**Key Insight:** EduFinance model leverages donor funds for investment in education

Analysis finds spend on EduFinance technical assistance leverages limited resources to provide greater child impact through education lending.

**Key finding #1 - Multiple on Investment**
A $1.1 million investment in technical assistance enabled financial institutions to leverage their capital, disbursing $73.2 million in education loans over the following 6-months. This increase is a 64x multiple on investment.

**Key finding #2 – Value for Money**
Asia returns the highest value for money multiples at $112 worth of loans for every $1 invested, followed by Africa with $50 and Latin America $35.

**Key finding #3**
**Cost per New Loan**
The cost per new loan invested is also **lowest in Asia at $11**, while in Africa it is $15 and Latin America $104.
Assessing Technical Assistance Value for Money

Technical Assistance Projects
Between 2017-19, EduFinance tracked 44 Technical Assistance projects we executed with 29 financial institutions, spending an estimated US$ 1.1 million

Use of Funds
Rather than investing in loan funds for financial institutions to on-lend $1.1 million in education loans, EduFinance spent the funds as technical assistance. This enabled financial institutions to leverage their own capital, empowered with new knowledge of the EduFinance lending market, well-designed education loan products and trained staff.

Outcomes
Analysis found that in the 6-month period following the technical assistance project by EduFinance, financial institutions disbursed $56 million in new School Improvement Loans and $17.4 million in new School Fee Loans, for a total of 67,322 new loans disbursed during this 6-month period.*

67K
New Education Loans

$17.4M
School Fee Loans

$56M
School Improvement Loans

Scope & Methodology.
The scope of the study covers the below Opportunity EduFinance Technical Assistance Facility Interventions:
• Market Research
• Product Development and
• Staff Training

The value of cumulative portfolio for the financial institution partners included in the study is over USD 189 million (65% of the EduFinance global cumulative portfolio value). The analysis was conducted over a period of 3 years (Jan 2017 to Dec 2019)

*Financial institutions continue to lend education loan products. However, the scope of this analysis was limited to the immediate 6-month period following the completion of the technical assistance project.