

## THIS CHARTER

- Specifies the service standards you as a citizen can expect from the Namibia Students Financial Assistance Fund as well as the procedure to follow if the agreed services are not rendered efficiently.
- Demonstrates our commitment to our stakeholders and the reflection of our dedication to provide value added services and ensure maximum utilisation of the services we offer.
- Is in line with broader Public Service Policies of providing quality services and sets out our feedback process for our stakeholders.

## WHO WE ARE

The Namibia Students Financial Assistance Fund (NSFAF) derives its mandate from the NSFAF Act, No. 26 of 2000.

In terms of Section 4 of the above-mentioned Act, The Fund's core function is to provide financial assistance to eligible Namibians, subject to the same Act, to students in order;

- to enable students to study or to do research; and
- more specifically, but without limiting the foregoing, to facilitate the training of students in prescribed courses or fields of study, at approved institutions of higher learning.

## VISION STATEMENT

"To be a sustainable institution, equitably providing financial assistance to contribute to the development of Namibia's human capital."

## OUR MISSION

"We provide financial assistance to eligible Namibians to access Vocational and Higher Education and Training."

## GUIDING VALUES

Guiding values as articulated in our strategic Plan "2019/20 – 2021/2022"



## STRATEGIC OBJECTIVE (5)

Guided by the principles of Business Model Canvas we have identified five (5) key Strategic objectives:

- Effective Debt Management
- Deliver Excellent Customer Experience
- Improve Quality of Funding
- Improve Operational Efficiency
- Improve Organisational Culture and Performance

## WHAT WE DO

The Fund provide financial assistance in the form of:

- Loan and
- Grant

### Funding Model

- Priority for funding is given to public institutions, local private, SADC and international institutions.
- One year award principle and re-contract continuing students annually.
- Financial assistance to student is determined by the Board with the approval of the Minister responsible for Higher Education to cover the following:
  - Tuition fee: At a pre-determined rate per category of field of study.
  - Non-Tuition Fee: At a predetermined rate subject to means testing.
  - Stipend: at predetermined rate, for students under bilateral/multilateral scholarship programme which does not cover full cost.
  - Assistance for flight ticket: at a predetermined rate for students under bilateral/multilateral scholarship programme which does not cover flight tickets.
- Students, in employment while studying: financial assistance is limited to tuition fees only and loan repayment starts within 1 month after the first disbursement.

## WHO WE SERVE

The Fund serves a multi-stakeholder community, this include, and not limited to the following:

- Our staff
- Students:
  - Prospective
  - Current
  - Debtors
- Offices/Ministries/Agencies
- Institutions of Higher Learning
- Student Leadership
- Parents
- Banks
- Namibian Missions
- Foreign Missions
- Media
- State Owned Enterprises
- Trade Unions

- Upon successful submission of online application, acknowledgment letter is issued.
- From the set deadline of the loan/grant applications indicated, the Fund will process all loan/grant applications within 3 months for all applicants.
- Upon uploading of proof of registration a provisional award letter shall be issued, upon signing a loan/grant contract with NSFAF within 60 days of receiving the provisional award letter, a final award letter shall be issued

## APPEAL PROCESS

- Applicants who were not successful may submit a request to NSFAF for their application to be reassessed through an administrative query process.
- Once a query has been re-assessed, NSFAF will respond to the student in writing or via the student portal.

## DISBURSEMENT OF FUNDS

### For local Institutions,

- Loans/Grants for tuition and non-tuition, disbursement is made to and for students as soon as funds are available. Non-tuition fees is made in multiple payments, 6 months of working days after receiving invoices from the Institutions of Higher Learning.
- The payment for final year student is only processed upon signing the debt acknowledgement letter.

### For SADC/International Institutions

- Loans/grants will be disbursed into students' accounts, 6 month working days/months (3 month working days for both 1st and 2nd semesters for new and continued students).
- Final year students, the payment will be only be done upon signing the debt acknowledgement letter.

## SPECIAL CONSIDERATION

From the set deadline of submission for special consideration, an outcome is due within a month of working days.

## CHANGE OF COUNTRY OF PLACEMENT/INSTITUTION/PROGRAMME

- If a NSFAF beneficiary wishes to change a field of study, subject, institution or country of enrolment or intended enrolment, permission must be granted by NSFAF before changing, which permission shall not be unreasonably refused.
- Change made without the written approval from NSFAF constitutes a breach of contract.
- NSFAF reserves the right to approve or reject the requests for changes of field of study, subject, institution or country.
- Application in this regard must be done before 31st March every year.

