



CONFERENCE PROGRAMME

3 - 5 July 2017 Elangeni Hotel Durban

16th Annual Conference

FINANCIAL AID
#FreeEducation - and our role?



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2017 FAPSA CONFERENCE

FINANCIAL AID

#FreeEducation - and our role?

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GENERAL INFORMATION

Registration Desk – Hours of Operation

Sunday, 2 July 2017	18h00 - 20h00
Monday, 3 July 2017	08h00 - 10h00
Tuesday, 4 July 2017	08h30 - 09h00
Wednesday, 5 July 2017	08h30 - 09h00

Name Tags

For security purposes, delegates are required to wear their name tags at all times. You will not be authorized for entry into the Conference venues, Exhibitors area or provided access to Lunches and Evening functions without your name tags.

Mobile Phones, Tablets & Laptops

Please ensure that your mobile phone, tablet & laptop are switched off or in “silent” mode during all conference sessions.

Social Functions

Entry to all social functions is restricted to those who have registered their attendance.

Monday, 3 July 2017 – Comedy Evening Sponsored by EduConnect

Time: 18h00 to 19h30

Monday, 3 July 2017 – Braai Evening Sponsored by Standard Bank

Time: 19h30 to 22h00

Tuesday, 4 July 2017 – NSFAS Gala Dinner Sponsored by NSFAS

Time: 19h00 to Midnight

NB: All the above events will take place at the Southern Sun, Elangeni Hotel, North Beach, Durban



Know more. Be more.



FUNDI

Formerly known as Eduloan, Fundi is South Africa's leading education finance and education fund management solution specialist. Relunched in October 2016, we are the only credit provider focused on providing funds for education throughout the complete education journey – from primary school all the way to executive education. Our new strategy, focus on innovation and commitment to developing solutions that enable success. This means that the brand is constantly evolving to realise our brand promise of “know more. Be more”.

As education financial solution specialists, we provide end-to-end education solutions that benefit all stakeholders across the education value chain. From primary school students to post-graduates, from bursars to big business, unions and government, our offerings are all-inclusive. We offer more than study loans alone. We provide loan assistance on every front: technology, equipment and tools, accommodation, books, uniforms and tours.

Our **EduOne** platform provides students with a one-stop shop of information solutions, giving them access to details relating to everything from courses they can study to bursaries available. It even offers a “shopping” platform where they can buy and sell second hand books and equipment directly.

When it comes to administration and management of funds, Fundi is a pioneer in this space. We developed the technology that enables centralised management and control, ensuring that funds are spent as intended – whether in the form of bursaries, CSI or training funds. Our bursary management solution gives students access to everything they need to complete their educational journey, with immediate access to funds - all from a single smart card. With the largest national footprint of outlets for buying education-related items, such as accommodation, food, books and technology, purchasing is easy.

Thanks to Fundi's cashless technology, institutions can now transform their campuses into cashless environments, allowing parents, sponsors and bursars to preload funds into separate electronic wallets for students to access. This allows students to pay for their learning materials, printing, tuition and food as and when they need to. They're also able to access spending money without having to carry cash.

At Fundi, we understand the role and value of education – that it affects every single one of us, and that it is education that will drive this continent forward. To this end, we're committed to living our promise of “more” – consistently pushing the boundaries of education finance solutions.





THE SECRETARY GENERAL'S REPORT

16TH FAPSA ORGANISATIONAL REPORT

This report is an overview of the state of the Organization since the 15th FAPSA Conference in East London June 2016. It is also our mid-term review report to the National Conference, under the theme #Free Education and our role?

It is an administrative and organizational account of developments of the period under review, and assessment of the progress made and challenges faced by our association and our country at large. It outlines the major tasks of our association for the period ahead.

Our purpose remains serving the institutions and financial aid practitioners in the Education sector. However, our organization is still tasked with a developmental agenda that seeks to broaden access of financial aid to our students. Therefore, this means, we need to take a closer look at the purpose and define what must become our attitude or the posture that we need to assume.

Honorable Delegates,

FAPSA have noted the students' protests over fee increases across a number of universities and TVET sector in our public higher education system and recognizes that all students, like all members of the society, have their constitutional rights to protest and voice their opinions and frustrations. However, that should not be done by portraying anarchy and damaging the property of institutions.

FAPSA has condemned disruptions and destroying the government properties in the name of "fees must fall". We have unleashed a quite number of articles

that were published by printing media and electronic media.

In response to your mandate to in accordance with the resolutions taken in the last Conference, we convened a meeting with all Directors, Managers, the leadership of FAPSA and NSFAS on the 1st March 2107 at University of Pretoria. We want to thank UP once again for hosting us.

The meeting was convened as consequence of challenges facing us at our various institutions. The delegation of NSFAS was led by the Chairperson of the board Mr Sizwe Nxasana.

