



National Student Financial Aid Scheme

STRATEGIC PLAN

for the fiscal years 2020/21 – 2024/25

(UPDATE FOR 2023-24)

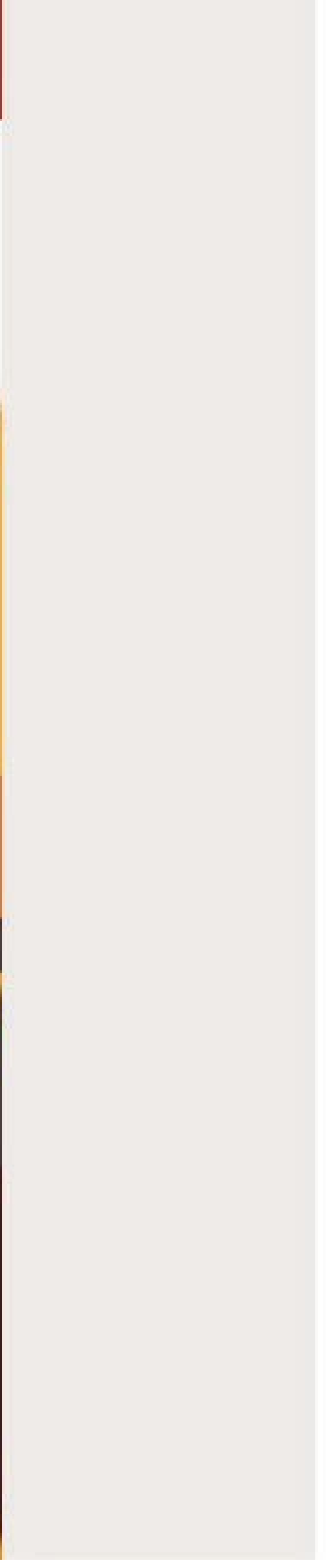


Table of Contents

i. GENERAL INFORMATION	4
ii. ABBREVIATIONS/ ACRONYMS	6
iii. EXECUTIVE AUTHORITY STATEMENT	8
iv. ACCOUNTING AUTHORITY STATEMENT	10
v. CHIEF EXECUTIVE OFFICER OVERVIEW	12
PART A: OUR MANDATE	
1. CONSTITUTIONAL MANDATE	18
2. LEGISLATIVE AND POLICY MANDATES	19
2.1 LEGISLATIVE MANDATES	19-20
2.2 POLICY MANDATES	20-22
3. UPDATES TO INSTITUTIONAL POLICIES AND STRATEGIES	22
3.1 NSFAS POLICIES	22
3.2 UPDATE STRATEGIES OVER THE FIVE-YEAR PERIOD	23
4. UPDATES TO RELEVANT COURT RULES	25 -28
PART B: OUR STRATEGIC FOCUS	
1. VISION	32
2. MISSION	32
3. VALUES	32
4. SITUATIONAL ANALYSIS	33 -36
4.1 The Theory of Change in Planning	35
5. EXTERNAL ENVIRONMENT ANALYSIS	37
6. INTERNAL ENVIRONMENT ANALYSIS	38
7. THE CAPACITY OF NSFAS TO DELIVER ON ITS MANDATE	44-46
PART C: MEASURING OUR PERFORMANCE	
1. INSTITUTIONAL PROGRAMME PERFORMANCE INFORMATION	49
2. IMPACT STATEMENT	49
3. MEASURING OUR OUTCOMES	49-52
4. EXPLANATION OF PLANNED PERFORMANCE OVER THE MEDIUM-TERM PERIOD	53 - 54
5. KEY RISKS AND MITIGATION	55 - 56
PART D: TECHNICAL INDICATORS DESCRIPTION (TID)	
TID's	61- 88

General Information

Country of incorporation and domicile	Republic of South Africa
Nature of business and principal activities	<p>The nature of the activities of NSFAS is to provide financial assistance in the form of loans or bursaries to eligible students at Public Universities and Technical and Vocational Education and Training (TVET) colleges, and to administer such loans and bursaries.</p> <p>Following the pronouncement of the bursary funding program by the former President of the Republic of South Africa in December 2017, financial assistance from the Department of Higher Education and Training (and certain other funders) to all eligible students is now in the form of bursaries from the 2018 academic year. For students commencing studies prior to the 2018 academic year, and where financial assistance was provided in the form of loans, NSFAS is required to recover the loans from the students once they are employed and earning in excess of R30 000 per annum.</p>
Accounting Authority	<p>National Student Financial Aid Scheme (NSFAS) was put under Administration in August 2018 under section 17A(1)(c) of the NSFAS Act (Act 56 of 1999). The Minister approved Dr Randall Carolissen and appointed him as the Administrator for the period 21 August 2018 to 21 August 2019. The terms of reference of the Administrator was published in the Government Gazette date 20 August 2018, Volume. 638 No. 41851. Further at the end of the first Administration, Dr Randall Carolissen was appointed as Administrator for a second term effective from 21 August 2019 to 20 August 2020, as per Government Gazette No. 42662, and thereafter further extended by agreement to 31 December 2020. The new NSFAS Board was appointed effective 1 January 2021.</p>
Executive Officer and Board Members	<p>Andile Nongogo (Executive Officer) Ernest Khosa (Chairperson) Bamanye Matiwane (Board Member) Jullie Beya (Board Member) Lindiwe Matlali (Board Member) Cyril Madaiba (Board Member) Max Fuzani (Board Member) Pumela Msweli (Board Member) Richard Msweli (Board Member) Sanele Zondi (Board Member) Pretty Makukule (Board Member) Reshma Mathura (Board Member) Yonke Twani (Board Member) Lisa Sefttel (Board Co-opted Member) Melosi Baloyi (Board Co-opted Member)</p>
Registered office	<p>18 - 20 Court Road Wynberg Cape Town 7800</p>
Business address	<p>The Halyard 4 Christiaan Barnard St, Cape Town City Centre Cape Town 8001</p>

Country of incorporation and domicile	Private Bag X1 Plumstead Cape Town 7801
Bankers	FNB Corporate Bank (Cape Town), a division of FirstRand Bank Limited Standard Bank of South Africa Limited
Auditors	Auditor-General of South Africa
Website	www.nsfas.org.za

Abbreviation/ Acronyms

AFS	Annual Financial Statements	ISO9000	International Standards on Quality Management
AGSA	Auditor - General of South Africa	IT	Information Technology
AIP	Audit Improvement Plan	KPI	Key Performance Indicator
AOPO	Audit of Predetermined Objectives	LRA	Labour Relations Act
AP	Annual Performance	MEC	Member of the Executive Council
APP	Annual Performance Plan	MoA	Memorandum of Agreement
AR	Annual Report	MoU	Memorandum of Understanding
ARC	Audit And Risk Committee	MTEF	Medium-Term Expenditure Framework
ASB	Accounting Standards Board	MTSF	Medium-Term Strategic Framework
ASISA	Association for Savings and Investment South Africa	MTT	Ministerial Task Team
B-BBEE	Broad-Based Black Economic Empowerment	NBA	NSFAS Bursary Agreement
CAMS	Corporate Access Management Services	NCA	National Credit Act
CACH	Central Application Clearing House	NCOP	National Council of Provinces
CCSO	Chief Corporate Services Officer	NCR	National Credit Regulator
CEO	Chief Executive Officer	NCV	National Certificate (Vocational)
CFO	Chief Financial Officer	NDP	National Development Plan
CGICTAS	Corporate Governance of Information and Communications Technology Assessment Standards	NOCLAR	Non-Compliance to Laws and Regulations
CIO	Chief Information Officer	NSDS	National Skills Development Strategy
COO	Chief Operations Officer	NSF	National Skills Fund
CRO	Chief Risk Officer	NSFAS	National Student Financial Aid Scheme
CSIR	Council for Scientific and Industrial Research	OHSA	Occupational Health and Safety Act
DBE	Department of Basic Education	PACS	Payment and Collection Services
DHET	Department of Higher Education and Training	PAIA	Promotion of Access to Information Act
DMV	Department of Military Veterans	PAJA	Promotion of Administrative Justice Act
DOH	Department of Home Affairs	PCHET	Portfolio Committee on Higher Education and Technology
DOL	Department of Labour	PFMA	Public Finance Management Act
DSD	Department of Social Development	PIC	Public Investment Corporation
DSU	Disability Support Unit	PPP	Public Private Partnerships
ECPG	Eastern Cape Provincial Government	PPFA	Preferential Procurement Policy Framework Act
EE	Employment Equity	PWD	Persons with Disabilities
EEA	Employment Equity Act	PSET	Post School Education and Training
EES	Employment Engagement Survey	QMS	Quality Management System
EME	Exempted Micro Enterprises	QSE	Qualifying Small Enterprises
EO	Executive Officer	RMA	Rand Mutual Assurance
ESS	Employee Self-Service	SAICA	South African Institute of Chartered Accountants
ETDP	Education, Training and Development Practices	SAMSA	South African Maritime Safety Authority
EXCO	Executive Committee	SAQA	South African Qualifications Authority
EXMA	Executive Management	SARS	South African Revenue Service
FRM	Funder Relationship Management	SCER	Select Committee on Education and Recreation
FTENs	First-Time Entering Students	SCM	Supply Chain Management
GDP	Gross Domestic Product	SCOPA	Standing Committee on Public Accounts
GIP	Graduate Internship Programme	SETA	Sector Education and Training Authority
GM	General Manager	SIEM	Security Information and Event Management
GRAP	General Recognised Accounting Practices	SOP	Standard Operating Procedures
HE	Higher Education	SRC	Student Representative Council
HR	Human Resources	TEFSA	Tertiary Education Fund of South Africa
HRMS	Human Resources Management System	ToR	Terms of Reference
ICT	Information and Communication Technology	TR	Treasury Regulations
		TVET	Technical and Vocational Education and Training
		UIF	Unemployment Insurance Fund

Map of **FAO**



Executive Authority Statement



The Medium-Term Strategic Framework 2019-2024 is the implementation plan and monitoring framework for achieving the NDP 2030 priorities for the sixth administration of government which NSFAS is aligned to. The MTSF 2019-2024 is built on three foundational pillars: a strong and inclusive economy, capable South Africans, and a capable developmental state. The framework focuses on the seven priorities and related interventions of the sixth administration of government whilst the integrated monitoring framework focuses on monitoring outcomes, indicators, and targets towards the achievement of the priorities.

The National Student Financial Aid Scheme contributes to priority 3: Education, Skills, and Health. The entity also adheres to the call of government to prioritise the issues of women, youth, and people with disabilities as a cross cutting focus area of the developmental vision of the 6th administration. Priority is also given to integrated planning, implementation, accountability, and service delivery.

While we are moving with speed under the era of Khawuleza, the economies of the world are experiencing unprecedented challenges from COVID-19 - the Coronavirus pandemic. Lockdowns and travel bans have impacted higher education institutions across the world. The pandemic has impacted human capital, livelihoods, learning and future productivity. This pandemic has exposed the unpreparedness of many higher education institutions in Africa..." (World Economic Forum, 2020). As also noted by UNESCO, as of 30 March

2020, over 166 countries had implemented nationwide closures, impacting over 87% of world's student population, 1.52 billion students. In addition, nearly 60.2 million teachers are no longer in the classroom.

Most governments across the world resorted to a temporary closure of educational institutions to contain the spread of the virus. Students and lecturers, alike, were requested to stay at home or vacate residences and university or college accommodation. The World Economic Forum (2020) argued that these events highlight the fact that "education has experienced a significant shift" and, that leadership and managers of higher education institutions across Africa are now fully aware of the need to empower students to prepare for a future where pandemics such as COVID-19 and other disruptions might become the new norm. SARS – Cov-2 (COVID-19) outbreak has impacted the country negatively. The National treasury projects the economic growth of 3.3% in 2021 from a low base of -7.2% in 2020. The forecast for the 2022 financial year is currently sitting at 2.2%.

Funds have been re-prioritised towards social grants and health care provision, in light of this pandemic. There have been budget cuts across government Institutions in order to accommodate Personal Protective Equipment (PPE's). Government had to extend the Academic year in Institutions of Higher Learning in response to the pandemic.

Comprehensive measures have also been implemented to avoid the slowdown on economic growth. The emphasis now is on the need to use the situation to forge the new economy in a new global reality.

The Five-Year Strategic Plan of the National Student Financial Aid Scheme (NSFAS) takes into consideration the environmental and the economic challenges within which the institution is operating under and aims to address and manage the situation. This plan seeks to support, improve, and strengthen the Post -School Education and Training System (PSET).

The vision of the National Student Financial Aid Scheme is to enable access to public universities and Technical and Vocational Education and Training (TVET) colleges through financial aid to students that are financially and academically eligible.

The Strategic Plan defines the Outcomes, Key Performance Indicators (KPIs) and targets which will be utilised to measure performance. This document also identifies the funding required to

achieve the stated outcomes.

The Strategic Plan sets out priorities for NSFAS in a manner that emphasizes the outcomes-orientated monitoring and evaluation approach of the Presidency and has been guided by:

- NSFAS Act (Act 56 of 1999);
- National Skills Development Strategy (NSDS) III;
- White Paper for Post-School Education and Training;
- Continuing Education and Training Act (Act 16 of 2006);
- National Development Plan;
- Mid-Term Strategic Framework; and
- Other relevant legislations, regulations, policies, and the changing post-school environment in which NSFAS operates.

This Strategic Plan outlines a disciplined approach to supporting the ongoing transformation of NSFAS by continuing to build on the foundation that has been laid over the past years. It is based on the two strategic goals guiding the entity's strategic direction, namely:

Goal 1: To contribute towards students' success by being a leading resource provider within the higher education ecosystem.

Goal 2: To provide fair and equitable access to financial and other resources for eligible students in an efficient, transparent, professional and student centric manner.

In delivering the outcomes set out in this plan, NSFAS will be working with relevant stakeholders which share its dedication to providing access to higher education and training



Dr. Blade Nzimande, MP
Minister of Higher Education, Science, and
Innovation

Accounting Authority Statement



The National Student Financial Aid Scheme (NSFAS) continues to deliver on its mandate with the vision of providing financial aid to all eligible public University and Technical and Vocational Education and Training (TVET) college students from poor and working-class families.

Whilst we are just one year into the national 5-year MTSF, it is a useful endeavour to reflect on where we are in relation to the broader national development objectives, not least to show progress, successes, failures, and shortcomings. NSFAS has developed a student centric model strategy plan focused on embracing and correcting the funding challenges currently being faced by the NSFAS beneficiaries. NSFAS has identified the following key focus areas to contribute to the education sector:

- To contribute towards students success by being a leading resource provider within the higher education eco system.
- To provide equitable access to financial and other resources for eligible students in an efficient, transparent, professional and student centric manner.

The NSFAS response to the to the COVID-19 pandemic was commensurate. NSFAS during the height of the pandemic and lockdown, continued funding the beneficiaries, continued paying stipends to the beneficiaries and made provision for the electronic devices to enable the students to study online. With the support of Department of Higher Education (DHET) special COVID-19 Grant to manage teaching and learning, we engaged mobile operators to provide data and Wi-Fi services and worked with universities and colleges to provide laptops to more than 90% of university and college students.

The achievements of NSFAS in terms of providing bursaries are remarkable and represent success in

terms of Government's redress agenda. It is also an example of best practice in promoting the access of previously disadvantaged students into higher education.

The Board and the Executive officer are deliberate on the way forward over the next financial years on turning the corner by steering NSFAS towards good governance in an effort of stabilising the institution and improving audit outcomes. This is evident by an improvement in NSFAS financials as per the outcomes of the Auditor General's report. This is a substantial achievement and a step in the right direction for the entity. NSFAS is determined to adequately embrace the digital imperative and the dynamic needs of a fast-growing digital transformation. This includes how we ensure that our management information systems operate efficiently and, crucially, how it support our beneficiaries disbursements through direct payments, student online accommodation solution and steering of our complex system. Exponentially

The performance of NSFAS in achieving the goal to provide access is remarkable, given the exponential increase of number bursaries awarded for poor academically eligible students. I am confident that the NSFAS will continue to improve and work towards a clean audit in the near future and will reposition itself to provide efficient and effective financial aid to students through the student-centred model.

A handwritten signature in black ink, appearing to read 'Ernest Khosa', written in a cursive style.

Mr. Ernest Khosa
Accounting Authority



Chief Executive Officer Overview



NSFAS was under its second phase of Administration for majority of this period of review and thus the recognition of achievements during this period remains important, while also reflecting on the key organisational risks and constraints remaining at the close of Administration. It is also important to report on gains made since the appointment of a CEO for NSFAS and the establishment of the Board.

The impact of COVID and NSFAS under Administration (April –September)

Despite the large-scale disruptions triggered by the COVID-19 pandemic, NSFAS was able to maintain payments for the vast majority of the more than 700,000 students and 77 institutions since the receipt of registration data from institutions in 2020. The organisation was able to engage and precipitate debates on how to redirect learning material allowances to augment pedagogy during and beyond the lockdown period for both University and previously excluded TVET students. Minister Nzimande described the decision to provide digital devices to all NSFAS beneficiaries as a bold step.

The period under review was characterised by extreme volatility in the post-school education and training system, fuelled by the poor image and lack of credibility of NSFAS. Restoring public trust and credibility was thus a critical focus point and outreach coupled with outreach campaigns lifted the awareness of the NSFAS mandate.

