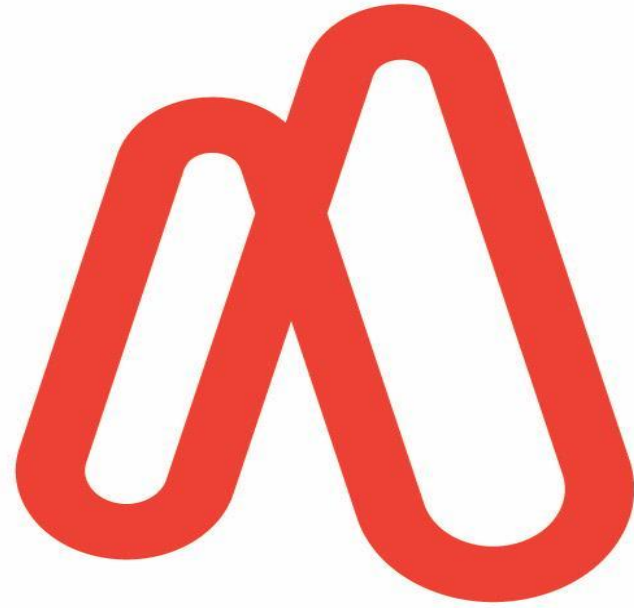




addapt IT



Adapt IT - Pro Active Debt Management

Desiree Makofane

TVET R&D

About Adapt IT

- ❑ **A provider of** leading specialised software and digitally-led business solutions
- ❑ A South African company that forms part of Omegro, a portfolio within **Volaris Group Inc.** – a subsidiary of **Constellation Software Inc. (CSI)** a listed company on the **Toronto Stock Exchange**.
- ❑ Assists clients across targeted industries to **Achieve more** by
 - improving their customer experience
 - Enhancing core business operations, business administration, enterprise resource planning and public service delivery.

1 079 employees:

55 Countries served Worldwide :

10 000+ Customers

National offices:

International offices:

Strategic Partners:

Johannesburg, Durban, Cape Town

Mauritius, Australia, Botswana, Singapore, Ireland, Kenya, Nigeria and

New Zealand

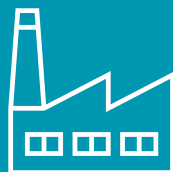
SAP™ | Oracle™ | Microsoft™ | IBM™ | **Moodle™** | Amazon Web Services (AWS)

