



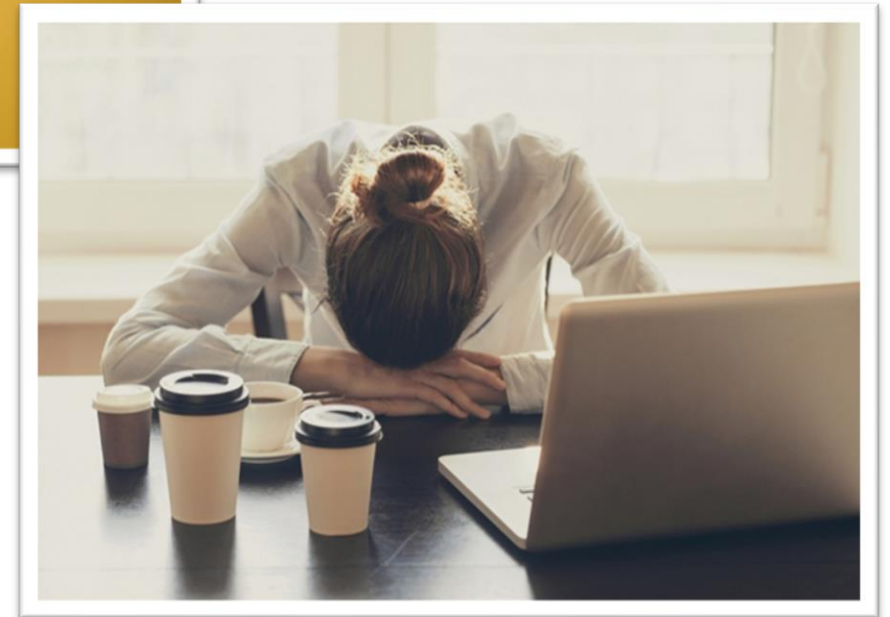
*Debt Recovery Strategies for Student  
Finance in a Changing Economy*

