

FundForward- Izwe

AI-Powered Micro-
Bursary Platform

By: The Proof and Paper Society



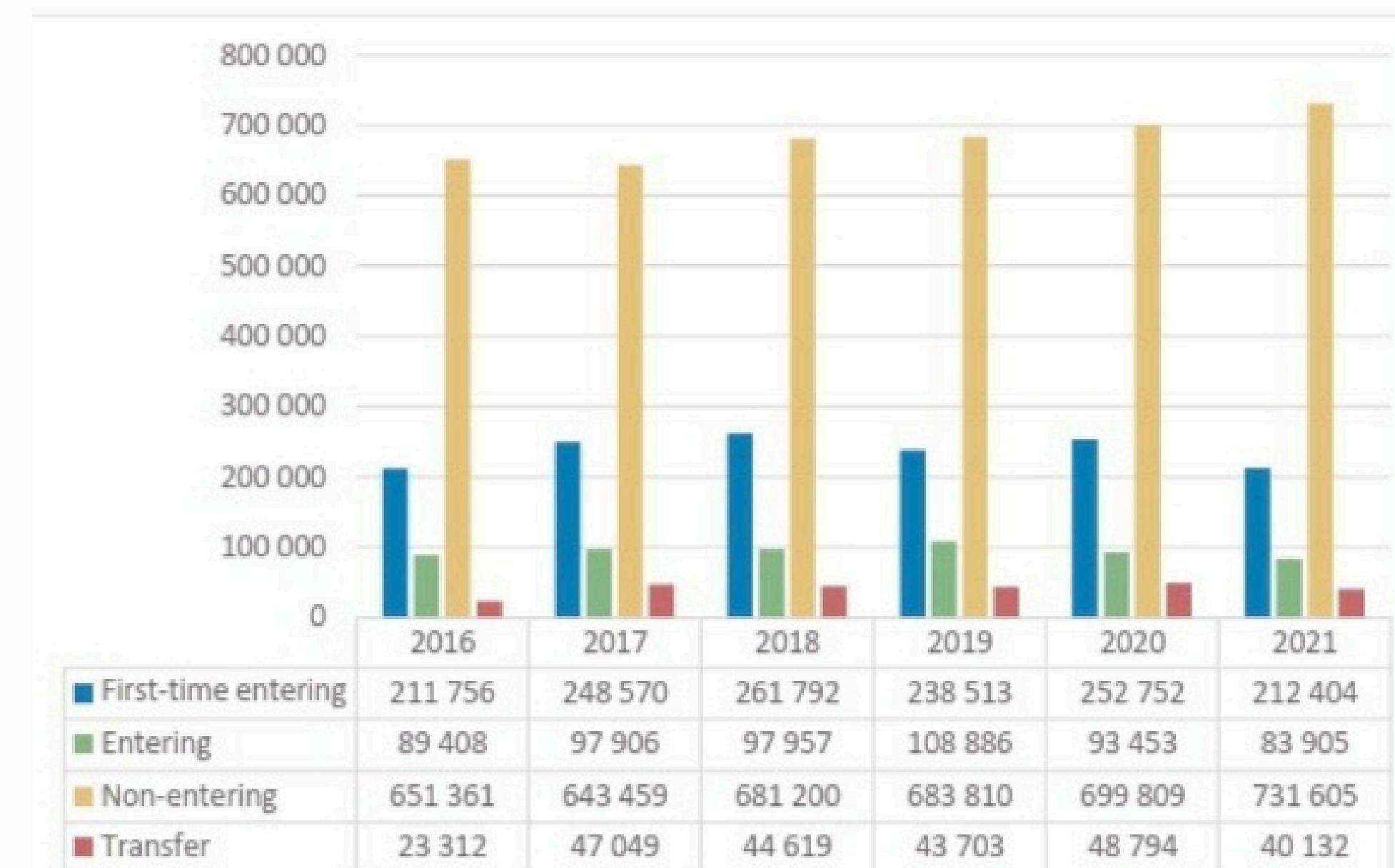
Problem Statement

- Approximately 60% of South Africans live below the poverty line
- Thousands miss registration due to unpaid fees
- Results: long queues, stress, protests, high dropouts

Statistics

Each year, thousands of matriculants qualify for higher education, but less than half enroll in public universities. Poverty and financial exclusion are among the main reasons.

