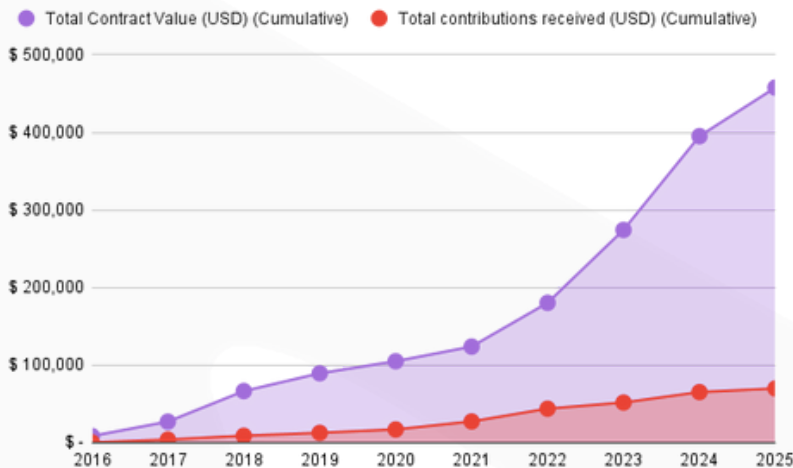


INVESTING IN WOMEN'S EDUCATION QUARTERLY REPORT | Q1 2025



Total Cumulative Contract Value and Contributions Received in US\$

To date, we have disbursed US\$ 457,716 and received **US\$ 69,898 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



91% Education Completion Rate



89% Employment within six months of graduation



77% Reported that ISAs helped choose careers that could strengthen their future economic positions (InteGRAL Report on ISA Evaluation, 2025)

Home Country Portfolio Distribution

Country	Q1 2025		Q4 2024	
	No. of ISA Members	Contracts Value (US\$)	No. of ISA Members	Contracts Value (US\$)
Myanmar	45	\$ 175,930	35	\$ 125,709
Nepal	26	\$ 69,401	24	\$ 66,651
Philippines	22	\$ 81,265	21	\$ 79,521
Cambodia	16	\$ 41,480	15	\$ 36,480
Bangladesh	11	\$ 27,780	10	\$ 24,780
Indonesia	3	\$ 9,851	2	\$ 6,200
India	3	\$ 6,790	3	\$ 6,790
Thailand	2	\$ 13,500	2	\$ 13,500
Vietnam	1	\$ 2,650	1	\$ 2,650
Other SA countries*	8	\$ 17,284	8	\$ 17,284
Other SEA countries**	2	\$ 6,785	2	\$ 6,785
Other EA countries***	1	\$ 5,000	1	\$ 5,000
TOTAL	140	\$ 457,716	124	\$ 391,350

*Other South Asian countries: Bhutan, Afghanistan, Pakistan

**Other Southeast Asian countries: Malaysia, Brunei

***Other East Asian countries: China

Based on the findings of a 2022 Bain & Company study, in 2025 Wedu will focus on countries with high market attractiveness and 'winnability,' including Bangladesh, India, Indonesia, the Philippines, Thailand, and Vietnam.

Current Status

	Q1 2025		Q4 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Job-seeking	25	\$ 78,693	18	\$ 62,790
Working	52	\$ 148,785	47	\$ 129,945
Studying	63	\$ 230,238	59	\$ 198,615
TOTAL	140	\$ 457,716	124	\$ 391,350

Contribution Status

	Q1 2025		Q4 2024	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Active contributions	89	\$ 316,687	76	\$ 252,090
Paused & committed contributions	15	\$ 44,124	11	\$ 30,670
Delayed contributions (> 3 mos late)	15	\$ 45,995	15	\$ 51,640
Likely to default (> 6 mos)	7	\$ 20,465	10	\$ 30,545
Fulfilled contracts	14	\$ 30,445	12	\$ 26,405
Defaulted contracts	0	\$ 0	0	\$ 0
TOTAL	140	\$ 457,716	124	\$ 391,350

To keep default rates within targeted thresholds, Wedu is strengthening its risk management approach in both application and evaluation processes. The updated risk assessment framework has been tested this quarter and will be operationalised in Q2. This enhancement will enable us to more effectively assess potential risks and address them proactively, ensuring the long-term sustainability of the Pioneer Fund.



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Countries in Portfolio



140

Cumulative ISA Members



7.7 yrs

Average Contract Duration



\$3,269

Average Contract Size



9%

Ave. Monthly Income Contribution %

ISA MEMBER FEATURE | 2025 Q1 Update

Siti, a Virtual Assistant and Freelance Translator from Indonesia, is on a mission to create meaningful career opportunities for women facing employment challenges. Her passion for supporting others began with volunteer work, where she provided career guidance to individuals in need. Witnessing their success in securing jobs was both inspiring and eye-opening, revealing the systemic barriers many women, particularly older women, face in the job market. Determined to bridge this gap, Siti set out to equip women with reliable skills that allow them to thrive, regardless of age or circumstances.

To achieve her goal, Siti decided to pursue short-term specialised training at [SGB VA](#) to refine her skills and establish herself as a professional Virtual Assistant. Her leadership journey was shaped by participating in Wedu's [Introduction to Leadership course](#) in 2023, the [Rising Star Programme](#) in 2024, and the [Global Mentorship Programme \(GMP\)](#) in 2024. These experiences provided her with invaluable mentorship, networking opportunities, and leadership development - strengthening her ability to drive positive change. As a mentee in GMP, Siti has also benefited from the guidance of her mentor from Singapore, who taught her crucial soft skills to thrive as a self-employed professional and encouraged her to explore and expand her abilities continuously. However, financial constraints posed a challenge to her aspirations. As a caregiver for her parents, including her mother, who can no longer work, balancing financial responsibilities while investing in her education was a significant hurdle.

Siti chose Wedu's [Income Sharing Agreement \(ISA\)](#) as her pathway to success, recognising that it offers more than just financial assistance—it provides a support system that nurtures both personal and professional growth. To Siti, ISA is more than funding; it is an investment in herself and a stepping stone to uplifting others. With the support of ISA, Siti is confident that she can turn her aspirations into reality—not just for herself but for the countless women whose lives she hopes to impact. By supporting women through skills and opportunity, she is paving the way for a more inclusive and equitable workforce where every woman has the chance to thrive on her own terms.

"I envision a future where more women in Indonesia can access sustainable remote work opportunities. Once I complete my training, I aim to establish myself as a full-time Virtual Assistant while mentoring and training aspiring Virtual Assistants, particularly women facing employment barriers due to age or family responsibilities."

Siti, Indonesia

Virtual Assistant Course
[SGB VA](#)