*September 2023*



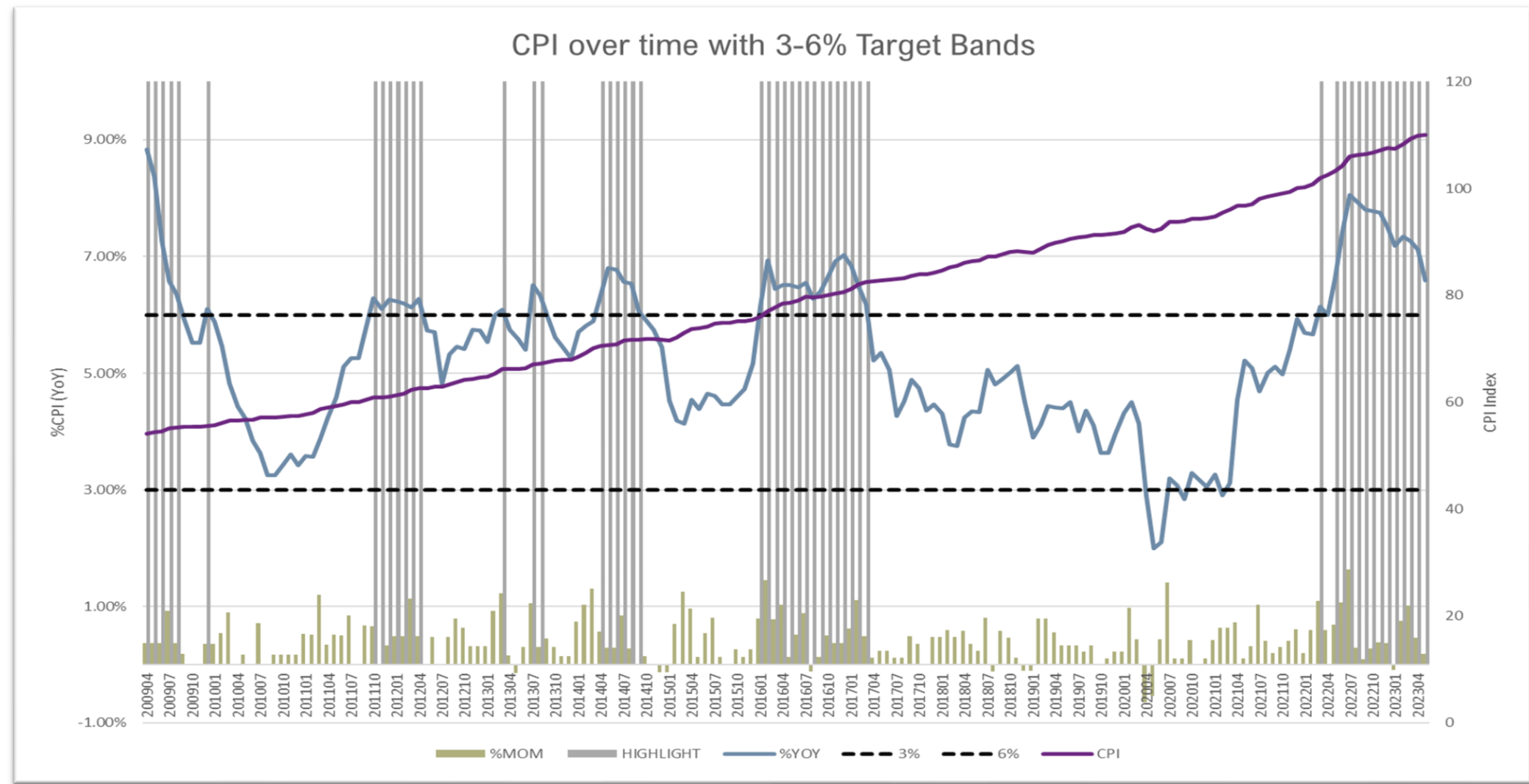
# Nimble Credit Solutions

GRADE 12





