



Financial Aid Conference Rising above change in Unity

29 June 2015



Overview

- ✓ Eduloan was established in 1996
- ✓ We specialise in solutions for Educational Institutions
 - Educational loans
 - Bursary management
 - Monitoring tools
 - Educational tools
 - Verification Tools



We are committed to making education affordable and accessible to all aspiring students

Through our services we aspire to...

Unlock potential

Impact on making South Africa & Africa more competitive through skills development

Enable bursars, HEIs and FETs to focus on core competencies

Our Credibility

Our People

- 130 Trained Personnel in South Africa
- Offices
- 10 Trained people in Zimbabwe

19
years

Our Shareholders

- PIC
- Open Learning Holdings
- Standard Bank
- Kopane Investment
- Management & Staff

Our Stakeholders

- Key relationships with all 23 Public Universities, Public and Private Institutions FETs/Institutions & Corporates / Associations

Level 3
BBBEE

About Eduloan

Loans:

- R4.5 billion
- 800 000 loans



Bursary management:

- R3,6 billion
- 260 000 students

Edu technologies:

- Educational tools



Eduloan Higher Education Institution clients

UNIVERSITIES



PUBLIC FETS



OTHER



Eduloan Bursary Management clients

PROVINCE



Gauteng City Region
Academy (GCRA)



human settlements

Department:
Human Settlements
REPUBLIC OF SOUTH AFRICA

Premier's Office
(North West)

UNIVERSITIES



Cape Peninsula
University of Technology



Tshwane University
of Technology
We empower people



NORTH-WEST UNIVERSITY
YUNIBESITHI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT

VENDORS



SHOPRITE



CORPORATES



Zululand Antracite



Merchants

Pick n Pay
Inspired by you



Individual
accommodation
vendors = 130



Adams
Booksellers and Stationers



Individual book
vendors = 130

Individual food
vendors = 130

SHOPRITE

Eduloan Verification Solution



Biggest Challenge across all Institution's :



- How do you make sure that funds are allocated to the most deserving students?
- How do you verify parents income?
- How do you make sure you treat all students fairly?
- How do you combat FRAUD?

Eduloan's Verification of Information Solution



Verification of students information

- Identify number is validated via Various Databases for example:
 - SA population database
 - Deeds data
 - Gazetted data
 - CIPC data
 - Social media
 - Public domain
 - Multimedia campaigns



Verification of students information

- We are able to verify the following data:
 - Validated ID numbers
 - Gender
 - Parents' details
 - Population Group
 - Deceased status
 - Location
 - Estimated income
 - Probability of contact and payment scores
 - Contact numbers – up to 3 different numbers
 - Addresses – up to 3
 - Occupation and employer
 - Directorship and home ownership confirmation, etc.



Outstanding Balance Assistance:

- Eduloan can offer assistance with the following services:
- To validate and track:
 - last 3 contact numbers, i.e. home, work and cell phone, used by a debtor;
 - his/her occupation and employer details;
 - whether property is registered in his/her name.
- Provide a probability of contact scoring and payment scoring.
- Our service offering would also include:
 - Salary deduction option to the debtor, should he/she be employed with Government or a corporate within our ecosystem;
 - Debit order deduction direct from the debtor's bank account, using preferential debit order collection (Naedo) - priced accordingly;
 - Using the Eduloan payment gateway.

Bulk refunds

Many Institutions has the challenge of refunding or reimbursing payments from non-registered students or overpayments from registered students. Eduloan has built a system that would facilitate bulk payments of these refunds.

- Eduloan has the facility to verify students' ID and bank account.
- Payment of these students will be based on success of verification.
- The system has the ability to schedule regular payments over a period.
- Payments to be facilitated within 12 hours after verification.



In conclusion

“ Education is the most powerful weapon which you can use to change the world ”

Nelson Mandela