

## KEY INSIGHT. EduQuality impacts Borrower-Lender Relationship .....

Evidence the Education Quality program drives longer-term relationships between school owners and financial institutions

### KEY FINDING #1.

#### Repeat Borrowers

School owners participating in the Education Quality program are accessing more loans than non-participating schools, on average.

#### Average Number of School Improvement Loans

##### SCHOOLS IN EDUQUALITY



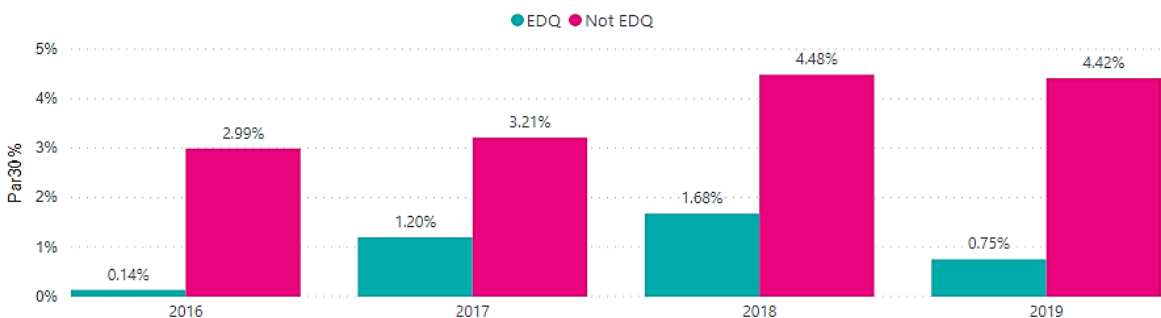
2.7

##### SCHOOLS NOT IN EDUQUALITY



1.6

#### PAR>30 for EdQ customers over time



### KEY FINDING #2. Lower PAR>30 Days

School owners participating in the Education Quality program average lower levels of portfolio at risk over 30 days (PAR>30) on their outstanding school improvement loans

#### EDUQUALITY PROGRAM: Value Add for Borrower-Lender Relationship



##### SCHOOL BORROWERS

Enable schools to gain ongoing access to financing, funding classrooms, washrooms, materials, buses



##### FINANCIAL INSTITUTIONS

Equip financial institutions to improve financial sustainability of EduFinance portfolio, and increase lifetime value of schools as long-term customers

**STUDY.** This analysis sampled 97 schools in Uganda that had taken 263 School Improvement loans from EduFinance financial institution partners between 2015 and the end of 2019.