## UNDERSTANDING THE CURRENT ECONOMIC CLIMATE



2019 – 2023 : 150% increase

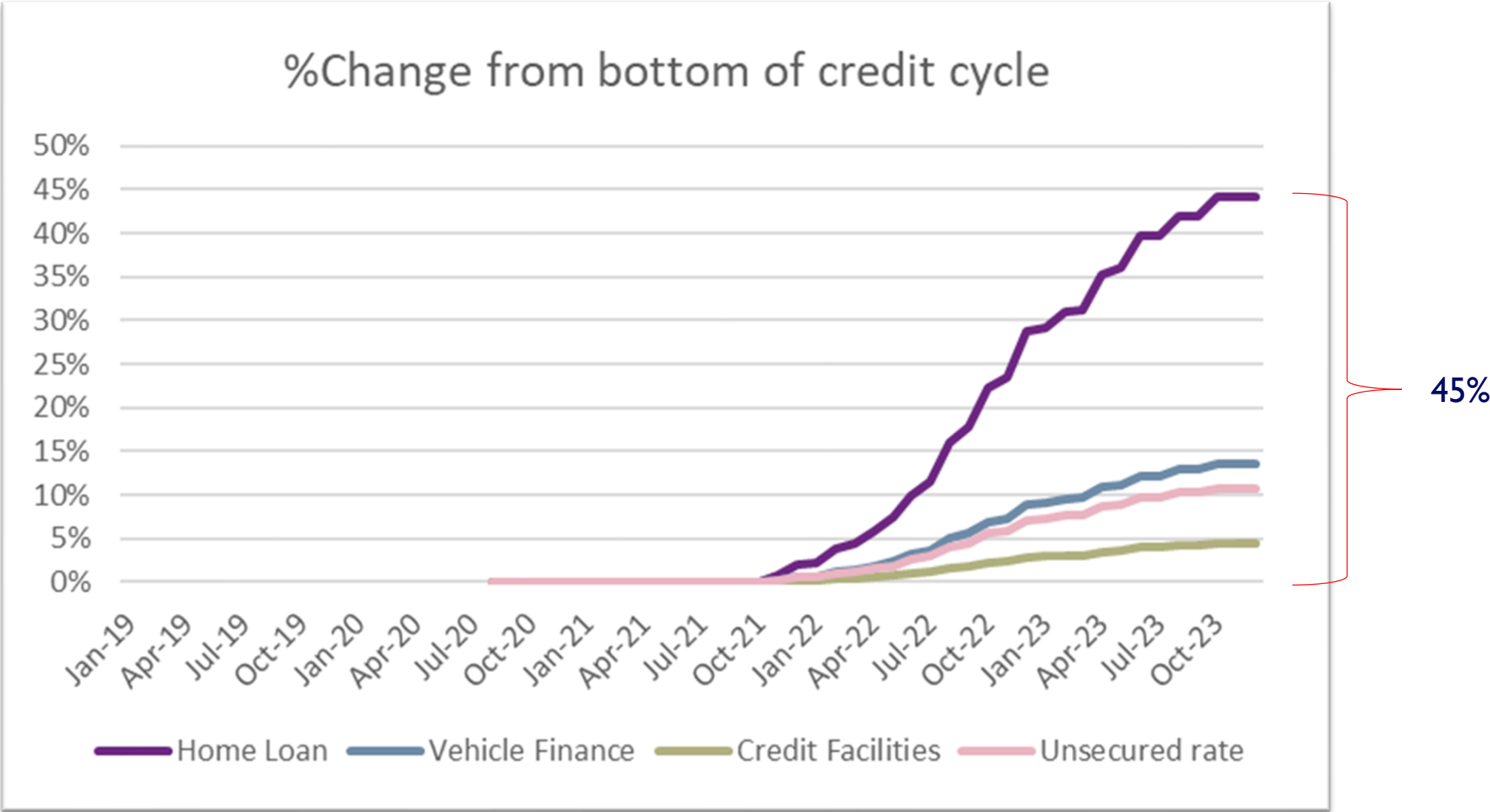


