



Fundi Business Product Suite



Investing in Tomorrow's Leaders

Maximize your ROI on
student bursaries



EduLoan

1995 – 2016 Loans and FAS

- **Fundi**, formerly known as **EduLoan**, is South Africa's leading education finance and education fund management solutions specialist. Positioned at the epicentre of technology, education, and financial services, we have enabled over **1,6 million dreams**.



The Fundi Rebrand

2016-2017 Rebranded to Fundi

- Implemented new Technology **South Africa's first fund administration**, smart card solution (FundiCard)
- Administered **billions of Rands in bursary funds** for over 200 000 students
- We serve the entire spectrum, from school to college and university markets, serving both Business to Business and Business to Customer segments within the **education industry**.



A New Fundi Strategy

Fundi has a diversified product offering, consisting of **corporate business solutions & student loans**.

Lending Solutions

- Provision of educational loans.
- Comprehensive loans include
 - tuition, registration, accommodation,
 - books and tools (laptops).



Business Solutions

- Bursary Fund Administration & Disbursement
- FundiMobile - Lowest Data prices in SA
- FundiHealth - Health insurance for Students
- FundiCollect - Let us help Collect outstanding fees



Roadmap to Fundi

EduLoan as stated in its name sake - Educational loans to Students. However the business was expanding with an additional Business Unit focused on Fund Management for Universities. The transition to Fundi began 10 years ago.



FAS

BSP

FUNDIMATCH

FUNDICONNECT

FUNDIMOBILE

FUNDIHEALTH

UNACCREDITED MERCHANTS

FUNDICOLLECT

CORPORATE STUDY LOAN FACILITY




FUNDI
BUSINESS

 **FUNDICOLLECT**



The Challenges & The FundiCollect Solution

Background

- Fundi: 25+ years in educational lending, strong infrastructure in loan management.
- The **Challenge for institutions**:
 - **High default rates** (18% with debit orders).
 - **Heavy admin burden** on collections & allocations.
 - “Missing Middle” students lack flexible payment options

Solution: FundiCollect

- Repurposes Fundi’s loan systems to manage **recurring student fee payments**.
- **Payroll deduction model** with only **4% error rate**.
- Handles affordability checks, collections, reporting, and institution communication.



Implementation & Impact

Key Processes

- No credit checks – based on employment & affordability ($\leq 25\%$ disposable income).
- New agreements: no interest, clear default clause.

Target Market & Stakeholders

- Graduates with outstanding fees, employed in public/private sector.
- Internal: Lending, Finance, Marketing, Legal.
- External: Institutions Finance & Student Affairs.

Impact

- Reduces institutional risk & admin.
- Expands access for “missing middle” students.
- Drives social change and sustainable educational funding.





FAS

FUND ADMINISTRATION SYSTEM


FUNDIBUSINESS

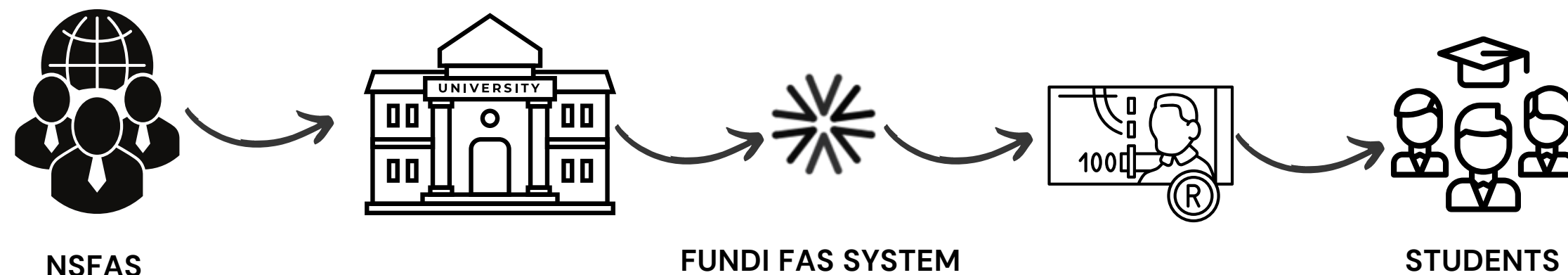


► Fund Management Approach

Our **fund administration system** enables institutions and bursary providers to manage the disbursement of NSFAS and/or private bursary allowances through a **close-loop system driven by our pocket technology**.

Our FundiCard technology is a leading **bursary funds disbursement tool** which is currently used by leading public universities, blue-chip corporates and foundations to administer the disbursement of bursary allowances to their funded students.

The **FundiCard** is supported by a **network of over 5000 on and off campus merchants** across retail, accommodation, books technology and other student-centric services across the country.



FUNDIBUSINESS



► **Partner with the experts in Bursary Fund Management**

Partner with FundiBusiness today.

UNACCREDITED MERCHANTS

Accreditation system for small
to medium Student
Accommodation Merchants





► Accommodation Approach

Unaccredited merchants are those who offer smaller accommodation options, such as **renting rooms to one or two students**. Universities do not generally inspect these accommodations for accreditation and instead rely on the lease agreement submitted by the merchant.



In 2022, the process of administering these lease agreements was done manually,

- **Hard copies were submitted to the university.**
- **Student accounts** were then loaded on an individual basis.
- Merchant information and students information were captured manually
- **Difficulties in verifying merchant banking details** and sometimes students were linked to the wrong merchants.



► **Ensure the safety of your students. Accredite your accommodation today**

Partner with FundiBusiness today.

Thank You

We look forward to our partnership in furthering education



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