Among other things will be reflected on the following issues:

- Communication by NSFAS to FAO's
- Wrong status information sent to students
- NSFAS call center
- The exclusion of FAPSA from critical meetings
- Correct appeals process
- SMS shared amongst students
- Students switching to other Universities
- Online registration problems
- FAPSA getting a seat in the NSFAS board

Chairperson of the board and the management of NSFAS characterized and considered our views as genuine, however they could not respond fully to our issues. As a result, the meeting resolved to meet on the 13th and 14th March 2017 in Cape Town to dispose all the issues.

NSFAS registered the apology of the Chairperson, the acting CEO was given an opportunity to present a



presentation that was contradicting the resolutions of UP on the 1st March 2017.

There was general consensus that NSFAS should go and hammer out that of which was agreed in the previous meeting, which they presented the following day. However, majority of the issues are still outstanding to date.

Honorable Delegates

Our institutions were once prescribed as fragmented in a fragmented state. The latter immediately suggested that a new dawn of fresh thinking and approach need to be provided hence we witnessed the merging of institutions so as to enable a unison approach in the sector of learning.

The Department through NSFAS has allocated... Billions for needy students across institutions of learning, however perpetual unrest in institutions suggest that this is not adequate hence the spontaneous unrest which engulfed our institutions across the country. This was not just peaceful unrest but they have been coupled with serious damage to property to the detriment of the relative peace and tranquility we enjoyed previously.

We have demanded adequate participation in the board of NSFAS, will such a move bring about change in the board? Can we stand in unison in support of our claim that such will assist in bringing about change and adequate funding? Is it through our participation in the board that such challenges can be minimized? I am in no way trying to scorn our resolve but the current developments demand of us to ask this critical questions in response to the national question of adequate funding and transformation. Ours is a

development role however we shall not meet our core objective if we don't go beyond the call of duty and be party to the transformation agenda in this country.

The state has increased NSFAS funding however it is impossible even with that increase to meet the high demand. Some institution can barely survive without this state intervention nor meet the student's needs. The quagmire is not new to all of us. Some in our quarters were quick to degenerate the debate by claiming the hand of the unseen third force and by so doing they deliberately misled the country from discussing this matter without being side tracked. We should dismiss such acts because surely we are in unison when we say we are confronted by high level of inequalities in South Africa.

We must further remain inspired by the active role played by some institutions in going beyond their call of duty to assist needy students. Ours should not be a self-centered approach when confronting our challenges but we should be able to broaden our agenda in line with the constitutional mandate of this country which demands its citizens to be solution driven.

It is against that background colleagues that we should have a proper institutional funding summit which is solution driven, not talk shows that we have being witnessing. Amongst others we should involve student bodies, private sector and government to look unto other alternative funding model in order to assist students against any tailored funding which enslaves them to the detriment of their own development.

We should demand citizen's involvement in solving their own problem and in this case the private sector



THE SECRETARY GENERAL'S REPORT

must be confronted. The truth is we are all at ease in blaming government but less in demanding the response from the private sector. Most private companies would rather fund our historically advantaged institutions and individuals than our historically disadvantaged institutions or individuals.

We have further neglected the role of other bursary scheme in easing and eradicating the pressure we are confronted with in our institutions. We must seek audience with diplomatic mission in this country and familiarize ourselves with their scholarship funding so as to enable South Africans to tap into such opportunities. We should demand that all of us involved in this sector should streamline our work for the benefit of our institutions.

One of the Africans philosophers of his time once said “each generation must discover its mission, fulfil it or betray it” Franz Fanon. Can we claim that we are indeed fulfilling the core objective of our existence?

Former President Thabo Mbeki once said “those who complete the course do so only because they do not as fatigue sets in, convince themselves that the road ahead is still too long, inclined too steep, the loneliness impossible to bear and prize itself of doubtful value”.

The question is, are we equal to the task? Are we ready to confront this pragmatic challenges to ultimately attain Free Education? What is our role? I am interested to hear your views.

God bless you.

Pontsho Mosoeu
Secretary General
FAPSA

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THE PRESIDENT'S REPORT

Dear Colleagues, Friends and Honoured Guests

Once again we made it through another busy and hectic year within our industry and somehow it seems to never come to an end. #FeesMustFall campaign switched into another gear. Somehow, this time, it seems as if reasons to continue the campaign were somehow in vain and the support in most parts of the country seem non-existent. Once again we have to admit that some good came of the student protests. This time around the level of violence seem to have escalated taking into account the decrease in the level of support for the campaign. We as FAPSA speak strongly against the violence that erupted and to a certain extent on how certain issues were dealt with at a National level. My biggest concern to date remains the manner in which Financial Aid Offices are treated at various institutions throughout South Africa. We as FAPSA are concerned and have been in continuous discussions over this issue since the inception of FAPSA in 2001 and nonetheless continue to strive for best practices within our industry.

