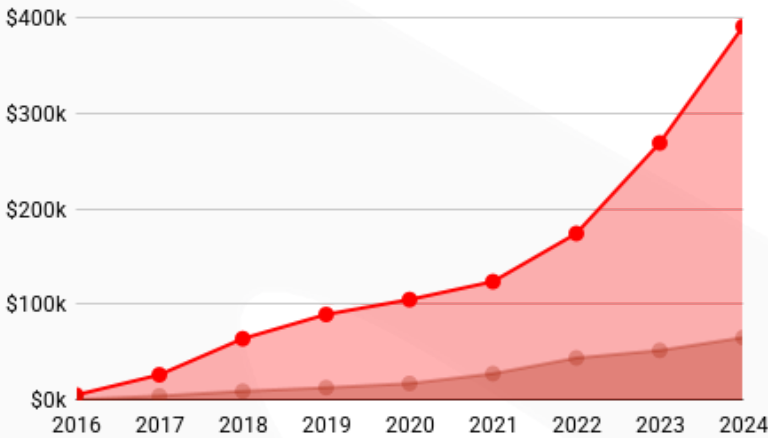


INVESTMENT IN EDUCATION QUARTERLY REPORT | 2024 Q4



● Cumulative Contract Value (USD) ● Cumulative Contributions Received (USD)



Total Cumulative Contract Value and Contributions Received in US\$

To date, we have disbursed US\$ 391,350 and received **US\$ 65,232** in pay-it-forward contributions.

We have funded the education goals of **21 more women** with these contributions.

Top 5 Fields of Study

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

Current Status

Current Status	Q4 2024		Q3 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Job-seeking	18	\$ 62,790	11	\$ 39,230
Working	47	\$ 129,945	59	\$ 204,137
Studying	59	\$ 198,615	46	\$ 123,914
TOTAL	124	\$ 391,350	116	\$ 367,281

Home Country Portfolio Distribution

Country	Q4 2024		Q3 2024	
	No. of ISA Members	Contracts Value (US\$)	No. of ISA Members	Contracts Value (US\$)
Nepal	24	\$ 66,651	22	\$ 64,943
Myanmar	35	\$ 125,709	31	\$ 108,848
Cambodia	15	\$ 36,480	15	\$ 36,480
Philippines	21	\$ 79,521	19	\$ 72,521
Bangladesh	10	\$ 24,780	10	\$ 24,780
Other SA countries*	11	\$ 24,074^	11	\$ 25,574
Other SEA countries**	7	\$ 29,135	7	\$ 29,135
Other EA countries***	1	\$ 5,000	1	\$ 5,000
TOTAL	124	\$ 391,350	116	\$ 367,281

*Other South Asian countries: India, Bhutan, Afghanistan, Pakistan
 **Other Southeast Asian countries: Thailand, Indonesia, Malaysia, Vietnam
 ***Other East Asian countries: China
 ^1 ISA from India (US\$3,000) was cancelled, and 1 new ISA from India was added (US\$ 1,500)

Contribution Status

Contribution Status	Q4 2024		Q3 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Active contributions	76	\$ 252,090	65	\$ 220,746
Paused & committed contributions	11	\$ 30,670	8	\$ 22,285
Delayed contributions (> 3 mos late)	15	\$ 51,640	21	\$ 67,035
Likely to default (> 6 mos)	10	\$ 30,545	10	\$ 30,810
Fulfilled contracts	12	\$ 26,405	12	\$ 26,405
Defaulted contracts	0	\$ 0	0	\$ 0
TOTAL	124	\$ 391,350	116	\$ 367,281

To maintain default rates within targeted thresholds, Wedu is enhancing risk management in its application and evaluation processes. We are also conducting our annual check-in calls with ISA members to understand their life updates and help address challenges with regards to their pay-forward contributions. These calls provide an opportunity to assess the evolving needs of our members and ensure they have the support necessary to maintain their commitments.



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Countries in Portfolio



124

Cumulative ISA Members



7.5 yrs

Average Contract Duration



\$3,156

Average Contract Size



9%

Ave. Monthly Income Contribution %

ISA MEMBER FEATURE | 2024 Q4 Update

Sushmita, a passionate photographer and aspiring filmmaker from Dharan, Nepal, is currently pursuing her bachelor's degree in media studies in Kathmandu. Determined to break barriers in Nepal's male-dominated film industry, she aims to redefine women's roles in filmmaking and inspire others to pursue their dreams despite societal challenges.

For Sushmita, filmmaking is not just about mastering technical skills—it's about creating spaces where women's voices are heard and empowering marginalised communities. She envisions herself as a filmmaker who uses her platform to amplify voices that are often overlooked and underrepresented. With a deep commitment to gender equality and empowerment, Sushmita sees media as a powerful tool for social change—one that can challenge societal norms and uplift those who have been silenced for too long.

Sushmita's aspirations have been further fueled by her hands-on experiences in the field. She has worked independently as a content writer and researcher on a film production project that covered the stories of women who weave carpets—highlighting a labor-intensive craft that is often overlooked. [This project](#) allowed her to explore the intersection of gender, tradition, and labor, and solidified her desire to continue creating content that tells stories of resilience and empowerment.

The financial support she received for her current studies from Wedu has enabled her to also engage in key opportunities that have helped her build her portfolio and expand her skills in the media industry. One of the most transformative experiences was her participation in a one-month photography residency, where she focused on [female musicians](#) who are defying societal expectations and pursuing their dreams.

With these experiences under her belt, Sushmita is excited to continue learning, growing, and building her network in the filmmaking community. She envisions a future where she can blend her love for photography, filmmaking, and storytelling to create impactful content—especially stories that highlight the experiences of women from marginalised communities.

“By embodying the values of resilience, equity, and compassion, I aim to contribute to a paradigm shift where the concept of women's leadership becomes synonymous with breaking ceilings, shattering stereotypes, and forging a path toward a more equitable and just future for all.”

Sushmita, Nepal

Bachelor in Media Studies
Kathmandu University