The more pro-active role that NSFAS is starting to play in guiding policy in the post-school education and training (PSET) system is evidenced by many firm policy directives being implemented during this period. The presidential pronouncement in December 2017 changed the loan and bursary scheme into a bursary scheme for first time registrants in or after January 2018 and also changed the financial eligibility criteria, in that the qualifying gross household income shifted from R122 000 to R350 000. The N+2 rule that allowed students up to an additional 2 years after minimum time for completion of the specific programme was also adjusted to an N+1 rule, given that students now receive a bursary and no longer loans.

As part of the closing out project, a number of N+2 complaints were received. Increased collaboration assisted to address multiple registration issues and strengthening of the appeals process to ensure that the eligibility of students is correctly assessed:

- **N+2 queries:** The policy directive provided by the Minister to address fairness, has resulted in appeals review underway between NSFAS and institutions. During 2020, many students have submitted queries on the N+2 rule and its application.

- **Multiple registration queries:** Students who register with many institutions and end up at a particular institution do not necessarily cancel other registrations – this creates a huge problem as all institutions submit registration records – the issue only gets addressed with midterm results and this is a challenge especially for this year, as many students may not have mid-term results.

- **FTEN and Continuing Student appeals:** These have been finalised for Universities and TVETs that submitted within the appeals opening period. NSFAS has assisted by extending continuing student appeals due to 21 TVET Colleges that could not submit due to lock down.

Final appeal decisions were closed by the end of June 2020. These issues also impacted on irregular expenditure and the following interventions have been instituted to prevent further irregular expenditure:

a) The DHET rules as they pertain to progression, N+ and course codes have been clarified. Improved and automated processes have been implemented in order to reduce the erroneous funding of students in violation of these rules. This has been key in lowering disbursements to incorrect students.

b) Automated validations have been developed and implemented at different data points from the point of receiving registration data from institutions to the disbursement process. This has reduced the data anomalies in NSFAS systems.

c) The disbursement process has been mapped and documented and the process and authorisation controls strengthened in order to reduce the likelihood of error.

d) The NSFAS Wallet processes have been automated and manual intervention in this process reduced. The ability to change mobile numbers have been restricted, as have other sensitive functions, and added control procedures implemented to strengthen controls and reduce student accounts being compromised.

e) Master data set up processes have been formalised, requiring documented authorisation and review.

f) The ability to make data changes has been formalised and restricted and audit logs implemented on certain databases in order to detect unauthorised changes.

g) A project that is aimed at shifting using mobile technology as a direct allowance payment mechanism to one that makes use of a banking solution. This will allow NSFAS to link a student ID to the bank account in a verifiable manner – a control that is not available in the current NSFAS Wallet solution.

h) Two fraud hotlines are now active, one independent and one manned by a specialist team of contact centre agents. Processes have been implemented to deal with student complaints as they arise each day.

Despite such improvements, the Administrator noted at the time that the effective transition from administration to regularized governance and executive management would be paramount in sustaining gains achieved, as well as future sustainability. Core issues remained, and thus at the end of Administration key recommendations were towards the need for:

• **Re-architecture of ICT data systems and data management:** Financial controls, quality management and governance had to be introduced to ensure delivery of the mandate in 2019/20 financial year. Significant work continues to improve data exchange protocols, cybersecurity, and integrity of data systems. These interventions are being embedded to ensure long term sustainability but remain critical aspects that require focused maintenance and support.

• **Strengthening of Human Resources Department:** Various strategies were implemented and were at various stages of initiation or progress and thus the recommendation was that this needs to be managed and monitored pro-actively.

• **Operating model and organisational re-design:** An interim operating model was signed off by the Administrator identifying critical skills to ensure short to medium sustainability. This guided recruitment and technical capacitation of NSFAS. Given the contemplated review of all systems it was recognized as prudent to have a complete review of the NSFAS operating model and mandate.

While much was achieved, issues faced by NSFAS are systemic and deep-rooted and stability in key areas, such as the appointment of a CEO, supported by the appointment of the Board of NSFAS and the installation of an independent Audit and Risk Committee was rightly noted as critical structures for transition and governance stability.

The new CEO's tenure (November – March)


Student Funding Shortfall in 2020

NSFAS bursary allocation for the 2020 academic year was undermined by the impact of COVID- 19 in unprecedented ways. Institutions such as UNISA doubled their FTEN enrolment numbers and the demand for NSFAS bursaries witnessed significant increases in comparison to previous years. At the end of the academic year 2020, universities needed an extra R3,5bn in funding to meet the commitments of the 2020 academic year.

TVET bursary funding started showing signs of pressure towards the end of 2020. Contrary to projections that TVETs would not require additional funding in the 2020 academic year, nine (9) colleges overspent on the tuition allocation. At the time, NSFAS established that an additional R440 million would be required to complete the 2020 academic year in the TVET sector. As of November, the budget for recoveries was to collect R352 million and only R266,8 million was collected, due to a number of economic factors also compounded by COVID-19.

NSFAS is of the view that the funding shortfall is R9,6bn (R8,18bn for Universities and R1,45 bn for TVET Colleges. R2,5 bn will be required if the additional risk factors (administration fee and additional laptops) unique to the TVET sector is also considered. NSFAS is engaging with DHET to source more funds.

The 2020 appeals cycle opened on 21 January 2020 and closed on 30 March for both new and continuing students. The new students submit their appeals directly to the NSFAS via the online NSFAS portal, whilst continuing students submit their appeals to their respective Financial Aid Offices. NSFAS is exploring developing an online tool to support this process in the future.



Mr Andile Nongogo
Chief Executive Officer

Official Sign-Off

It is hereby certified that this Strategic Plan:

- Was developed by the management of the National Student Financial Aid Scheme under the guidance of Dr. Bonginkosi E Nzimande
- Takes into account all the relevant policies, legislation, and other mandates for which National Student Financial Aid Scheme is responsible.
- Accurately reflects the Impact, Outcomes and Outputs which the National Student Financial Aid Scheme will endeavour to achieve over the period 2020/21 – 2024/ 2025

Mr. Modibedi Oliphant

Signature:  Chief Information Officer

Ms. Nthuseng Mphahlele

Signature:  Chief Operation Officer

Mr. Masile Ramorwesi

Signature:  Chief Financial Officer

Ms. Ayanda Mpungose

Signature:  Head Official responsible for Planning (Acting)

Mr. Andile Nongogo

Signature:  Executive Officer

Mr. Ernest Khosa

Signature:  Accounting Authority

Approved by:

Dr. Bonginkosi E Nzimande

Signature:  Executive Authority



Part A:

Our Mandate



1. Constitutional Mandate

The Constitution of the Republic of South Africa, 1996

The Bill of Rights of the Constitution of the Republic of South Africa Act (108 of 1996) states in section 29 (1) (a): “Everyone has the right...to a basic education, including adult basic education; and to further education, which the state, through reasonable measures, must make progressively available and accessible.”

NSFAS contributes to the attainment of the rights described in section 29 by providing financial aid to students from poor and working-class families. NSFAS enables these students to access post-school education, thereby redressing the results of past racially discriminatory laws and practices. The mandate includes the recovery of student loans and raising funds for student loans and bursaries.

The core objectives of the National Student Financial Aid Scheme are based on the following constitutional mandate:

(i) The Constitution of the Republic of South Africa, 1996

NSFAS was established according to the National Student Financial Aid Scheme Act (Act 56 of 1999 as amended) and incorporated TEFSA (Tertiary Education Fund of South Africa) from 1993 to 2000, TEFSA was the primary non-profit company in terms of Section 21 of the Companies Act and ceased to operate in July 2000. All existing loans on the TEFSA books were transferred to NSFAS.

The Constitution of the Republic of South Africa, (Act 108 of 1996) also establishes two key bodies that play an oversight role over NSFAS. The Portfolio Committee on Higher Education and Training is established by the rules of the National Assembly as enshrined in Section 57(2) (a). The Committee is therefore an extension of the National Assembly and derives its mandate from Parliament. The Select Committee on Education and Recreation is a Committee of the National Council of Provinces (NCOP). Functions of this committee amongst others are to monitor the financial and non-financial performance of government departments and their entities to ensure that national objectives are met.

(ii) NSFAS Act 56 of 1999 as amended; is established to provide the following;

- Provide loans and bursaries to eligible students;
- Develop criteria and conditions for the granting of loans and bursaries to eligible students in consultation with the minister of higher education and training;
- Raise funds;
- Recover loans;
- Maintain and analyse a database and undertake research for the better utilisation of financial resources;
- Advising the minister on matters relating to financial aid for students; and
- Undertaking other functions assigned to it by the NSFAS act 56 of 1999 as amended or by the Minister.

(ii) Following various Ministerial reports and task teams over the past few years, the need for the NSFAS Act to be reviewed has been recognised by the DHET. A task team was put in place to consider the critical changes to the Act that needs to be made. These changes had to be in line with key recommendations from the MTT report and the NSFAS practices, evolved over time and in response to changing needs within the sector and codified through rules produced by NSFAS.

Following the fee-free education announcement, the Minister of Higher Education and Training published regulations in the (Government Gazette Vol. 631, No. 413901) to the NSFAS Act for public comment which confirms NSFAS’s mandate, in consultation with the Minister (Government Gazette Vol. 634, No. 415542) in that it may determine and revise:

- criteria for eligibility for financial aid; and
- set different eligibility criteria for different forms of financial aid.

The regulations also expand NSFAS’s mandate to include:

- Entering into Public Private Partnerships (PPPs) to enable NSFAS to extend, and/or administer, and/or recover loans granted for financial aid; and
- Making payment of such amount of the loan or bursary as is not payable to the institution, to the borrower or bursar or to the approved service provider for payment to the borrower or bursar.

2. Legislative and Policy **Mandates**

2.1 Legislative mandates

The legislations outlined below make provision for government planning, monitoring of performance, reporting and evaluation.

i) Public Service Regulations, 2016

Chapter 3 of the Public Service Regulations provides requirements for the preparation of Strategic Plans, Annual Reports, and the Service Delivery Improvement Plan. Regulation 25 outlines the requirements for the development of Strategic Plans and related reporting systems. Regulation 31 makes provision for the development, tabling, and submission of Annual Reports. Regulation 38 provides the requirements of Service Delivery Improvement Plans which must be informed by the Strategic Plans.

ii) The Republic of South Africa (1997) Higher Education Act, No. 101 of 1997 aims to:

- Regulate higher education;
- Provide for the establishment, composition, and functions of a Council on Higher Education;
- Provide for the establishment, governance, and funding of public higher education institutions;
- Provide for the appointment and functions of an independent assessor;
- Provide for the registration of private higher education institutions;
- Provide for quality assurance and quality promotion in higher education; and
- Provide for transitional arrangements and the repeal of certain laws; and to provide for matters connected therewith.

iii) Continuing Education and Training Act, No. 16 of 2006 aims to:

- Enable students to acquire-
 - i. The necessary knowledge;
 - ii. Practical skills; and
 - iii. Applied vocational and occupational competence; and
- Provide students with the necessary attributes required for-
 - i. Employment
 - ii. Entry to a particular vocation, occupation, or trade; or
 - iii. Entry into a higher education institution.
- The Act applies to all education institutions which have been established or declared a public college or registered as a private college in terms of this Act.

iv) Public Finance Management Act 1 of 1999

As a public entity, NSFAS is also subject to the Public Finance Management Act (PFMA), Act 1 of 1999, in terms of which NSFAS is listed as a Schedule 3A public entity. The NSFAS Act specifies that the board must manage, govern, and administer NSFAS. The Act requires the board to establish a five-member board executive committee and a board finance committee. NSFAS is listed as a Schedule 3A national public entity in terms of the PFMA. These entities are extensions of a department with the mandate to fulfil a specific economic or social responsibility of government. Boards of public entities have considerable fiduciary responsibility including the “reasonable protection of the assets and records of the public entity” and prevention of “any prejudice to the financial interests of the state”.

v) Treasury Regulations, 2005

The Treasury Regulations outlines the requirements for the development and submission of Strategic Plans, as well as, related quarterly performance reporting. In addition, National Treasury Note 33 of 2011 regulates the development of Strategic and Annual Performance Plans according to the framework for Strategic Plans and Annual Performance Plans.

vi) Public Audit Act, 2004 (Act 25 of 2004)

This Act assigns the supreme auditing function to the Auditor-General, which includes the auditing of the administrations of public entities. Audit reports on all entities are tabled in parliament.

vii) National Credit Act (Act 34 of 2005)

NSFAS is subject to the National Credit Act (NCA) (Act 34 of 2005), which requires all credit providers to register with the National Credit Regulator (NCR). The NCA prevails over all other legislation dealing with the provision of credit. NSFAS is registered as a credit provider under registration number NCRP 2655.

2.2 Policy Mandates

2.2.1 Government priorities as per Mid Term Strategic Framework



2.2.2 National Development Plan – 2030

Outcomes of the NDP which NSFAS directly and indirectly contributes to:

OUTCOME	DESCRIPTION	CONTRIBUTION
Outcome 5	Skilled and capable workforce to support an inclusive growth path.	Direct contribution
Outcome 2	Further and higher education and training that allows people to fulfil their potential. An expanding higher education sector that boosts incomes and productivity and shifts South Africa towards a knowledge-based economy.	Direct contribution

The National Development Plan (NDP) - 2030 provides the policy framework within which NSFAS has developed its strategic plan. It details the challenges that the country is facing as well as the strategic choices that must be made to create a better life for all South Africans.

The NDP provides extensive detail on the nine challenges facing South Africa, amongst these and of particular importance to NSFAS is the challenge that “The quality of school education for black people is poor”. As a response to these challenges, the NDP aims to eliminate poverty and reduce inequality by 2030 by:

- Raising employment through faster economic growth;
- Improving the quality of education, skills development, and innovation, and
- Building the capability of the state to play a developmental, transformative role.

On improving education, skills development, and innovation, the NDP further provides a broad framework for student financial aid in South Africa:

(i) Funding for qualifying students

“Provide all students who qualify for the National Student Financial Aid Scheme with access to full funding through loans and bursaries to cover the costs of tuition, books, accommodation and other living expenses”.

(ii) Collections

“The National Student Financial Aid Scheme... should be recovered through arrangements with the South African Revenue Service”.

2.2.3 Policy Framework for the Government -Wide Monitoring and Evaluation System (GWME) (2005)

The Framework identifies programme performance information as one of the data terrains under pinning GWME, focusing on information that is collected by government institutions in the course of fulfilling their mandates and implementing the policies of government.

2.2.4 Framework for Managing Programme Performance Information (FMPPI) (2007)

The framework outlines the key concepts in the design and implementation of management systems to define, collect, report, and use performance information in the public sector. This framework stipulates that performance information is essential to focus the attention of the public and oversight bodies on whether public institutions are delivering value for money, by comparing their performance against their budgets and service delivery plans and to alert managers to areas where corrective measures are required.

2.2.5 The Medium-Term Strategic Framework

- The Medium-Term Strategic Framework (MTSF) is Government’s strategic plan for the 2020-2025 electoral term. It reflects the commitments made in the election manifesto of the governing party, including the commitment to implement the NDP. The MTSF sets out the actions Government will take and targets to be achieved. It also provides a framework for the other plans of national, provincial, and local government.
- The MTSF sets targets on the achievement of the NDP goals over its 5-year period for each of the 14 outcomes. Table 1 below shows the three MTSF targets set for the DHET for which NSFAS is responsible for implementing as part of outcome 5 deliverables

The following tables indicate the DHET MTSF targets which NSFAS is responsible for

MTSF Outcome Priority 3; Education, Skills, and Health

No	Indicator	Baseline	2020/21 Targets	2021/22 Targets	2022/23 Targets	2023/24 Targets	2024/25 Targets
1	Amount of financial Aid raised from new funders for qualifying students per year	R39.9m	Different KPI – no fund-raising target	R43.9m	48.3 m	51.2 m	54.2 m
2	Amounts of funds recovered from NSFAS debtors per academic year	R551.3m	R386.8m	R425.5m	R388.5m	R407.9m	R428.3m

Impact Indicators

No	Impact Indicator	Baseline	2021/22 Targets	2022/23 Targets	2023/24 Targets	2024/25 Targets
3	Number of TVET college students receiving funding through NSFAS bursaries annually	497 123 per annum NC(V) and Report191 students awarded bursaries in the 2020 academic year	310 900 per annum qualifying NC(V) and Report191 TVET students awarded bursaries by 31 March 2020 (dependent on available funding -	517167 per annum qualifying NC(V) and Report191 TVET students awarded bursaries by 31 March 2021 (dependent on available funding)	556756 per annum qualifying NC(V) and Report191 TVET students awarded bursaries by 31 March 2022 (dependent on available funding)	571240 per annum qualifying NC(V) and Report191 TVET students awarded bursaries by 31 March 2023 (dependent on available funding)
8	Number of university students receiving funding through NSFAS bursaries annually	426 268 (2020 academic year)	427 851 eligible students obtaining financial assistance annually from 2020 academic year	431 412 eligible students obtaining financial assistance annually from 2021 academic year	439 659 eligible students obtaining financial assistance annually from 2022 academic year	450 000 eligible students obtaining financial assistance annually from 2023 academic year

3. INSTITUTIONAL POLICIES AND STRATEGIES OVER THE FIVE-YEAR PLANNING PERIOD

3.1 NSFAS policies are as follows:

- DPSA - Incentive Policy Framework for employees on salary level 1-12
- DPSA - Determination on leave of absence
- DPSA - Determination on Long Service Recognition
- DPSA - Determination on working time
- NSFAS - Recruitment and Selection Policy
- NSFAS – Remuneration – Travel and Subsistence Allowance
- NSFAS – Employment of staff – Relocation Policy
- NSFAS – Employment of Staff – People with Disabilities
- NSFAS – Staff education, Training and Development Policy
- NSFAS – Employment Relations Policy
- NSFAS – Performance Management Policy
- NSFAS – Employment of Staff – Employment Equity Policy
- NSFAS – Employment of Staff – Employment Relations – Sexual Harassment Policy
- NSFAS - Employee Relations – Employee Assistance Programme Policy
- NSFAS - Employee Relations – Substance Abuse Policy
- NSFAS – Remuneration Policy
- NSFAS – Private work Policy
- NSFAS – Cellphone Allowance Policy
- NSFAS - Supply Chain Management Policy
- NSFAS – Performance Information Management
- NSFAS - Student Funding Policy
- NSFAS - Policy for the funding of students with disabilities
- DHET Bursary Rules and Guidelines for universities
- DHET Bursary Rules and Guidelines for TVETS
- NSFAS Eligibility Criteria
- N+ Rule: University
- N+ Rule: TVET

3.2 Strategies over the five-year period.

THE REASONS OF THE UPDATE OF THE STRATEGIC OBJECTIVES AND OUTCOMES

Audit of performance information (AOPI) was disclaimed in the past two financial years. The reasons raised by the Auditor General South Africa (AGSA) in disclaiming the AOPI included:

- Key performance indicators were not developed using the SMART (Specific, Measurable, Achievable, Reliable, Time bound) principles. This meant that the AGSA had difficulties with the interpretation of the Technical Indicator Description (TIDs) and how to conduct the audit as a result of it.
- TID not aligned to KPI (Key Performance Indicators) and TID's did not use the SMART principles.
- Internal resources are not clear as to what it is required and the format to provide the supporting data (confusion as to what data/ extracts are required for the numerator/denominator etc).
- Data not provided according to the TID

The NSFAS strategy is focused more on being student centric. This resulted in the organisation reviewing its organogram and projects to align with the student centric model.