This year we celebrate our sixteenth anniversary and our biggest concern remains the exclusion of FAO's and FAPSA EXCO from critical meetings and workshops that directly affect the processes within the Financial Aid environment. Yes, indeed we have reached yet another mile stone as FAPSA, but critical to this is our role within the sector and to assist with a way forward.

FAPSA since 2001 has always played a pivotal role in determining what the Best Practices should be in assisting Financial Aid Offices and the Best Processes would be in assisting NSFAS and Donors alike in the management, administration and allocation of funds within the industry. Over the past few years we have been subjected to numerous changes within the industry, this year being the most challenging, with the full roll out and implementation of the NSFAS, "Central Application System". Challenges since the implementation of the full roll out plan seem endless and we are continuously being sent from pillar to post without clear direction as to what is required from both the institutional point of view and to give clear guidance to our students. Students are becoming restless and frustrated with this model due to the lack of communication from NSFAS and urgent responses to challenges faced by both the FAO and students. We continue to receive daily complaints as to user unfriendly system and the lack of support received from the NSFAS Call Centre, who are unable to give answers or give clear direction to either the institutions or to the students concerned. Change has always been accepted and embraced within our sector as we all believe in changing for the betterment and to improve the way in which we administer funding nationally and in compliance with our donors' rules. We as FAPSA have been subjected to numerous changes over the years, but we unfortunately feel as if the road ahead unfortunately seems to be unclear and thus our theme for this year's conference, #Free Education and our role?

THE PRESIDENT'S REPORT



This year we patiently await the outcome of the Fees Commission that was established by the Minister of Higher Education and Training, Dr Blade Nzimande. Whether or not the report will determine or give clear guidance in terms of the way forward, remains to be seen.

It is however, important to note, that should we wish to move forward, that a clear formula for the so called Missing Middle should be developed. This new formula together with a criterion should clearly define the income brackets in terms of the Means Test in relation to the maximum capping of R600 000 per annum family income, and possibly in line with a new set of academic criteria to determine as to who would be eligible to qualify for Financial Assistance in any given academic year.

In conclusion, I hope that at the end of this year's conference, we as the Financial Aid Officers of this country, will be given clear guidelines as to what are the challenges that lie ahead of us, and most of all will give us a clear understanding of what is required of us, as we move forward and embrace the new

developments within our industry. I strongly believe that communication will be key factor driving us forward together with clearly outlined time frames. We as FAPSA will always look after the best interest of our fellow peers, to ensure that the best practices are indeed what will benefit us and our students as we move forward in the new era that lies ahead of us.

I personally want to thank my current EXCO on always being pro-active and giving their best in ensuring that we strive to address all the resolutions as per our previous conference. There are still a few resolutions that still need to be addressed and we will ensure that these will be attended to and the outcomes made available to all delegates.

I wish you all the best and hope that you all will enjoy this year's conference.

Alberto Lai Wing
President
FAPSA





THE 16TH ANNUAL GENERAL MEETING AGENDA

16th FAPSA AGM AGENDA

1. Opening and Welcome
2. Attendance Register and Apologies/Credentials
3. Minutes of the 15th FAPSA AGM
Held on 27 June 2016, ICC Hotel, East London
4. Matters Arising
5. President's Report
6. Financial Report
7. Supplementary Items

President - Alberto Lai Wing
Gen Secretary - Pontsho Mosoeu

Gen Secretary - Pontsho Mosoeu
Gen Secretary - Pontsho Mosoeu
President - Alberto Lai Wing
Treasurer - Vish Naidoo

- 7.1
- 7.2
- 7.3
8. Date and Host of the 2018 FAPSA Conference

President - Alberto Lai Wing

Issued for and on behalf of FAPSA by

Pontsho Mosoeu
General Secretary
FAPSA



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Profile

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BEE Compliance:

5Strand PTY Ltd is a BBBEE Level 1 ICT and systems integrator company that's fully invested in the empowerment of a society brimming with multicultural magic. The diversity of our team makes our campaigns and projects both exciting and relevant.

We are proud to hold a Level 1 Broad Based Black Economic Empowerment status within our perfect blend of professionals.

Our Service Level:

We take pride in our professional approach to handling delicate local and national project rollouts. With a national foot print in the major provinces this truly allows us to have our dedicated teams make sure that we deliver. Our staff are the foundation of our success. We strive to attract the best people our industry can offer, whom we value and empower to deliver on our values and undertakings.

Our Core Values:

Respect the value our clients deliver to their clients and in turn value the trust put in us to provide them with solutions that would enable them to be successful in their endeavours. Our team perform continuous research to stay abreast of latest technologies, methodologies and trends that allow us to innovate and develop new solutions which are more efficient and effective, and add value to our clients.