SECTOR FOCUS

EDUCATION



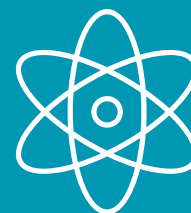
MANUFACTURING



FINANCIAL SERVICES



ENERGY



COMMUNICATION



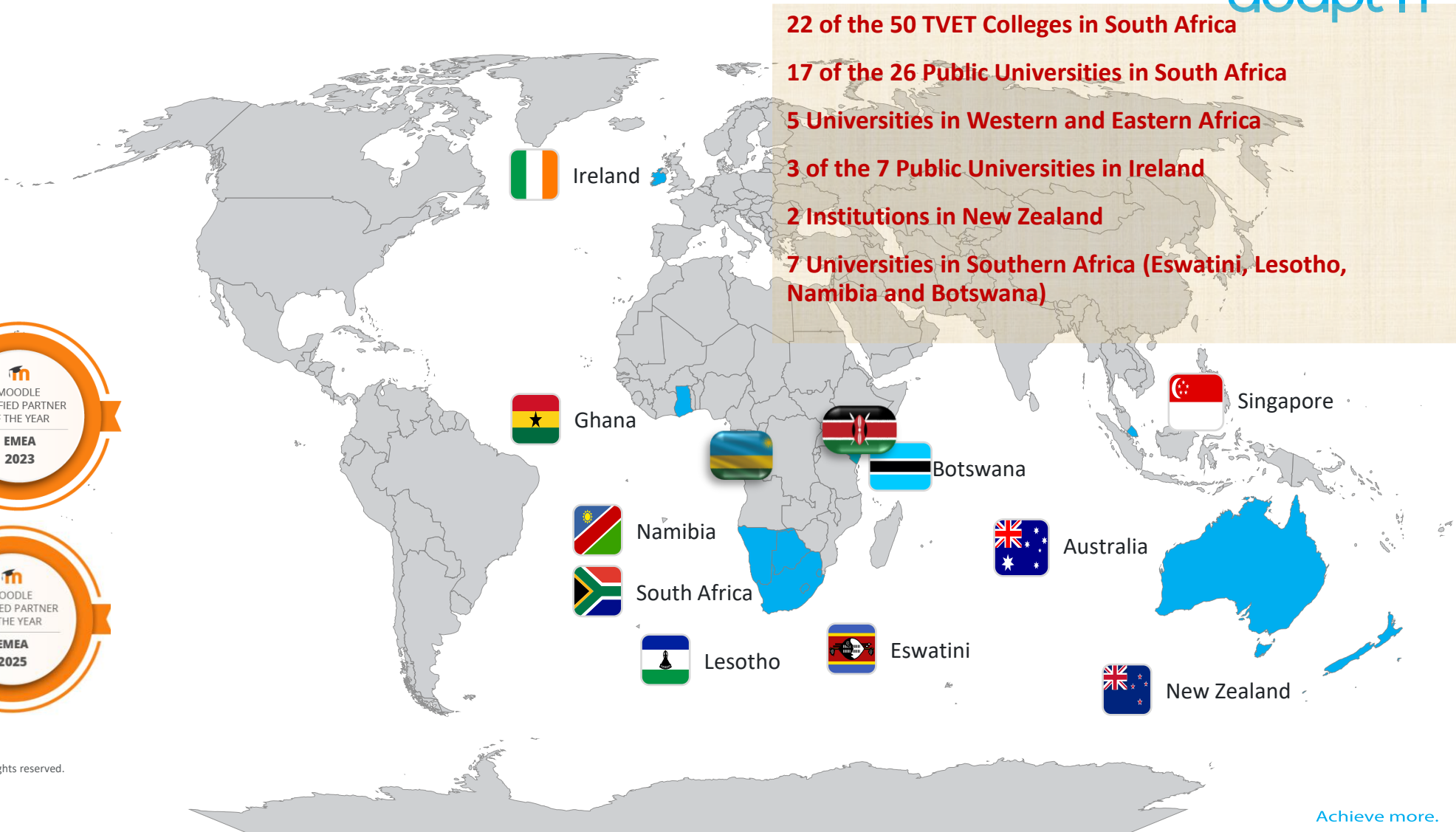
HOSPITALITY



Global Footprint built over 40 Years



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AI-POWERED PROACTIVE DEBT MANAGEMENT

Supporting Early Financial Intervention Across the TVET Student Journey

THABISO

COLLEGE

DATA

ADAPT IT

AI

From reactive debt recovery to proactive financial intervention

Desiree Makofane · Product Owner – TVET · September 2026

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Meet Thabiso

A TVET student whose financial risk begins long before he appears on a debtor report.

APPLICATION

Thabiso applies and is accepted.

REGISTRATION

He registers and expects his funding to be sorted.

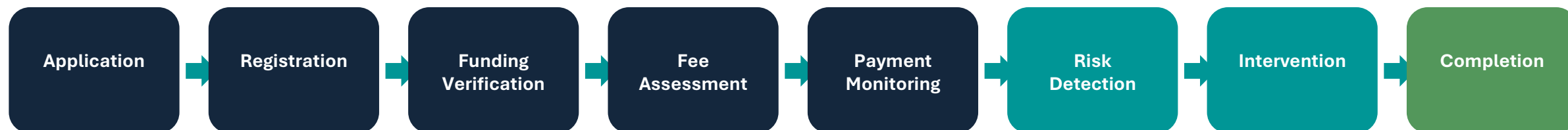
BEHIND THE SCENES

Funding, fees and payment activity begin to create signals.

The student experiences a journey. The institution sees transactions.