The above resulted in the review of Strategic goals, Goal statements, Strategic objectives, Strategic outcomes, KPI's and TID's without changing the overall vision and mission of the organisation

Strategic Outcome Oriented Goals	Goal 1: Core Business	Goal 2: Administration
Goal Statement 1	To contribute towards students' success by being a leading resource provider within the higher education eco system.	
Goal Statement 2	To provide fair and equitable access to financial and other resources for eligible students in an efficient, transparent, professional and student centric manner	
Strategic objectives	1). Strategic Objective 1: Core business: to enable access to funding and resources in a transparent manner. 2). Strategic Objective 2: Core business: Student Centricity 3). Strategic Objective 3: Administration: Sustainable Business 4). Strategic Objective 4: Administrative: Professional, Efficient, high performance driven organization	
Outcomes	1). Outcome 1: Increased number of eligible students being funded fairly and equitably 2). Outcome 2: Improvement in the stakeholder community perception of the organization 3). Outcome 3: A well governed organization and a strong internal control environment. 4). Outcome 4: An optimal efficient and effective operating business	
Key Performance Indicator	KPI 1.1 Percentage of funded students disbursed within a specified period of receipt of valid registration data KPI 1.2 The amount to be collected from loan book debtors KPI 1.3 Unqualified Audit opinion obtained from AGSA KPI 2.1 Adopted and Implement the ICT governance standards to achieve level 3 status for CGICT KPI 2.2 Improve the Organizational Cyber Security Maturity Posture to level 3 of NIST Standard KPI 2.3 Percentage of the Organizational ICT Digital Transformational Strategy Execution KPI 2.4 Application system availability to applicants KPI 3.1 The number of working days within which funded vacancies are filled per annum (time to fill) KPI 3.2 Approved continuous development courses for management employees KPI 3.3 Percentage of staff that have undergone on-the-job training per annum KPI 3.4 Number of change management programmes conducted by HR per annum that positively impact/ transform the culture of the NSFAS KPI 3.5 Percentage of employees who signs performance contracts at the beginning of the financial year and have conducted four (4) quarterly performance reviews in line with policy KPI 3.6 Percentage of women employed in management positions KPI 4.1 Approved NSFAS Eligibility Criteria and Conditions for Financial Aid released before start of registration at institutions KPI 4.2 Percentage of prospective SASSA beneficiary applicants that applied for	

	<p>funding</p> <p>KPI 4.3 Research Studies on eligible cohorts of NSFAS Beneficiaries in targeted areas</p> <p>KPI 4.4 Number of students receiving NSFAS bursaries annually</p> <p>KPI 4.5 Percentage of all valid appeals received within the approved appeal window where the evaluation of the appeal is completed within 45 working days</p> <p>KPI 4.6 Number of Quality Customer Engagements implemented</p> <p>KPI 4.7 A reduction in average call waiting times.</p> <p>KPI 4.8 A framework for the measurement of current beneficiaries, potential beneficiaries, and other stakeholders' satisfaction</p> <p>KPI 4.9 Improve communications and brand awareness.</p>
--	---

4. UPDATES TO COURT RULINGS

4.1 In the matter between Axiz (Pty) Ltd v NSFAS and PEU Solutions Case No: 11930/2021 held at Gauteng High Court

This matter concerns a claim in the amount of R604 873.51 that is allegedly due to Axiz by NSFAS. NSFAS' alleged liability for the outstanding amount derives from a Tripartite Agreement ("the Tripartite") that was concluded between Axiz (Pty) Ltd, NSFAS and PEU Business Enterprise (Pty) Ltd (PEU).

In accordance with the Tripartite, Axis is entitled to collect all debts of NSFAS in favour of PEU, directly from NSFAS in order to discharge the indebtedness of PEU to Axiz. Furthermore, NSFAS was required to make payment of all debts that it owed to PEU directly to Axis.

Status: The pleadings, as well as the discovery in this matter, have been completed. Axiz is in the process of obtaining a trial date. Furthermore, Axiz' has indicated its intention and suggestion that the matter be settled amicably between the parties. NSFAS will liaise with its legal representatives to consider settlement proposals.

4.2 In the matter between Kagiso Lekwadu and Reneilwe Matlala v Minister of Higher Education and Training, NSFAS, Minister of Basic Education and Minister of Social Development Case No: CCT 106 / 2022 held at the Constitutional Court.

NSFAS was served with a Notice of Motion Application for Direct Access to the Constitutional Court on 20 April 2022, via the offices of Adams and Adams advising NSFAS that the Applicants intend to make an application to the Constitutional Court under Case No: CCT 106 / 2022 within 5 days of receipt of the application. The purpose of the application was to obtain an order, directing the 1st and 2nd Respondents to take reasonable steps and restructure the NSFAS allowance model at the University of South Africa without delay.

The Applicants wanted an order declaring the Cabinet decision to exclude UNISA-NSFAS funded students from being beneficiaries of the Presidential Youth Employment Initiative (PYEI) and Social Relief Distress (SRD) initiatives unconstitutional and invalid.

Ruling: The Constitutional Court considered the application for direct access and has ruled that there is no proper case made out by the Applicant's for direct access and as a result, direct access was refused. The matter has now closed.

4.3 In the matter between Samantha Moloi & 2 Others v NSFAS, DHET and University of Witwatersrand Case No: 24009/2021 Gauteng High Court – Unfunding of LLB Students.

NSFAS was served with an Urgent Application in the Gauteng Division of the High Court of RSA, Pretoria under Case No: 24009/2021 on 17 May 2021, which matter was initially scheduled to be heard on 1 June 2021. Oral arguments, in addition to the respective parties Heads of Argument were heard by Judge Jody Kollepan on the 1 September 2021 and an adverse judgement was delivered on the 27 October 2021. The First to Third Applicant(s), whom are being represented by Webber Wentzel Attorneys, were granted an order in the following terms:

The Application was heard on an urgent basis in terms of Rule 6(12) of the Uniform Rules of Court and condonation was granted in regard to deviation from normal forms, time periods and service.

Suspending the following decisions:

- a) The First Respondent (DHET) decision to discontinue NSFAS funding for Postgraduate diplomas, honours degrees, Masters and PHD degrees except in the case of continuing academically eligible students from 2020 completing their qualifications formally communicated in a media statement on 05th March 2021, and
- b) the subsequent decision by the Second Respondent (NSFAS) to discontinue funding for Postgraduate qualifications, including post graduate certificates, postgraduate diplomas, honours degrees, Masters and PHD degrees, except in the case of continuing academically eligible students from 2020 completing their qualifications which decision was published in the 2021 Guidelines for the Department of Higher Education and Training Bursary Scheme.
- c) Directing the Third Respondent (University of Witwatersrand) to suspend its direction that students in their second or third year of their three-year LLB repay Wits their tuition, housing, and any other fees for the previous academic year, where such students were funded by the NSFAS in terms of the 2020 Guidelines for the DHET.
- d) Directing that NSFAS continue funding students who are in their first year of either their two-year or three-year LLB and second or third year of their three-year LLB in 2021, who were eligible for NSFAS funding in their previous year of study.
- e) Interdicting the Respondents from taking any steps to discontinue the funding of the Applicant(s).
- f) That any party who opposes the application furnish the costs thereof.
- g) Granting the Applicant(s) further and / or alternative relief.

Status: A petition for leave to appeal was lodged by NSFAS with the SCA Registrar on the 10th of January 2022. The matter is now before the SCA and NSFAS filed its appeal record on 20 October 2022 and have been directed to file its heads of argument no later than 1 December 2022. The matter is still active.

4.4 SOLIDARITY YOUTH AND CAREER DEVELOPMENT & 3 OTHERS vs NSFAS & 7 OTHERS Case no: 17039/2020 held at Western Cape High Court Division

In this matter the Solidarity Youth and Career Development instituted a contractual claim against NSFAS for alleged cancellation of Bursary Funding. The matter was incorrectly brought by Solidarity as a contractual claim, when it ought to have been launched as a Rule 53, Administrative Review Application.

The legal representatives for NSFAS prepared and delivered NSFAS' Plea in the matter challenging Solidarity's cause of action. By agreement between the parties (and on instruction) a Deed of Settlement was entered into, and the matter was Withdrawn by Agreement.

Status: *Withdrawn by Solidarity; matter closed.*

4.5 AFRI FORUM NPC & 3 OTHERS vs NSFAS Case no: 17834/2020 held Western Cape High Court Division

In this matter, following the failed action by Solidarity, Afriforum launched a Review Application against NSFAS for the decision to withdraw bursary funding for approximately 5000 students. It must be noted that the matter had significant media attention.

Afriforum sought relief to certify a class action suit as against NSFAS and review the decision to withdraw bursary funding. The Legal representatives for NSFAS prepared the Opposing Affidavit in terms of which it challenged the relief sought by Afriforum. NSFAS' Legal Team was further instructed that an ICT error resulted in 5000 appeals not being processed by the Appeals Authority, and the challenge centred around the inappropriate nature of Afriforum's relief.

NSFAS' Legal Team successfully prevented the certification of a class action, however, due to the ICT error of NSFAS a 50.00% party-party cost award was granted in favour of the Bursary Recipients

Status of Matter: Legal team has opposed and objected to the Bills of Cost prepared by Afriforum; OPPOSED TAXATION DATE: 13 JUNE 2023. The matter is active.

4.6 ANGUS WILLIAM DAVID NORKIE vs NSFAS Case no: 793/2021 held at the Western Cape High Court Division

In the wake of the media attention from the Afriforum matter, Mr. Angus Norkie, launched an ill-conceived Urgent Review Application with respect to his daughter's withdrawal of funding. Mr. Norkie was self-represented in these proceedings.

The basis for NSFAS' cancellation of funding pertained to an alleged non-disclosure of income in excess of the eligibility criteria. To this end, NSFAS instructed the legal team to hold without prejudice discussion with Mr. Norkie, to ascertain the true state of affairs and secure proof of income.

All documentation received from the Mr. Norkie was scrutinised and an Advisory and Recommendation Memorandum was prepared by the Legal team for the NSFAS decision maker to consider and render Final Funding Determination. Ultimately on the strength of the recommendations made, it was determined to restore Bursary Eligibility.

Status: Matter was removed from the Court Roll; Closed.

4.7 BARRYDU PLOOY vs NSFAS Case no: 5037/2021 held at the Western Cape High Court Division

The parties have exchanged pleadings and the matter is presently in Discovery Stage. NSFAS' Legal Team was served with approximately 4000 pages of Discovery Documents from the Plaintiff, which the legal team has since considered in detail.

A Risk Advisory has been prepared, in terms of which the Legal Team identifies that the evidence is indicative of an Illegal Agreement having been entered into with Barry Du Plooy in contravention of the Treasury Regulations; PFMA & PPPFA.

The matter is currently being investigated by Forensic Services with possible referral to SIU.

Status of Matter: Matter ongoing – Counsel to be briefed to advise on the amendment to NSFAS' Plea to aver Unlawful Contract and obviate liability of NSFAS to uphold an unlawful agreement concluded. Matter active.

4.8 SOLIDARITY YOUTH AND CAREER DEVELOPMENT & 3 OTHERS vs NSFAS & 7 OTHERS Case no: 17039/2020 held at Western Cape High Court Division

In this matter the Solidarity Youth and Career Development instituted a contractual claim against NSFAS for alleged cancellation of Bursary Funding. The matter was incorrectly brought by Solidarity as a contractual claim, when it ought to have been launched as a Rule 53, Administrative Review Application.

The legal representatives for NSFAS prepared and delivered NSFAS' Plea in the matter challenging Solidarity's cause of action. By agreement between the parties (and on instruction) a Deed of Settlement was entered into, and the matter was Withdrawn by Agreement.

Status: *Withdrawn by Solidarity; matter closed.*

4.9 AFRI FORUM NPC & 3 OTHERS vs NSFAS Case no: 17834/2020 held Western Cape High Court Division

In this matter, following the failed action by Solidarity, Afriforum launched a Review Application against NSFAS for the decision to withdraw bursary funding for approximately 5000 students. It must be noted that the matter had significant media attention.

Afriforum sought relief to certify a class action suit as against NSFAS and review the decision to withdraw bursary funding. The Legal representatives for NSFAS prepared the Opposing Affidavit in terms of which it challenged the relief sought by Afriforum. NSFAS' Legal Team was further instructed that an ICT error resulted in 5000 appeals not being processed by the Appeals Authority, and the challenge centred around the inappropriate nature of Afriforum's relief.

NSFAS' Legal Team successfully prevented the certification of a class action, however, due to the ICT error of NSFAS a 50.00% party-party cost award was granted in favour of the Bursary Recipients

Status of Matter: Legal team has opposed and objected to the Bills of Cost prepared by Afriforum; OPPOSED TAXATION DATE: 13 JUNE 2023. The matter is active.

4.10 ANGUS WILLIAM DAVID NORKIE vs NSFAS Case no: 793/2021 held at the Western Cape High Court Division

In the wake of the media attention from the Afriforum matter, Mr. Angus Norkie, launched an ill-conceived Urgent Review Application with respect to his daughter's withdrawal of funding. Mr. Norkie was self-represented in these proceedings.

The basis for NSFAS' cancellation of funding pertained to an alleged non-disclosure of income in excess of the eligibility criteria. To this end, NSFAS instructed the legal team to hold without prejudice discussion with Mr. Norkie, to ascertain the true state of affairs and secure proof of income.

All documentation received from the Mr. Norkie was scrutinised and an Advisory and Recommendation Memorandum was prepared by the Legal team for the NSFAS decision maker to consider and render Final Funding Determination. Ultimately on the strength of the recommendations made, it was determined to restore Bursary Eligibility.

Status: Matter was removed from the Court Roll; Closed.

4.11 BARRY DU PLOOY vs NSFAS Case no: 5037/2021 held at the Western Cape High Court Division

The parties have exchanged pleadings and the matter is presently in Discovery Stage. NSFAS' Legal Team was served with approximately 4000 pages of Discovery Documents from the Plaintiff, which the legal team has since considered in detail.

A Risk Advisory has been prepared, in terms of which the Legal Team identifies that the evidence is indicative of an Illegal Agreement having been entered into with Barry Du Plooy in contravention of the Treasury Regulations; PFMA & PPPFA.

The matter is currently being investigated by Forensic Services with possible referral to SIU.

Status of Matter: Matter ongoing – Counsel to be briefed to advise on the amendment to NSFAS' Plea to aver Unlawful Contract and obviate liability of NSFAS to uphold an unlawful agreement concluded. Matter active.

4.12 ALCM Solutions v NSFAS Case No: 10419/2021 held at the Western Cape High Court Division

ALCM instituted action against NSFAS for non-payment of invoices and alleged contractual liability to make payment thereto. The NSFAS Legal Team prepared the Plea in terms of which the relief sought was challenged of non-compliance with the Arbitration Clause of the Agreement, and substantive grounds for charging NSFAS in excess of the contractually agreed terms and amounts. All Pleadings and Notices have been exchanged in the matter

On or about 19 January 2022, ALCM's erstwhile attorneys served their Notice of Withdrawal as Attorneys in the matter. On or about 21 February 2022, our office transmitted an electronic link to all Pleadings and Notices to ALCM's new attorneys. ALCM have failed to take any further steps in the matter and bear the onus as dominus litis to move the matter forward.

Status: Matter Pended. NSFAS awaits ALCM to take further steps.

4.13 CHRISTOPHERENGELBRECHT vs NSFAS Case no: 206/2022

Mr. Engelbrecht instituted an Urgent Application in the Magistrates Court for Judicial Review against the rejection of his appeal. In consultation with the NSFAS operations team, it was ascertained that the rejection of Mr. Engelbrecht's Appeal was as a result of an income for a related person having triggered an alert exceeding the eligibility criteria. Legal Team was accordingly instructed to arrange without prejudice discussions to ascertain the true state of affairs, and consider the documentation made available by Mr. Engelbrecht.