## PROGRESSION TO THE NEXT ACADEMIC YEAR AND REACTIVATION

- NSFAF will only continue to fund a student upon confirmation with the institution of higher learning in which the student has studied and progressed to the next academic year.
- If a student has not progressed to the next academic year, he/she ought to pay for him/herself for that year and upon completion of the said year, would be required to provide authentic evidence to NSFAF which proves to be a "pass" and has registered for the next academic year for loan or grant to be reactivated.
- Every student is expected to complete his/her study within the prescribed period of study as no loan extension will be considered except under the circumstances as outlined under special consideration.
- A student who is already a beneficiary but failed/passed a previous academic year, and for whatever reason applies for funding again the following year to pursue a different program, will not be considered for funding for the new program. If such a case is identified, NSFAF has the right to nullify the award.
- Re-activation should be done before or on the 31st of May every year.

## CONTINUATION OF FUNDING UNDER SPECIAL CONSIDERATION

- For students who do not progress to the next academic year due to justifiable circumstances such as medical grounds, the re-activation of their financial assistance may be referred to the Internal Special Consideration Committee for adjudication.
- Eligibility for funding is capped at a maximum of two (2) years. If, for two consecutive years the student does not commence with their studies, the student's file will be handed over for recovery of the loan.

## WITHDRAWAL, CANCELATION AND DISCONTINUATION OF FINANCIAL ASSISTANCE

- NSFAF may consider withdrawals from programs of study on medical grounds. However, a request for withdrawal may only be granted if it is accompanied by a recommendation from a qualified professional such as a medical doctor or psychologist.
- Reinstatement of withdrawn funding will be dependent on the student being certified medically fit to resume studies.
- No applicant shall be considered for funding, if he/she has already benefited from the programme at the same academic level. If such case is identified, NSFAF has the right to nullify the award.
- The Fund will withdraw the financial assistance if the student is expelled due to misconduct, or dismissed due to academic performance. Financial assistance given to student in this regard becomes repayable immediately.
- NSFAF may at any time terminate financial assistance where the student is in breach of any clause in the Contract.
- If a student wishes to cancel the loan contract, such request for cancellation must be made in writing for it to be granted.
- In the event where payment has already been made towards the student's loan, the student must sign the acknowledgement of debt for recovery.
- If a student discontinues his or her studies, he or she would be required to repay the loan and normal repayment conditions will apply.

## DUAL SPONSORSHIP

- NSFAF's sponsored student may not be funded by another sponsor unless, the funds offered by NSFAF are not sufficient to cover the academic and other costs of the student during their studies.
- A student is required to notify NSFAF of a dual sponsorship by another institution. Should NSFAF discover that a student is fully funded by another institution, NSFAF reserves the right to terminate the contract with immediate effect and claim the money accordingly.

## LOAN REPAYMENT

- The Loan becomes repayable as from the date that the:
  - borrower successfully completes the course or field of study for which that loan has been awarded;
  - borrower cancels or abandons his or her studies;
  - borrower fails as contemplated in section 18 D of the NSFAF Act, 2000 (Act No 26 of 2000) to satisfactorily perform in his or her studies;
  - borrower is in breach of the contract entered between him or her and the Fund; or
  - loan becomes repayable as contemplated in the contract.
- A borrower who may apply in writing to NSFAF for postponement of the obligation to repay the loan in the following circumstances:
  - cannot find employment within six (6) months from the date on which repayment of that loan becomes due; or
  - intends to carry on with another course or field of study, .
- NSFAF may in writing grant or with reasons given, refuse an application made for postponement.
- The loan must be repaid to the Fund at a monthly repayment rate based on an income contingency repayment model to a maximum 3 times the period the borrower received the loan.
- In case of employed students, who are still in employment while studying, loan repayment starts within 1 month after the first disbursement.

## DEBTOR STATUS

- A beneficiary/ debtor will receive a quarterly account statement of the outstanding amount or within 2 days upon request.
- A redemption certificate will be issued to beneficiary/debtor who has completed loan within 2 days.
- Overpayment of Loans done will be rectified within 3 weeks and repayment shall be affected accordingly.

