



**STUDENTS' LOAN BUREAU
GOVERNMENT OF JAMAICA**



STRATEGIC PLAN 2026/27- 2029/30

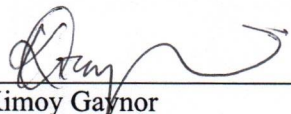


1. DOCUMENT APPROVAL AND SIGN OFF

This document has been approved as the official Strategic/Corporate Plan and Budget of the Students' Loan Bureau for the four-year period 2026/27 – 2029/30. The Strategic Plan and Budget have been prepared in consideration of the various relevant policies, Legislation and other mandates for which the Students' Loan Bureau is responsible.

Prepared by

Date

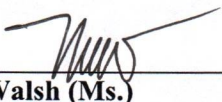


Kimoy Gaynor
Senior Strategic Services Officer

30/11/2025

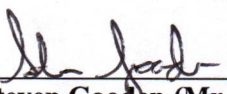
Approved by

Date



Nickeisha Walsh (Ms.)
Executive Director

30/11/2025

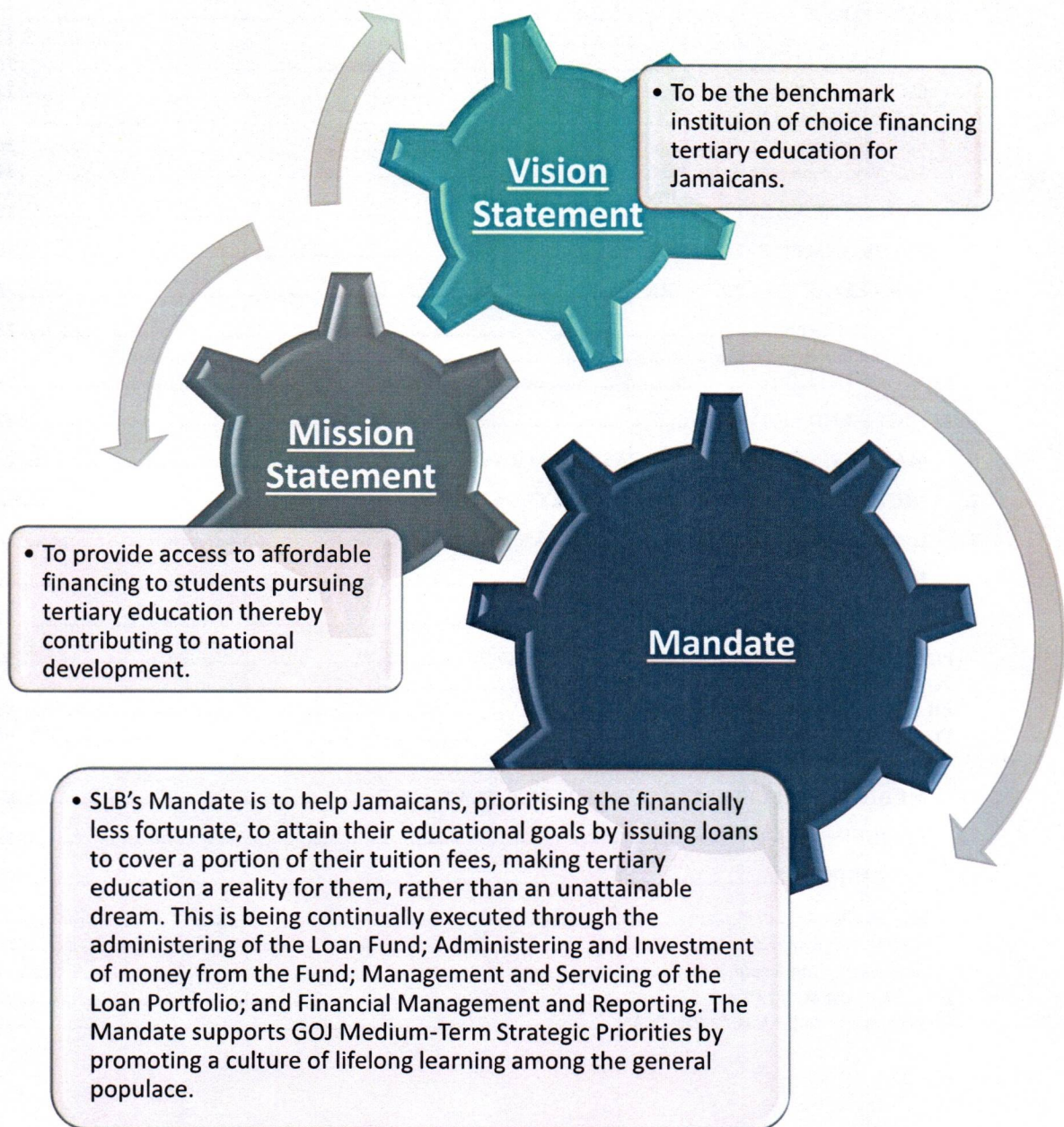


Steven Gooden (Mr.)
Chairman

30/11/2025

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2. INTRODUCTION

Executive Director's Message

The Students' Loan Bureau (SLB) enters the 2026/2027 financial year with a renewed sense of purpose and strategic clarity. We continue to operate in a rapidly evolving environment marked by policy reforms, economic uncertainty, technological disruption, heightened customer expectations, and increased climate-related risks. These developments require an agile, innovative, and resilient institution. As Jamaica's primary provider of tertiary financing, the SLB must not only respond to these shifts but anticipate them, ensuring that our services remain accessible, relevant, and sustainable for generations to come.

The past year highlighted both the vulnerabilities and strengths of Jamaica's education ecosystem. Declining tertiary enrolment, rising living costs, increased migration, and widening income disparities continue to challenge access to higher education. Conversely, advancements in digital technology, the growing focus on STEM, new data privacy frameworks, and emerging opportunities in the evolving labour market present new avenues for transformation. In this context, the SLB's mandate, to expand access and strengthen national human capital development, has never been more important.

The 2025/2026 financial year was a year of momentum—one in which we embraced new beginnings and created new opportunities for our students and customers.

I. Relocation to New Headquarters

The SLB successfully relocated its operations to **86 Hope Road**, a strategic move aligned with our transformation programme. This modern facility is designed to enhance operational efficiency and significantly improve customer and stakeholder experience. The new location reflects our commitment to modernisation and service excellence.

II. Launch of a New Brand Identity

In September 2025, the SLB unveiled a new logo, an important milestone in reshaping our public image. This rebrand represents far more than a visual refresh; it signals our evolution into a modern, resilient organisation that is responsive to the changing needs of students, parents, institutions, and national stakeholders.

The new brand reflects three foundational ideas:

- **Growth & Transformation:** Demonstrating our organisational evolution and readiness to embrace new directions in response to national needs.
- **Renewed Purpose & Clarity:** Providing a clearer expression of our mission, values, and long-term vision.
- **Stronger Connection with Today's Audience:** Ensuring the Bureau remains relevant and aligned with the expectations of modern learners and partners.