Public universities enrolments by entrance category

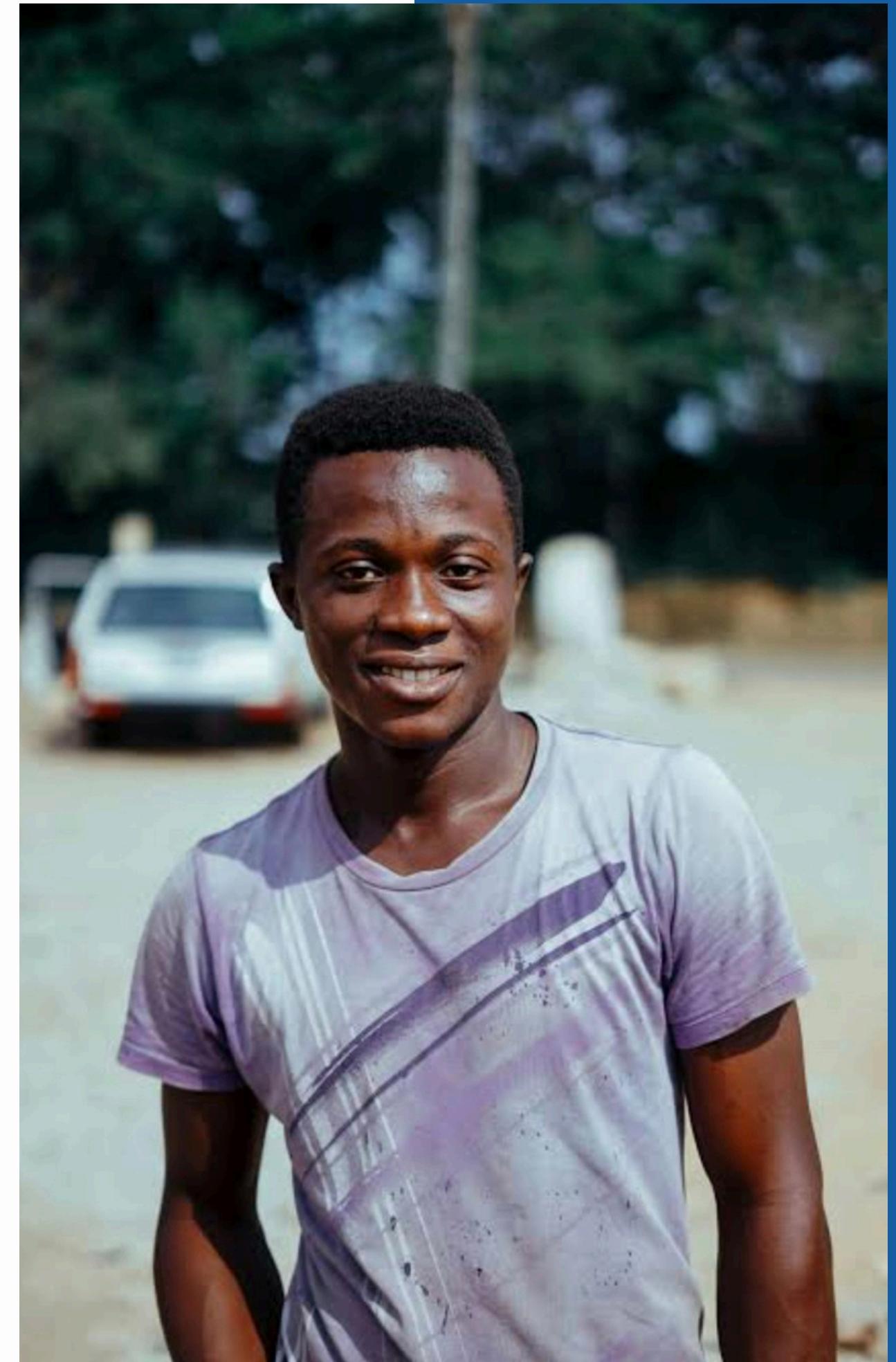


Source: VitalStats 2021, DHET

Meet Sipho

▶ Five years ago, Sipho earned his place at university; but not the right to attend. Despite all his effort, sacrifices, and hard work, the soaring cost of higher education shut the door on his dreams. Every year, he tried again and again, standing in those long queues for hours, hoping for funding that never came.

