



YOUR IMPACT THROUGH EDUCATION

IMPACT REPORT, OCTOBER 2019

1,030,515

children in Asia benefiting from better education

51,362

active education loans to schools and parents

\$98,837,496

value of loans currently helping children access better education

Your support is driving sustainable change as Opportunity works together with community school leaders, parents and students to overcome one of the most prevalent obstacles families face – providing quality education for their children. In areas where even the most basic government education requires upfront fee payment, this support is crucial.

Our suite of Education Finance (EduFinance) products **ease the pressure of school fees** for parents, help school leaders invest in school upgrades, and protect students during times of uncertainty. With access to credit, **community schools can access new technology**, improve pedagogy practices, or build better facilities to enhance the learning experience. Along with investing in infrastructure, schools in our Education Quality program are **equipped with the knowledge and support** to systematically improve the quality of education they offer.

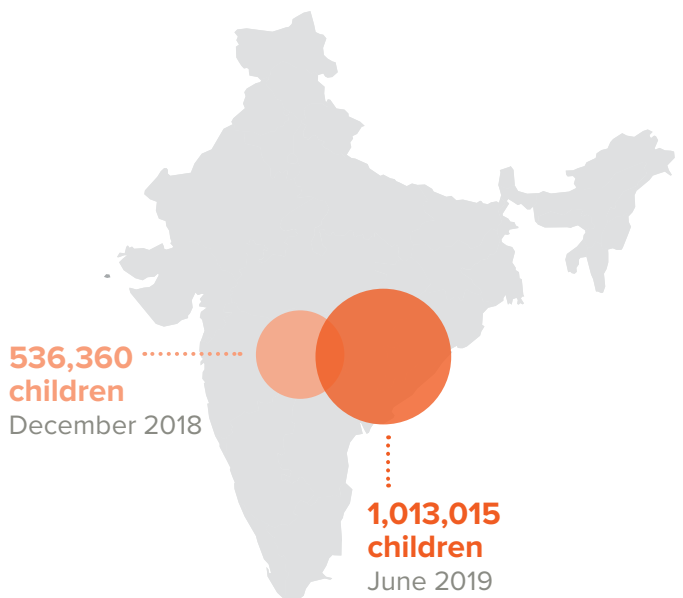
INDIA REPORT

HIGHLIGHTS

Opportunity's partners in EduFinance currently have **49,800 active loans in Asia**. This includes both school fee loans and school improvement loans, offered through long-standing program partner ESAF as well as our more recent partners, Indian School Finance Company (ISFC) and Shiksha.

EduFinance has now benefited **1,013,015 children in India**, helping these families break the cycle of poverty through education. Our cumulative child impact* in Asia has grown rapidly in the past six months, **almost double the number of children now benefiting**.

Representatives from ESAF attended the **recent 2019 EduFinance Conference** in Uganda that brought together more than 25 financial institutions that offer education-focused loans. The conference provided the opportunity for shared learning across the sector.



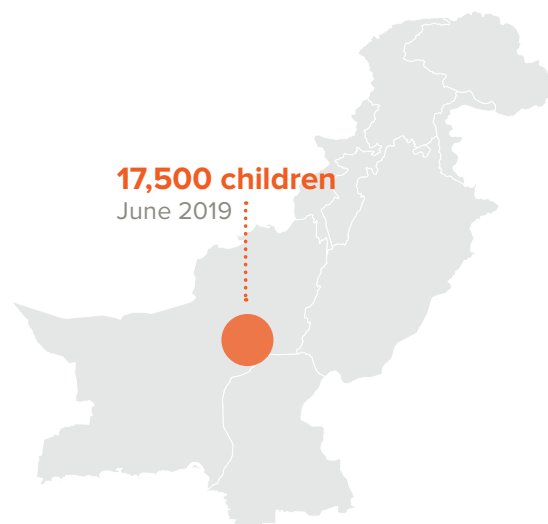
LESSONS

While demand for education loans has grown, the uptake of our complementing Education Quality program has been slower than previously expected. We are trialling new methods to make this program more available—and more attractive—to the schools that can benefit from it most.

PAKISTAN REPORT

HIGHLIGHTS

Pakistan has one of the highest rates of primary-aged children not in school. To combat this, Opportunity recently welcomed new partners SAFCO and Kashf to the EduFinance program to **begin EduFinance programs in Pakistan**. The partnership has now **helped 17,500 children access better education**, and we look forward to seeing continued growth for the rest of 2019 and beyond.



With new partner Kashf, Opportunity is **piloting the EduQuality program in Pakistan** with 150 affordable private schools across Lahore, Gujranwala and Faisalabad.

Through the pilot, schools will complete a self-assessment to evaluate school quality, create a school development plan, and receive training in specified areas.

PARTNER EDUCATION PORTFOLIO SUMMARY

	NUMBER OF LOANS OUTSTANDING	VALUE OF LOANS OUTSTANDING	CUMULATIVE CHILD IMPACT*
ISFC (India)	3,497	\$77,238,722	262,858
ESAF (India)	30,770	\$4,667,440	257,770
SHIKSHA (India)	15,533	\$15,717,365	492,387
SAFCO (Pakistan)	41	\$38,774	3,250
KASHF (Pakistan)	1,521	\$1,175,195	14,250
	51,362	\$98,837,496	1,030,515

Data to June 2019

* **Cumulative child impact (CCI)** is used to estimate the number of children who have benefited from both current and historical loans since partnering with Opportunity, including both school fee and school improvement loans.

For more information, past reports and client stories, please visit our website:
www.opportunity.org.au/your-impact

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End it.**

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