expenses | 2,177 | 662 | - | 2,839 |
| Administrative Expense | - | 1,462 | 585 | 2,047 |
| Insurance Expense | - | 4,450 | - | 4,450 |
| Office Expense | 167 | 8,104 | - | 8,271 |
| Equipment Expense | - | 2,919 | - | 2,919 |
| Depreciation Expense | - | 541 | - | 541 |
| Total Expenses by Function | \$ 622,460 | \$ 150,187 | \$ 32,927 | \$ 805,574 |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2021 AND 2020

| | 2021 | 2020 |
|---|--------------|------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Change in Net Assets | \$ (266,535) | \$ 16,417 |
| Adjustments to Reconcile Change in Net Assets to Net Cash Provided (Used) by Operating Activities: | | |
| Depreciation | 379 | 541 |
| Changes in Operating Assets and Liabilities: | | |
| Contributions and Grants Receivable | (127,065) | 164,813 |
| Program Advances | 6,394 | 18,260 |
| Prepaid Expenses and Other Assets | (401) | 2,024 |
| Accounts Payable | (8,903) | (13,156) |
| Funds Held for Joint Venture | - | - |
| Deferred Revenue | - | - |
| Net Cash Provided (Used) by Operating Activities | (396,131) | 188,899 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Purchase of Equipment | - | (1,896) |
| NET CHANGE IN CASH AND CASH EQUIVALENTS | (396,131) | 187,003 |
| Cash and Cash Equivalents - Beginning of Year | 790,294 | 603,291 |
| CASH AND CASH EQUIVALENTS - END OF YEAR | \$ 394,163 | \$ 790,294 |

See accompanying Notes to Financial Statements.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 PRINCIPAL ACTIVITY AND SIGNIFICANT ACCOUNTING POLICIES

Organization

Rural Education and Development, Inc. dba: READ Global (READ Global) is a nonprofit organization, founded in 1991, incorporated in the state of Pennsylvania, and located in San Francisco, California.

READ Global collaborates with three entities operating in Bhutan, India, and Nepal (the affiliated entities). Rural Education and Development Bhutan (READ Bhutan) is an international nongovernmental organization and is a separate legal entity. Rural Education and Development India (READ India) is an Indian nongovernmental organization and is a separate legal entity. Rural Education and Development Nepal (READ Nepal) is a Nepalese nongovernmental organization and is a separate legal entity. READ Global and the three affiliates partner with rural villages to establish community library and resource centers (READ Centers) as vehicles for social and economic transformation. READ Centers offer training programs in education, economic empowerment, technology, and women's empowerment. With each Center, READ also provides seed support to an independent for-profit "sustaining enterprise" – a small business that generates income to fund the ongoing costs of the READ Centers.

Net Assets

Net assets, revenues, gains, and losses are classified based on the existence or absence of donor or grantor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

Net Assets Without Donor Restrictions – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

Net Assets With Donor Restrictions – Net assets subject to donor- (or certain grantor-) imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Gifts of long-lived assets and gifts of cash restricted for the acquisition of long-lived assets are recognized as revenue when the assets are placed in service. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

READ Global reports contributions restricted by donors as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends or purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as Net Assets Released from Restrictions.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 PRINCIPAL ACTIVITY AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Presentation

READ Global has prepared its financial statements on the accrual basis of accounting in accordance with GAAP.

Use of Estimates

The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Tax-Exempt Status

The Internal Revenue Service has determined that READ Global is exempt from federal income taxes under provisions of Section 501(c)(3) of the Internal Revenue Code (IRC).

Cash and Cash Equivalents

For the purposes of the statements of cash flows, READ Global considers highly liquid investments with initial maturities of three months or less to be cash equivalents.

Contributions and Grants Receivable

Contributions and grants receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a charge to expense and a credit to a valuation allowance based on its assessment of the current status of individual accounts.

Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to contributions and grants receivable. READ Global determined that an allowance was unnecessary as of December 31, 2021 and 2020.

Unconditional contributions and grants receivable expected to be collected within one year are recorded at net realizable value. Unconditional contributions and grants that are expected to be collected in future years are recorded at the present value of their estimated cash flows using the risk-adjusted discount rates applicable to the years in which the contributions and grants were received. A present value discount was deemed unnecessary by management as of December 31, 2021 and 2020.

Program Advances

READ Global provides grants to support the activities of the affiliated entities. Funds provided by READ Global to the affiliated entities are recorded as advances on the statements of financial position until the funds are used for their intended purposes by the affiliated entities. At that time, READ Global recognizes grant expense.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 PRINCIPAL ACTIVITY AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Property, Equipment, and Fixtures

READ Global capitalizes property, equipment, and fixtures with a cost of \$1,000 or greater when purchased or fair value on the date donated. The cost of furniture and equipment is depreciated over the estimated useful life of the assets, generally 3 to 7 years, and is computed using the straight-line method. Expenditures for maintenance and repairs, which do not extend the useful life of the related assets, are charged to operations as incurred.

Concentrations

Financial instruments that potentially subject READ Global to concentrations of credit and market risk consist primarily of cash and cash equivalents and program advances. Cash and cash equivalents held by financial institutions at times exceeded Federal Deposit Insurance Corporation insured limits.

As of December 31, 2021, 97% of READ Global's contributions and grants receivable was from two donors. For the year ended December 31, 2021, 63% of READ Global's revenue and support was from three donors. As of December 31, 2020, 100% of READ Global's contributions and grants receivable was from two donors. For the year ended December 31, 2020, 70% of READ Global's revenue and support was from three donors

Contributions received from board members totaled \$44,000 and \$182,500 for the years ended December 31, 2021 and 2020, respectively.