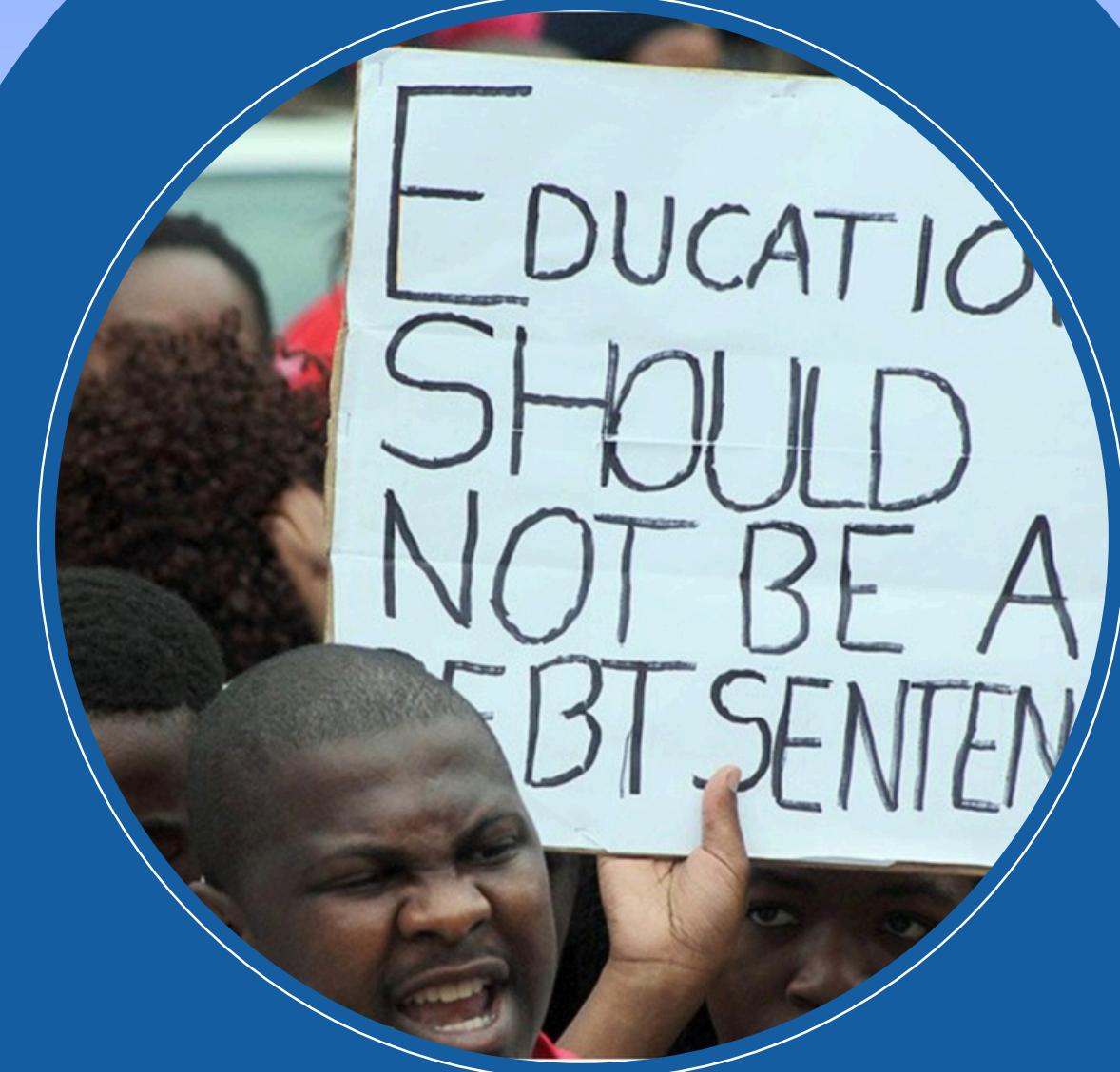
Instead of building the future Sipho dreamed of, he is now one of millions caught in South Africa's unemployment crisis. Unfortunately, Sipho's story isn't unique. It represents thousands of hopeful and talented South Africans who are denied the opportunity to build a better future for themselves; not for lack of potential, but because of financial barriers.