While our identity has evolved, our core mission remains unchanged: **empowering Jamaica's future through accessible, equitable tertiary financing.**

III. Launch of EMIS Phase II

A key milestone in our digital transformation agenda is the completion of **Phase II of the Enterprise Management Information System (EMIS)**. This upgrade now allows customers to:

- access their loan accounts online,
- make payments, and
- generate their own statements —
all in real time.

The platform also integrates a **Client Relationship Management (CRM) system**, enhancing how we monitor repayment customers and engage with them throughout the loan lifecycle. This capability strengthens portfolio oversight, supports delinquency reduction, and encourages more proactive and meaningful relationships with our borrowers.

As we progress to subsequent phases, the SLB remains committed to building a secure, integrated, and data-driven digital ecosystem that improves operational efficiency and elevates customer experience.

IV. The Debt Reset Programme

A significant portion of the SLB's Targeted Loan portfolio remains in arrears, posing risks to financial sustainability and limiting opportunities for borrowers to achieve long-term financial stability. The **Debt Reset Programme** was introduced as a strategic intervention to reduce loan balances, eliminate accumulated charges, strengthen repayment behaviours, and support borrowers in achieving financial recovery.

Effective December 1, 2025, beneficiaries whose accounts were not in arrears as of October 31, 2025, received a one-time credit of up to **\$100,000**, applied directly to their loan account. Repayment customers whose loans were in arrears as of October 31, 2025, qualified for substantial relief. By paying the **principal arrears** and **50% of interest arrears** within five (5) months, they will receive:

- 50% waiver of the remaining interest arrears
- 100% waiver of late fees
- 100% waiver of insurance charges

This initiative strengthens the long-term sustainability of the loan portfolio while providing equitable support to borrowers most in need.

V. Hurricane Melissa Impact Support Measures

Hurricane Melissa severely affected many SLB customers, particularly those residing or studying in **Trelawny, Hanover, Westmoreland, St. Elizabeth, and St. James**. In response, the Bureau has proposed targeted relief measures:

1. Repayment Customers

Borrowers residing in the affected parishes will receive a **three-month payment deferment** (November 1, 2025 – January 31, 2026).

2. Students in School (Moratorium Customers)

Students currently enrolled in tertiary institutions located in these parishes will receive a **one-time Grant-in-Aid of \$60,000**.

3. Other Affected Customers

Individuals outside these parishes experiencing hardship may be considered on a **case-by-case basis**.

These measures are designed to be targeted, fiscally responsible, and supportive ensuring that students can continue their education despite the disruption caused by the hurricane.

A Strategic Framework for a Changing Jamaica

Our Corporate Plan 2026/2027 is anchored in five strategic pillars that will guide our actions and investments:

1. Effective Corporate Governance

2. Innovative and Motivating Work Environment

3. Digital Transformation

4. Customer-Centricity

5. Financial Growth & Sustainability

This framework reinforces our commitment to operational excellence, transparency, digital readiness, and responsible financial stewardship.

1. Strengthening Governance and Institutional Resilience

The Bureau is enhancing its internal controls, risk management systems, and compliance frameworks to ensure efficiency, accountability, data protection, and improved decision-making. With the increasing complexity of legal and regulatory obligations—including the Data Protection Act, Electronic Transactions Act, and KYC requirements, we are expanding compliance protocols, strengthening cyber resilience, and advancing business continuity planning.

Hurricane Melissa underscored the importance of robust disaster recovery, secure cloud-based systems, and geographic redundancy to protect operations and borrowers.

2. Driving a High-Performance, Motivated Workforce

Our employees are central to our transformation. Consistent with our **Innovative and Motivating Environment** pillar, we continue to strengthen our competency framework, restructure teams, and deepen staff engagement. The restructured organisation will mature in 2026/2027 as we embed a culture of leadership, innovation, agility, and continuous learning. Training, digital upskilling, and enhanced performance management remain key focus areas.

3. Accelerating Digital Transformation

The coming year is pivotal for our digital journey. The full integration of the Customer Portal, digital signatures, enhanced cybersecurity, and a modern loan management system will revolutionise service delivery. This digital-first model will offer real-time tracking, improved processing times, simplified interactions, and more secure data handling.

A central component of this pillar is the continued development of the **EMIS system**, which remains core to our digital vision.

4. Becoming a Truly Customer-Centric Organisation

To meet rising expectations for transparency, speed, and seamless service, the Bureau will prioritise a full redesign of the loan lifecycle—enhancing communication, simplifying interactions, and strengthening engagement throughout both the application and repayment stages. Central to this effort is continued investment in financial literacy, upgraded CRM capabilities, and expanded feedback mechanisms to support informed decision-making and build greater trust across the customer's journey.

At the same time, the SLB will diversify its offerings to reflect the evolving needs of Jamaican learners by expanding PAYS and PG loan products, introducing financing for certifications, online programmes, and UCJ-accredited micro-credentials, and deepening partnerships in STEM and other priority development areas. These initiatives collectively reinforce our commitment to equity, access, and inclusive national growth.

Complementing this work, the 2026/2027 Communication and Marketing Strategy will employ a modern, data-driven approach, using targeted digital outreach, strengthened institutional partnerships, and multi-channel communication to enhance awareness, increase engagement, and build stronger connections with students, parents, employers, and tertiary institutions.

5. Strengthening Financial Sustainability and Portfolio Performance

To preserve our revolving loan model, strong repayment performance is essential. In 2026/2027, the Bureau will intensify efforts to:

- reduce delinquency,
- rebalance internal and external collections,

- expand payment channels, and
- strengthening employer partnerships.

We will continue advancing data-driven risk management through enhanced analytics and predictive modelling. Additionally, we will implement a revitalised Good Standing Programme and explore an income-contingent repayment model to improve affordability and protect the loan fund.

I extend heartfelt appreciation to the Board of Directors, dedicated staff, Government partners, tertiary institutions, employers, and the thousands of students and families who rely on the SLB. Your resilience and support have been instrumental during a period of significant transformation.

The Path Ahead

The Corporate Plan 2026/2027 outlines a bold and forward-looking vision—one that embraces innovation, digital excellence, customer empowerment, and responsible financial stewardship. By remaining committed to our strategic pillars and responsive to national priorities, we will continue to expand access while strengthening the institution's long-term sustainability.

As we move forward, we reaffirm our mission: to empower Jamaicans through affordable and accessible tertiary financing, enabling them to build stronger futures for themselves and for our nation.

Together, we will ensure that the SLB remains relevant, resilient, and indispensable—supporting Jamaica's growth, strengthening human capital, and uplifting future generations.

