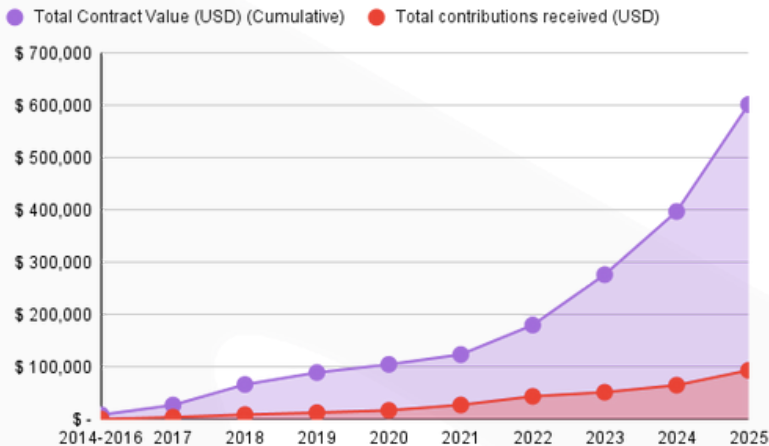


# INVESTING IN WOMEN'S EDUCATION QUARTERLY REPORT | Q4 2025



## Total Cumulative Contract Value and Contributions Received in US\$

To date, we have disbursed **US\$ 602,193** and received **US\$ 93,661 in pay-it-forward contributions.**

This 'pay-it-forward' pool provides the capacity to fund **25 women**; a portion of this capital is already actively financing current students, while the remainder is earmarked for upcoming ISAs.

### Top 5 Fields of Study

- 1 Business, Economics, and Finance
- 2 STEM
- 3 Social Sciences
- 4 Medicine and Health studies
- 5 Political Science, Philosophy and International Relations

### ISA Portfolio At A Glance

- 90% Education Completion Rate
- 90% Employment within six months of graduation
- 13% disbursed funds support climate related studies
- 9% Likely to default rate (our target is <10%)

### Home Country Portfolio Distribution

Country	Q3 2025		Q4 2025	
	No. of ISA Members	Contracts Value (US\$)	No. of ISA Members	Contracts Value (US\$)
Myanmar	58	\$ 228,200	63	\$ 251,700
Nepal	26	\$ 69,401	26	\$ 69,401
Philippines	33	\$ 132,272	34	\$ 137,272
Cambodia	16	\$ 41,480	16	\$ 41,480
Bangladesh	11	\$ 27,780	11	\$ 27,780
Indonesia	3	\$ 9,851	4	\$ 11,851
India	3	\$ 6,790	3	\$ 6,790
Thailand	2	\$ 13,500	2	\$ 13,500
Vietnam	1	\$ 2,650	1	\$ 2,650
Other SA countries*	11	\$27,984	11	\$27,984
Other SEA countries**	2	\$ 6,785	2	\$ 6,785
Other EA countries***	1	\$ 5,000	1	\$ 5,000
TOTAL	167	\$ 571, 693	174	\$ 602,193

\*Other South Asian countries: Bhutan, Afghanistan, Pakistan, Timor Leste

\*\*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

	Q3 2025		Q4 2025	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Job-seeking	19	\$ 67,261	14	\$ 51,995
Working	69	\$ 208,090	75	\$ 229,316
Studying	79	\$ 296,342	85	\$ 320,882
TOTAL	167	\$ 571, 693	174	\$ 602,193

### Contribution Status

	Q3 2025		Q4 2025	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Active contributions	121	\$ 434,210	126	\$ 465,475
Paused & committed contributions	13	\$ 44,270	2	\$ 6,310
Delayed contributions (> 3 mos late)	7	\$ 27,579	15	\$51,229
Likely to default (> 6 mos late with no contact)	11	\$ 33,524	15	\$ 42,069
Fulfilled contracts	15	\$ 32, 110	16	\$ 37,110
Defaulted contracts (written-off obligation)	0	\$ 0	0	\$0
TOTAL	167	\$ 571, 693	174	\$ 602,193

Notes: Growth in delayed contributions reflects seasonal Q4 academic/holiday pressures, as well as transient credit card re-authorisations following our payment platform migration; these are being resolved through automated nudges and direct follow-ups.



16  
Countries  
in Portfolio



174  
Cumulative ISA  
Members



7.7 yrs  
Average  
Contract Duration



\$3,461  
Average  
Contract Size



9%  
Ave. Monthly Income  
Contribution %

# ISA MEMBER FEATURE | 2025 Q4 Update

When Eurosia speaks about education, she is not just talking about classrooms. She is talking about opportunity, dignity, and the power to create change. Growing up in Timor-Leste, she saw children learning by rote, with little room to question or think critically.

Today, Eurosia is pursuing a Master of Arts in Education at the Asian University for Women (AUW) in Bangladesh. She is determined to transform traditional learning into student-centred approaches that nurture curiosity, problem-solving, and creativity, equipping students to think independently and lead change in their communities.

In 2017, she co-founded a community organisation in Dili to provide children with access to English, Mathematics, and Portuguese. What began as a small grassroots effort has grown into a fully functioning kindergarten and primary school. Through this work, she has seen firsthand how quality education can open doors, uplift families, and inspire communities. While she is no longer directly involved in the organisation today, the experience continues to shape her commitment to education and community development.

Despite earning a full scholarship covering tuition and housing, Eurosia faced a critical challenge: she did not have a functioning laptop. Coming from a farming family supporting five siblings, purchasing a replacement was financially challenging. Without it, she risked falling behind, delaying her studies, or losing momentum entirely. Wedu's Income Sharing Agreement (ISA) stepped in—not as charity, but as a partnership—providing the laptop she needed to continue learning, researching, and building her future with confidence.

With this support, Eurosia gained more than equipment: she gained continuity in her education, stability in her journey, and renewed focus on the impact she wants to make. She can now fully participate in her programme, deepen her expertise, and prepare to return to communities like her own—where quality education can change the course of a child's life.

When she graduates, Eurosia plans to work with NGOs, educational initiatives, or research fields and contribute a portion of her future income back into the ISA fund, sustaining a cycle of opportunity so other women can access what they need to study, lead, and shape their communities.

**ISA stands apart from traditional funding models because it is rooted in trust, shared support, and lasting impact.**



I chose Wedu's ISA because it offers mentorship, networks, and opportunities to equip me with the tools I need to drive real change in my community.

**Eurosia Guterres Pereira**  
Timor-Leste, Master of Arts in Education  
Asian University for Women (AUW)