Support provided by READ Global to its affiliated entities represented 45% and 43% of READ Global's total expenses for the years ended December 31, 2021 and 2020, respectively. Support was provided by READ Global as follows for the years ended December 31:

| | 2021 | 2020 |
|--------|-------------------|-------------------|
| Nepal | \$ 278,293 | \$ 238,207 |
| Bhutan | 300 | 14,338 |
| India | 47,878 | 91,604 |
| Total | <u>\$ 326,471</u> | <u>\$ 344,149</u> |

Contributions and Grants

Unconditional contributions and grants are recognized at their fair value when received, or when an unconditional promise is made. All contributions and grants are considered to be available for unrestricted use unless specifically restricted by the donor. All donor-restricted contributions and grants are reported as increases in net assets with donor restrictions, depending on the nature of the restrictions.

Conditional contributions and grants are recognized as revenue when the conditions upon which they depend are substantially met. As of December 31, 2021 and 2020, there were no conditional grants.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 PRINCIPAL ACTIVITY AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Functional Allocation of Expenses

The costs of providing the various program and supporting services have been summarized on a functional basis in the accompanying statements of activities and statements of functional expenses. Certain costs have been allocated among the program and supporting services benefited based generally on the level of effort spent and specific identification.

Subsequent Events

We have evaluated subsequent events through October 3, 2022, the date the financial statements were available to be issued.

NOTE 2 CONTRIBUTIONS AND GRANTS RECEIVABLE

Contributions and grants receivable consisted of the following as of December 31:

| | 2021 | 2020 |
|--------------------------|------------|-----------|
| Due Within One Year | \$ 226,085 | \$ 63,922 |
| Due In One to Five Years | - | 35,098 |
| Total | \$ 226,085 | \$ 99,020 |

NOTE 3 LIQUIDITY AND AVAILABILITY

READ Global seeks to maintain liquid financial assets sufficient to cover approximately 60 days of payroll and general expenditures. Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of financial position date, comprise the following as of December 31:

| | 2021 | 2020 |
|--|------------|------------|
| Cash and Cash Equivalents | \$ 394,163 | \$ 790,294 |
| Contributions and Grants Receivable, Current Portion | 226,085 | 63,922 |
| Program Advances | 113,356 | 119,750 |
| Total Financial Assets | 733,604 | 973,966 |
| Time-Restricted Net Assets | - | - |
| Financial Assets Available to Meet Cash Needs for General Expenditures Within One Year | \$ 733,604 | \$ 973,966 |

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 4 NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions are restricted for the following purposes or periods.

| | <u>2021</u> | <u>2020</u> |
|--|-------------------|-------------------|
| Subject to Expenditure for Specified Purpose: | | |
| Global | \$ 138,782 | \$ 191,183 |
| India | 73,770 | 133,722 |
| Nepal | <u>202,442</u> | <u>325,046</u> |
| Total | 414,994 | 649,951 |
| Subject to the Passage of Time: | | |
| Promises to Give that are Not Restricted by Donors, but Which are Unavailable for Expenditure Until Due | <u>-</u> | <u>-</u> |
| Total | - | - |
| Total Net Assets with Donor Restrictions | <u>\$ 414,994</u> | <u>\$ 649,951</u> |

Net assets were released from restrictions as follows for the years ended December 31:

| | <u>2021</u> | <u>2020</u> |
|---|-------------------|-------------------|
| Expiration of Time Restrictions | \$ - | \$ 19,672 |
| Restricted-Purpose Spending-Rate | <u>440,567</u> | <u>444,148</u> |
| Total Net Assets Released from Donor Restrictions | <u>\$ 440,567</u> | <u>\$ 463,820</u> |

NOTE 5 EMPLOYEE BENEFIT PLAN

READ Global provides retirement benefits to its employees through a defined contribution plan covering all employees who have met the required eligibility requirements. Eligible employees must be over the age of 21 and have three months of service. READ Global does not make contributions to the plan.

RURAL EDUCATION AND DEVELOPMENT, INC. DBA: READ GLOBAL
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 6 EXECUTION OF READ GLOBAL STRATEGIC PRIORITIES (UNAUDITED)

In 2021, READ Global's work focused on the four priority areas set in the strategic plan adopted in 2020, namely:

- Ensure that READ Global is a valuable, viable, and sustainable organization by defining its roles and value proposition, continuing to strengthen relationship with the country organization, building a strong board, and continuing to increase fundraising capacities.
- Establish the core elements and impact of READ's model to guide current and future country offices.
- Partner with READ Country Organizations to sustainably meet the needs of their communities and to help them continue to build their program management, fundraising, communications, and operational management skills.
- Raise the profile of the READ model and expand the global network of community centers.

In 2021, in close consultation with the READ country organizations and its Board of Directors, READ Global defined its role and value proposition, as well as the essential elements of its model to guide future and current work: These essential components include the following:

1. Ability of the team to embody READ values & community agency in their operations and partnership with community leaders
2. Community-designed & enduring quality public space
3. Community leadership and management of the center
4. Funding plan owned by community to ensure sustained center operations
5. Inclusive community engagement practices led by community leadership and staff
6. Network of local partnerships
7. Needs-based and learning-oriented resources for all community members
8. Formal training & peer-to-peer learning opportunities (facilitated by both the community and the READ team)

READ Global also added four new board members and expanded its network of community-led READ Centers with the launch of 5 new Centers by READ India and READ Nepal.



CLA (CliftonLarsonAllen LLP) is a network member of CLA Global. See CLAGlobal.com/disclaimer. Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.