Our professional services:

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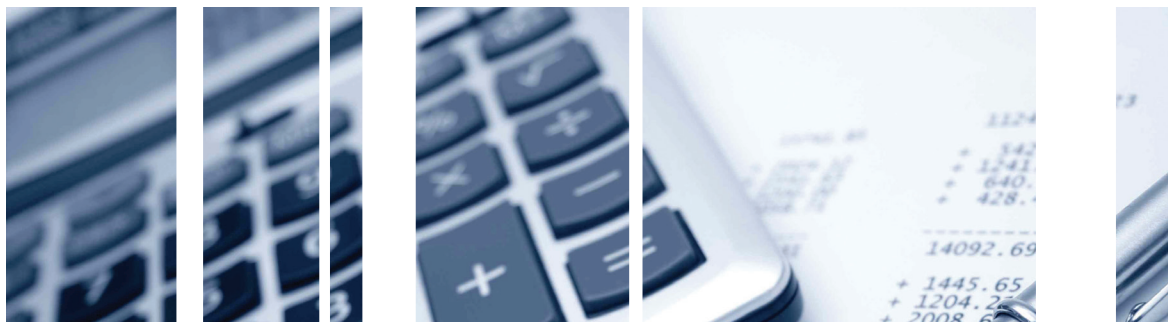
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ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016



FINANCIAL AID PRACTITIONERS OF SOUTH AFRICA (FAPSA) (A Non-Profit Organisation)
ANNUAL FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016



The report and statements set out below comprise the annual financial statements presented to the members:

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ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016

Ransome Russouw

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REPORT OF THE INDEPENDENT AUDITORS

To the members of the Financial Aid Practitioners of South Africa (FAPSA)

We have audited the accompanying annual financial statements of The Financial Aid Practitioners of South Africa (FAPSA), which comprise the statement of financial position as at 31 December 2016, the statement of comprehensive income, the statement of changes in reserves and the statement of cash flows for the year then ended, a summary of significant accounting policies and other explanatory notes.

Auditors' Responsibility

Our responsibility is to express an opinion on these annual financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the annual financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the annual financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the annual financial statements, whether due to fraud or error. In making those

risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the annual financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the executive committee, as well as evaluating the overall presentation of the annual financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the annual financial statements present fairly, in all material respects, the financial position of the Council at 31 December 2016, and of its financial performance and its cash flow for the year then ended in accordance with International Financial Reporting Standards (IFRS) for Small and Medium-sized Entities.

Ransome Russouw
Chartered Accountants (S.A)
Registered Auditors

Per: HJ Russouw
Partner
23 March 2016

Registered Auditors/Geregistreeerde Ouditeure | Partners/Vennote: HJ Russouw | N Russouw



Management Committee's Responsibilities and Approval

The management committee is required by the International Financial Reporting Standards (IFRS) for Small and Medium-sized Entities, to maintain adequate accounting records and is responsible for the content and Integrity of the annual financial statements and related financial information included in this report. It is their responsibility to ensure that the annual financial statements fairly present the state of affairs of the council as at the year ended 31 December 2016 and the results of its operations and cash flow for the year then ended, In conformity with International Financial Reporting Standards (IFRS) for Small and Medium-sized Entities. The external auditors are engaged to express an Independent opinion on the annual financial statements.

The annual financial statements are prepared in accordance with International Financial Reporting Standards (IFRS) for Small and Medium-sized Entities and are based upon appropriate accounting policies consistently applied and supported by reasonable and prudent Judgements and estimates.

The management committee acknowledges that It is ultimately responsible for the system of internal financial control established by the council and places considerable importance on maintaining a strong control environment. To enable the management committee to meet these responsibilities, it sets standards for internal control aimed at reducing the risk of error or loss in a cost effective manner. The Standards include the proper delegation of responsibilities within a clearly defined framework, effective accounting procedures and adequate segregation of duties to ensure an acceptable level of risk.

These controls are monitored throughout the council and all employees are required to maintain the highest ethical standards in ensuring the council's business is conducted in a manner that in all reasonable circumstances is above reproach. The focus of risk management in the council is on

Identifying, assessing, managing and monitoring all known forms of risk across the council. While operating risk cannot be fully eliminated, the management committee endeavours to minimise it by ensuring that appropriate infrastructure, controls, systems, and ethical behaviour are applied and managed within predetermined procedures and constraints.

The management committee J of the opinion, based on the Information and explanations given by management, that the system of Internal control provides reasonable assurance that the financial records may be relied on for the preparation of the annual financial statements. However, any system of internal financial control can provide reasonable, and not absolute, assurance against material misstatement or loss.

The management committee has reviewed the council's cash flow forecast for the year ending 31 December 2017 and, in the light of this review and the current financial position, they are satisfied that the council has or has access to adequate resources to continue in operational existence for the foreseeable future.

Although the management committee is primarily responsible for the financial affairs of the council, it is supported by the council's external auditors.

The external auditors are responsible for Independently reviewing and reporting on the council's annual financial statements. The annual financial statements have been examined by the council's external auditors and their report is presented on page 2.