On receipt of documentation, it was ascertained that the related person was Mr. Engelbrecht's Father's spouse (not biological mother), and therefore did not form part of his immediate household income. Legal Team accordingly prepared recommendations for the Appeal Authority to consider and make Final Funding Determination.

Status of Matter: Matter Active Awaiting Instructions from Appeal Decision maker.



Part B:

Strategic Focus



Part B: Strategic Focus

1. VISION

A model public entity operating within the public post school education eco system that provides equitable access to financial and other resources for eligible students in an efficient, transparent, and professional student centric manner.

2. MISSION

To be an agile, responsive, and student-centric resource provider within the public higher education ecosystem.

3. VALUES

VALUE	BEHAVIOUR
Social justice	The fair distribution of resources to eligible students.
Integrity (Trust)	To demonstrate ethical conduct that must be beyond reproach and accepted as such by all stakeholders.
Excellence	To have a high-performance culture to meet the expectations of stakeholders with efficiency and impact.

4. Situational Analysis

The 2019-2024 Mid Term Strategic Framework (MTSF) is a five-year strategic plan of government and forms part of the five-year implementation phase of the National Development Plan (NDP). The MTSF is structured around 7 priority outcomes of which the Department of Higher Education and Training, Science and Technology (DHET) is responsible for Priority 3; Education, skills, and health. NSFAS is key to supporting this outcome by increasing access of students to TVET colleges and higher education institutions to make further education progressively available and accessible, as enshrined by the Constitution.

The National Student Financial Aid Scheme conducts workshops every year in order to develop planning documents of the entity and conducts workshops for the purpose of reviewing and updating the planning documents. Stakeholders are also invited in this process. This is to ensure that NSFAS aligns its processes with the 2019-2024 Mid Term Strategic Framework (MTSF) and relevant legislations of Government guiding the planning process.

The execution of the Strategic objectives and the APP for the financial year 2021/22 was severely impacted by the current state of the operational systems during 2020/21 financial year. While the COVID-19 pandemic has brought particular challenges to how government institutions prioritise in the context of stringent budgets and the need to adapt to new ways of working, some of the challenges to the NSFAS operations are long-standing.

Key organisational risks and constraints remain as the need for:

- Re-architecture of ICT data systems and data management
- Strengthening of the Human Resources Department; and
- Operating model and organisational re-design

The student accommodation remain a challenge across all the provinces. Through Private Partnership the envisage to the improve the current deteriorating state of the NSFAS beneficiaries across the country. In 2010, a Ministerial Committee was established to review the provision of student housing at public universities. (+300K beds required). The nationwide shortage of student housing has a negative impact on students who rent private, off-campus accommodation, which can be unaffordable or unsuitable and often located far from the campuses. The Committee found that this shortage negatively affects more than 70% of students who study through the financial aid from various sources, mostly from government, administered by the National Student Financial Aid Scheme (NSFAS), as they cannot afford the high rentals for private accommodation close to campus.

The NSFAS value propositions are as follows:

PSET institutions suffered a great deal of loss of teaching and learning during the 2020 academic year. As a result, institutions had to grapple with supporting students through forms of remote multi-modal teaching and learning. These necessitated institutions to adjust and re-imagine their modus operandi, embracing new technologies and forms of engagements.

NSFAS beneficiaries studying at public universities and TVET colleges receive, where necessary, allowances to cater for food, learning material, travelling to campus during their course of study. Currently the process of paying these allowances to beneficiaries is not streamlined, there are various methods used. The direct payment proposed solutions strives for the for following but not limited:

- To streamline the process of allowance payments, Management sought a secure solution that will see all NSFAS beneficiaries receive allowances directly from NSFAS.
- The solution will enable NSFAS to ensure that beneficiaries are paid on time by eliminating third party dependencies
- Additionally, the solution ought to help the scheme monitor how beneficiaries utilise their funds and identify trends and areas that require financial awareness initiatives.

The NSFAS headcount enrolment defined as the unduplicated number of students enrolled in a PSET institution at a given time in an academic year, regardless of their course load, or number of programmes enrolled in. The NSFAS has confirmed funding for 744,769 headcount enrolments, consisting of 275,006 and 469,763 new and continuing students registered at Universities and TVET colleges, as reflected on the table below. Biographical summaries have been provided for headcount enrolments in Annexure A.

2022 Headcount Enrolments as of 30th September 2022

Institution Type	New Applicants	Continuing Students	Total
TVET College	152,792	364,867	517,659
University	122,214	104,896	227,110
Total	275,006	469,763	744,769

The National Treasury 2022 budget review made a provision for an additional allocation of R110.8 billion in 2022/23, R60 billion in 2023/24 and R56.6 billion in 2024/25 are made for several priorities that could not be funded through reprioritisation. These include the special COVID-19 social relief of distress grant, the continuation of bursaries for students benefiting from the National Student Financial Aid Scheme, and the presidential employment initiative. The bulk of the spending is allocated to learning and culture (R1.3 trillion). The National Treasury budget 2022/23 under social services for NSFAS is R46.1bn. The DHET Disability Fund is a full-cost bursary aimed at providing financial support to students with disabilities who are financially needy and academically able. It is intended to open opportunities for study in further and higher education through the provision of additional teaching and learning (curriculum) support for students to overcome any barriers to learning brought about by their disability

NSFAS successfully disbursed in total R 31,233,885,162 to the NSFAS beneficiaries as depicted in the table below.

2022 Disbursements Summary as of 30th September 2022

Institution Type	Amount Paid
TVET College	R 3,948,092,633
University	R 27,285,792,529
Grand Total	R 31,233,885,162

During the coronavirus pandemic SARS – Cov-2 (COVID-19) impact NSFAS vision was to enable access and success to the post-school education sector by providing financial aid to deserving students. The laptop initiative is linked to our objective of ensuring that we empower our beneficiaries with the relevant tools (e.g., laptops) to be able to succeed in their studies. The Minister of Higher Education, Science, and Innovation, during the 2020 lockdown because of the Covid -19 pandemic, committed to transform the post-school education environment by pronouncing the provision of digital learning devices. This was an important and critical milestone which served as a response to the ushering of the 4th industrial revolution in the country. NSFAS distributed 139 957 laptops to the NSFAS beneficiaries in executing the Minister's pronouncement on the digital learning devices.

Important milestones towards the improvement of governance, accountability and stability in the organization has been the appointment of the NSFAS CEO (December 2020), as well as the appointment of an NSFAS Board (January 2021). The work of the Ministerial Task Team will also be critical in making long-term recommendations on the future models, structures, systems, and business processes necessary for an effective NSFAS.

The remediation strategies towards improving overall organisational performance continue to include reviewing the organisational design and related organisational structure, as well as institutionalising performance management through linking organisational performance with individual performance.

Strengthening the core business operations has been recognised as key to addressing the efficiency of funding support to students. Remediation strategies in this regard include:

- Reviewing the student funding guidelines
- Reviewing the Fundraising Strategy
- Improved collaboration with stakeholders
- Improving core business systems and tools
- Interfacing with institutional systems
- Increased and improved capacity
- Reducing and eliminating recurring student queries; and
- Implementing the digital strategy

4.1 The Theory of Change in Planning

Given the background analysis, the theory of change in planning will be employed in order to tease out the problems that the entity is faced with, the effects of the problem and the possible solutions. This will assist the entity in identifying the outputs, developing the outcomes and how the theory will impact the entity and the society in the long run.

PROBLEM STATEMENT	
Strategic Outcome-Orientated Goal 1:	Strategic Outcome-Orientated Goal 2:
To contribute towards students' success by being a leading resource provider within the higher education eco system.	Increased access to higher education and improve student financial aid environment to poor and working-class
Problems	
Regression in the audit Opinion of the AGSA	ICT Challenges (System to system integration)
Poor overall organisational performance	Application automatically retracted from the system
Low status level of the Corporate Governance of Information Communication Technology (CGITAS)	Communication barriers between the Contact-Centre and operations in terms of resolving student queries
Compromised policy environment	Poor system integration between NSFAS and institutions of higher learning. (Corrupted data received from institutions and delays in receiving registration data from institutions)
Low staff morale	Missing supporting documentation during the application process
High turnover rate	Funding incorrect students
Irregular Expenditure as a result of contracts not being signed by students	Over disbursements to students
	Failure to recover monies owed by institutions due to upfront payments for registration of students

SOLUTION STATEMENT

Strategic Outcome-Orientated Goal 1: To contribute towards students' success by being a leading resource provider within the higher education eco system.	Strategic Outcome-Orientated Goal 2: To provide fair and equitable access to financial and other resources for eligible students in an efficient, transparent, professional and student centric manner
Solutions	
To improve the financial environment	To improve ICT systems
To implement strategy in order to improve the overall performance of the organization	To have an integrated ICT system
To improve internal controls and mitigate risk	To integrate system between the Contact-Centre and Operations to minimise risk to our external stakeholders
To have efficient and effective ICT systems in order to improve the performance of the institution	To have weekly meetings between Contact-Centre and operations
To develop and implement employee engagement programmes	Virtual Contact-Centre is in place
To conduct job satisfaction survey	Contact-Centre to consider and implement the call back option
To recruit employees who are fit for purpose	To have an integrated system between NSFAS and the institutions of higher learning
To create a conducive environment, adopt employee retention programme and make NSFAS the best place to work for	myNSFAS for updating student particulars is in place
To improve policy environment, develop policies in line with the DPSA guidelines	Develop and implement strategies to recover funds owed by institutions
To improve the status level of corporate governance of Information Communications Technology to be in line with the department of Communication and Technology and DPSA	
To be in line with MPAT (Management Performance Assessment Tool)	

5. External Environment **Analysis**

5.1 Recoveries

NSFAS continues to recover historic loans from debtors. The fee-free education is impacting negatively on the recoveries. NSFAS has developed and implemented the recoveries strategy which includes obtaining payroll deductions agreements from public sector employees and debit order mandates from Private and Public Sector debtors via the engagement of external debt collectors and NSFAS internal recoveries unit. NSFAS is re-engaging the Association for Savings and Investment South Africa (ASISA) on the basis of the pilot project which was undertaken by NSFAS and two ASISA companies in securing payment mandates from the insurance companies' employees, which were to be facilitated by a third-party company with the payment interlink with the Insurance companies and NSFAS.

Collections from the public sector which is the key driver on recoveries continues to stagnate. The entity is reviewing the approach of securing mandates from public sector debtors. There has been a decline on recoveries target for the past three financial years 2019/20, 2020/21 and 2021/22. The historic debt settlement announcement by the Department of Higher Education, Science and Technology towards the end of the 2019/20 financial year has also contributed to unpaid debit orders by NSFAS debtors, due to the misinterpretation of the announcement by debtors in believing that their debts would be written off. Furthermore, the high unemployment rate and the ongoing impact of COVID-19 pandemic has contributed to a low debt recovery rate.

NSFAS continues to receive funding from government and the private sector in order to overcome the imbalances of the past by providing grants to individuals coming from poor and middle-class families. Government continues to provide support and make calls to the private sector to assist in providing access to education as one of the enshrined rights as embedded in the Constitution of the Republic.

The following strategies will be used to strengthen debt collection:

- The entity will continue to work with SARS in order to determine our current debtors that are in the employ of both private and public sector.
- NSFAS service provider to engage with the public sector employees to which the service providers has a payment platform too, for non-paying public sector debtors to provide verbal recorded mandate or a signed consent form for salary deductions towards their NSFAS debt.
- The entity will engage with the private sector in order to assist on identifying NSFAS debtors for collection of monies that are still owed to the entity
- NSFAS will engage with the broader community on different platforms to create awareness and encourage its debtors to pay to improve funding for first time entrants.

5.2 Fundraising

NSFAS continues to receive funding from government and the private sector in order to overcome the imbalances of the past by providing grants to individuals coming from poor and working-class families. There is increasing demand for NSFAS bursaries as more students qualify for the NSFAS bursaries amidst declining employment and reduced household income. The need to implement strict controls has become even more urgent, and for this reason higher pass rates for continuing students are introduced to ensure that funded students complete their studies within record time.

Additionally, Efforts are made by NSFAS to raise funds from the public and private sector in South Africa. NSFAS continues to build internal fundraising capability. This will allow the organisation to fully implement the fundraising strategy which is based on the following pillars:

- Raising funds from the private sector;
- Generating income through the student-centred model merchant commission;
- Increasing the amount of funding obtained from SETAs
- Increasing the amount of funding obtained from other government departments; and,
- Entering Public Private Partnerships (PPPs) with a variety of entities in the private or public sectors.

5.3 Stakeholder engagement for a student centred bursary approach

NSFAS has played a pivotal role in strengthening relations with its stakeholders by repositioning student centricity as a NSFAS approach to bursary administration. New initiatives are introduced during this strategy phase that will see NSFAS facilitate implementation of Direct Payments to students, facilitation for accreditation of suitable student accommodation, and improving service level and customer satisfaction by increasing NSFAS visibility to students at their institutions. The entity continues to build relationships with critical stakeholders to ensure that matters of common interest are articulated in a manner that clarifies policy positions as well as roles and responsibilities of the stakeholders. Through these engagements; the NSFAS Eligibility Criteria and Conditions for Financial Aid is informed by the developments in the DHET (government) policy and funding landscape.

As NSFAS strives to fully implement its legislative mandate, there has been heightened engagements with all our critical stakeholders; the university sector through Universities South Africa (USAF), the TVET college sector through the South African College Principals Organization (SACPO), the student movements through South African Union of students (SAUS) and South African Further Education and Training Students Association (SAFETSA). These collaborative initiatives are aimed to establish a collective understanding of the key issues, alignment on strategies and overall aim to ensure sustainability of the scheme and ensure all year readiness and responsiveness to issues that affect student academic success.

6. Internal Environment Analysis

A black swan event, COVID-19 hit the world and changed our normal ways of operations. This has impacted on the educational programme and the delivery thereof. Remote ways of learning had to be adopted due to challenges related to COVID-19 pandemic which had negatively impacted face to face ways of learning. Further to that, workplaces could not presume, and massive gatherings were not allowed due to the lockdown restrictions and a reduced number of the workforce enforced by National Government.

• NSFAS on student allowances during COVID-19 Coronavirus lockdown

Following the announcement by the President on the national lockdown in response to COVID-19 pandemic; the National Student Financial Aid Scheme (NSFAS) activated a business continuity plan.

The business continuity plan was implemented to facilitate continuous funding to students, resolution of student applications queries, processing of appeals and general assistance to institutions using virtual platforms to administer funding. NSFAS had to liaise with its internal and external stakeholders on virtual platforms.

Through an establishment of a virtual contact-centre for operations during the lockdown; NSFAS has processed a large number of inquiries on a daily basis. The public entity remained fully functional and accessible through these platforms to ensure that students inquiries are attended to.

Due to the extension of the academic year, NSFAS received an additional allocation amounting to R4.6 billion which was later revised to R2.5 billion. This revision was due to the Department of Higher Education, Science and Technology revised plans and registrations.

6.1 ICT SYSTEM CHALLENGES

NSFAS is faced with the need to rapidly evolve towards being an organization that is digital-by default (a need driven largely by changes in student behavior & the opportunities & risks presented by exponentially evolving technology). As technology fuses with more processes across our value chain, a bimodal approach to digitalising NSFAS is required that balances the different needs & speeds of both our frontstage & back-stage environments & the connected student & stakeholder experiences that weave between them.

The NSFAS frontstage deals with the external perspective, or “what outsiders experience” when interacting with us. Transforming our front stage entails a techno-cultural transformation across the financial-aid value chain involving multiple stakeholders, most notably students. It is a shift that fundamentally changes the relationship between funders, institutions & students, promoting greater empathy & inclusion. In digitizing our front stage, we will place our emphasis on convenience & delightful student & stakeholder experiences.

The NSFAS back-stage deals with the internal perspective, or “what insiders experience” when interacting with us. Transforming our backstage entails modernising our technological infrastructure, platforms & services as well as our data supply chain, enabling our business processes to execute effectively & efficiently in a predictable, consistent & resilient manner. In digitizing our backstage, we will place our emphasis on efficiency, cost optimization, collaboration & enhanced colleague experiences.

(a) NSFAS ICT OBJECTIVES

The objective of ICT is to implement the NSFAS ICT Digital strategy that will empower & enable the organization to prosper & succeed in the context of the new digital reality. A key question, this Strategy seeks to answer is:

How do we shift from being a financial aid scheme that runs technology to being a digital scheme that runs financial aid & other value adding services?

Yes, by reviewing, designing, procuring, and implementing digital solutions, leveraging all the advantages of modern technology to seamlessly deliver on the NSFAS mandate.

Through digital transformation, NSFAS has the opportunity to reimagine its value chain not only to provide value for money financial aid services but to diversify the value it creates for stakeholders in the new digital context

The core financial aid & support services of NSFAS have been historically set up & orchestrated to enable value to flow from funders (primarily the state) to institutions (primarily universities & TVET colleges) in the form of payments towards the higher-education fees of enrolled students from poor & working-class families. In addition, NSFAS has also recognized that student outcomes are directly & disproportionately impacted by the ability of these students to satisfy basic human needs (such as nutrition, transportation, etc.) & has subsequently put in place a student disbursement mechanism (primarily allowances paid directly to students). When seen through this lens, digital transformation provides NSFAS with the opportunity to “leapfrog” by using technology-fueled change to optimize & deliver efficient, effective, & economical student financial aid.

Diversified services are complementary to the core financial aid services that NSFAS provides & are aligned to the mission of NSFAS to support access to, & success in, higher education & training for students from poor & working-class families. Through diversified services, NSFAS is able to impact on the broader ecosystem of students, colleagues, institutions & the industry to support the achievement of its core mandate. When seen through this lens, digital transformation provides NSFAS with the opportunity to create adjacent, digitally enabled value for stakeholders that reinforces its mission to improve access & inclusion across the higher-education value chain & further promotes the success of NSFAS & its continued relevance as a scheme in the new digital context.