A student's financial journey is connected

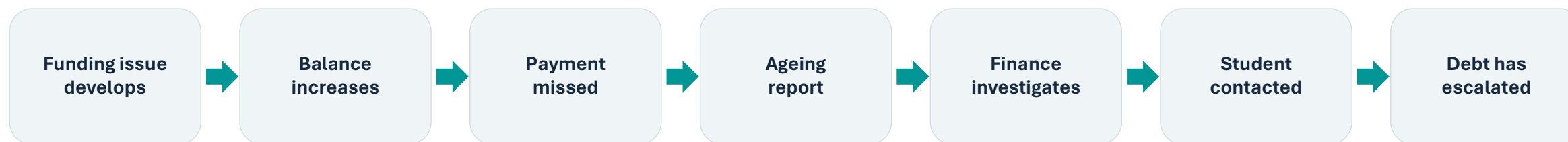
Risk can emerge at any point — not only when an account becomes overdue.



The intervention point should move upstream — before financial risk becomes bad debt.

We see the debt too late

The current pattern is report-driven and reactive.



The challenge is not recovering student debt.

The challenge is identifying financial risk early enough to change the outcome.

The sector already shows the pressure

Public evidence + operational observations point to the same gap: timely intervention.

254,409

Eligible TVET students receiving NSFAS bursaries vs a target of 400,000.

~12,000

TVET students excluded from an allowance cycle due to data reconciliation issues.

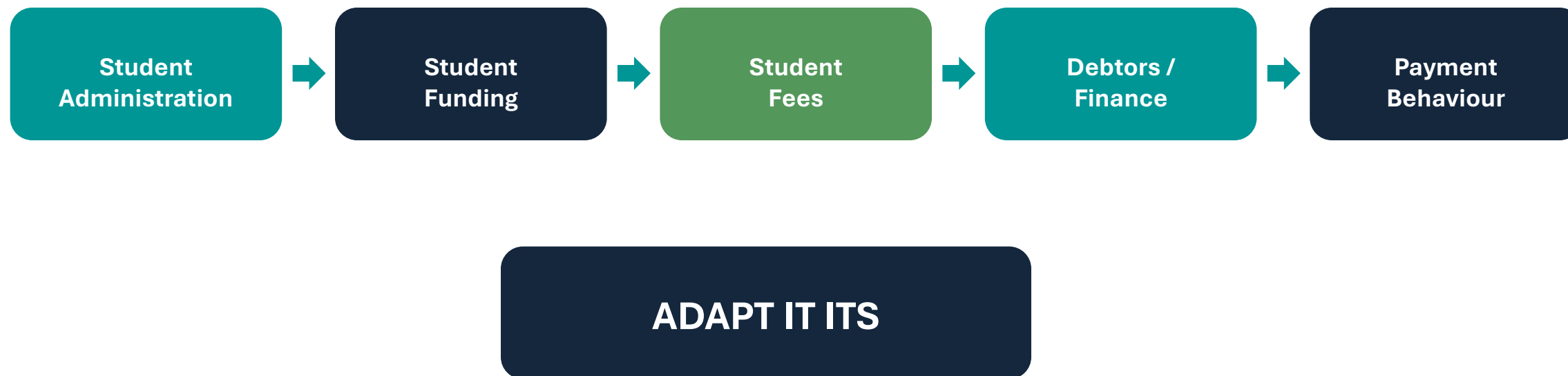
REACTIVE

Debtor ageing, fragmented information and manual funding exception handling delay intervention.

Source: DHET Annual Report 2024/25; NSFAS operational update; False Bay TVET College AFS; Adapt IT TVET operational observations.

The college already has the information

The opportunity is to connect the pieces into one financial-risk view.



One connected view of the student's financial journey

AI-Powered Proactive Debt Management

AI operates across the journey to identify risk, recommend intervention and keep people in control.



AI is not another step in the process. It is the intelligence layer across the process.

Adapt IT is the glue

People + Process + Data + Technology work together to make early intervention possible.

PEOPLE

Finance
Student Funding
Authorised decision-makers

PROCESS

Policy
Sign-off rules
Intervention workflows

DATA

Student
Funding
Fees
Debtors

TECHNOLOGY

ITS ERP
Integrator
AI capability

Connect → Analyse → Recommend → Decide → Act → Learn

Nothing here is a black box

The POC demonstrates a clear, explainable agent loop.