The annual financial statements set out on pages 4 to 9, which have been prepared on the going concern basis, were approved by the management committee on 1 June 2017 and were signed on its behalf by:

President

Management Committee Member



ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016

Management Committee's report

The management committee submits its report for the year ended 31 December 2015.

1. Objectives

The objectives of the council are to promote, inter alia, the professionalism, preparation, best practices, effectiveness, and networking of financial aid practitioners, administrators and counsellors of student financial aid tertiary institution, provincial and government departments, para-statal and corporate organisations.

2. Review of activities

Main business operations

The financial position of the council at 31 December 2016 and the results of its operating activities and cash flows for the 12 months ended on 31 December 2016 are fully set out in the accompanying annual financial statements.

3. Going concern

The annual financial statements have been prepared on the basis of accounting policies applicable to a going concern. This basis presumes that funds will be available to finance future operations and that the realisation of assets and settlement of liabilities, contingent obligations and commitments will occur in the ordinary course of business

4. Post balance sheet events

The management committee is not aware of any material matter or circumstances which significantly affect the operations of the council or the assets and liabilities as reported at balance sheet date, that have not otherwise been dealt with in the council's annual financial statements set out below.

5. Management committee:

The composition of the management committee at year end and at the date of this report was:

President: Mr A Lai Wing (UFH)

Deputy President: Ms MP Letsoalo (UNISA)

Secretary: Mr P Mosoeu (Tshwane South College)

Treasurer: Mr V Naidoo (UNIZUL)

Additional members: Ms RS Makgae (UNISA), Ms N Mkhize (UKZN), Mr W Muller (NMMU), Mr D Heffer (NWU).

Administrator:

Duties are shared by the management committee.

The business and postal addresses are as follows:

Business address

C/O University of Zululand
P. Bag X1001
Kwa Dlangenzwa 3886

ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016



Statement of Financial Position

	Notes	2016 R	2015 R
ASSETS			
Current assets			
Cash and cash equivalents	1	686,152	601,836
		<u>686,152</u>	<u>601,836</u>
Total assets		<u>686,152</u>	<u>601,836</u>
RESERVES AND LIABILITIES			
Reserves			
- Retained income	2	686,152	601,836
Current liabilities			
Accounts payable		-	-
		<u>-</u>	<u>-</u>
Total reserves and liabilities		<u>686,152</u>	<u>601,836</u>



ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016

Statement of Comprehensive Income

	Notes	2016 R	2015 R
Income			
Conference - net income			
- Income		1,048,891	734,000
- Expenses		(761,374)	(508,522)
		<u>287,517</u>	<u>225,478</u>
Interest received		24,592	11,099
Sponsorship		-	100,000
Sundry income		<u>3,750</u>	<u>3,750</u>
		<u>315,859</u>	<u>340,327</u>
Expenditure			
Auditors' remuneration - fees		3,750	3,750
Bank charges		2,858	2,149
Donations		10,000	-
Internet		-	-
Meeting expenses		212,398	226,572
Website		<u>2,537</u>	<u>1,407</u>
		<u>231,543</u>	<u>233,878</u>
Income for year	3	<u>84,316</u>	<u>106,449</u>

Statement of Changes in Reserves

	Notes	Retained Income R	Total R
Balance at 1 January 2015		495,387	495,387
Income for year		<u>106,449</u>	<u>106,449</u>
Balance at 1 January 2016		<u>601,368</u>	<u>601,368</u>
Income for year		<u>84,316</u>	<u>84,316</u>
Balance at 31 December 2016		<u>686,152</u>	<u>686,152</u>

ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016



Statement of Cash Flows

	Notes	2016 R	2015 R
Cash flows from operating activities			
Net income for year before interest		59,724	95,350
Interest received		24,592	11,099
Net cash generated from operating activities		84,316	106,449
 Total cash movement for the year		 84,316	 106,449
Cash at the beginning of the year		601,836	495,387
Total cash at the end of the year	1	686,152	601,836



ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016

Accounting Policies

1. Presentation of annual Financial Statements

The annual financial statements have prepared in accordance with International Financial Reporting Standards (IRPS) for Small and Medium- sized Entities. The annual financial statements have been prepared on the historical cost basis, expect for the measurement of certain financial instruments at fair value and the principle accounting policies set out below.

These accounting policies are consistent with the previous year.

1.1 Financial Instruments

Trade and other receivables

Trade receivables are initially and subsequently measured at the expected recoverable amount. Appropriate allowances for estimated irrecoverable amounts are recognised in profit or loss when there is objective evidence that the asset is impaired. The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows.

Trade and other payables

Trade payables initially and subsequently

measured at the expected outflow of resources required to settle the liability. Due to the short term nature of these liabilities the carrying value is deemed to approximate their fair values.

Cash and cash equivalents

Cash and cash equivalents comprise short-term liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value. The carrying value of these assets is considered to approximate their fair values.

