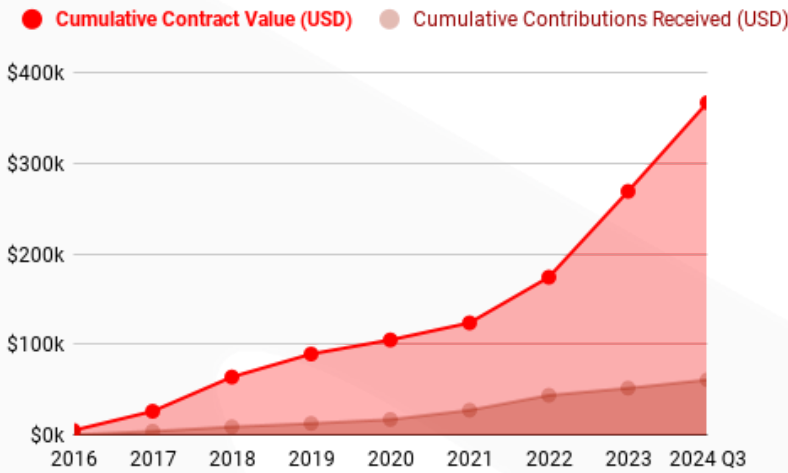


INVESTMENT IN EDUCATION QUARTERLY REPORT | 2024 Q3



Total Cumulative Contract Value and Contributions Received in US\$

To date, we have disbursed US\$ 367,281 and received **US\$ 60,940** in pay-it-forward contributions.

We have funded the education goals of **19 more women** with these contributions.

Top 5 Fields of Study

- 1 Business, Economics, and Finance
- 2 Medicine and Health studies
- 3 STEM
- 4 Social Sciences
- 5 Humanities

Current Status

Current Status	Q3 2024		Q2 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Job-seeking	11	\$ 39,230	8	\$ 19,160
Working	59	\$ 204,137	45	\$ 118,025
Studying	46	\$ 123,914	50	\$ 185,737
TOTAL	116	\$ 367,281	103	\$ 322,922

Home Country Portfolio Distribution

Country	Q3 2024		Q2 2024	
	No. of ISA Members	Contracts Value (US\$)	No. of ISA Members	Contracts Value (US\$)
Nepal	22	\$ 64,943	22	\$ 64,943
Myanmar	31	\$ 108,848	23	\$ 81,798
Cambodia	15	\$ 36,480	15	\$ 36,480
Philippines	19	\$ 72,521	15	\$ 56,997
Bangladesh	10	\$ 24,780	10	\$ 24,780
Other SA countries*	11	\$ 25,574	11	\$ 25,574
Other SEA countries**	7	\$ 29,135	6	\$ 27,350
Other EA countries***	1	\$ 5,000	1	\$ 5,000
TOTAL	116	\$ 367,281	103	\$ 322,922

*Other South Asian countries: India, Bhutan, Afghanistan, Pakistan
 **Other Southeast Asian countries: Thailand, Indonesia, Malaysia, Vietnam
 ***Other East Asian countries: China

Contribution Status

Contribution Status	Q3 2024		Q2 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Active contributions	65	\$ 220,746	63	\$ 213,807
Paused & committed contributions	8	\$ 22,285	5	\$ 14,970
Delayed contributions (> 3 mos late)	21	\$ 67,035	18	\$ 53,550
Likely to default (> 6 mos)	10	\$ 30,810	5	\$ 14,190
Fulfilled contracts	12	\$ 26,405	12	\$ 26,405
Defaulted contracts	0	\$ 0	0	\$ 0
TOTAL	116	\$ 367,281	103	\$ 322,922

To maintain default rates within targeted thresholds, Wedu is enhancing risk management in its application and evaluation processes. In July 2024, we refined our risk assessment framework to diversify applicants and support higher-risk ISA members with regular reviews and flexible repayment options.



15

Countries in Portfolio



116

Cumulative ISA Members



7.5 yrs

Average Contract Duration



\$3,166

Average Contract Size



9%

Ave. Monthly Income Contribution %

ISA MEMBER FEATURE | 2024 Q3 Update

Amar applied for an ISA to pursue her dreams of leading and coaching people in sports and CrossFit. Her passion for helping others in their health journey ignited after she sustained an injury that temporarily hindered her from performing her usual activities. This setback turned into an opportunity for her to assist newcomers with proper form, cool-down techniques, and confidence-building instructions. Witnessing the positive changes in those she helped was incredibly fulfilling, motivating her to improve her coaching methods and pursue certification. As a female coach, she recognizes the importance of representation in a field where female coaches are underrepresented, while many female clients prefer working with a female coach.

Completing her certification will equip Amar with the knowledge and skills needed to effectively support her clients' health and fitness goals. It will enable her to step beyond the confines of her local CrossFit gym (referred to as a "box") and confidently approach a broader range of clients. Her goal is to promote the importance of sports, help clients boost their confidence, and cheer them on as they achieve their fitness milestones.

Amar believes that when women have the opportunity to complete their education on their own terms, it significantly impacts their leadership journeys. It allows them to grow in confidence, competence, and the ability to inspire others within their communities.

What sets ISA apart from other funding sources is its commitment to giving back to women in the community. Upon completing her term, Amar will have the chance to share her "rezeki" (a term that means blessings or sustenance in Malay) with other women in different communities. ISA offers a diverse platform that supports career and self-development opportunities, such as Amar's pursuit of her Coaching Certificate. This unique focus on empowering women and fostering a supportive community was the key reason Amar chose ISA.

After graduation, I hope to conduct workshops on nutrition, promoting a balanced diet while allowing people to enjoy their usual foods. I aim to create female-only classes to provide a comfortable setting for women, giving them the space to thrive.

Amar, Brunei Darussalam

Individual Coaching Course for Fitness Professionals
The Process Programming