(b) DIGITAL OPPORTUNITIES

Looking at the NSFAS value chain through a digital lens presents a number of opportunities to accelerate service delivery & create additional value for students & stakeholders.

Diversified services present NSFAS with an opportunity to create adjacent, digitally enabled value for students & other stakeholders. Diversified Services encapsulates a range of primarily non-financial aid related services focused on creating value for students, institutions, colleagues & industry to promote greater access & better student outcomes. They present NSFAS with exciting opportunities to innovate & create alternative funding streams underpinned by self-sustaining economic models that support & reinforce the organization’s core financial aid mandate & transformation needs without placing an additional burden on the fiscus.

Several hypotheses for diversified services have emerged through our initial collaborative vision workshops with NSFAS staff. These ideas are candidate solutions that could be prototyped & tested with stakeholders. They include:

1. Value-added student services – focused on creating additional value for individuals throughout their student journeys to accelerate access & remove barriers to inclusion. Early ideas for digital services in this area include digital device enablement (already in-flight); connectivity & telecoms; student gigs (work opportunities); financial acumen; career planning; alternative education platforms; employment & entrepreneurial readiness; coaching & mentoring; student accommodation; student app store, nutrition, health & wellness; & student lifestyle programmes.
2. Value added institution services – focused on creating value for institutions through digital empowerment. Early ideas for digital services in this area include digital learning & examinations platforms, augmented & virtual reality, institution app store, institution in terms of robotic process automation-as-a-service, analytics & artificial intelligence-as-a-service, student management platform-as-a-service.
3. Colleague services – focused on creating value for & empowering NSFAS staff. Early ideas for digital services in this area include digital device enablement, connectivity & telecoms, digital tooling, staff app store, etc.
4. Industry services – focused on creating value for higher education & training & other industries by leveraging the core data assets & future consumer potential of the funded student base. Early ideas for digital services in this area include research & student insights, data bureau & derived analytics products.

A purposeful journey to shape the future the digital transformation roadmap of NSFAS is designed to shift the organization purposefully towards a positive future state that serves the digital needs of students & other stakeholders

(c) NSFAS has embarked on a purposeful digital transformation not just with a short-term outlook, but rather one that encompasses our medium- & long-term ambition towards creating a sustainable & value adding financial aid scheme

1. Through our digital business transformation & digital people transformation imperatives, we will initiate a series of interventions aimed at moving us towards our vision of being a digital scheme that runs financial aid & other value adding services.
 2. These interventions will transform the NSFAS frontstage & back-stage environments & the connected student & stakeholder experiences that weave between them.
 3. Transforming our frontstage will entail executing a series of initiatives that drive a techno-cultural transformation across the NSFAS value chain involving multiple stakeholders, most notably students. Through this shift, we will fundamentally change the relationship between funders, institutions & students, promoting greater empathy & inclusion. In digitizing our front stage, we will place our emphasis on convenience & delightful student & stakeholder experiences.
 4. Transforming our backstage will entail executing a series of initiatives that modernises our technology infrastructure, platforms & services as well as our data supply chain, enabling our business processes to execute effectively & efficiently in a predictable, consistent & resilient manner. In digitizing our backstage, we will place our emphasis on efficiency, cost optimization, collaboration & enhanced colleague experiences.
 5. The journey ahead will be challenging & will begin with a focused effort to accelerate the digital of NSFAS, turning our organization into a great place to work which gets the basics right & delivers innovative, radical change across the higher-education value chain. As we accelerate in the short- to medium-term, we anticipate being slightly ahead of the digital transformation of students, so that we may play a leading role in helping them to bridge the digital divide.
 6. In the longer-term, the digital transformation initiatives we commit to today will enable us to purposefully shape the kind of future in which a digitalized NSFAS delights digitally savvy students, colleagues & other stakeholders while enabling us to drive sustainable outcomes & holistic stakeholder value.
- Digital transformation roadmap our digital transformation roadmap is designed to drive both our digital business & digital people transformation imperatives
 - Implementing our digital business & digital people transformation imperatives will require us to embark on a three-year change journey involving both business & which will see us execute a series of projects & sprints to improve our it & business capabilities, transform our peoples' thinking, perspective & skillsets, digitize our
 - Front- and back- architecture, pivot towards being a data driven organization while exploring & seeking out new value across a digitalized NSFAS value-chain.

(d) STRATEGIC – Long Term Objectives

(i) Digital Front-stage Portfolio & Architecture Transformation

- Design / refresh digital front-stage enterprise architecture & translate into a portfolio of optimization projects.
- Appoint & onboard strategic "digital" ecosystem partner & benchmark performance (including subcontractors & alliance partners).
- Execute digital front-stage EA optimization sprints – deliver key outcomes in three-month intervals – focus on direct channels,
- Channel integration & experience optimization capabilities.
- Data Supply Chain Accelerated Execution & Transition
- Appoint & onboard strategic Data Supply Chain (DSC) partner to accelerate shift towards becoming a data-driven organization.
- Translate DSC Blueprint into an effective DSC strategy / architecture & translate into a portfolio of data supply chain acceleration
- Projects.
- Execute DSC acceleration sprints using partner resources – deliver key outcomes in three-month intervals.
- Partner to assist with establishing internal DSC capabilities & operating model including strategic / tactical planning, governance,
- Organization structure, roles & responsibilities, processes, interfaces, skills, sourcing, metrics & tooling.
- Transition / handover DSC accountability & responsibility to internal functions

(ii) Value-Chain Disruption (VCD) Strategy & Portfolio

- Evaluate value chain & prepare innovation workshop material
- Execute ideation workshops – focused on understanding stakeholder personas & journeys, challenging orthodoxies & identifying
- New, innovative solutions to problems across the value chain.
- Consolidate ideas & select best bets, develop elevator pitches for top ideas.
- Convene a disruption "Dragon's Den" of internal & external subject matter experts for staff to test & validate ideas for rapid
- Prototyping.
- Compile VCD strategy & translate into a portfolio of business & ICT projects.
- Value-Chain Disruption Execution

- Develop model & framework to guide value-based partnering with external organizations to collaborate for mutual benefit.
- Identify strategic partners & sign value-based partnership agreements – benchmark performance (including mutual value created & Own / partner performance).
- Execute VCD collaborative sprints – deliver key outcomes in three-month intervals – focus on developing prototypes & taking minimum viable products (mvps) to students, institutions, colleagues & industry rapidly.

(iii) Ways of Working Transformation

- Appoint & onboard ways of working transformation partner to transition the entire organization towards lean thinking, enabled by Agile delivery methods in ICT
- Design ways of working strategy (focused on holistic transformation encompassing both business & ICT)
- Execute ways of working sprints – deliver key outcomes in three-month intervals
- Run annual ways of working diagnostic to identify gaps & improvement areas
- Alignment business & ICT to ensure effective adoption of & orchestration across the NSFAS value chain in relation to lean & agile ways of working

(iv) Communications & Brand Health

- Appoint & onboard digital brand & communications partner
- Design digital brand & communications strategy
- Execute communications sprints
- Evaluate digital brand health & adjust approach accordingly

6.3 Funding decisions

Over the last three years NSFAS has increasingly assessed and confirmed more funding eligible students. The Entity had to develop budget projections and estimated funding required to disburse student bursaries over the MTEF period. Through collaboration with the DHET and the MTT costing estimates were established and submitted to the National Treasury for increased funding. This process injected an additional R9bn for the university bursaries and has put the NSFAS in a better position to approve funding and make funding decisions for university students as early as possible before the academic year starts. The entity has similarly attempted to estimate the demand and related budget requirements for TVET colleges, the process was however limited by challenges of poor quality of TVET College data, the sector still must do more to quantify real demand for TVET college bursary funding. However, there is more certainty on funding decisions across the sectors as DHET have confirmed budgets for both university and TVET bursaries for the 2021 - 2024 academic years.

6.4 Human Resource capacity

Following the successful conclusion of the organisational design project which led to an affirmed NSFAS ambition to focus on the student beneficiary, we are glad to go into the next phase of maturing the internal environment by entrenching the student-centric priority across our people. To realise the student-centric model will require the NSFAS leadership to exert a concerted effort to unify the internal people environment that will give rise to employee-centric investment and interventions.

To achieve this great plan the human resources department brings to the table cutting-edge interventions that will improve the talent management emphasis in the areas of talent sourcing, onboarding and induction, performance management, total rewards and the learning and development strategies that will help the NSFAS to know our talent, mentor and coach as well as to cherish and retain our best talent and further contribute to ensuring that we embody winning teams that are committed to helping our student beneficiaries win in their academic endeavors.

We are simultaneously dedicating our resources to positively impacting the transformation aspect of the organisations through programmes that will positively guide the NSFAS to capture great ideas in the innovation and creativity spheres while taking advantage of the drive to entrenchment compliance and accountability across all levels of work from strategy implementation, policy optimisation and compliance, and the process mapping and improvement environments of the organisation. This effort shall further require role clarity at an individual and team activity level across the organisational talent to be realised. The same clarity requires proper recording of Job expectations and chain of command to be embedded in all our job functions. The collective effort to lead by example, to living the NSFAS values and improvements in communication style and decision will be the pivotal ingredients to be employed to positively affect how we want to be perceived in the minds of our stakeholders

The ultimate human resource plan is to achieve the "shared purpose" through unifying individual purposes towards the attainment of student centric model. This is our definition of an employee-centric approach.

6.5 Financial capacity

NSFAS is funded by the government to give grants to the poor academically deserving students to attend Universities and TVET Colleges. The fee-free education pronouncement has seen government allocating funding of R47,6 billion for the 2023/24 MTEF period. This represents a 4% increase from the prior period allocation of R45.9 billion. The budget was increased based on the modelling carried out by the DHET. Government has thus made a significant commitment to funding all financially and academically eligible students.

NSFAS administration costs are funded by the government. The Department of Higher Education has allocated R313.7 million for the 2023/24 MTEF period. This represents a 0.4% increase from the prior period allocation of R312.5 million.

Student funding has grown exponentially over the years from R11.8 billion in the 2017/18 financial year to R36.2 billion in the 2020/21 financial year. The scheme changed in 2018 from being a loan scheme to a full bursary scheme. Furthermore, the operational model shifted from one almost entirely dependent on a decentralised and institution-based structure to a more centralised, student-centred model.

These changes require significant financial investment for the systems, controls, and processes to effectively support implementation. However, such changes have not been aligned to the administrative budget of the organisation. The administration budget currently accounts for 0.9% of the student funding budget. This imposes strict limitations on the improvements that the organisation can put in place. This shortfall manifests in continuing inefficiencies in administering student funds as well as weaknesses in the implementation of internal controls. This is projected to decrease to 0.84% in the 2024/25 financial period.

NSFAS is in the process of exploring various income generating and fundraising projects to raise funds to supplement the administration budget.

	2017/18 Total Budget	2021/22 Total Budget	2022/23 Total Budget	2023/24 Total Budget	2024/25 Total Budget
DHET Admin Grant	225,900,000	302,782,000	312,562,000	313,762,000	327,850,000
Recoveries injection	-	35,052,000	37,856,160	40,127,530	42,133,906
Interest from operating accounts	1,110,000	2,000,000	2,120,000	2,247,200	2,382,032
Admin Fees from other funders (estimate)	25,209,000	36,882,195	58,653,856	59,611,256	60,529,739
Total Admin budget	252,219,000	376,716,195	411,192,016	415,747,985	432,895,677
Other funders	2,202,508	1,766,215,689	1,677,369,697	1,519,429,384	1,497,584,809
Total DHET TVET & University Bursaries	11,787,900,000	35,153,773,000	45,542,023,000	47,628,839,000	51,626,955,000
Total student funding	11,790,102,508	36,919,988,689	47,219,392,697	49,148,268,384	53,124,539,809
Admin grant as a % Of Funding	2.14%	1.07%	0.90%	0.87%	0.84%

6.6 Governance and Risk Management

NSFAS internal audit and compliance reports have indicated the lack of governance through policies, standards, and operating procedures. The internal control environment had remained stagnant, this has been observed through the internal auditor assessment on the effectiveness of the NSFAS lines of defense as poor due to a systematic effect caused by compromised risk management. Basic controls such as reconciliations, system availability and compliance to key legislative prescripts were compromised.

Through the combined assurance model all lines of defense be strengthened, including that of internal audit, risk management, compliance management and governance oversight. Various forensic investigations have been launched with some cases handed over to the authorities. Governance initiatives are ongoing to improve risk management and internal control environment of NSFAS.

7. THE CAPACITY OF NSFAS TO DELIVER ON ITS MANDATE

Strategic Objective 1	Internal Environment	
To enable access to funding and resources in a transparent manner	Strength	Weaknesses
	<ul style="list-style-type: none"> • Direct payments of allowances into the students bank accounts • Recoveries Strategy to recover loans from debtors is in place • A service provider has been onboarded to provide a platform for the integration between the entity and the insurance companies for payroll deductions. • The planning, finance, internal audit and risk units are in place 	<ul style="list-style-type: none"> • Poor technological systems to support business processes. • Delays in processing of funds • Qualified audit outcomes
	External Environment	
	Opportunities	Threats
	<ul style="list-style-type: none"> • Working with SARS in order to determine our current debtors. • Engagements with the public sector for all new employees (NSFAS debtors) to sign a consent form for NSFAS salary deductions • Working with private sector in terms of identifying NSFAS debtors for recoveries. • To engage with the broader community to create awareness and encourage its debtors to pay. 	<ul style="list-style-type: none"> • The change in funding model has a direct bearing on the sustainability of the scheme (fee free education). • Increased number of eligible students due to loss of income in 2020 as a result of the COVID-19 pandemic puts a burden on the pool of funding available. • Stagnation of recoveries from debtors due to high unemployment rate in the country and reversals of debit orders during the December holidays. • The historic debt settlement announcement by the DHESI in 2018 contributed to unpaid debit orders by NSFAS debtors. • Fee Free Higher Education impacts negatively the recovery rate from debtors.
Strategic Objective 2	Internal Environment	
Student Centricity	Strengths	Weaknesses
	<ul style="list-style-type: none"> • Reasonable ICT facilities • Accessibility 	<ul style="list-style-type: none"> • Organisational structure not aligned to functions • Non-compliance with Corporate Governance of ICT • ICT system challenges • Syndicated fraud • Information and Cyber threat • Poor organizational performance • Culture

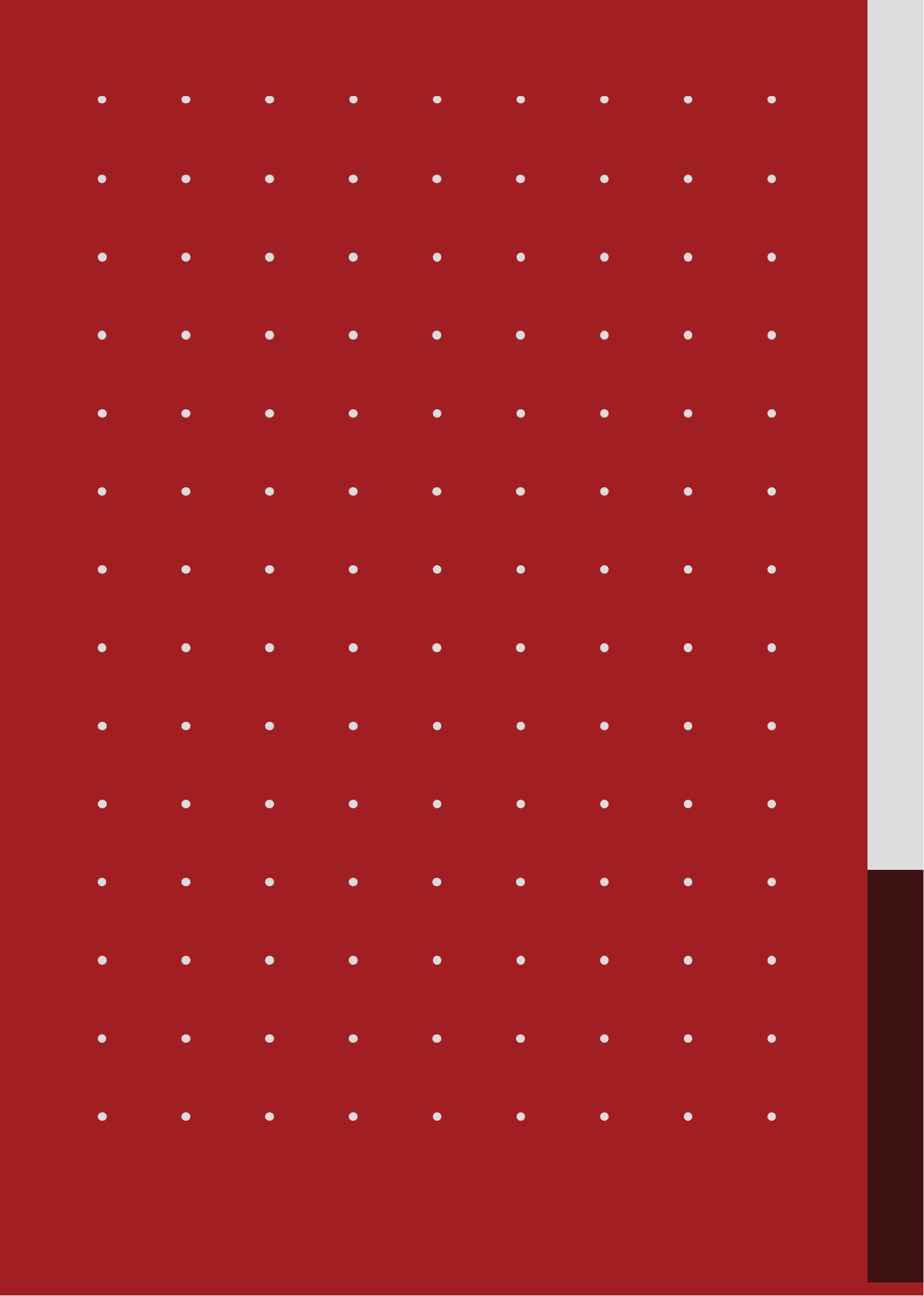
Strategic Objective 2	External Environment	
	Opportunities	Threats
	<ul style="list-style-type: none"> Strengthening partnerships with organisations that can assist the NSFAS to deliver on its mandate. Development of a new system aligned to the business value chain. 	<ul style="list-style-type: none"> Reputational risk due to non-delivery of key services. Non-compliance with governance imperatives. NSFAS not attractive to staff high level ICT skills.
Strategic Objective 3	Internal Environment	
Administration: Sustainable Business	Strength	Weaknesses
	<ul style="list-style-type: none"> Trainings are being conducted to build a fit for purpose organisation. Change Manager appointed to deal with culture and change management in the organisation. Staff engagement sessions are regularised. Staff communication through internal media platforms. 	<ul style="list-style-type: none"> Lack of accountability poor integration and flow of information across departments and within business units. Lack of appropriate skills to deliver on the mandate. Poor policy environment Pension fund and benefits system misaligned.
	Opportunities	Threats
	<ul style="list-style-type: none"> Leveraging the NSFAS Brand Attracting talent to the NSFAS Communicating success stories and profiling of beneficiaries 	<ul style="list-style-type: none"> Brand reputation damage due to poor service delivery
Strategic Objective 4	Internal Environment	
Administrative: Professional, Efficient, high performance driven organization	Opportunities	Threats
	<ul style="list-style-type: none"> Strengthening relations with its stakeholders 	<ul style="list-style-type: none"> Inability to provide research reports to meet the required standards. Inability to advise the Minister on matters pertaining to the financial aid Poor quality data to inform research on targeted audience. Research agenda not aligned to business practice