1.2 Revenue

Revenue from conference and other fees is accounted for on a cash received basis.

Revenue is recognised when all the following conditions have been satisfied:

- the amount of revenue can be measured reliably;
- it is probable that the economic benefits associated with the service will flow the council; and
- the cost incurred or to be incurred in respect of the service can be measured reliably.

ANNUAL FINANCIAL STATEMENTS FOR YEAR ENDED 31 DEC 2016



Notes to the Annual Financial Statements

	2015 R	2014 R
1. Cash and cash equivalents		
FNB Business Call Account	618,648	508,802
FNB Business Cheque Account	67,504	93,034
	<u>686,152</u>	<u>601,836</u>

2. Reserves

The council is required in terms of its constitution to utilize its funds solely for the objectives for which it has been established. On disbanding as an official body, any accumulated surplus will be equally distributed to the existing member institutions.

2. Taxation

No provision has been made for taxation as receipts by or accruals to the council are exempt from income tax. Official exemption is to be confirmed with the commissioner's office.



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Assist your IT staff with effective school-wide management.

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Modernize your classrooms with dynamic devices.



Empower educators with training and professional development.



Discover efficient and secure IT management solutions.



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WHO WE ARE

Rehab Books & Technology was established over a decade ago at the NMMU with core purpose of "rehabilitating" high prices in the student environment. After operating out of a trailer for 6 years, we finally secured a space in the heart of NMMU's South Campus. We built a shop that students would be proud of, and in the process, beautified the social hub of the campus.

We have since set up shops on another 2 of the 4 NMMU Port Elizabeth campuses, allowing us to serve more students from locations convenient for them.

WHAT WE OFFER:

- Great prices on textbooks and ebooks
- Big variety of student technology products and computer accessories
- Wide assortment of stationery
- Bags for work, play & everything in between
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F: +27 (0) 86 580 5901





NSFAS

National Student Financial Aid Scheme

WHAT DOES NSFAS OFFER?

NSFAS administers loans and bursaries from the Department of Higher Education, Funza Lushaka; Department of Social Development; DHET Disability Bursary and numerous other bursaries from Sector Education and Training Authorities (SETAs). The funding provided by NSFAS covers the costs for tuition fees, food, accommodation, books and travel allowances.

HOW TO APPLY?

Apply directly online through the NSFAS website (www.nsfas.org.za) or submit a manual application to NSFAS. Manual application forms can be downloaded from the NSFAS website and handed in at one of the NYDA offices or Local Youth Offices countrywide. Students who receive NSFAS funding will not be required to reapply for the duration of their initial registered course. NSFAS will be able to pay successful students' registration fees effectively and without delays.

YOU QUALIFY TO APPLY FOR ASSISTANCE IF YOU ARE:

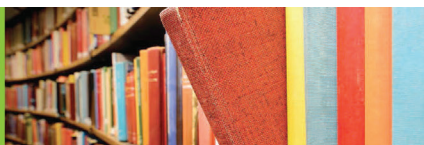
- A South African citizen;
- Financially needy as determined by the NSFAS means test;
- Academically deserving and can demonstrate the ability to succeed in your studies; and
- If you have applied or are applying to study at a public university or TVET College for a qualification.
- You need to have passed Grade 09/10/11/12 to receive NSFAS funding to study at a TVET College.
- You need to have passed Grade 12 to receive NSFAS funding to study at a university.
- All applicants currently receiving SASSA grants will not be means tested;
- Orphans and children with unemployed parents;
- All learners from no-fee schools.

LIST OF SUPPORTING DOCUMENTS NEEDED

- Certified copy of your Identity Document or an unabridged birth certificate (if you do not have a green Bar-coded ID or smart ID card).
- Certified copy of ID of each household member including parents or legal guardian. (ID documents of all the people living in your household)
- ID of parents or guardian, or a death certificate where applicable.
- Certified proof of income or official copy of recent payslip, letter of employment, not older than three months.
 - Examples of proof of income: Informal traders will need to submit an affidavit. Pension Slips required for retired parents or guardians

For more information about TVET Colleges in South Africa, contact 0800 872 222

Leading the way with **ACADEMIC TEXTBOOK** procurement



INTRODUCTION

Van Schaik Bookstore is one of the oldest bookstores in Southern Africa and reached its 100 year milestone in 2014. It is one of Southern Africa's largest academic bookstore chain with more than 75 stores, including two in Namibia, one in Botswana and four in Swaziland and four under the Bookmark brand. Van Schaik Bookstore also offers seasonal sales points, an online store and a library service. Our extensive experience in servicing institutions and students through appropriate sales channels, customized selling platforms and excellent resources has helped us to deliver a world-class service to institutions, staff and students. Accordingly, Van Schaik Bookstore was awarded the Sefika Academic Book-seller of the Year Award in 2012, 2013, 2014, 2015 and 2016.

OUR VISION

Africa's preferred supplier of academic resources.

