

To fulfil its mandate, NSFAF calls for application for financial assistance on an annual basis. Financial assistance is provided in the form of loans, grants and scholarships offered through bilateral agreements. **The below figures illustrate the overall award versus number of applications received, which demonstrates the Fund's commitment to provide funding, thus enabling students to pursue studies at Institutions of Higher Learning.**

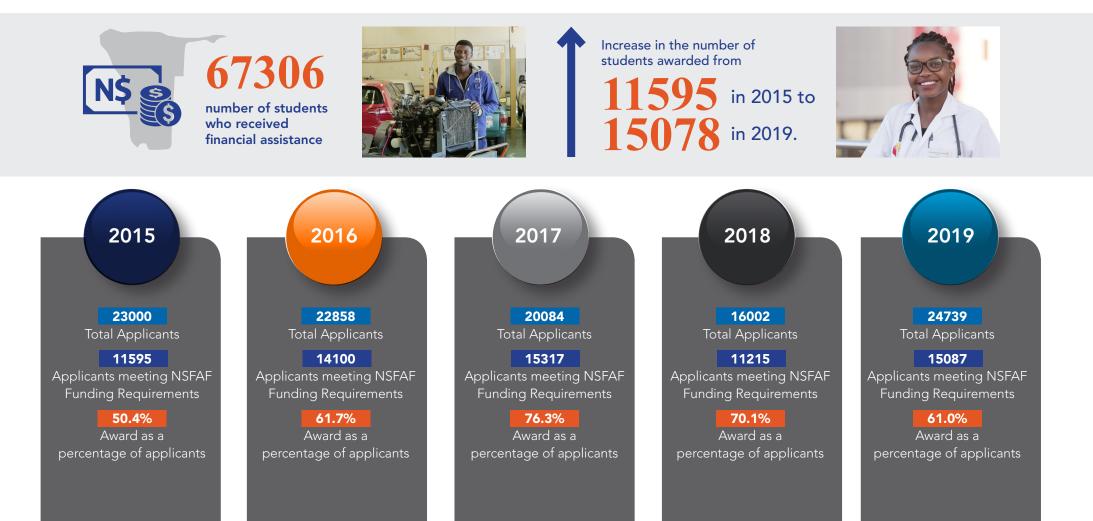
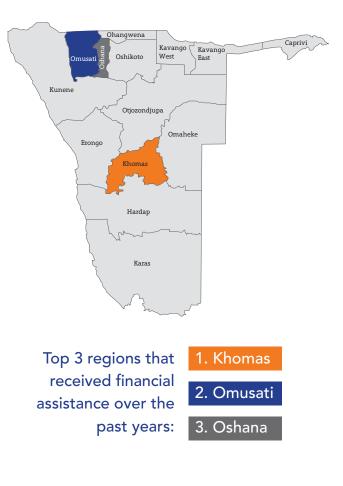




Table 2 below presents overall awards per region (cumulatively) for the past five years. **Overall, Khomas Region received more financial assistance over the past five years followed by Omusati and Oshana region.** It is however worth noting that this is computed through applicants indicating the region where they have completed grade 12, which may not necessarily be the region of origin.

2. REGIONAL AWARDS

Regional awards per year							
Regions	2015	2016	2017	2018	2019	Total for the past 5 years	
Oshikoto	671	872	970	731	1069	4313	
Oshana	794	1015	1322	1081	1464	5676	
Erongo	281	418	594	331	628	2252	
Otjozondjupa	179	241	306	169	388	1283	
Hardap	86	126	153	72	147	584	
Zambezi	335	372	488	353	658	2206	
Kavango West	103	122	168	108	275	776	
Kavango East	408	461	838	459	1089	3255	
Omaheke	51	86	87	62	133	419	
Ohangwena	554	768	824	820	1564	4530	
Omusati	929	1003	1035	886	1887	5740	
//Kharas	162	117	228	135	302	944	
Khomas	997	1448	3067	1215	1956	8683	
Kunene	42	74	90	58	93	357	
Sub Total (undergraduate)	5592	7123	10170	6480	11653	41018	
VTC	4952	5030	3248	3830	2495	19546	
Completed Grade 12 outside Namibia	77	68	67	5	9	226	
Junior Diploma	635	1031	651	349	0	2666	
Scholarships & Special Initiatives	121	137		124		382	
Postgraduate	218	712	1181	427	930	3468	
Total Awards	11595	14101	15317	11215	15087	67315	





3. COMMITMENTS PER YEAR

During the period 2015 to 2019, NSFAF provided financial assistance to new students (New Intakes) and carried over commitments for continuing students. **This means that NSFAF cumulatively disbursed funds to 84 888 (continuing students in 2015 plus new yearly intakes) beneficiaries at Local and International Higher Education Institutions over the past five years.** The table below indicates the number of new intakes and continuing students in a given year.





Student Population	2015	2016	2017	2018	2019
New Intakes	11595	14100	15317	11215	15087
Continuing Students	17573	18110	19941	22890	27385
Total Student Population	29168	32210	35258	34105	42472



The chart below presents budgetary appropriation for the new intakes and continuing students. Total student spending stood at **N\$6.1 billion** over the past five years, with an average yearly students spending of **N\$1.2 billion**.

4. STUDENT FUNDING







CONTINUING STUDENTS

a) Tuition



- Payments for continuing students follow a payment process: a) the Fund has to make sure that student contract is valid;
- b) student has passed the previous year and progressed to the following year; and c) and registered in the current academic year.
- **99%** of continuing students' tuition fees for the big public Institutions of Higher Learnings have already been paid.
- Payment of tuition fees at IUM and VTCs stands at 85%, while payment for students at Private Colleges stands at 36%. See table below.



Institutions	Beneficiaries	# Paid Tuition Fees	% paid Tuition	# Paid Non- Tuition Fees	% paid Non- Tuition Fees
UNAM	8796	8658	98%	8003	91%
NUST	2453	2441	100%	2144	87%
IUM	2517	2135	85%	1922	76%
Private Institutions	2147	773	36%	191	9%
VTCS	3850	3256	85%	2293	60%
NHTC	49	49	100%	49	100%
SADC & International	318	318	100%	318	100%
Scholarships & Initiatives	68	68	100%	68	100%
Posgraduates	122	122	100%	122	100%
TOTALS	20320	17820	88%	15110	74%

Percentage of continuing students paid as at 18 November 2019



b) Non-Tuition



- The majority of students have received their **first non-tuition fees**, and those not paid will receive their payment upon obtaining their bank card. As per Table 2 above, on average, **74% of students have received their non-tuition fees**.
- It must be noted that non-tuition fees due to UNAM, NUST & IUM, for those paid, are already made to the three IHLs.
- The non-tuition fee due to students is made to a maximum of N\$10,000 (to ensure equitability).



Contracting for **15 087** eligible applicants has commenced at the end of Septemer 2019



6040 of 10631 contracts validated, are paid



NEW INTAKES

- 2019 Awards: Contracting for **15,087 eligible applicants** has commenced at the end of September 2019, after sufficient resources was secured to fund the remaining **12,162**, as earlier communicated. To date, **83%** of those that have signed their contracts are ready for payments.
- Out of 10631 whose contracts are validated, 6040 are already paid.
- NSFAF will continue processing payments.