Strategic Objective 4	External Environment	
Administrative: Professional, Efficient, high performance driven organization	Opportunities	Threats
	<ul style="list-style-type: none"> • Strengthening relations with its stakeholders. • Research opportunities available to provide reliable data for policy reviews and decision making. • Research forums available to conduct more research. • Publishing and engaging on the NSFAS Research products 	<ul style="list-style-type: none"> • Stakeholder dissatisfaction due to unmet expectations of NSFAS service delivery • NSFAS data IP may be overtaken by competitors

Part C:

Measuring Our performance





Part C: Measuring Our Performance

1. Institutional Performance **Information**

2. Impact statements

Impact statements	Increased pool of funding available for eligible student loans and bursaries each year through various fund-raising mechanisms
	Improved loan recoveries each year through improved systems for recoveries
	Systems and processes which aid timely application receipt, capturing, evaluation, communication of funding decisions, generation of bursary accounts and disbursement to students
	Identified stakeholder engagement strategies, appropriate for the organisation.
	Research findings as an input for decision making and to influence policy on the utilisation of financial resources
	Improved governance standards leading to improved financial, performance management, ICT governance and audit outcomes
	Improved organisational culture through improved capability and employee engagement

3. Measuring our outcomes

MTSF Outcome Priority 3; Education, Skills, and Health			
Outcome	Outcome Indicator	Baselines	Five-year target
Outcome 1: Increased number of eligible students being funded fairly and equitably	KPI 1.1 Percentage of funded students disbursed within 31 calendar days specified period of receipt of valid registration data	New Indicator	80%
	KPI 1.2 The amount to be collected from loan book debtors	New Indicator	R428.3m
	KPI 1.3 Unqualified Audit opinion obtained from AGSA	New Indicator	Unqualified Audit opinion obtained from AGSA
Outcome 2: Improvement in the stakeholder community perception of the organization	KPI 2.1 Adopted and Implement the ICT governance standards to achieve level 3 status for CGICT	New Indicator	Operating as according to the level 3 IT Governance principles and standards (King IV: P12 & Cobit 5)
	KPI 2.2 Improve the Organizational Cyber Security Maturity Posture to level 3 of NIST Standard	New Indicator	Operating at level 3 Security Posture (Maturity)

	KPI 2.3 Percentage of the Organizational ICT Digital Transformational Strategy Execution	New Indicator	Adoption of the Digital Culture while delivering these transformational project at level 3
	KPI 2.4 Application system availability to applicants	New Indicator	System availability and uptime of 90% to 95%.

MTSF Outcome Priority 3; Education, Skills, and Health

Outcome	Outcome Indicator	Baselines	Five-year target
Outcome 3: A well governed organization and a strong internal control environment.	KPI 3.1 The number of working days within which funded vacancies are filled per annum (Time to fill)	New Indicator	To appoint candidates within the 90 days
	KPI 3.2 Approved continuous development courses for management employees	New Indicator	100% of the management staff complement Improved performance and management capability that leads to performance that exceeds organisational standards
	KPI 3.3 Percentage of staff that have undergone on-the-job training per annum	New Indicator	80% attendance of departmental employees across the organisation relating to departmental way of operation (policy, process, and content) or any other on-the-job training interventions.
	3.4 Number of changes management programmes conducted by HR per annum that positively impact/ transform the culture of the NSFAS	New Indicator	Implement the 4 programmes to change the culture NSFAS
	KPI 3.5 Percentage of employees who signs performance contracts at the beginning of the financial year and have conducted four (4) quarterly performance reviews in line with policy	New Indicator	All employees signed performance contracts and are reviewed every quarter
	KPI 3.6 Percentage of women employed in management positions	New Indicator	To reach the 50% target of women appointed in B and D and E management positions
Outcome 4: An optimal efficient and effective operating business	KPI 4.1 Approved NSFAS Eligibility Criteria and Conditions for Financial Aid released before start of registration at institutions	New Indicator	NSFAS Eligibility Criteria Issued before the earliest. Registration Date of any institution of higher learning.
	KPI 4.2 Percentage of prospective SASSA beneficiary applicants that applied for funding	New Indicator	44% of the Matric Registered SASSA Beneficiaries
	KPI 4.3 Research reports to enhance operational efficiencies at NSFAS	New Indicator	Four (4) research reports
	KPI 4.4 Number of students receiving NSFAS bursaries annually	New Indicator	•TVET: 346,258 •Universities: 439,659 Other Funder: 15,000

MTSF Outcome Priority 3; Education, Skills, and Health

Outcome	Outcome Indicator	Baselines	Five-year target
Outcome 4: An optimal efficient and effective operating business	KPI 4.5 Percentage of all valid appeals received within the approved appeal window where the evaluation of the appeal is completed within 45 working days	New Indicator	90% consistent quarterly achievement
	KPI 4.6 Number of Quality Customer Engagements implemented	New Indicator	4 quality engagements per annum
	KPI 4.7 A reduction in average call waiting times.	New Indicator	2% reduction in call waiting time
	KPI 4.8 A framework for the measurement of current beneficiaries, potential beneficiaries, and other stakeholders' satisfaction	New Indicator	80% implantation of the stakeholder engagement strategy
	KPI 4.9 Improve communications and brand awareness	New Indicator	10 Marketing and Communication awareness campaigns, transcending over both internal and external campaigns

4. EXPLANATION OF PLANNED PERFORMANCE OVER THE MEDIUM-TERM PERIOD

Programme 1: Core business

Purpose: To provide fair and equitable access to financial and other resources for eligible students in an efficient, transparent, professional and student centric manner

The aim of this programme is to improve the provision of financial aid to an increasing number of eligible students and to improve the efficiency of the application and funding of students.

NSFAS receives funding from government and the private sector to overcome the imbalances of the past by providing grants to individuals from poor and middle-class families.

Section 29 (1) of the Constitution states that “Everyone has the right to basic education, including adult basic education; and to further education which the state, through reasonable measures, must make progressively available and accessible”, Constitution of the Republic of South Africa Act (108 of 1996).

Government provides support and make calls to the private sector to assist in providing access to education as one of the enshrined rights as embedded in the Constitution of the Republic. Increased funding will allow access to education to more students from the poor and working-class families. This will impact positively on the Strategic Outcome 5 of the NDP which is a “Skilled and capable workforce to support an inclusive growth path” as well as Priority 3: Education, skills, and health, which NSFAS directly contributes to.

The NSFAS mandate includes recovering loans from NSFAS debtors. The entity continues to engage with long and short-term insurance companies and have onboarded a service provider to provide a platform for the integration between NSFAS and the insurance companies for payroll deductions. The following strategies will be used to strengthen debt collection.

- a) The entity will work with SARS in order to determine NSFAS debtors that are in the employ of both private and public sector.
- b) NSFAS will engage with the public sector for all new employees (NSFAS debtors) to sign a consent form for NSFAS salary deductions.
- c) The entity will conduct engagements with the institutions to collect monies owed to the entity
- d) NSFAS will engage with the broader community on different platforms to create awareness and encourage its debtors to pay in order to augment the amount of funding available for bursaries

The mandate further states that NSFAS must:

- Provide funding to eligible students from poor and disadvantaged communities
- Develop criteria and conditions for the granting of loans and bursaries to eligible students in consultation with the Minister of Higher Education and Training.
- Undertake other functions assigned to it by the NSFAS act 56 of 1999 as amended or by the Minister.

NSFAS will continue providing funding to eligible students as enshrined in the Constitution and in accordance with the Presidential pronouncement on 16 December 2017 to provide fee-free education for the poor. This contributes to Strategic Outcome 5 of the National Development Plan: “Skilled and capable workforce to support an inclusive growth path.” This initiative will continue to improve the quality of education, skills, and innovation.

Funding will also be increased for students with disabilities to address skills development in this vulnerable group. The new funding model aims to improve the efficiency of payments to students thereby decreasing the dropout rate in the Higher Education Sector. Having an educated society is equivalent to nation building.

Continuous research will enable the entity, Department of Higher Education, Science and Technology, Parliament, and other stakeholders to gain broader understanding and knowledge on how to provide fee-free education to the poor and middle class. This effort will assist on decision making to enhance better utilisation of resources and policy development. This will put the country in a better position on how to utilise funds and state resources effectively as per the National Development Plan, Strategic Outcome 2: “Further and higher education and training that allows people to fulfil their potential. “An expanding higher education sector that boosts incomes and productivity and shifts South Africa towards a knowledge-based economy”.

Programme 2: Administration

Purpose: To contribute towards students’ success by being a leading resource provider within the higher education eco system.

The aim of this programme is to conduct the overall management, administration, and governance of the entity and to provide efficient and effective support services to sustain the student-centred operating model.

Effective, efficient, and transparent financial management and internal controls. NSFAS will improve on financial and non-financial reporting in order to equip those that are entrusted by government on decision making to ensure that public funds are utilised effectively for the betterment of the institution and country. This will build public confidence as the public resources are used in a transparent and effective manner. As stipulated in the mandate of the institution, NSFAS will continue to raise funds and recover loans from debtors. The entity will also allocate funds where there is a need to redress the imbalances of the past. This is linked to Priority 1 of building a capable, ethical, and developmental state.

NSFAS will strive to improve and meet its obligations by complying with corporate governance of Information Communication Technology as per the DPSA Framework. Plans have already been formulated and initiated to achieve the targets set. This will strengthen internal processes such as acquisition, management, and use of information technology. This will impact on effective and efficient governance, quality and value for money, trust between government and its citizens which impacts positively on service delivery.

Good governance impacts Priority 1 of the SONA; a capable, ethical, and developmental state and Priority 2 which addresses economic transformation and job creation.

The fit for purpose organisational structure will equip the entity in executing its mandate and enhance it to operate effectively. NSFAS will recruit the right people for the right jobs as per the approved staff establishment and ensure fair recruitment and selection processes.

As per the government's call on transformation, representativity and inclusiveness; NSFAS will improve on its gender representation in management positions to address the previously disadvantaged groups such as women and people with disabilities. Women, youth, and people with disabilities are the most vulnerable groups within society. In this regard, the National Student Financial Aid Scheme will ensure that 50% of women are employed in management positions across the organisation. This is in line with the cross-cutting focus area of government over the next five year.

The entity will adhere to the Presidents call during his State of the Nation Address in May 2019, to realign priorities by responding to the needs of women, youth, and persons with disabilities. This transformation agenda will have a positive impact on addressing high unemployment rate, improve skills, poverty alleviation and address gender representativity as per the vision of the National Development Plan which is aligned to the targets of the United Nations Sustainable Developmental Goals. This will impact on Priority 2: Economic transformation and job creation and Priority 7: A better Africa and world.

5. Key Risks and Mitigations

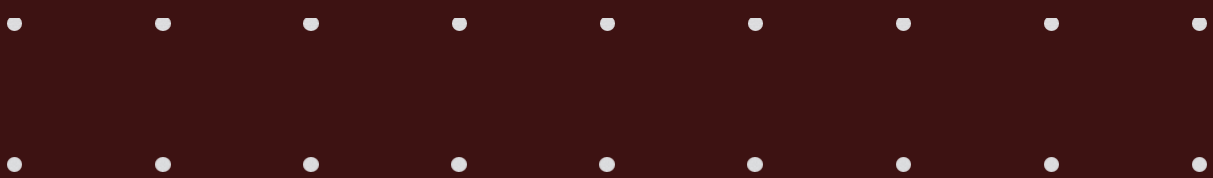
Outcome	Key Risk	Risk Mitigation
Outcome 1: Increased number of eligible students being funded fairly and equitably	Failure to achieve alternative funding through public and private entities	A funding strategy is in place for fundraising initiatives. NSFAS is also maintaining relations with its funders
	Inability to recover from student debtors	A recoveries strategy is in place for collections. An independent debt collector is collecting on behalf of NSFAS
	Financial Sustainability	Continuous communication with the Minister on the funding. Quarterly communications with internal stakeholders on budget reviews and control
Outcome 2: Improvement in the stakeholder community perception of the organization	Digitisation	Conducting annual maturity level assessments. Execution of the ICT strategy. Enhance ICT recruitment strategy Timely communications to stakeholders upon system interruptions. Enforce a robust Change Management strategy. Source additional funds to cater for new systems
	Cybersecurity and information	Implantation of a full functioning Security Operating Centre (SOC) and ICT strategy implantation plan.
	Trust deficiencies	Conduct surveys (internal and external). Host an annual general meeting. Development and empowering of institutional leadership qualities. Stakeholder engagements roadshows. Continuous institution visits by both the Board and NSFAS employees. Enhance outreach programs. Robust engagement with the student Leadership.
	Reputation and Brand	Running medial Media campaigns throughout the year. Enhancing the current proactive communications. Brand repositioning (protect and remedy the brand). Participation/featuring on professional websites and networks. Continuously providing updated and relevant information of the NSFAS website.
Outcome 3: A well governed organization and a strong internal control environment.	Poor internal governance controls	Policy renewal project to enforce documentation and conformance to the institutions policies and governing frameworks. Saved in a central repository and access by internal stakeholders.
	HR culture capacity and skills	Filling of all the funded vacancies. Timely filing of vacancies timely. Improve on the performance management systems. Skills matrix and mapping. Participation/featuring on professional websites and networks. Enhance Organisational Recruitment strategy. Handover process from the Service providers.
	Fraud and corruption (internal and external)	Continuous Responses to the Fraud hot line, Creating Fraud awareness campaign throughout the year. Development and empowering of institutional leadership qualities.
Outcome 4: An optimal efficient and effective operating business	Policy Funding discrepancy (political)	Advise the Minister on the funding policies and obtain concurrence. Budget availability for the 3 years. Actuarial services to project the student funding.