Accountability Statement

This Strategic Plan for the four-year period, commencing April 1, 2026, was prepared under my direction in accordance with the policy directives outlined by the Government of Jamaica, and the authority delegated to me under Section 16 of the Financial Administration and Audit (FAA) Act. The plan outlines the Bureau's strategies that contribute to the achievement of the Government's agenda, and specifically, the programmes for which appropriate monitoring and evaluation mechanisms are being deployed to ensure their timely and cost-effective implementation.

The Agency's priorities outlined in this Strategic Plan were identified in context of the Government's medium-term priorities and fiscal targets. I am, therefore, committed to achieving the planned results laid out in this Business Plan.



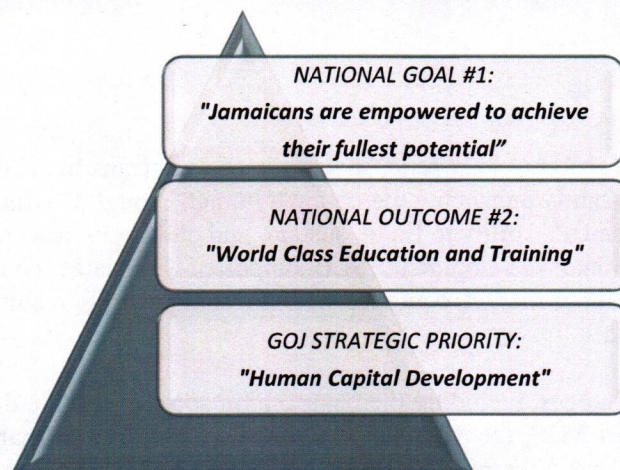
Nickeisha Walsh
Executive Director

Overview

About the SLB

The Students' Loan Bureau (SLB), established in 1970 as a statutory body under the Ministry of Finance and the Public Service, remains the Government of Jamaica's primary vehicle for financing tertiary education. The Bureau is mandated to provide equitable access to affordable student loan financing, with specific attention to supporting qualified students from disadvantaged backgrounds. Through this mandate, the SLB plays a central role in advancing national human capital development and strengthening Jamaica's long-term socio-economic resilience. The Bureau's continued emphasis on operational and financial sustainability ensures that its loan scheme remains viable and accessible to future generations of students.

The strategic direction of the SLB is firmly anchored in the national development imperatives outlined in Vision 2030 Jamaica – National Development Plan, which seeks to position Jamaica as a “just, prosperous, and secure” society by 2030. The Bureau's mandate aligns directly with **National Goal 1: Jamaicans are empowered to achieve their fullest potential**, and **National Outcome 2: World-Class Education and Training**, while supporting the Government of Jamaica's strategic priority of **Human Capital Development**, as illustrated below:



Within this framework, tertiary education is recognised as a critical driver of economic competitiveness, social advancement, and national transformation.

Vision 2030 identifies a target to increase the percentage of Jamaicans aged 24 years and older with tertiary-level certification from **18.7%** in 2015 to **37%** by 2030. The SLB has been instrumental in advancing this national objective. Between the 2013/14 and 2024/25 academic years, the Bureau disbursed approximately \$43.9 billion in tuition loans to approximately 122,000 students enrolled in tertiary institutions across Jamaica and the region. This sustained investment reflects the SLB's pivotal contribution to expanding access to higher education and strengthening the talent pipeline required to support Jamaica's growth and development agenda.

The significance of the SLB's role is further reinforced by the findings of the Jamaica Education Transformation Commission (JETC). In its report, the Commission underscored that improved access to tertiary education is essential to addressing Jamaica's longstanding challenges of

economic stagnation and social instability. The JETC highlighted the SLB's potential to significantly increase enrolment, reduce dropout rates, and deepen the nation's developmental impact by ensuring that financial barriers do not impede academic progression.

In keeping with its mandate and in support of national development priorities, the SLB will continue to modernise and strengthen its institutional capacity over the planning period as it enables economic mobility. Tertiary education significantly increases lifetime earnings and lowers unemployment. As such, the Bureau will adopt a more structured business development and customer relationship approach, aimed at expanding access, improving efficiency, and enhancing service delivery as we drive workforce readiness. Key strategic initiatives include the establishment of partnerships with financial institutions to widen the distribution of SLB products; modernisation of the loan management system through advanced digital technologies; and the expansion of financing solutions to accommodate emerging and non-traditional forms of tertiary education.

These initiatives represent the Bureau's commitment to delivering a responsive, efficient, and future-ready student financing system. Through sustained modernisation and strategic alignment, the SLB will continue to contribute meaningfully to Jamaica's human capital development and the achievement of the Vision 2030 goals.

Current Situation

Through the SLB's revolving loan fund, thousands of Jamaicans have attained tertiary-level qualifications, significantly enhancing the nation's human capital. Continued access to higher education boosts Jamaica's ability to build, sustain, and elevate its workforce, ensuring broad participation in national development. SLB-supported graduates continue to contribute meaningfully to the labour market, equipped with the competencies required for a modern and competitive economy.

Despite national challenges, including the far-reaching socio-economic disruptions caused by **Hurricane Melissa in 2025**, the SLB has remained committed to its mandate. The hurricane intensified financial pressures on households and communities, increasing the demand for flexible, supportive education financing. In response, the Bureau expanded its interventions by safeguarding access for vulnerable groups, introducing additional support measures, and working closely with affected students and institutions to minimise barriers to tertiary participation.

The Bureau is also encouraged by the increase in applications and disbursements for the **2025/2026 academic year**, signaling renewed confidence in tertiary education and reversing the multi-year decline experienced before. This positive trend underscores the importance of continuing to provide affordable, accessible, and responsive loan products.

For the 2024/25 fiscal year, the SLB recorded **\$5.6 billion** in inflows from loan repayments and other income, supported by a **\$250 million** subvention from the Ministry of Finance and the Public Service (MoFPS) through education tax inflows. Approved loans totalled **\$4 billion**, while grant-in-aid disbursements amounted to **\$252 million**, reflecting the increased individual grant of **\$60,000**. For 2025/26, projected inflows were **\$5.8 billion**, with anticipated disbursements of **\$4.5 billion** for tuition and grants. However, due to the economic impact of Hurricane Melissa—including reduced earning capacity and financial strain on affected

families—the Bureau anticipates higher delinquency rates and lower collections. To support impacted customers, the SLB implemented a **three-month loan payment deferment** and provided additional grants to students attending institutions in the hardest-hit parishes. As a result, projected collections for 2025/26 have been revised to approximately **\$5 billion**.

The SLB offers three categories of funding: **Targeted Loans**, **Pay-As-You-Study (PAYS)** loans, and **Postgraduate (PG)** loans. Although other financial institutions offer tertiary education financing, the SLB retains a distinct competitive advantage, offering the lowest interest rates for unsecured loans and the longest moratorium period, making tertiary education more attainable for low- and middle-income families.

