



OUR BRAND STORY...

We believe in the inherent potential of every young mind and recognise education is the key to unlocking that potential!

Celebrating 6 Years of Determination (2018-2024)

Welcome to Impertimus Education Investment where we are on a mission to break down barriers to **education finance** and empower every child to pursue their dreams. While quality education is the ultimate goal, we recognize that economic circumstances often stand in the way of accessing it. That's where we come in.

Our journey began with a deep-rooted commitment to ensuring that no child is left behind due to financial constraints. We understand the struggles faced by economically disadvantaged families who aspire to provide their children with quality education but are hindered by limited resources. Through our **ABAKI SHULE School Fee Loan initiative**, we aim to address these challenges head-on

The challenges

Families in economically disadvantaged regions, such as Kilifi County, often face significant obstacles in maintaining consistent school attendance for their children. Among these challenges are:

- Inconsistency of incomes:** Many parents in the informal economy earn daily wages that fluctuate, making it difficult to save for lump-sum school fees.
- Delays in income maturity:** Seasonal work or delayed payments often result in periods where parents cannot meet school fee deadlines.
- Large lump-sum fee requirements:** Schools typically require large payments at the beginning of terms, which many families cannot afford all at once.

These factors lead to children spending an average of **3 to 14 days at home per term, missing critical educational opportunities and falling behind their peers.**

75%

Of households do not have funds at the time schools require payments from them

3 to 10 USD

Average daily income of our target households

Our solution

The **ABAKI SHULE School Fee Loan** is designed to provide a sustainable and innovative solution to these problems. Here are its key features:

1. Full term fee coverage

- **Loans are issued to cover 100% of the required school fees for the term**, providing immediate and total financial relief.
- This model prevents the creation of a "double debt" scenario, where parents must juggle repaying the loan and clearing remaining school balances separately.

2. Direct payment to schools

- **100% of the loan principal is guaranteed to reach the schools**, ensuring that the entire amount borrowed is used for its intended purpose.
- This approach fosters **better financial planning** for borrowers and establishes **working relationships with schools**, providing security to loan beneficiaries while awaiting disbursements.

3. ZERO interest charges

- Unlike traditional financial institutions, **Impertimus offers zero-interest school fee loans.**
- By eliminating interest charges, we remove an additional financial burden from households already struggling to meet basic needs, making ABAKI SHULE loans **the most affordable option** available to them.

4. Manageable installments

- The ABAKI SHULE initiative allows parents to **pay school fees in manageable monthly installments** rather than large lump sums.
- Our flexible repayment plans are designed to adapt to income flow challenges, ensuring that students remain in school and parents are not overburdened.



Beneficiaries undergoing the ABAKI SHULE TERMLY STUDENTS MENTORSHIP

Our approach has transformed the lives of numerous families:

- **Increased school attendance:** Students no longer miss critical days due to unpaid fees.
- **Financial stability:** Parents can better manage their finances without the strain of high-interest loans or incomplete fee coverage.
- **Community empowerment:** Our partnerships with local organizations, schools, and fundraisers amplify our impact and support a broader network of families in need.

Parent Testimonials

Teresia wanted to transfer her daughter to a better school. Out of her savings, she was unable to raise the school transfer cost of 250 USD plus buy her daughter new school uniforms and other school joining requirements causing her daughter Marceline to stay home for a whole term. This increased the cost of going to the new school to 345 USD.



Abaki Shule Loan helped her pay school fees for her daughter for the term leaving her with enough to acquire the joining requirements

50+

No of school fee loans disbursed since inception in 2021

10,000+ USD

Raised in school fee loan capital from individual and institutional funders

KEY ACHIEVEMENTS

- **Winning 20,000 USD grant** award from USADF, to support phase III scale up plan in 2024.
- Achieving **0 DAYS AT HOME** among beneficiaries for 3 consecutive terms in pilot II(2023)

We are more than just a financial institution; we are a catalyst for change. By addressing the root causes of financial barriers to education, we are creating lasting impacts on students' lives and their futures.

YOU CAN JOIN US

Finding our work interesting?.

We are launching our partnership program to give you an opportunity to drive impact through the ABAKI SHULE INITIATIVE

EXPLORE A PARTNERSHIP WITH US AS A FUNDER AND HELP GROW OUR LOAN CAPITAL AND OPERATIONAL CAPACITY.

Leave us an email or call through our communication channels provided below or visit our offices at Mwalimu House in Kilifi town, Kenya. We will be happy to engage with you.