**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**

<table>
<thead>
<tr>
<th>Schools in EduQuality</th>
<th>Schools Not in EduQuality</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

---

**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.