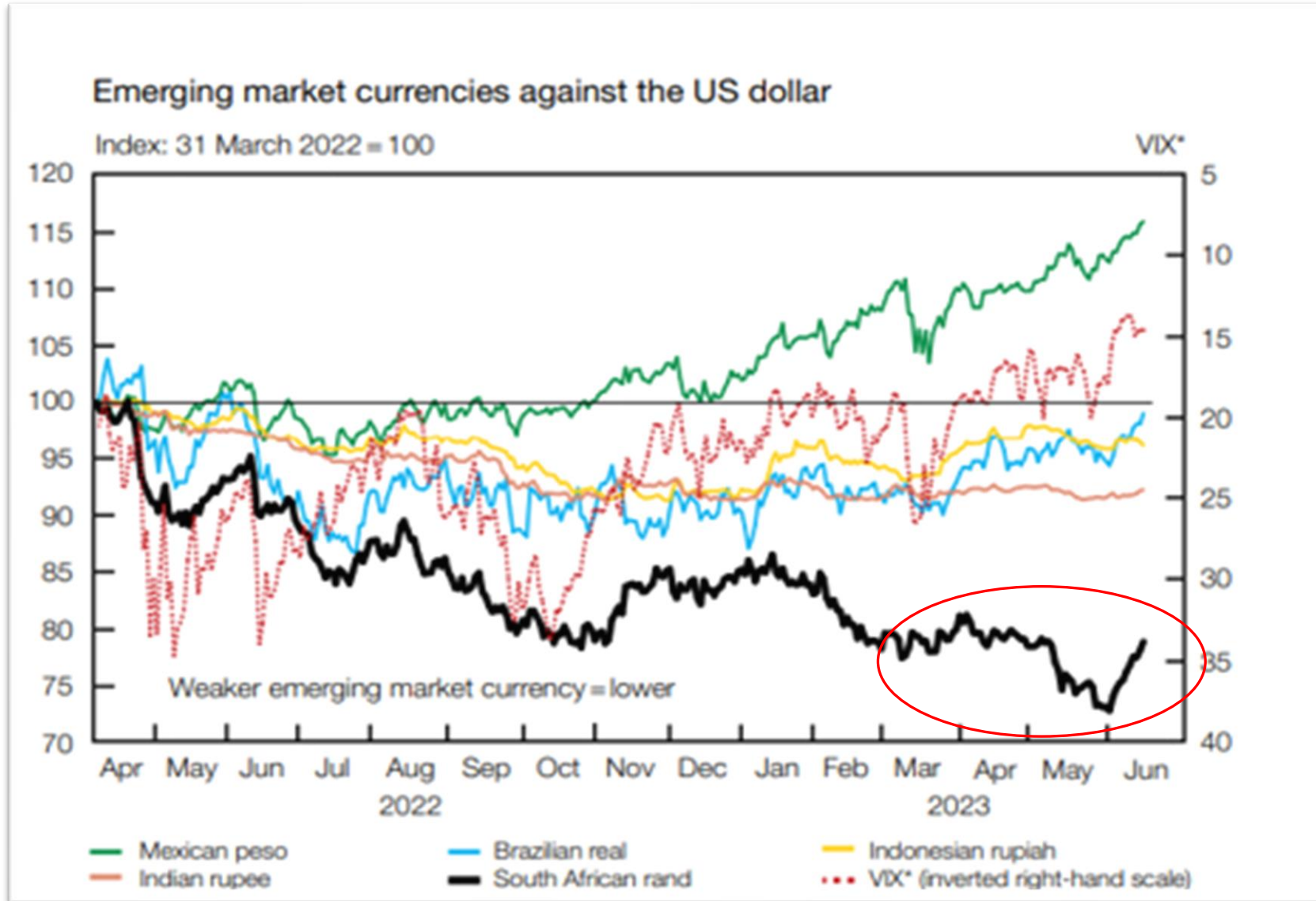


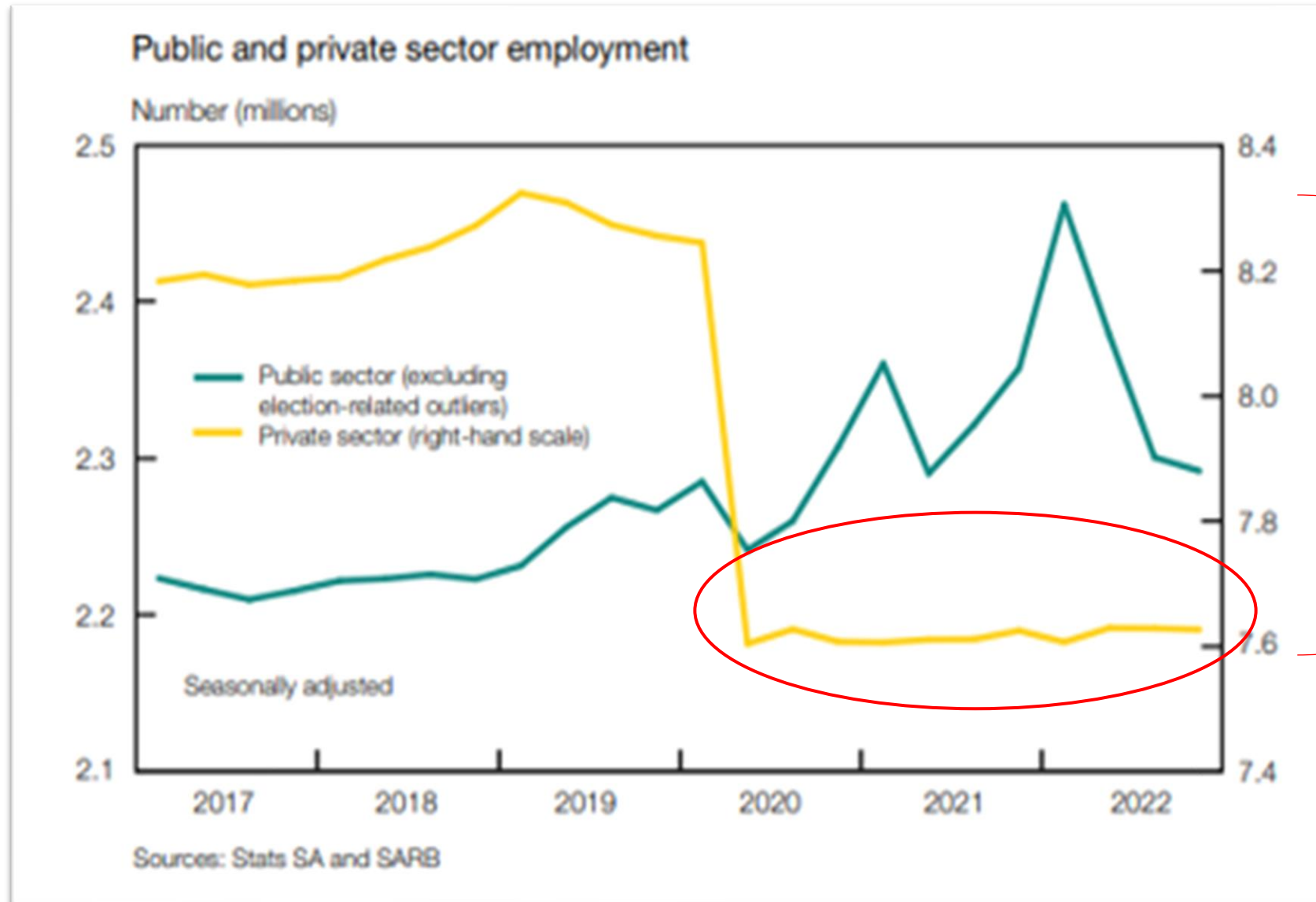
## UNDERSTANDING THE CURRENT ECONOMIC CLIMATE