Source: Unsplash

Why it matters

- Students blocked from education = lost potential
- Financial exclusion is a leading cause of dropout
- Delayed funding (e.g., NSFAS) worsens the crisis



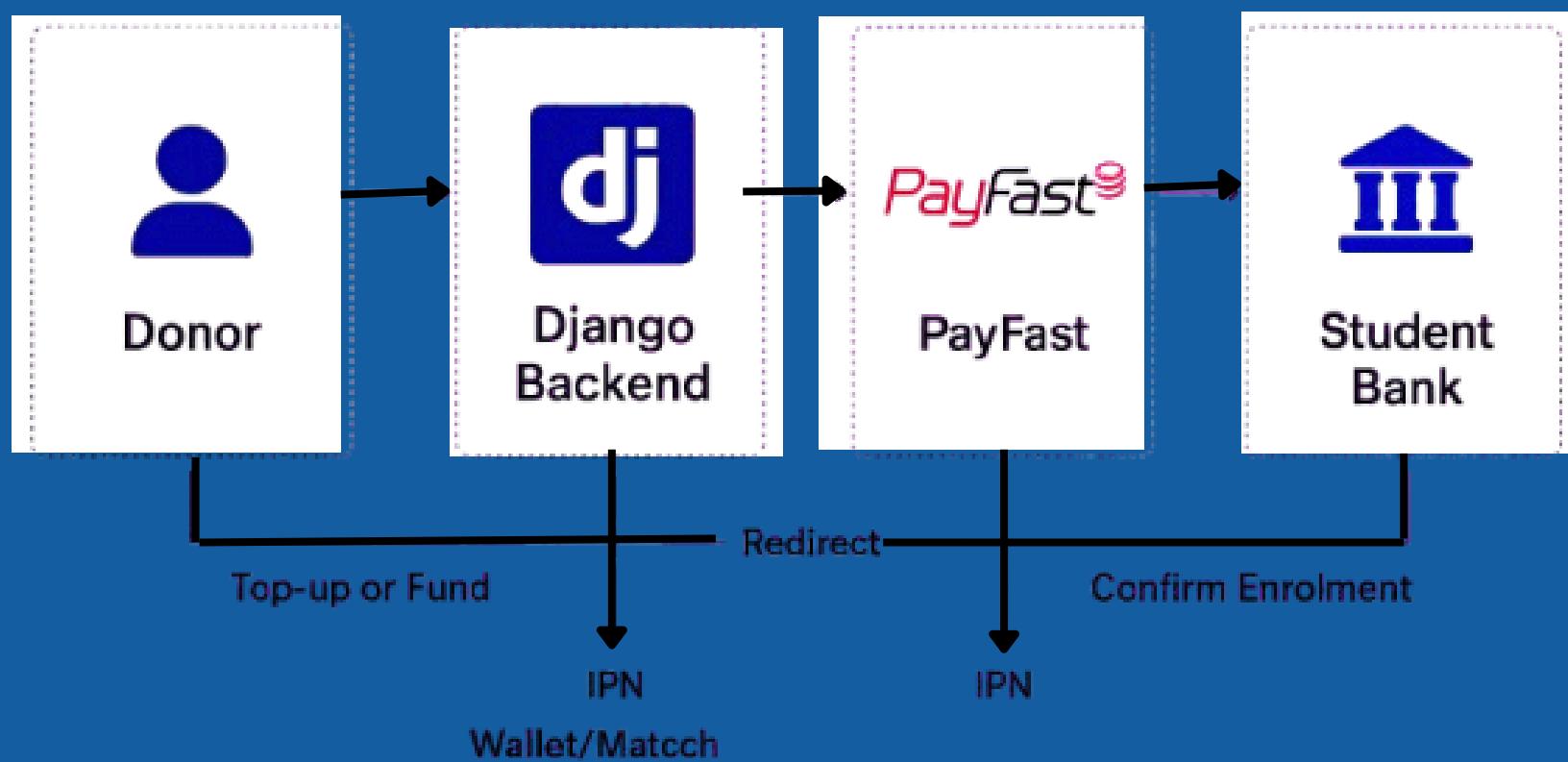
Proposed Solution

- AI-powered micro-bursary + student banking platform
- Students instantly matched with donors
- Funds disbursed directly into student accounts