OUR MISSION

Supply of academic resources to all students in Africa via retail stores and digital channels, by utilizing our expert knowledge and well-developed infrastructure to deliver outstanding service.

OUR VALUES

Respect, informed, excellence, creativity and integrity.

WHAT WE DO

We provide products and services that support institutions, lecturers and students. Our products include academic and general books in electronic and print format, reference material, lifestyle products, electronics and stationery. We offer our services through our bookstores, call centre, direct sales unit, library division, and online store; www.vanschaik.com.

BOOKSTORES

Our bookstores are conveniently situated on campuses or in the vicinity of tertiary institutions.

DIRECT SALES UNIT

Our direct sales channel services customer segments outside the traditional contact campus market, supplying textbooks and reference material to specific niche markets. Our direct sales consultants operate in all provinces and are based in nominated bookstores.

LIBRARY DIVISION

The library division is a dedicated national supplier focusing on the library market across South Africa, operating in all provinces and servicing school, TVET, university, municipal and provincial libraries.

ONLINE

www.vanschaik.com extends our services to customers who prefer the convenience of online shopping.

CALL CENTRE

We have a national call centre with dedicated staff members who assist in general enquiries about books, availability, costs, quotes, store contact details, and much more.

WHO ARE OUR CUSTOMERS

Van Schaik Bookstore has the ability to service a range of customer profiles to achieve the critical mass and successfully manage a reasonable stock holding that reflects a business that is well managed. Our main customers are institutions that include lecturers, students, faculties, departments and libraries.

Many of the institutions and customer bases have remained loyal Van Schaik Bookstore customers for many years due to the consistent levels of service. They also take comfort from the fact that Van Schaik Bookstore represents a highly respected company with acceptable business ethics and morals.

INSTITUTIONS

We are directly represented on 25 of the 26 government tertiary institutions in South Africa, or easily accessible if not directly on campus. This is a direct benefit for institutions and their students as not all students are lodging on campus. In addition to this, Van Schaik Bookstore has the ability to administer bursaries and loans on behalf of the institution.

LECTURERS

The textbooks stocked at Van Schaik Bookstores reflect the courses and modules offered by the relevant institutions. Our representatives compile booklists with lecturers on local campuses to ensure students can obtain the right books for their studies. Lecturers provide the following details: book title, author(s), ISBN, quantity of books required, expected student numbers, and date by which the books are required.

STUDENTS

- Our account system assists parents and students with the book buying process.
- We accept other payment methods such as Fundi, Intellicard, sBux.
- Our rewards programme and App offer students discounts, promotional giveaways and partner deals.
- We also administer bursaries on behalf of institutions, companies and Government departments.

GENERAL PUBLIC

Our range of popular general books of all genres, top magazines, school books and stationery caters for our general public. We also offer a service to them to order books that are not in store.

CORPORATE SOCIAL INVESTMENT

Van Schaik Bookstore is committed to invest in its community and to be a responsible corporate citizen. The key focus area of Van Schaik Bookstore's corporate social investment programme is education and literacy. The company invests and supports institutions, organizations and communities with projects and programmes that contribute to the said areas. In the past Van Schaik supported organizations such as Love Life, Let's Fix it, CAFDA (Cape Flats Development Association), SHAWCO (Students' Health and Welfare Centre Organisation) and Reading for Redemption, a special project by Correctional Services. Currently we offer textbook and stationery bursaries to some institutions and donate large number of books to different institutions or organizations annually.

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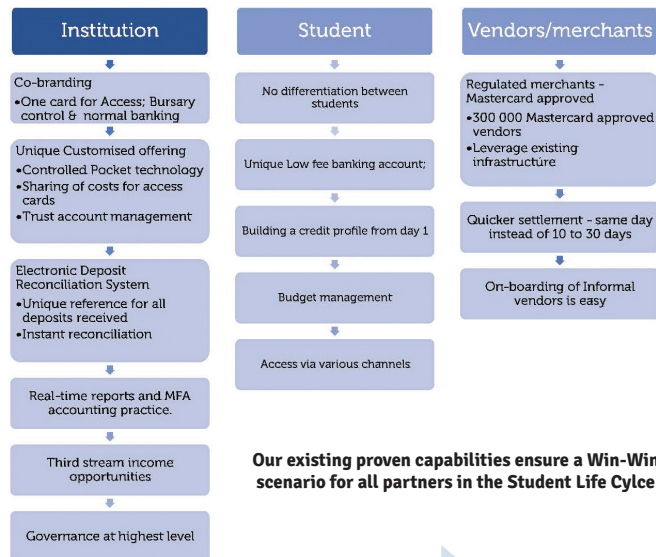
Why Olympus Financial Solutions?