- CPI and the real impact on our people

%Sample	Income	202204	202205	202206	202207	202208	202209	202210	202211	202212	202301	202302	202303	202304	202305
50%	Up to R20 140	6.22%	7.76%	8.88%	8.70%	9.70%	9.59%	9.31%	9.72%	10.10%	10.72%	10.75%	11.09%	10.93%	9.50%
	R20141 upto R33619	6.10%	7.42%	8.55%	8.51%	9.50%	9.49%	9.33%	9.62%	9.90%	10.64%	10.56%	10.78%	10.62%	9.40%
	R33620 upto R48673	5.89%	7.11%	8.02%	8.22%	8.91%	9.11%	9.05%	9.14%	9.20%	9.65%	9.58%	9.71%	9.66%	8.57%
	R48674 upto R65213	5.79%	6.80%	7.71%	7.83%	8.41%	8.50%	8.36%	8.54%	8.50%	8.86%	8.81%	8.83%	8.69%	7.82%
	R65214 upto R84698	5.58%	6.39%	7.29%	7.73%	8.00%	8.20%	8.06%	8.24%	8.10%	8.37%	8.33%	8.55%	8.51%	7.65%
40%	R84699uptoR109163	5.26%	6.07%	6.87%	7.52%	7.59%	7.89%	7.75%	7.84%	7.70%	7.88%	7.84%	7.87%	7.84%	6.98%
	R109164uptoR143174	5.69%	6.29%	7.30%	7.73%	7.81%	7.89%	7.87%	7.85%	7.60%	7.48%	7.55%	7.47%	7.44%	6.69%
	R143175uptoR199920	5.90%	6.62%	7.52%	8.37%	8.22%	8.11%	8.19%	8.16%	7.80%	7.49%	7.55%	7.47%	7.33%	6.69%
	R199921uptoR312246	6.11%	6.72%	7.73%	8.56%	8.22%	8.21%	8.18%	8.05%	7.80%	7.39%	7.55%	7.25%	7.12%	6.49%
10%	R312247andmore	6.10%	6.62%	7.32%	7.87%	7.42%	7.20%	7.28%	7.14%	6.80%	6.29%	6.44%	6.48%	6.24%	5.92%
Headline Inflation		6.00%	6.61%	7.42%	8.05%	7.92%	7.80%	7.78%	7.75%	7.50%	7.19%	7.34%	7.26%	7.12%	6.59%







Im+ Unemployed



Engagement



THANK YOU