As of **October 2025**, the SLB received **9,018 applications**, marking an improvement over previous year. However, despite increases in enrolment across Approved Tertiary Institutions (ATIs), the numbers have not yet returned to pre-COVID levels. To better understand these trends, the SLB commissioned a comprehensive study on tertiary financing challenges and student behaviour. With feedback from roughly 1,000 students, the study identified key barriers including high tuition costs, accommodation expenses, transportation, and food insecurity. Notably:

- **73%** of students delayed or considered delaying their studies due to financial hardship.
- Many students come from low-income households; **20%** reported a monthly income of **JMD 100,000 or less**.
- While **41%** of respondents used SLB financing, only **16%** expressed a preference for the SLB— citing debt aversion, interest rate concerns, and negative perceptions of the brand.

The study outlined several recommendations:

1. **Lower Interest Rates** – Introduce income-contingent repayment and extended repayment timelines.
2. **Expanded Coverage** – Include non-tuition costs, vocational programmes, and study-abroad financing.
3. **Improved Communication** – Offer real-time updates, better customer service, and early outreach in schools.
4. **Digitisation** – Fully online applications and enhanced mobile accessibility.
5. **Support Services** – Provide financial literacy training, career guidance, and emergency stipends.

These findings provide a clear pathway for strengthening the SLB's impact and reimagining tertiary financing to better meet the needs of today's learners. Guided by the study's recommendations, the Bureau is committed to modernising its products, enhancing customer engagement, and expanding support systems to improve access and equity across the tertiary landscape.

As Jamaica advances toward the goals of **Vision 2030**, positioning itself as a knowledge-based economy, the SLB continues to play a transformative role. By expanding access to tertiary education, the Bureau invests directly in the development of future leaders, innovators, and problem-solvers who will propel national growth.

Through its revolving loan system, the SLB reinvests repaid funds to support new cohorts of students, ensuring sustainability and expanding access for generations. This work is central to

building a more educated society and contributes directly to the national vision of making “Jamaica the place of choice to live, work, raise families, and do business.”

SLB Delinquency Rate

As of October 31, 2025, the Bureau's delinquency rate was 43.03% on repayment loans with approximately \$8.069 billion in arrears. One of the five strategic pillars is achieving financial growth and sustainability, with a key focus on reducing the delinquency rate. To decrease the loan delinquency rate for the Students' Loan Bureau's unsecured loans over the next four years, the SLB has deployed a comprehensive approach to includes the new loan management system, a student-relationship approach with the adoption of various collections and delinquency-reduction strategies.

Collections and Delinquency Strategic Approach:

A comprehensive, multi-stage strategy has been to reduce delinquency rates. This approach will combine both internal and external initiatives aimed at engaging beneficiaries, raising awareness, and promoting timely repayment. As part of SLB's renewed focus on client relationships, we have adopted a more supportive and engaging approach to managing delinquency and collections, incorporating enhanced marketing and communication strategies.

The SLB's strengthened debt management and customer engagement framework focuses on early intervention, targeted support, and responsible escalation to reduce delinquency and protect the revolving loan fund. During the moratorium period, efforts centre on proactive communication, updated customer records, financial literacy outreach, and incentive programmes that encourage good standing. In the repayment stage, the strategy prioritises clear account information, personalised support from customer relations officers, payment reminders, and the introduction of income-contingent repayment options. Externally, the SLB will expand product offerings, enhance partnerships with tertiary institutions and professional bodies, and increase digital engagement to improve compliance. It is crucial that our customers are fully informed about this process and that all possible avenues are explored before outsourcing occurs, as more aggressive collection methods will be employed at that stage.

Moratorium Stage (Internal Strategies)

- **Know Your Customer Campaign**
 1. Maintain an updated customer contact log.
 2. Regular communication to build relationships with both beneficiaries and guarantors.
 3. Recognise special events (e.g., birthdays, academic progress) with motivational or congratulatory correspondence.
 4. Regular updates on academic status, including guidance on additional loan products and rescheduling options.

5. Promote the 'Student Journey Loan'
6. Encourage "Good Standing" among students through engagement.

Moratorium Stage (External Strategies)

- **Financial Planning & Awareness Training**
 1. Create and distribute infomercials/educational videos.
 2. Utilise various social media platforms for awareness.
 3. Engage with Approved Tertiary Institutions (ATIs) through seminars.
 4. Host an annual 'Financial Literacy Day'.

Repayment Stage (Internal Strategies)

- **Dispatch Account Information**
 1. Reinforce the 'Good Standing' campaign to encourage timely repayments.
 2. Assign customer relations officers to guide students and offer advisory services.
 3. Send regular payment reminders via emails, text messages, and automated phone calls.
 4. Implement an income-contingent repayment approach with deductions at source.

• Repayment Stage (External Strategies)

1. Launch new loan products, such as the Professional and Career Development Loans – "SLB Pro."
2. Host webinars on financial planning and awareness training.
3. Increase presence on social media platforms to engage beneficiaries.
4. Partner with ATIs for seminars and training events.
5. Collaborate with licensing and professional associations.
6. Organise an 'SLB Conference – Financial Literacy Day' event.
7. Establish partnerships with Approved Financial Institutions (AFIs) for refinancing and sale of bad debts.

• Debt Recovery Stage (Collections & Rehabilitation)

1. Implement payment incentive campaigns tailored to portfolio segmentation (e.g., Christmas rewards, Amnesty programs).
2. Strengthen partnerships with licensing and professional associations for debt