- Empowering South Africans with tailor made low bank fee accounts, whilst always ensuring compliance and quality
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- Developing solutions aligned to your specific needs & requirements
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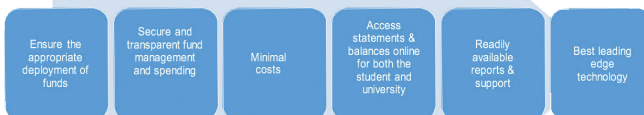
Our Banking Facility:

- The Banking facility has a wallet system that is transparent with professional audit controls supported by the necessary infrastructure for effective administration and management of funds.
- All pockets are managed separately, ensuring that funds are used for their intended purpose examples being: food, books, accommodation etc.
- Whilst enabling non-controlled spending on the same card

Educational Sector Offering



Our existing proven capabilities ensure a Win-Win scenario for all partners in the Student Life Cycle



1. Within the education environment a student would require:

- a. Low fee banking account;
- b. Unique bank account features;
- c. A bank a/c that is accessible through traditional channels as well as mobile application;
- d. Quick access to their cash;
- e. Bank card that accommodates both the normal transactional banking facility as well as the control bursary allowance technology.
- f. Reliable pocket allocations that enable control by restricting fund allocation to expenditure on solely specified items as per the bursary requirements

2. Education Institutions requirements may vary and is unique to each sector of the education space.

- a. When focusing on Higher Education Institutions and the Technical and vocational education training institutions our offering is argyle in offering
- b. Co-branding of an access card
- c. Customised bank account per institution
- d. Controlled Pocket technology
- e. Trust account management
- f. Electronic Deposit Reconciliation System (unique reference/account number for all deposits received, instant reconciliation of all deposits received into bank account)
- g. Share cost on access/ bank cards
- h. Real-time reports and MFA accounting practice.
- i. Third stream income opportunities

2017



16th Annual Conference **CONFERENCE PROGRAMME**



18h00 - 20h00

Conference Registration for Delegates 2 July 2017

PROGRAMME DAY 1

3 July 2017

08h00 - 09h30

Registration

Tea & Coffee

10h00 – 10h15

Welcome to the 2017 & 16th FAPSA Conference

Alberto Lai Wing, FAPSA President

10h15 - 11h00

Opening and Welcome: University of KwaZulu-Natal

Co-host of the 2017, 16th FAPSA Conference

presented by Dr Albert van Jaarsveld - Vice Chancellor: UKZN

11h00 – 12h00

Keynote Address

Chairperson of the NSFAS Board – Mr S. Nxasana

#FreeEducation – and our role?

12h00 - 12h30

Questions & Answers

12h30 – 12h50

Address: FAPSA President Alberto Lai Wing

12h50 - 13h45

Lunch

13h45 - 14h45

Mr Matiso - Principal Port Elizabeth TVET College

#FreeEducation – and our role?

14h45 – 15h00

Tea Break

15h00 – 16h00

Motivational Speaker - Mr Xaba

#FreeEducation – and our role?

16h00 - 16h45

16th FAPSA AGM

18h30

Comedy Evening sponsored by:



20h00

Braai Night sponsored by:





**YOU'RE
INVITED TO:**

MONDAY COMEDY EVENING



HOSTED BY:  **EDUCONNECT**
03 JULY 2017 | 18h30 - 20h00

FINANCIAL AID #FreeEducation - and our role?



HOSTED BY:



Standard Bank



PROGRAMME DAY 2

4 July 2017

09h00 - 10h00	Internal and External Bursary Administration presented by Daphney Nemakhavhani - University of Johannesburg
10h00 – 10h30	SBSA Student Loan Framework presented by Mrs Keshnie Hussain - The Standard Bank of South Africa Limited
10h30 - 11h00	Feenix Crowd Funding Platform presented by Mrs Jayshree Naidoo - The Feenix Trust
11h00 – 11h30	Tea Break
11h30 - 13h00	NSFAS
13h00 – 14h00	Lunch
14h00 - 15h30	NSFAS Continued
15h30 - 16h00	Tea Break
16h00 – 17h00	NSFAS Continued
18h30	NSFAS GALA DINNER EVENING Souther Sun - Elangeni Durban Theme: To Be Confirmed by NSFAS

30



Intelli**li**mali





PROGRAMME DAY 3

5 July 2017

09h00 - 10h30	NSFAS and the Way Forward
10h30 – 11h00	Tea Break
11h00 - 11h10	Intellicard
11h10 – 11h20	Fundi
11h20 – 11h30	EduConnect SA
11h35 – 11h45	Van Schaik's Bookshop
11h45 – 11h55	Olympus Financial Solutions
11h55 - 12h05	5 Strand Pty Ltd
12h05 – 12h15	Samsung On Campus
12h15 – 12h25	Mustek
12h25 - 12h45	Closing Remarks (Pontsho Mosoeu) General Secretary: FAPSA
12h45 - 13h00	FAPSA President
13h00 - 14h00	Lunch
14h00	End of the 2017 and 16th Annual FAPSA Conference





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