

DEAR FRIENDS,

You might have noticed that we donned a more public face this year. One of our priorities was raising awareness about our work and how lenders can use Zomia to discover and sponsor a student's higher education.

Highlights included tabling at Landmark theaters across the U.S. for the release of *Angkor Awakens*, a documentary about Cambodia by Robert H. Lieberman. We attended Peace Corps Connect, the Peace Corps' annual alumni network gathering in Washington, D.C. And we released "Not Just A Student," an inspirational short that tells the story of Zomia students and how lenders make their educational journeys possible.

With your help, we ended the year funding over \$80,000 for Zomia students. This was enough to fund all of our current students and add 13 new students.

Next year will be one of continued fundraising and growth. Though we were able to add new students, it only represented about a quarter of the loan requests we received. This is a percentage we hope to increase in future years, which means raising enough funds to match the number of qualified students applying for funding.

If you haven't already, we hope you'll consider joining our lender community: sponsor a student, send a Zomia gift card to a friend or family member (they make excellent graduation gifts!). It's going to take a large community to meet the demand of students seeking financing for a quality education, but it's a challenge we readily embrace with you.

And of course, a thank you to our current lenders who make the financing for now 64 Zomia students' education possible. Those are 64 lives changed forever as a direct result of your support!

Sincerely,

Kirk Acevedo & Ryker Labbee

Co-founders, Zomia SPC

October 31, 2017





SINCE ZOMIA STARTED...

\$235,179 Funds provided 64 Students

100% Repayment rate

THE NUMBERS IN FY2016

Student age (avg.)	27	Outstanding loans	\$230,651
Total debt per student (avg.)	\$3,735	Value of loans distributed	\$80,054
Employed with 6 months of graduation	80%	Loan approval rate	28%
		Repayments received	\$4,528
Graduates w/ income exceeding 300% of poverty line (\$1.90/day)	100%		
		Loans repaid in full	1

https://zomia.org

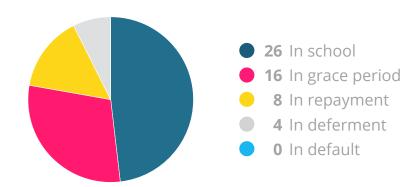
STUDENTS' SCHOOL STATUS

At the beginning of FY2016



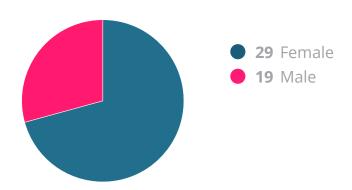
STUDENT'S LOAN STATUS

At the end of FY2016



GENDER

Of returning and new students



^{*} Some double counting is inevitable. For example, a student who borrows to finish her last semester of school would be counted as both a new student and a graduate.

@ @ZomiaSPC

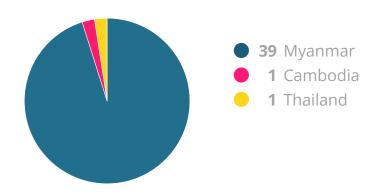
DEGREES

Of returning and new students



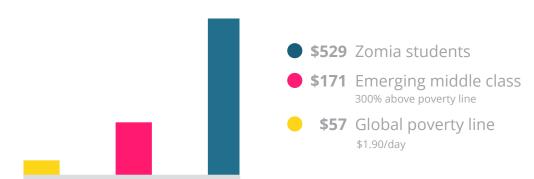
COUNTRY OF ORIGIN

Of returning and new students



POST-GRADUATE INCOME

Monthly income of students in repayment in FY2016





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