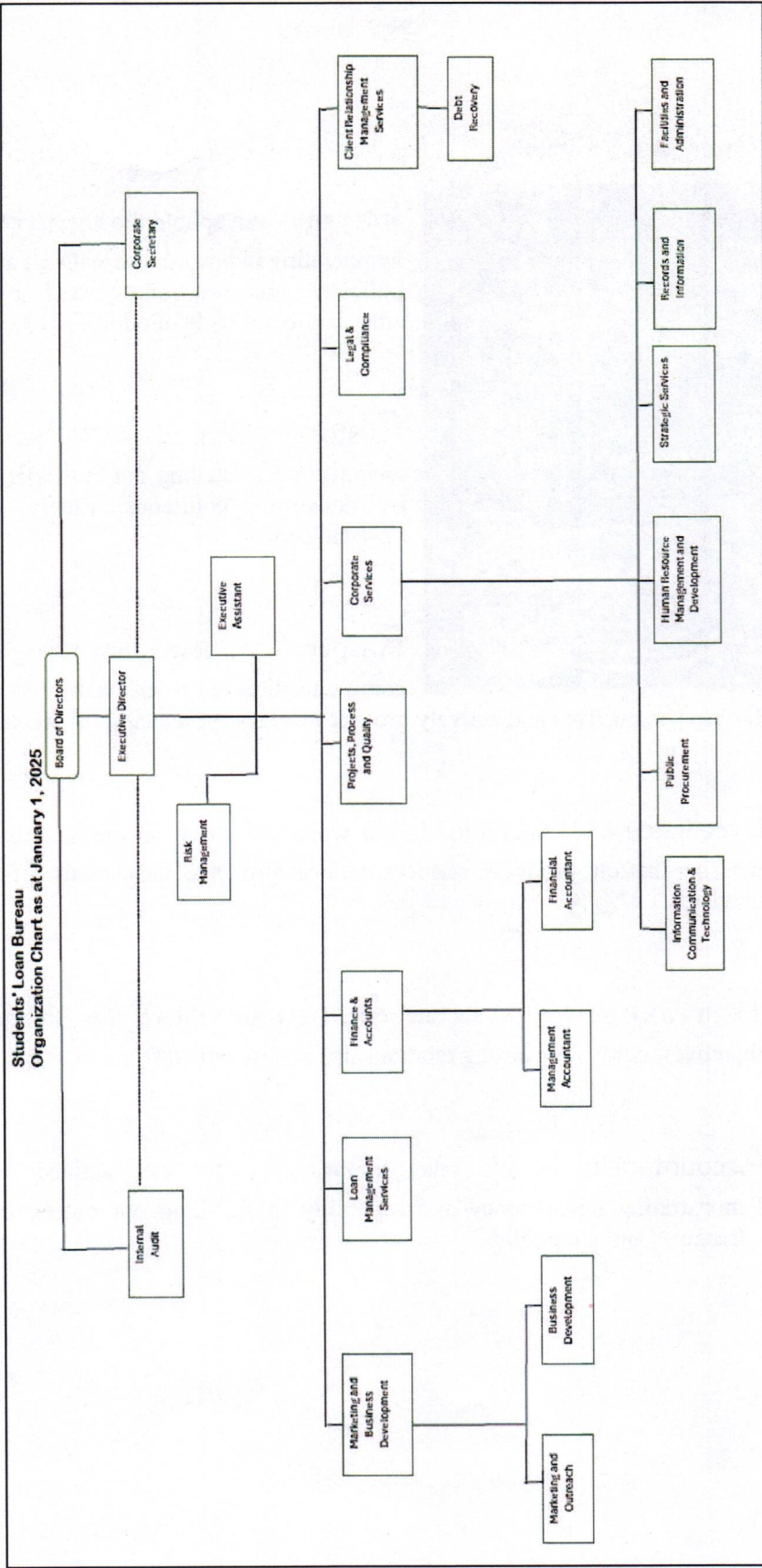
recovery.

3. Collaborate with the Tax Administration Jamaica (TAJ) to support debt recovery.
4. Host organisational awareness and collections strategy seminars for both staff and clients.
5. Align collection targets with revised strategies to ensure effectiveness.
6. Partner with global debt collection agencies to maximise recovery efforts.

About the Corporate Plan

This document seeks to outline the strategic objectives, plans and initiatives for the four (4) year budget period (2026/27 to 2029/30). It contains the vision, mission and core values of the Bureau, an overview of the FY 2024/25, and a situational analysis, which includes an environmental scan and a SWOT assessment. A section also highlights the SLB's strategic initiatives and key measures to be undertaken over the next four (4) years.

SLB New Organisational Chart



3. Our Core Values:



Integrity - We uphold the highest ethical standards by operating in accordance with all applicable laws, policies, and procedures, and by consistently adhering to our code of ethics.

Customer-Focused - We are committed to meeting and exceeding our customers' expectations by delivering courteous, timely, and solution-oriented service.

Respect - We foster trust through open, honest communication with all stakeholders. We value diverse perspectives and actively provide avenues for meaningful feedback.

Excellence - We take pride in our work and strive for continuous improvement, ensuring that our products, services, and performance consistently reflect the highest standards.

Teamwork - We collaborate effectively to achieve the Bureau's goals and objectives, cultivating strong relationships among our staff, partners, and stakeholders.

Accountability - We take responsibility for our actions and decisions, demonstrating transparency and reliability in fulfilling our duties to stakeholders, colleagues, and the public.

4. Environmental Scan

To understand the external and internal factors shaping the Students' Loan Bureau (SLB) operating environment, a comprehensive environmental scan was conducted using a combination of strategic analysis tools. These tools provided a structured approach to identifying opportunities, risks, and emerging trends that influence the Bureau's long-term sustainability and strategic direction. The primary tools applied were:

SWOT Analysis

A SWOT analysis evaluated the Bureau's internal strengths and weaknesses alongside external opportunities and threats. This tool helped to determine the SLB's current strategic positioning and informed decisions on capability enhancement, risk mitigation, and potential areas for growth.

PESTLE Analysis

The PESTLE was used to examine the political, economic, social, technological, legal, and environmental factors affecting the SLB. This framework enabled a broad assessment of macro-level forces, including policy shifts, economic conditions, societal trends, technological advancement, regulatory obligations, and climate-related risks such as Hurricane Melissa, that have direct implications for the Bureau's mandate and operations.

Together, these tools provided a clear and holistic understanding of the SLB's operating context and informed the development of the Strategic Plan's goals, priorities, and initiatives.

Stakeholder Analysis and Mapping

The SLB strongly believes that the stakeholders identified are critical to its vision and mission. These stakeholders influence and impact the organisation. The SLB will continue to extend efforts to maintain their satisfaction and engagement. To address the issues presented by the internal and external environment, SLB will implement mitigating strategies to ensure that these issues do not hinder the organisation from achieving its goals. See Stakeholder Register in the Appendices.

SWOT Analysis

Internal Enablers and Hindrances

Internal Enablers (Strengths)	Internal Hindrances (Weaknesses)
1. Recognised Brand – Excellent track record and wide national reach 2. Product Types – Moratorium period 3. Competitive Interest Rates 4. Revolving loan scheme that supports financial stability 5. Established national mandate with strong government support 6. Committed and dedicated Team	1. Inadequate Online Presence 2. Corporate Governance – Outstanding Audits 3. Lack of diversification across products and services given emerging education trends 4. High and persistent delinquency challenges 5. High concentration of loans in the Targeted product 6. Ineffective Marketing and Communication Strategy 7. Dependency on government subvention

External Enablers and Hindrances

External Enablers (Opportunities)	External Hindrances (Threat)
1. Technology/Digital Transformation (NIDS etc) 2. Partnering with key stakeholders - expand reach, accessibility and compliance. 3. Growth of online learning, professional certificates and short-term programmes – opening a broader window for young professionals, government employees and the underserved 4. Greater potential with parents willing to partner with us – increase demand and compliance. 5. Desire for flexibility for our products and service offering – an avenue to increase demand 6. Relatively high-interest rates of competitive lenders	1. Underemployment/unemployment can increase the delinquency rate. 2. A lack of periodic injections by the Government - reduces funding capacity 3. Increased tuition costs - reduce application numbers and increase delinquency 4. Declining tertiary enrolment – affecting long-term demand 5. Migration - reduce the impact on national development and increase delinquency 6. Lack of international enforcement mechanisms and reach 7. Poor perception of the SLB 8. Cybersecurity risks and potential system breaches 9. Ease of Access by competitive lenders 10. Natural Disasters - disrupting operations, enrolments and repayments.