## OUR SERVICE OBLIGATION

### OUR COMMITMENT TO YOU IS TO:

- Be truthful, friendly and presentable at all times,
- Treat you fairly and with dignity,
- Provide timely oral and written advice that is clear, concise, accurate and complete,
- Demonstrate technical/ professional competence in providing advice
- Act responsibly,
- Consistently create a positive customer experience through service excellence in order to increase customer satisfaction and operational efficiency,
- Help stakeholders understand our products, policies and procedures through community outreach and stakeholder meetings,
- Communicate effectively by ensuring that you can easily find out everything you want to know about the Fund's services through clear communication in personal contact, over the telephone, social media, print media, Radio and TV or in any written formats,
- Ensure strict adherence to our service standards at all times.

### WE PLEDGE TO:

- Acknowledge all written correspondence (whether by post, hand delivery or email) within 1 hour-24 hours of receipt and provide a full response within 7-14 working days of receipt,
- Respond to queries within 5 working days,
- Acknowledge you as soon as possible upon arrival at our offices,
- Assist the clients within 15 minutes of their arrival at any service point,
- Receive visitors at our offices (attending meetings, appointments) promptly,
- Answer telephone calls within three rings and identify the organisation, staff member's name and work area,
- Transfer calls to next available staff when not in office or take message or transfer the calls to the relevant persons who will be able to fully assist the client- in an event the caller finds him/herself at a wrong extension,
- Process application for change of Institution and course within in 30 working days,
- Ensure that our written communication is clear, includes contact details and formatted on NSFAF letterheads,
- Keep our stakeholders updated on new and improved procedures and services,
- Activate out of office reply in case of prolonged absence due to leave and an alternative contact person is provided,
- Attend to website enquiries upon receipt,
- Update the website with the latest information,
- Appropriately staff frontline areas during business hours, and if staff is unavailable, provide clear signage
- Serve you with a friendly smile,
- Identify ourselves clearly and provide appropriate names and contact numbers,
- Listen to you with an open, empathetic mind,
- Take full responsibility for a request, complaint or service failure received and refer it to the correct persons for quick resolution and feedback. And make appropriate follow up to ensure the request or complaint has been resolved,
- Learn from your comments, complaints and feedback in order to continually improve our service delivery.

## CONSULTATION

Determine clients' needs by means of the following initiatives:

- Hosting workshops with representatives of our stakeholders,
- Walk ins/ physical visits to the departments,
- Written correspondence,
- Suggestion boxes,

## YOU CAN HELP US BY

- Being honest, polite and patient,
- Submitting applications, agreements and other supporting documents before the deadlines,
- providing us with accurate information,
- communicating to us, timely, any changes that might require our action,
- informing us of fraudulent activities,
- informing us when you are unhappy about our service delivery.

## WHAT WE ASK FROM YOU

To help us to provide you with an efficient and quality service, we would like you to:

- Treat our staff with respect and we will reciprocate the gesture,
- Suggest how we should improve our services,
- E-mail your questions to us and to follow that up with a telephone call,
- Be patient if we cannot respond to your queries immediately,
- Inform us immediately if your contact details have changed,
- Suggest improvement if you are not satisfied with our service.

## IN CASE OF AN ERROR, WE WILL

- Rectify the error and offer an apology as soon as possible,
- Undertake to avoid the same mistake.

## LODGING A COMPLAINT

You need to:

- Identify yourself, ensure that you take down the call centre agent's name and leave your contact details and Unique ID and be provided with reference number,
- State clearly and concisely why you are not satisfied with a specific service,
- Suggest an improvement to our shortcomings or weakness in service provisions.
- Submit your complaint to our Student Care Centre email address: studentsrelations@nsfaf.na

## CONTACT US:

Any comments and suggestions about our services should be directed to:

NSFAF Head Office  
ERF 746, Eros Road, Eros  
P.O. Box 23053, Windhoek  
Tel: +264 61 434 6000 Fax: +264 61 233 940  
Email: studentsrelations@nsfaf.na  
Website: www.nsfaf.na

Contact details at Student Care Centre  
Tel: +264 61 434 6081/82/88/90/96/97/12/13/83

Email: studentsrelations@nsfaf.na

Contact details at Recovery:  
Tel: +264 61 434 6041/45/68/73/87/91  
Email: recovery@nsfaf.na

Should you have trouble obtaining services at the Fund, please contact:  
Student Care Centre Manager  
Email: studentsrelations@nsfaf.na  
Tel: + 264 61 434 6000

## OUR PLEDGE

The Charter will be reviewed once every year to continue monitoring and evaluating the level of service delivery.