Financial exclusion to financial empowerment

How it works

AI-Powered Micro-Bursary Platform for Student Banking in South Africa

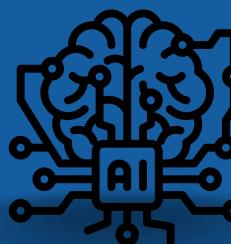


Students & Donors(frontend)



Students submit academic & socio-economic info.
Donors set funding preferences(Study field, GPA, support type)

AI Matching Engine



AI matches donors to students in real time

Databases+Bank+University APIs



Funds dispersed



Tech Stack & AI Matching Engine

Tech Stack

 Python/Django- backend business logic and APIs

 HTML/CSS Template- student and donors portal UI

 Database- Student and donors data storage(MySQL)

 Random Forest Algorithm- ML-based matching and classification

How Matching works

01 Student Profile Data
Degree, GPA, pass rate, financial need

02 Donor Preferences
Field of study, support type, budget

03 AI Matching Engine
Random Forest groups and ranks matches

04 Best Match Suggested
Funds disbursed → student registered



THE TWIST



SIGN IN

GAMIFYING OUR DESIGN

- ★ Donors start at bronze Newbie Rank. With each contribution, donors earn CSR points that move them up ranks. Bronze → Silver → Gold
- ★ The more you donate, the more points you earn, boosting your social impact score.
- ★ Higher ranks unlock more recognition for the donors contribution. Along, with potential tax incentives for donations.
- ★ This makes donating rewarding and mutually beneficial to both parties. Encouraging donors to stay active and consistent.
- ★ Give more, Earn more with our CSR Points System

FINANCIALS



Innovation Highlights

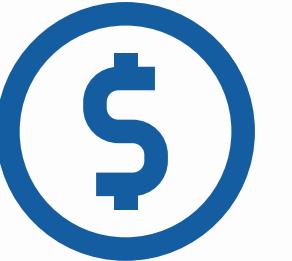
- 
- 01 AI matching engine
 - 02 Bite-sized micro-bursaries
 - 03 Priority for urgent registration fees
 - 04 Real-time dashboards for donors & universities
 - 05 Student banking + financial literacy tools

Impact



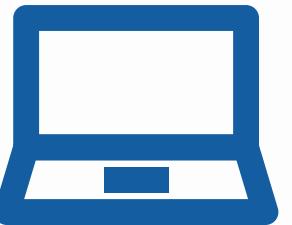
01

Students register on time,
focus on academics



02

Donors fund
transparently, with
measurable outcomes



03

Universities reduce
queues, protests, and
admin load



04

Banks attain new
customers, CSR
leadership and
increased transactions.

DEMO

Please follow this link to see a demo of how the web app works:

https://drive.google.com/file/d/164wOa8xzqG_2N51M5ujVqO7b2GTosc5X/view?usp=sharing

Please follow this link to see a demo of our full presentation,
along with the web app demo:

https://drive.google.com/file/d/1EmYAPmQbqRqcd0s_QxH8cAm-IAi0dyFa/view?usp=sharing

Vision



Scaling across all
universities



Expansion to living costs
and tuition



Partnerships with banks
and corporates

Transforming registration from chaos to opportunity

THANK YOU!

Team members

Yusairah Ismail

Patience Mabuza

Simanga Mchunu

Nkosinathi Nhlapo

Reference List

Image(n.d). Polity. Retrieved from m.polity.org.za

Department of Higher Education and Training (DHET). (2021). VitalStats: Public Higher education, 2021. Pretoria: DHET

World Bank. (2022). Poverty and Inequality in South Africa. [Data set] World Bank.

Unsplash.(n.d). Royalty- free stock images. Retrieved from <https://Unsplash.com>