PESTLE Analysis

PESTLE	Factor
Political	• Changes in Government Policies (e.g., No Guarantor Requirement) • Shifts in Priorities after Elections • National Focus on STEM Programmes • Data Privacy Requirements across Borders • Immigration and Local Labour Laws
Economic	• Employment and Unemployment Trends • Inflation • Fluctuations in Interest Rate • Migration • Declining Tertiary Enrolment • Natural Disasters (e.g., Hurricane Melissa)
Social	• Declining Tertiary Enrolment • Income Disparities and Vulnerable Communities • Impact of Hurricane Melissa on Vulnerable Groups • Employment and Income Trends • Emigration of Graduates (Brain Drain) • Rising Customer Expectations
Technological	• National ID (NIDS) and Multi-Factor Authentication • Growth of Online Learning • Need for Organisation-Wide Digital Dashboards • Cybersecurity Requirements • AI and Technology Training
Legal	• Data Protection Act • U.S Immigration/Policy Changes • Students' Loan Fund Act • Electronic Transactions Act • Proceeds of Crime Act (KYC Compliance)
Environmental	• Natural Disasters (Hurricanes, Floods, Earthquakes) • Hurricane Melissa (Recent Impact) • Global Environmental/Nuclear Risks

The external environment in which the Students' Loan Bureau (SLB) operates continues to evolve, presenting a mix of risks, opportunities, and structural shifts that influence the organisation's strategic direction. Political developments remain a significant factor, as policy changes, such as the removal of the guarantor requirement, are often introduced without comprehensive cost-benefit analyses. While such reforms support greater access and efficiency, they also increase exposure to delinquency and operational risk. Additionally, changes in administration and governance following national elections may alter priorities, requiring the Bureau to maintain flexible and responsive planning mechanisms. Increased government focus on STEM and data privacy obligations also demands alignment in SLB's product offerings and digital practices.

Economically, the Bureau is affected by employment trends, inflation, migration, and interest rate movements. High unemployment and rising living costs reduce borrowers' ability to repay, contributing to increased delinquency and cash flow pressure. Conversely, low unemployment levels present opportunities for improved collections and the promotion of products such as Pay-As-You-Study (PAYS) loans. Declining tertiary enrolment remains a major concern, limiting demand for loans and affecting long-term sustainability. Additionally, natural disasters—particularly the recent Hurricane Melissa—have highlighted the vulnerability of borrowers to sudden income shocks and the need for robust disaster-response and financial relief mechanisms.

Social factors continue to shape the landscape for tertiary financing in Jamaica. Declining enrolment, income disparities, and increased vulnerability among low-income households challenge access and repayment levels, despite SLB's removal of the guarantor requirement. Emigration of graduates contributes to "brain drain" and complicates repayment enforcement, though opportunities exist to leverage diaspora remittances. Additionally, rising expectations for transparency, digital access, and seamless customer service demand continued investment in digital transformation and financial literacy initiatives.

Technology-related factors present both opportunities and threats. Advancements such as the National Identification System (NIDS), digital signatures, and cloud-based platforms support faster processing, safer authentication, and improved customer experience. However, heightened cybersecurity risks, reliance on external digital infrastructure, and the growing sophistication of cyber threats necessitate stronger IT governance, penetration testing, data restoration planning, and staff training in digital competencies and artificial intelligence.

Legally, the SLB must operate within increasingly stringent frameworks, including the Data Protection Act, the Electronic Transactions Act, and Know-Your-Customer requirements under the Proceeds of Crime Act. These obligations require enhanced data governance, secure digital processing, and robust compliance protocols. Changes in U.S. immigration policies also have downstream effects on the demand for financing and the mobility of borrowers.

The environmental landscape is characterised by growing exposure to climate-related risks. Natural disasters, intensified by climate change, pose significant threats to business continuity, cash flow stability, and borrower repayment behaviour. Hurricane Melissa demonstrated the need for the SLB to strengthen resilience through cloud-based operations, business continuity planning, geographic redundancy, and financial stress testing. At a global level, disruptions arising from geopolitical instability, nuclear risks, or supply chain challenges may also affect Jamaica's economy, government fiscal capacity, and borrowers' financial well-being.

Overall, the current PESTLE analysis highlights the need for the SLB to remain agile, customer-centred, digitally driven, and financially resilient. By anticipating and responding to these external factors, the Bureau will be better equipped to sustain its mandate, protect its loan portfolio, and advance Jamaica's human capital development agenda.

5. Strategic Framework

The Strategic Framework that will close the performance gaps in the context of the Environmental Scan is described in the Strategic Pillars, Strategic Choices, Strategy Map and Strategic Initiatives.

Strategic Pillars

Pillar 1.0 - Effective Corporate Governance

Effective systems, processes and standards of operating procedures are implemented for the ongoing improvement of the Bureau's operations. In order to ensure that the mandate is being carried out in an efficient and effective way, there is a great need for the Bureau to modernise its business processes and service to its customers. This can only be done if there is a clear focus to strengthen the Bureau's operational and accountability framework through the standardisation of its current systems and processes and improvement thereafter. The Bureau should see improvement in the transparency and accountability of its operations, thereby rebuilding the public's trust and reshaping their perception.

Pillar 2.0 - Innovative and Motivating Environment

A workplace where employees embody the core values, are recognised for their commitment and hard work, and are continually motivated to pursue growth and self-development. With the Bureau's accelerated thrust toward digitising its processes—including the implementation of a new loan management system, collections module, application portal, enhanced work environment, competency framework, and organizational structure—there will be a renewed focus on people and on cultivating a culture of high performance. This pillar also guides how the SLB recruits, trains, engages, and motivates its staff.

Pillar 3.0 - Digital Transformation

The core of the Bureau's digital transformation journey is being able to best leverage technologies to achieve its full digital potential. A concise plan on how the Bureau will address critical challenges through the convergence of our workforce and our physical and digital infrastructures is implemented for the improvement in access to our products and services; improvement to our communication channels, and improvement to service management.

Pillar 4.0 - Customer-Centric Organisation

This pillar focuses on making the SLB a truly customer-centred institution by improving the experience and strengthening relationships across the loan lifecycle—application, processing, repayment, and communication. With enhanced communication strategies, especially during disaster recovery, the Bureau aims to deliver more responsive and reliable service.