01 READ

Debtors · Student Fees ·
Student Funding

02 SCORE

Ageing · missed instalments
· funding status → 1–99 risk

03 DRAFT

Rationale · evidence read ·
policy clause

04 DECIDE

Human approves · declines ·
amends

AUTONOMY IS A DIAL, NOT A SWITCH · Level 2 (Recommend) is the safest starting point.

NOW LET'S FOLLOW THABISO

Proactive Debt Management Tracker

Thabiso will show what the concept can already do.

1 • READ

What data does the agent see?

2 • SCORE

Why is this account at risk?

3 • RECOMMEND

What action is proposed?

4 • DECIDE

What does the human approve?

HANDOVER TO THABISO

What changes for Thabiso — and the college?

The value is not simply better collections. It is earlier, better intervention.

THABISO • STUDENT

- Earlier financial support
- Clarity around funding/payment issues
- Appropriate intervention
- Greater opportunity to stay on track
- Supported, not simply pursued for debt

THE COLLEGE

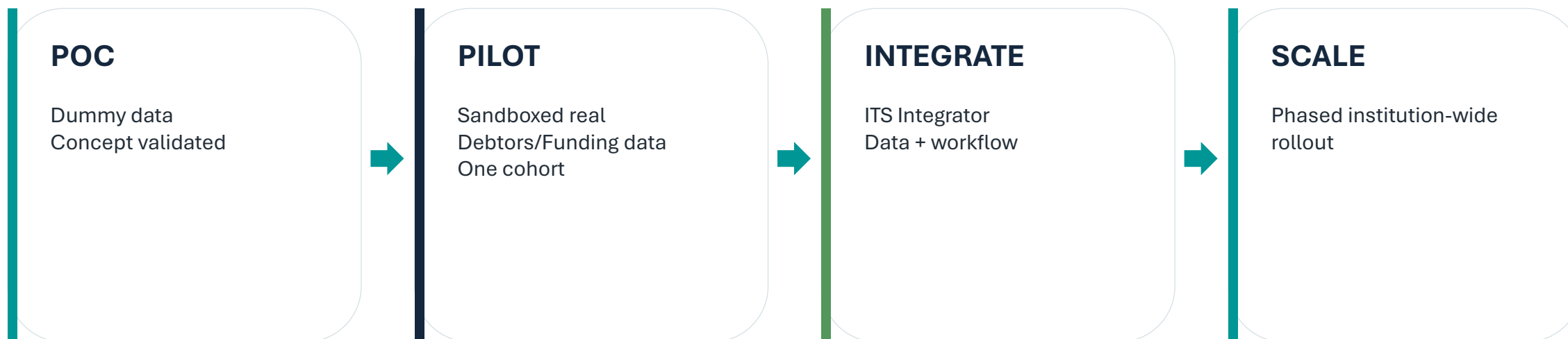
- Earlier identification of financial risk
- Prioritised cases for Finance and Funding
- Less reactive debt management
- Reduced bad-debt exposure
- Better financial decisions

FROM “WHAT DOES THABISO OWE?”

TO “WHAT CAN WE DO BEFORE THABISO GETS INTO FINANCIAL DISTRESS?”

From POC to production

A controlled path from concept to a real institutional capability.



Governance gates: data quality · sign-off rules · human approval · auditability · model monitoring

Four questions before we build

The concept is deliberately unfinished — these decisions shape the real integration.

01 WHERE'S THE SIGN-OFF LINE?

Which actions always require human approval?

02 WHERE DO WE START?

Recommend-only, or limited automation from day one?

03 WHAT DOES IT CONNECT TO?

Student system, funding system, communication channels?

04 WHAT'S MISSING?

What must be added before a real cohort can trust it?

NEXT STEP: working session to confirm data sources, policy clauses and sign-off rules.

THABISO SHOULDN'T BECOME A BAD DEBT STATISTIC BEFORE WE NOTICE.

The objective isn't to collect more debt from students like Thabiso.

It is to know that Thabiso needs help before he becomes a debtor.

RISK

INSIGHT

INTERVENTION

RESOLUTION

From debt recovery → to early financial intervention

Where do you find me..

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