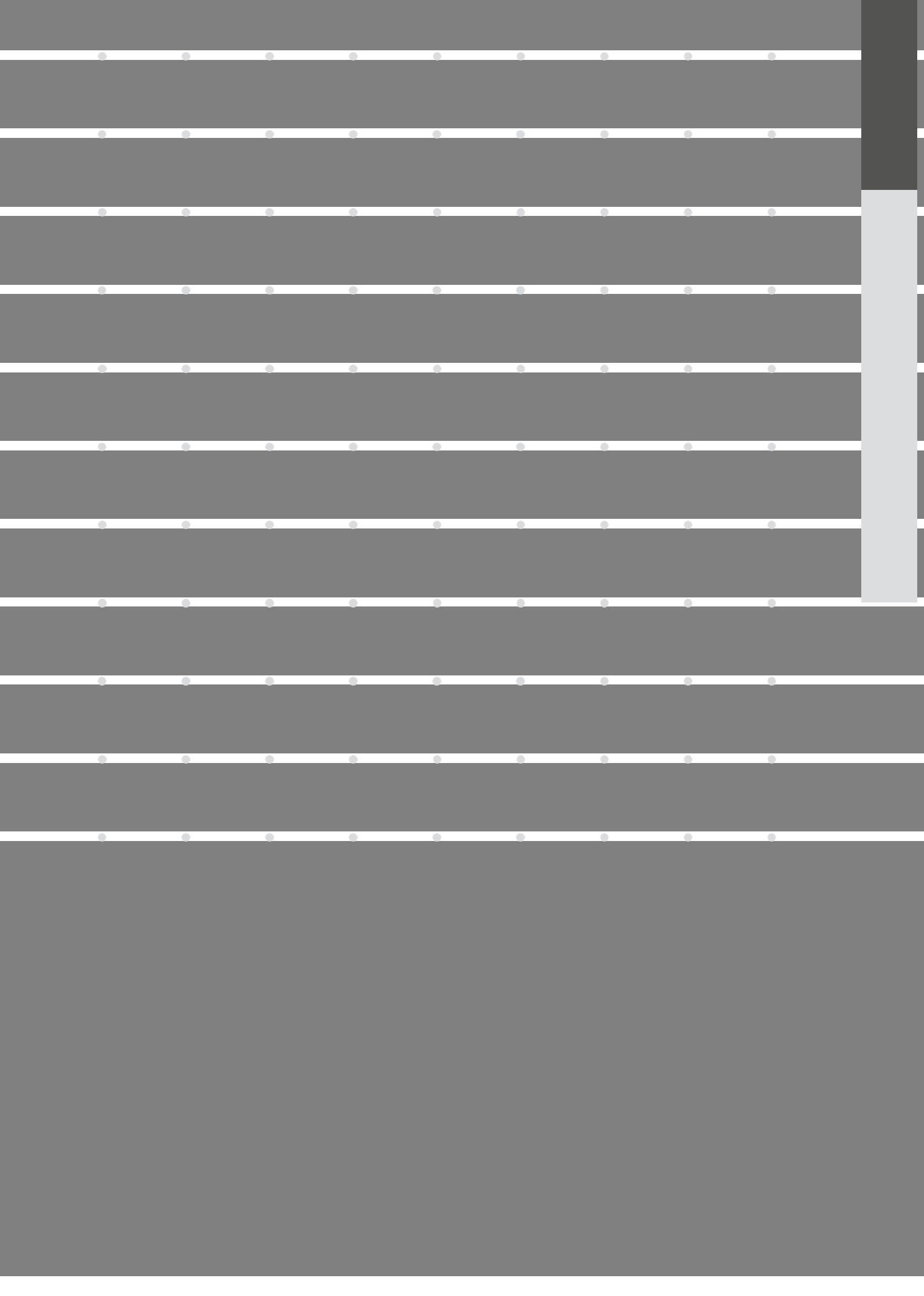
Outcome	Key Risk	Risk Mitigation
Outcome 4: An optimal efficient and effective operating business	Policy-Funding discrepancy (policy and legal)	Annual projections on the funding of students. Cost the discrepancies of TVETS and Universities and briefing to the Minister.
	Economic participation of NSFAS funded students	Providing various Value-added services through the student-centered model
	Economic participation of NSFAS funded students	Implementation of the operational models. Implementation of an informed by the organizational structure. Continuously student experience journey Implementation of a Student self-help portal and an improved disbursement model
	Political Risk	Relationships with Parliament Providing efficient and effective service Highlight the achievements on the organization to ensure we build public confidence in the organization.



Part D:

Technical Indicator Descriptions (TIDs)







Part D: Technical Indicator Descriptions (TIDs)

KPI 1.1 A percentage of funded students paid within 30 working days a specified period of receipt of valid registration data from institutions

Indicator Title	Percentage of funded students (funding status confirmed) paid (allowance: funds in the student back account and tuition: funds paid over to the institution upon receipt of registration) within 30 working days a specified period receipt of valid registration data.
Strategic Objective	Strategic objective 1 – Core Business: to enable access to funding and resources in a transparent manner
Outcome	Outcome 1: Increased number of eligible students being funded
Definition	<p>This is the percentage of funded students paid within 30 working days of NSFAS receiving valid registration data from institutions.</p> <p>A valid registration data is data that describes the registration of a student on an approved qualification which conforms to academic eligibility.</p>
Source of data	<p>System generated or a manual report that reflects the date that valid registration data was received.</p> <p>The payment return file.</p>
Method of Calculation/ Assessment	Count the number of working days from the day of receipt of the registration data from the institution, to the day of the payment being made to the funded student.
Means of verification	<ul style="list-style-type: none"> • System generated report or a manual report reflecting date registration data was received. • The payment date in the payment return file.
Assumptions	ICT systems will provide integrated funding, disbursement and payment data that will inform the performance result.
Disaggregation of beneficiaries	South African Students
Spatial transformation	Providing access to higher education and training through providing Students with resources including funding.
Calculation type	Non-cumulative
Reporting Cycle	Quarterly
Desired performance	Target 80%
Indicator Responsibility	Chief Financial Officer

KPI 1.2 The amount to be collected from loan book debtors

Indicator Title	Amount of money recovered in rand value from NSFAS loan book debtors (A loan book debtor is a previously eligible and funded student who received a student loan from NSFAS.)
Strategic Objective	Strategic objective 1 – Core Business: to enable access to funding and resources in a transparent manner
Strategic Outcome	Outcome 1: Increased number of eligible students being funded
Definition	Recovered money from NSFAS loan book debtors
Source of data	Collections Report generated through the system or manually – Total rand value of recovered money during the quarter or financial year Allocation of money from the debtors' suspense account to individual loan accounts
Method of Calculation/ Assessment	The total amount of recovered money from debtors. This will be measured in monetary value (Rand) from the total loan book rand value The total amount of money allocated from the debtors' suspense account
Means of verification	Total rand value of recovered money during the quarter or financial year Allocation of money from the debtors' suspense account to individual debtor accounts tracking document
Assumptions	Availability of reliable loan book debtor database with accurate balances and timeous and accurate loan conversions
Disaggregation of beneficiaries	South African Students
Spatial transformation	Providing fair and equitable access to financial and other resources for eligible South African students in an efficient, transparent, and professional student centric manner.
Calculation type	Cumulative for the year
Reporting Cycle	Quarterly and annually
Desired performance	R75m quarterly R300m annually
Indicator Responsibility	Chief Financial Officer

KPI 1.3 Unqualified Audit opinion obtained from AGSA

Indicator Title	Unqualified Audit opinion with findings that will not alter the audit opinion obtained from AGSA in the respect of the previous financial year
Strategic Objective	Strategic objective 1 – Core Business: to enable access to funding and resources in a transparent manner
Outcome	Outcome 1: Increased number of eligible students being funded
Definition	An independent audit report regarding the reliability and accuracy of the annual financial statements and performance information issued by the AGSA
Source of data	AGSA audit report and Management report
Method of Calculation/ Assessment	The criteria used by the AGSA in expressing its opinion. Types of audit Opinion: <ul style="list-style-type: none"> • Adverse • Disclaimer • Qualified • Unqualified with other matters • Unqualified with no other matters
Means of verification	AGSA audit report and Management report
Assumptions	Not applicable
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	Unqualified Audit opinion obtained from AGSA with findings that will not alter the audit opinion
Indicator Responsibility	Chief Financial Officer, Chief Executive Officer

KPI 2.1 Adopted and Implement the ICT governance standards to achieve level 3 status for CGICT

Indicator Title	Status level 3 for CGICT achieved
Strategic Objective	Strategic objective 2 – Core Business: student centricity
Outcome	Outcome 2: Improvement in the stakeholder community perception
Definition	<p>DPSA's levels of the Governance of ICT are as follows:</p> <p>Level 1 – Non-Conformance which means</p> <ul style="list-style-type: none"> • The entity does not conform to the standard as no evidence was provided. • Proof was provided that the required evidence is in a development process. • Proof that the required evidence is completed, but not yet approved. • Some or all the approved evidence provided was approved more than 3 years ago. <p>Level 2 – Partial Conformance which means</p> <ul style="list-style-type: none"> • As per level plus: • Some of the evidence was provided was approved less than 3 years ago • The criteria of the approved evidence correspond with Implementation • Project Plan • Proof is if some of the approved evidence is being implemented <p>Level 3 – Full Conformance which means</p> <ul style="list-style-type: none"> • As per level 2 plus • All evidence is provided and approved less than 3 years ago • All the evidence provided are implemented • All the performance self-assessment evidence • exist and its criteria correspond with that of the Implementation project close-out report on all evidence • The entity provides proof that it has implemented all evidence documents <p>Level 4 – Continuous Improvement which means</p> <ul style="list-style-type: none"> • As per level 3 plus: • The entity has advanced in the implementation of the evidence to a point where continuous improvement of the Corporate Governance of ICT system, business and ICT alignment, the business management of ICT, governance and operational Management of ICT are achieved. • Continuous improvement is being implemented
Source of data	Internal/External Audit report on CGICTAS
Method of Calculation/ Assessment	CGICT Assessment Criteria.
Means of verification	CGICT Assessment
Assumptions	We are assuming that corporate governance practices will be embedded in the organization.
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Quarterly & annually
Desired performance	Operating as according to the level 3 IT Governance principles and standards (King IV: P12 & Cobit 5)
Indicator Responsibility	Chief Information Officer

KPI 2.2 Improve the Organizational Cyber Security Maturity Posture to level 3 of NIST Standard

Indicator Title	Improve the Organizational Cyber Security Maturity Posture to level 3 of NIST Standard
Strategic Objective	Strategic objective 2 – Core Business: student centricity
Outcome	Outcome 2: Improvement in the stakeholder community perception
Definition	<p>The National Institute of Standards and Technology (NIST) Cyber Security Framework is a set of standards, guidelines, best practices, methodologies, procedures, and processes to cost-effectively reduce cyber risks on the whole Open Systems Interconnection (OSI) Layers or critical infrastructure.</p> <p>In terms of NSFAS, critical infrastructure refers to all components that form part of Information Communication Technology Systems, Digital Products and Services.</p> <p>The NIST levels are as follows:</p> <p>Level 1 – Initial. (Unpredictable, Inconsistent, High Risk)</p> <p>At the initial level, processes are disorganized, ad hoc, and even chaotic. Success likely depends on individual efforts and is not considered to be repeatable. This is because processes are not sufficiently defined and documented to enable them to be replicated.</p> <p>Level 2 – Repeatable. (Reactive, Volatile, Manual)</p> <p>At the repeatable level, requisite processes are established, defined, and documented. As a result, basic project management techniques are established, and successes in key process areas can be repeated.</p> <p>Level 3 – Defined. (Documented, Standardized, Reviewed)</p> <p>At the defined level, an organization develops its own standard software development process. These defined processes enable greater attention to documentation, standardization, and integration</p> <p>Level 4 – Managed. (Proactive, Track Metrics, Some Automation)</p> <p>At the managed level, an organization monitors and controls its own processes through data collection and analysis.</p> <p>Level 5 – Optimizing. (Automated, Integrated, Predictable)</p> <p>At the optimizing level, processes are constantly improved through monitoring feedback from processes and introducing innovative processes and functionality.</p>
Source of data	Report on the level of maturity in terms of the NIST assessment
Method of Calculation/ Assessment	NIST maturity level will be used as a basis for determining the maturity level.
Means of verification	Cyber Security Maturity Assessment Report
Assumptions	The lower maturity levels have been achieved, maintained and that other business units will contribute their part in security landscape.
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Quarterly
Desired performance	Operating at level 3 Security Posture (Maturity)

Indicator Responsibility

Chief Information Officer

KPI 2.3 Percentage of the Organizational ICT Digital Transformational Strategy Execution

Indicator Title	Percentage of implementation the Organizational ICT Digital Strategy (Level 3)
Strategic Objective	Strategic objective 2 – Core Business: student centricity
Outcome	Outcome 2: Improvement in the stakeholder community perception
Definition	<p>From the project perspective the follows Metrix will be used:</p> <p>Level 1 (Poor) = 0% -25 % means project/s is in the conceptual mode Level 2 (Novice) = 26% - 49% means project/s is in the initiation mode Level 3 (Average) = 50% - 75% means project/s is in the execution mode Level 4 (Good) = 76% -90% means project is near completion or completed and signed off. Level 5 (Excellent) = 91% -100% means post implementation adoption and utilization of these digital platform (Value Realization State)</p> <p>PPPO stand for Product and ICT Project Portfolio Office which is a product development and ICT project management capability within NSFAS</p>
Source of data	Project Implementation report from the PPPO
Method of Calculation/ Assessment	Assess whether projects are completed within schedule, scope, and budget (Quality)
Means of verification	Initial verification will be conducted by Internal Audit and final verification by Auditor-General (AGSA)
Assumptions	Predefined processes are in place to do the verification and the implementation is based on project life cycle.
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	Adoption of the Digital Culture while delivering these transformational projects at level 3
Indicator Responsibility	Chief Information Officer

KPI 2.4 Percentage of the Organizational ICT Digital Transformational Strategy Execution

Indicator Title	90% of Application system availability to applicants		
Strategic Objective	Strategic objective 2 – Core Business: student centricity		
Outcome	Outcome 2: Improvement in the stakeholder community perception		
Definition	<p>Application availability is a measure used to evaluate whether an application is functioning properly and usable to meet the requirements of business.</p> <p>Application Availability in NSFAS refers to myNSFAS Student online web-Portal and Mobile App</p>		
Source of data	Application Monitoring Reports issued as issued by ICT at the end of each financial year end.		
Method of Calculation/ Assessment	This table will be used as availability measure		
	AVAILABILITY MEASURE	DOWNTIME PER YEAR	DOWNTIME PER WEEK
	90%	36.52 days	988.8 minutes
	95%	18.26 days	494.4 minutes
	98%	7.3 days	202.15 minutes
	99%	87.6 hours	101.08 minutes
	99.5%	43.8 hours	50.54 minutes
	99.8%	1,052 minutes	20.22 minutes
	99.9%	526 minutes	10.11 minutes
	99.95%	4.38 hours	5.05 minutes
	99.99%	53 minutes	1.01 minutes
	99.999%	5 minutes	6.00 seconds
Means of verification	Application Monitoring Reports issued as issued by ICT		
Assumptions	<p>The availability percentage excludes planned maintenance and approved changes to the applications that affects the overall percentage.</p> <p>Availability affected by external factors will not be included in the report.</p> <p>While the systems are available, the applicants have internet connectivity, know how to navigate the system, and have the correct methods/tools of accessing the systems.</p>		
Disaggregation of beneficiaries	Not applicable		
Spatial transformation	Not applicable		
Calculation type	Non – cumulative		
Reporting Cycle	Quarterly & annually		
Desired performance	System Availability and Uptime of 90 % to 95%		
Indicator Responsibility	Chief Information Officer		

KPI 3.1 The number of working days within which funded vacancies are filled per annum (time to fill)

Indicator Title	The number of working days within which funded vacancies are filled per annum (time to fill)
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>a. The efficiency of filling the approved funded vacancies that are on the organisational structure.</p> <p>b. A vacancy in the organisational structure exists when the position is funded and deemed to be required by the organisation at the department level.</p> <p>These are the vacancies that have been approved as per the delegation of authority for advertising.</p>
Source of data	<p>a. Approved organisational structure,</p> <p>Vacancy Pack: Memo showing vacancy approval to be advertised, internal and/or media advert, confirmatory notes, assessments are done (where applicable) and the role acceptance/decline by the candidate.</p>
Method of Calculation/ Assessment	<p>a. The numerator is the number of vacancies filled withing 90 days</p> <p>Denominator is the total number of vacancies</p>
Means of verification	An approved organisational structure, memo showing vacancy budgeted and approval to be advertised, media advert, confirmatory notes, assessments are done (where applicable) and role acceptance/decline.
Assumptions	<p>a. the right people for the right jobs.</p> <p>Dependent on the availability of funded and approved vacancies.</p>
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	To appoint candidates within the 90 days
Indicator Responsibility	General Manager: Human Resource

KPI 3.2 Approved continuous development courses for management employees

Indicator Title	Approved continuous development courses for management employees
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>a. The approved continuous development course refers to the programme as contained in the HR training plan.</p> <p>b. The purpose of the continuous development course is to improve personal development, career development, and productivity among management employees.</p> <p>At least 60% of management employees on bands D and E must be developed in line with organisational skills shortages and requirements</p>
Source of data	<p>a. Approved HR Training Plan</p> <p>b. Attendance registers</p> <p>Certificate of completion or competence.</p>
Method of Calculation/ Assessment	<p>b. Approved HR Training Plan</p> <p>c. Attendance registers</p> <p>Certificate of completion or competence.</p>
Means of verification	<p>c. Approved HR Training Plan</p> <p>d. Attendance registers</p> <p>Certificate of completion or competence.</p>
Assumptions	Skills transfer and development of management employees
Disaggregation of beneficiaries	NSFAS Management
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	Improved performance and management capability that leads to performance that exceeds organisational standards
Indicator Responsibility	General Manager: Human Resource

KPI 3.3 Percentage of staff that have undergone on-the-job training per annum

Indicator Title	Percentage of staff that have undergone on-the-job training per annum
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>Employees who undergo departmental way of operation (policy, process, and content) or any other on-the-job training</p> <p>This is intended at ensuring organizational of know-how and application at the departments and unit level.</p> <p>To improve the staff capacity and know-how in the departmental processes, risk mitigation, compliance, and implementation for positive performance outcomes.</p>
Source of data	<p>Organisation training plan.</p> <p>Training or workshop attendance register.</p> <p>Certificate of completion or competence</p>
Method of Calculation/ Assessment	<p>The numerator is the number of employees who have been trained</p> <p>The denominator is the total number of employee establishment</p>
Means of verification	<p>Organisation training plan.</p> <p>Training or workshop attendance register.</p> <p>Certificate of completion or competence</p>
Assumptions	Uniform way of working and instruction among individuals, teams and managers in departments and organisation
Disaggregation of beneficiaries	Not applicable
Spatial transformation	Not applicable
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	80% attendance of departmental employees across the organisation
Indicator Responsibility	General Manager: Human Resource

KPI 3.4 Number of change management programmes conducted by HR per annum that positively impact/transform the culture of the NSFAS