While the unsecured loan facility with an in-school moratorium has been the SLB's core attraction for over 50 years, evolving expectations require a deeper focus on customer needs. By prioritising service quality and rebuilding trust, the SLB will enhance its reputation, support business growth, and improve long-term customer relationships.

Pillar 5.0 Financial Growth and Sustainability

The SLB operates on a sustainable revolving loan model in which borrowers are expected to fully repay their loans, ensuring that future students have continued access to affordable tertiary financing. Strengthening repayment and collections is therefore essential to the Bureau's self-financing capability, as improved performance reduces delinquency and increases the pool of funds available for lending.

Key strategies include enhancing collections through data-driven approaches, automated

repayment reminders, and diversified payment channels, as well as expanding employer partnerships to reinforce salary-deduction compliance. Additionally, the Bureau will intensify its financial literacy initiatives to deepen borrowers' understanding of their loan obligations and promote responsible repayment behaviour.

Strategic Choices

The SLB will focus on making the following Strategic Choices in order to deliver on the set Strategic Outcomes: *Stakeholder Promises*, *Paradigm Shifts*, *Customer Differentiators* and *Sources of Additional Performance*.

1. Increase Employee Engagement through Strategic Cultural Transformation and Leadership Development
2. Increase Demand through focus on Business Development on Full/Part Time and Continuing Education & Marketing
3. Improved Public Perception through Compliance and Throughput Engagement with Customers
4. Enhance Customer Experience and Efficiencies through Technological Solutions
5. Rebalance Debt Recovery between Internal and External Debt Collectors

Stakeholder Promises:

We promise our **Customers** a delightful experience as we enable them to pursue career opportunities through access to tertiary education funding.

We promise to collaborate with our **Partners** whilst ensuring the highest level of confidentiality to achieve the desired outcome that is mutually beneficial.

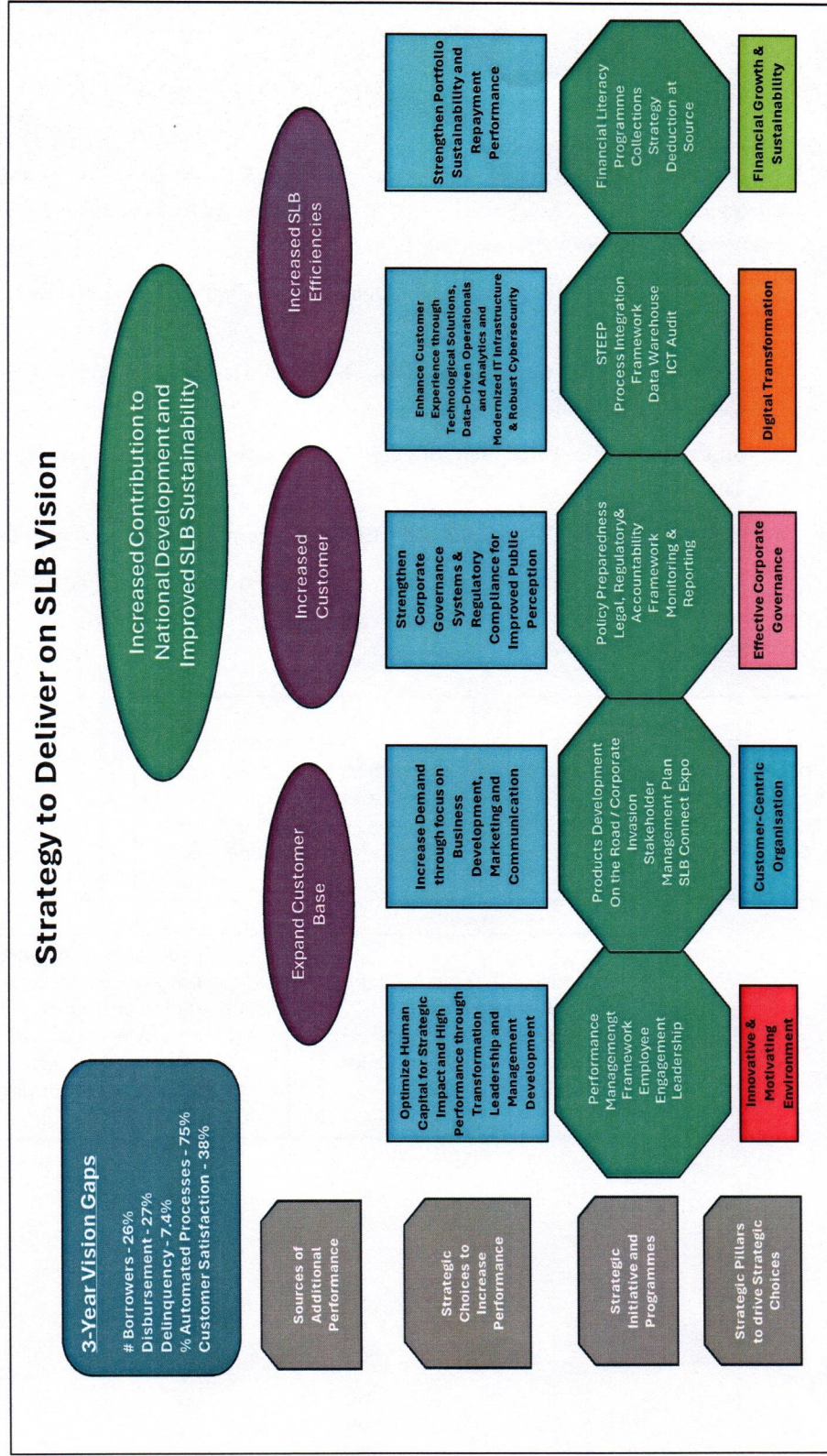
We promise our **Citizens** well-educated tertiary graduates who will contribute to national development.

We promise our **Team Members** an enabling environment, adequate resources and opportunities for growth and development.

We promise our **Portfolio Ministry** to be effective, efficient, transparent and accountable while providing student access to tertiary education and contributing to national development.

Strategy Map

The Strategic Framework summarises the cause-and-effect relationships between the strategic pillars, internal processes and strategic outcomes in delivering on the mission as shown below.



Products and Services



The **Targeted Loan** remains the Bureau's flagship product, accounting for approximately 99% of the loan portfolio, and features an extended in-school moratorium period before repayment begins. To strengthen sustainability and diversify revenue streams, the SLB is prioritising the growth of the PAYS and PG products over the 2026/27–2029/30 planning period. This expansion supports both increased inflows and national objectives for developing a more highly trained workforce.



The **PAYS Loan**—previously known as Parent Plus—and the **PG Loan** serve individuals pursuing undergraduate and postgraduate studies, respectively. The PAYS facility caters to employed undergraduate students and to parents or guardians who wish to finance the tuition of their children or dependents. Unlike the Targeted Loan, the PAYS and PG products have no moratorium period; repayment begins the month after disbursement and is facilitated primarily through salary deductions. These products also offer attractive repayment tenures, ensuring that monthly obligations remain manageable.