Indicator Title	Number of change management programmes conducted by HR per annum that positively impact/transform the culture of the NSFAS
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>Change management initiatives are plans that are put in place to affect change and help employees to accept and adapt to changes</p> <p>These programmes include training or workshops on or to:</p> <ul style="list-style-type: none"> a. Leadership competencies drive, values pledge b. Behavioral competencies drive, values pledging c. Intra departmental and organizational communications drive to improve relationships in the workplace. d. Innovation and Creativity Drive on suggestions to improve the organisations processes and practices <p>Climate surveys will be conducted to measure the impact of each programme</p>
Source of data	<p>Approved change management plan</p> <p>Attendance registers.</p> <p>Departmental Headcount</p> <p>Organisational Headcount</p>
Method of Calculation/ Assessment	The number of change management initiatives rolled out by HR: one (1) initiative per quarter
Means of verification	<p>Approved change management plan</p> <p>Training Handbook or Toolkit</p> <p>Training or workshop attendance registers.</p>
Assumptions	Positive change in organizational culture
Disaggregation of beneficiaries	Not applicable
Spatial transformation	N/A
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	Implement the 4 programmes to change the culture NSFAS
Indicator Responsibility	General Manager: Human Resource

KPI 3.5 Percentage of employees who signs performance contracts at the beginning of the financial year and have conducted four (4) quarterly performance reviews in line with policy

Indicator Title	Percentage of employees who signs performance contracts at the beginning of the financial year and have conducted four (4) quarterly performance reviews in line with policy
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>The employees are expected to sign performance contracts at the beginning of a financial year</p> <p>The beginning of the financial year refers to the 01st of April every year The end of the financial year is the 31st of March every year</p> <p>The total employees refer to the total headcount of employees</p>
Source of data	<p>The employees are expected to sign performance contracts at the beginning of a financial year.</p> <p>The beginning of the financial year refers to the 01st of April every year.</p> <p>The end of the financial year is the 31st of March every year.</p> <p>The total employees refer to the total headcount of employees.</p>
Method of Calculation/ Assessment	<p>The numerator is the number of employees who have completed and signed agreements at the beginning of the financial year and conducted four (4) quarterly reviews at the end of the financial year</p> <p>The denominator is the total number of employees in the organisation</p>
Means of verification	<p>IPCs report or IPCs completed and signed</p> <p>IPRs report or IPRs completed and signed</p> <p>Total Headcount Report</p>
Assumptions	All employees complying with the performance management policy
Disaggregation of beneficiaries	Not applicable
Spatial transformation	N/A
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	All employees signed performance contracts and are reviewed every quarter
Indicator Responsibility	General Manager: Human Resource

KPI 3.6 Percentage of women employed in management positions

Indicator Title	Percentage of women employed in management positions
Strategic Objective	Strategic objective 3 – Administration: Sustainable business.
Outcome	Outcome 3: A well governed organization and a strong internal environment.
Definition	<p>a. Target to be achieved in line with the public sector (DPME and public entities) to ensure that women are represented at management levels in its employ.</p> <p>b. This is to address the imbalances of the past.</p> <p>c. To improve the employee headcount of women in management positions and contribute to the transformation agenda.</p> <p>d. Management positions are those positions that are managerial in nature and located in Band D and E of our grading system</p>
Source of data	<p>a. HR Headcount report.</p> <p>b. Employment Equity targets</p> <p>Management Vacancies Bonded Equity Women</p>
Method of Calculation/ Assessment	<p>a. The numerator is the number of women employed at Band D and B and E</p> <p>The denominator is the total establishment of management employees at B and D and E in the organisation</p>
Means of verification	<p>a. The employment of women at Band D and E management positions</p> <p>b. Headcount of all appointments at Band D and E management positions</p> <p>Vacancies or Vacancy reports of advertised positions at Band D and E</p>
Assumptions	All management vacant positions at Band D and E are budgeted for and approved for advertising
Disaggregation of beneficiaries	The target for women's employment in management positions
Spatial transformation	Addressing the imbalances of the past
Calculation type	Non – cumulative
Reporting Cycle	Annually
Desired performance	To reach the 50% target of women appointed in Band D and E management positions
Indicator Responsibility	General Manager: Human Resource

KPI 4.1 Approved NSFAS Eligibility Criteria and Conditions for Financial Aid released before start of registration at institutions

Indicator Title	Approved NSFAS Eligibility Criteria and Conditions for Financial Aid released before start of registration at institutions
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	<p>The NSFAS Eligibility Criteria and Conditions for Financial Aid is approved when the Board has approved, and Minister has concurred.</p> <p>The NSFAS Eligibility Criteria and Conditions for Financial Aid is distributed to students and institutions when it has been distributed through an approved distribution channel</p> <p>The opening of the next academic year is defined by the date on which the first institution; university or TVET college starts registration of students.</p>
Source of data	<p>Minutes of the Board approving the NSFAS Eligibility Criteria and Conditions for Financial Aid</p> <p>Minister's concurrence letter for the NSFAS Eligibility Criteria and Conditions for Financial Aid</p> <p>Date(s) of dissemination of the NSFAS Eligibility Criteria and Conditions for Financial</p>
Method of Calculation/ Assessment	Date of approved NSFAS Eligibility Criteria and Conditions for Financial Aid distribution precedes the opening of the next academic year, on the date which the institutions, Universities and TVETS Collages start registration of students.
Means of verification	Board minutes, Ministers concurrence letter and dissemination dates are reviewed and compared against the opening of the next academic year
Assumptions	Adequate budget for the implementation of the approved NSFAS Eligibility Criteria and Conditions for Financial Aid
Disaggregation of beneficiaries	Target for youth (Target for Students in Higher Education and Training)
Spatial transformation	Addressing the imbalances of the past and increasing access to institutions of higher learning
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	NSFAS Eligibility Criteria issued before the earliest Registration Date of any institution of higher learning.
Indicator Responsibility	Chief Operations Officer

KPI 4.2 Percentage of prospective SASSA beneficiary applicants that applied for funding

Indicator Title	Percentage of prospective SASSA beneficiary applicants that applied for funding
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	<p>Prospective SASSA beneficiary applicants are NSC/matric learners that have registered for NSC/matric exams in the year preceding the application.</p> <p>The percentage of prospective SASSA beneficiary applicants may be no less than the percentage of prospective SASSA beneficiary applicants that applied for funding in the preceding year.</p>
Source of data	<p>NSC/matric exam registration data for the current year and previous year</p> <p>SASSA data for the current year and previous year Applications for the current and previous year</p>
Method of Calculation/ Assessment	<p>The percentage of prospective SASSA beneficiary applicants that applied for funding is calculated for the preceding year as follows: The numerator is the total number of prospective SASSA beneficiary applicants that applied in the preceding application year</p> <p>The denominator is the total number of prospective SASSA beneficiary applicants for the preceding application year</p> <p>The numerator is divided by the denominator and multiplied by 100 to get a %.</p> <p>The percentage of prospective SASSA beneficiary applicants that applied for funding is calculated for the current year as follows:</p> <p>The numerator is the total number of prospective SASSA beneficiary applicants that applied for funding.</p> <p>The denominator is the total number of prospective SASSA beneficiary applicants that applied for funding for the application year</p> <p>The numerator is divided by the denominator and multiplied by 100 to get a %.</p> <p>The percentage of prospective SASSA beneficiary applicants that applied for funding may not be less than the percentage of prospective SASSA beneficiary applicants that applied for funding in the preceding year</p>
Means of verification	<p>Report of total number of SASSA Beneficiary NSC/matric exam registrations received from the Department of Basic Education (DBE) per year</p> <p>Report of total number of SASSA Beneficiary NSC/matric exam registered learners that applied for funding per year</p>
Assumptions	<p>NSC/matric exam registration data will be provided by the Department of Basic Education</p> <p>SASSA beneficiaries will be provided by SASSA</p> <p>Prospective SASSA beneficiary applicants will apply for funding</p>
Disaggregation of beneficiaries	Target for youth (Students in Higher Education and Training)
Spatial transformation	Addressing the imbalances of the past e.g., access to institutions of higher learning
Calculation type	Cumulative

Reporting Cycle	Annual
Desired performance	44% SASSA prospective applicants for funding from the total population of the prospective applicants in the academic year
Indicator Responsibility	Chief Operations Officer

KPI 4.3 Research reports to enhance operational efficiencies at NSFAS

Indicator Title	Research reports to enhance operational efficiencies at NSFAS
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	Research conducted to inform NSFAS operational efficiencies , policy and processes.
Source of data	NSFAS Data on the following indicators (Quintile 1-3 data, Disability Data, Appeals Data, Exceptions Data)
Method of Calculation/ Assessment	Desk Top Study
Means of verification	Minutes of governance committees where the research reports were discussed/presented (Mancom, Board and Subcommittees)
Assumptions	Existence of accurate data
Disaggregation of beneficiaries	Target for youth (Students in Higher Education and Training Institutions)
Spatial transformation	Addressing the imbalances of the past e.g., access to institutions of higher learning
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	100% Achievement
Indicator Responsibility	Chief Operations Officer /Chief Financial Officer

KPI 4.4 Number of students receiving NSFAS bursaries annually

Indicator Title	Number of students receiving NSFAS bursaries annually;
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	Students are defined as NSFAS beneficiaries when they are confirmed to be funding eligible as per the NSFAS eligibility criteria and conditions for financial aid, and a NSFAS Bursary Agreement is generated (accepted bursary agreements, terms and conditions on the on-line applications and only generated once registration data is received from the institution, which is made available to the student on my NSFAS portal).
Source of data	Report of eligible students where a NSFAS Bursary Agreement is generated (accepted bursary agreements, terms and conditions on the on-line applications and only generated once registration data is received from the institution, which is made available to the student on my NSFAS portal).
Method of Calculation/ Assessment	A count of beneficiaries (eligible) where a NSFAS Bursary Agreement is generated or signed manually (includes public universities students, public TVET Colleges students, Prefunders) for the academic year, compared to the DHET or NSFAS baseline targets.
Means of verification	Report of eligible and paid students as generated from a system or produced manually.
Assumptions	Adequate Budget is available
Disaggregation of beneficiaries	Target for youth (Students in Higher Education and Training)
Spatial transformation	Addressing the imbalances of the past e.g., access to institutions of higher learning
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	<ul style="list-style-type: none"> • TVET 346,258 • Universities 439,659 • Other Funder 15,000 (private or public institution which NSFAS administers the funding of eligible students as per the set criteria by the funder)
Indicator Responsibility	Chief Operations Officer



KPI 4.5 Percentage of all valid appeals received within the approved appeal window where the evaluation of the appeal is completed within 45 working days

Indicator Title	Percentage of all valid appeals received within the approved appeal window where the evaluation of the appeal is completed (appeal approved/rejected and communicated) within 45 working days
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	<p>A valid appeal is an appeal with all required supporting evidence The evaluation of an appeal is completed when the appeal application with supporting evidence is assessed by a NSFAS official, the outcome of the assessment become an approved or rejected appeal.</p> <p>The student is advised of the outcome by communication through NSFAS channels.</p> <p>An appeal window is the dates during which NSFAS opens and closes an appeal</p>
Source of data	<p>Report, either generated by the system or manually produced, of valid appeals received indicating:</p> <p>the date that appeal was received,</p> <p>the date the appeal decision was communicated to the student and or institution.</p>
Method of Calculation/ Assessment	<p>The numerator is the total number of all valid appeals received in the active appeal window, where the appeal decision was completed (appeal approved/rejected and communicated) within 45 working days</p> <p>The denominator is the total number of all valid appeals received for the active appeal window.</p> <p>The numerator is divided by the denominator and multiplied by 100 to get a %.</p>
Means of verification	<p>Report of number of valid appeals received.</p> <p>Report of number of valid appeals evaluated within 45 working days.</p>
Assumptions	Appeal documents submitted are valid.
Disaggregation of beneficiaries	Target for youth
Spatial transformation	Refer to previous special transformation
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	90% consistent quarterly achievement
Indicator Responsibility	Chief Operations Officer

KPI 4.6 Number of Quality Customer Engagements implemented

Indicator Title	Number of Quality Customer Engagements implemented
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	<p>Quality customer engagements include workshops, meetings, electronic and physical publications, and training sessions where NSFAS engages customers or stakeholders.</p> <p>Customers are students, student leaders (SRCs)</p>
Source of data	<p>Attendance Registers</p> <p>Minutes of the meetings held</p>
Method of Calculation/ Assessment	The indicator will be measured by the count of engagements implemented
Means of verification	Customer engagement surveys
Assumptions	Customers will be willing to engage and attend NSFAS customer engagement sessions
Disaggregation of beneficiaries	Target for youth
Spatial transformation	Addressing the imbalances of the past e.g., access to institutions of higher learning
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	4 quality engagements per annum
Indicator Responsibility	Chief Corporate Services Officer

KPI 4.7 A reduction in average call waiting times.

Indicator Title	A reduction in average call waiting times.
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	The average waiting time is the length of time a customer waits online to be responded by NSFAS on the NSFAS telephone channel
Source of data	Call centre telephony monitoring system
Method of Calculation/ Assessment	<p>Telephony system generated report</p> <p>The numerator previous academic year average waiting time</p> <p>The denominator current academic year average waiting time</p> <p>The numerator is divided by the denominator and multiplied by 100 to get a %.</p>
Means of verification	<p>Telephony System</p> <p>Quarterly call centre report</p>
Assumptions	Telephony system is operational/functional
Disaggregation of beneficiaries	Target for youth
Spatial transformation	Addressing the imbalances of the past e.g., access to institutions of higher learning
Calculation type	Cumulative
Reporting Cycle	Annual
Desired performance	2% reduction in call waiting time in comparison to the previous academic year.
Indicator Responsibility	Chief Corporate Services Officer

KPI 4.8 A framework for the measurement of current beneficiaries, potential beneficiaries, and other stakeholders' satisfaction

Indicator Title	A framework for the measurement of current beneficiaries, potential beneficiaries, and other stakeholders' satisfaction
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	The entity needs to measure the quality-of-service levels to customers and stakeholders. In order to do this, the entity needs to develop a framework to measure customer satisfaction.
Source of data	Report setting out the framework for the measurement of current beneficiaries, potential beneficiaries, and other stakeholders' satisfaction.
Method of Calculation/ Assessment	<ul style="list-style-type: none"> • Number of stakeholder engagements • Number of customer engagements • Stakeholder and customer satisfaction index • Number of student support initiatives implemented • <p>80 % Positive response means good service, and less than 20% means bad service</p>
Means of verification	<p>Report setting out the framework for the measurement of customer (student) and stakeholder satisfaction.</p> <p>Minutes of MANCOM meeting indicating approval of the framework</p> <p>the results from the analysis of the surveys</p>
Assumptions	Analytics measurement framework defined
Disaggregation of beneficiaries	Target for poor and previously disadvantaged students
Spatial transformation	On demand on time seamless access to higher education
Calculation type	Measurement framework scoring output
Reporting Cycle	Quarterly & annually
Desired performance	To achieve the target of measurement of student and stakeholder satisfaction
Indicator Responsibility	Chief Corporate Services Officer

KPI 4.9 Improve communications and brand awareness

Indicator Title	Improve communications and brand awareness
Strategic Objective	Strategic objective 4 – Administrative; Professional, Efficient, high performance driven organization
Outcome	Outcome 4: An optimal efficient and effective business
Definition	<p>NSFAS should Improve communications and brand awareness through the development of a Marketing and Communication Strategy and its detailed implementation plan.</p> <p>The strategy or the implementation plan should be explicit on tactics or activities to proactively carried out so to enhance the brand positioning of NSFAS by proactivity communicating through various means or mediums to different stakeholders.</p> <p>This strategy should group, map all stakeholders, and list the methods of communication to these group, frequency etc.</p>
Source of data	<p>Marketing and Communications Strategy e.g., Media reports, social media reviews etc.)</p> <p>The Implementation plan and Execution reports</p>
Method of Calculation/ Assessment	<p>A fully approved communication strategy with both its implementation and operational plans</p> <p>Level 1 = 0% -25 % means the number of the communication initiatives that are in the conceptual mode.</p> <p>Level 2 = 26% - 49% means that communication initiatives are in the initiation mode.</p> <p>Level 3 = 50% - 75% means that communication initiatives are in the execution mode.</p> <p>Level 4 = 76% -90% means that communication initiatives are near completion or completed and signed off.</p> <p>Level 5 = 91% -100% means post initiative implementation execution adoption (Impact or brand capital increase)</p> <p>Specific measurement Metrix:</p> <ul style="list-style-type: none"> • Communication campaigns successfully delivered • Average call waiting time in line with industry norms • Accuracy of information shared with customers • Number of student responses • A percentage implementation of the marketing and communication strategy • Number of dedicated initiatives in support of student funding • Number of brand audits surveys that give feedback that defines what actions to take
Means of verification	Responses to surveys on our campaigns, conferences, and stakeholder engagements
Assumptions	Execute or implement the marketing and communication strategy
Disaggregation of beneficiaries	Women, youth focusing on the poor and previously disadvantaged
Spatial transformation	Increase in equal opportunity in jobs requiring higher education qualifications for poor and previously disadvantaged communities
Calculation type	Referencing the past 3 years' statistics
Reporting Cycle	Quarterly
Desired performance	Enhanced NSFAS Brand awareness and Proactive Communication Strategy/ programme

Indicator Responsibility

Chief Corporate Services Officer



NSFAS

National Student Financial Aid Scheme

info@nsfas.org.za | www.nsfas.org.za

Postal Address: Private Bag X1, Plumstead 7801, South Africa

Physical Address: 4 Christiaan Barnard Street, Cape Town City Centre, Cape Town, 8000