Both loan types may be combined with the Targeted Loan to supplement tuition costs, providing borrowers with flexible financing options. Competitive interest rates and the unsecured nature of these facilities make them particularly appealing when compared with similar offerings in the market, contributing to increased customer interest.

Looking ahead, the SLB will further expand its product suite to include financing for short-term certification programmes, professional courses, and University Council of Jamaica (UCJ)–accredited online programmes, ensuring that its offerings remain relevant and responsive to the evolving tertiary education landscape.

6. Marketing & Communication Strategy

For the financial year 2026/27, the Marketing and Communication Strategy outlines the following:

- How the Students' Loan Bureau will promote awareness of its products and services
- How it ensures effective delivery of these products and services to its clients, and
- How it anticipates client responses.
- Additionally, this Strategy integrates market research, brand positioning, communication channels, and feedback mechanisms to strengthen the organisation's relationship with its target audiences.

Promoting Awareness

To effectively promote awareness of its Loans, Benefits, and Services, **the Bureau** will pursue the following marketing objectives:

1. Increase awareness of SLB's products and services among key target groups.

The Bureau will implement a comprehensive outreach program aimed at educating students, parents, employers, academic institutions, and the general public about the full range of support available through the Student Loan Bureau (SLB). This includes using digital platforms, community events, school visits, and partnerships with educational institutions to ensure widespread visibility. Tailored campaigns will highlight products and services relevant to each demographic group, ensuring that information is both accessible and easy to understand.

2. Communicate value by clearly demonstrating how products and services address customer needs.

To help customers make informed decisions, the Bureau will develop clear, compelling messaging that outlines the benefits of its offerings—such as **affordability, flexible repayment plans, no-guarantor requirements, and Good Standing, STEM and PATH** benefits. Real-life stories, testimonials, and data-driven success indicators will be used to show how SLB's support contributes to educational advancement and economic mobility. Transparent explanations will emphasise how each loan or benefit alleviates financial barriers to education.

3. Drive engagement and uptake through targeted messaging and accessible service delivery channels.

The Bureau will adopt a multichannel communication approach designed to increase interactions with current and prospective applicants. This includes our user-friendly online platforms, simplified application procedures, mobile-accessible tools, and responsive customer service channels. Marketing efforts will use targeted ads, segmented email campaigns, and social media content tailored to the needs and behaviours of each group. *The goal is to make learning about and applying for SLB services as seamless and intuitive as possible.*

4. Build credibility, customer loyalty, and trust through transparent, consistent communication.

Trust will be strengthened through proactive communication regarding policies, application requirements, processing timelines, and repayment obligations. The Bureau will maintain regular updates across all platforms, respond promptly to inquiries, and ensure that messages

are consistent, accurate, and aligned with the organisation's mission. Public Education efforts will clarify misconceptions about student loans and benefits, positioning the SLB as a reliable partner in tertiary educational financing.

5. Collect and use client feedback to refine offerings and improve service quality.

The Bureau will establish structured feedback mechanisms—such as surveys, focus groups, online review channels, and customer experience analytics—to capture the voices of borrowers, guarantors, and other stakeholders. This feedback will be systematically reviewed and incorporated into program improvements, communication strategies, and customer service training. By showing clients that their input leads to meaningful change, the Bureau will foster stronger engagement, satisfaction, and long-term loyalty.

To ensure public awareness, the Bureau will use a **multi-channel approach**:

Digital Marketing

- **Website:** Maintain and update our website so it clearly describes our products, services, contact information, and success stories.
- **Social Media:** Utilise our main platforms (Facebook, Instagram, TikTok, and YouTube) for updates, educational posts, testimonials, and promotional campaigns.
- **Email Marketing:** Send newsletters, service updates, and personalised follow-ups.
- **Search Visibility:** Use SEO practices and pay-per-click advertisements to increase reach.

Traditional Marketing

- **Print materials:** Brochures, posters, flyers for distribution in strategic community locations.
- **Media outreach:** Press releases, radio announcements, news partnerships with JIS, etc.
- **Events:** Exhibitions, open houses, workshops, or community activities to showcase offerings.

Partnership Marketing

- Collaborate with community organisations, schools, businesses, or government agencies to broaden reach.
- Engage influencers or industry leaders to share endorsements or serve as Brand Ambassadors.

• Service Delivery Strategy

SLB will ensure that its products and services are delivered effectively through:

(a) Multiple Access Channels

- **In-person service delivery** at physical locations (main office and Information Hubs).
- **Online platforms** for digital services, virtual meetings, or product distribution.
- **Mobile, direct and outreach services** to reach clients who face access barriers.

(b) Quality Assurance

- Clear service standards and timelines
- Well-trained staff and volunteer brand ambassadors
- User-friendly processes for registration, payment, support, and follow-up

(c) Client Support (working in collaboration with our CRMS and ICT Branches)

- Help centres/desks, chatbot services, or hotline assistance
- Clear troubleshooting guides
- Personalised guidance for complex services.

Anticipated Client Response and Feedback Management

We anticipate that clients will respond positively to accessible, value-driven products, services and benefits. When marketing communication is backed and strongly supported by excellent customer service experience, accessible staff and functional technical support, responses and satisfaction level soars.

To understand and leverage client responses, the Bureau will:

Collect Feedback via:

- Surveys, questionnaires, and in-office satisfaction forms
- Reviews and comments from social media
- Focus groups and stakeholder consultations.

We will analyse Client Behaviour by:

- Monitoring engagement metrics (website visits, social media interactions, etc.)
- Track service uptake and participation trends
- Identify barriers to access or satisfaction.

Even as we analyse and monitor client behaviour, we will ensure a timely response to feedback...

- Adjust communication messages based on client needs
- Improve service delivery processes
- Address concerns promptly to maintain trust.

Key Messaging Communication Framework

Messages will emphasise:

- **Value:** How the offerings solve problems or create benefits
- **Accessibility:** How easy it is to access services
- **Credibility:** Expertise, testimonials, data-driven results

- **Impact:** Success stories, measurable improvements, community benefits from CSR Outreach

Messaging will be adapted by audience type and communication channel.

Monitoring and Evaluation

The Students' Loan Bureau will measure the success of its Marketing & Communication Strategy using:

- Awareness metrics (reach, impressions, brand recognition)
- Engagement metrics (click-through rates, inquiries, event attendance)
- Conversion metrics (registrations, purchases, service uptake)
- Client satisfaction indicators
- Partner engagement and community feedback.

Adjustments will be made quarterly or as needed.

Conclusion

This Marketing and Communication Strategy provides a clear and cohesive approach for increasing public awareness, strengthening client engagement, and ensuring effective delivery of the Bureau's loans, benefits, and services.

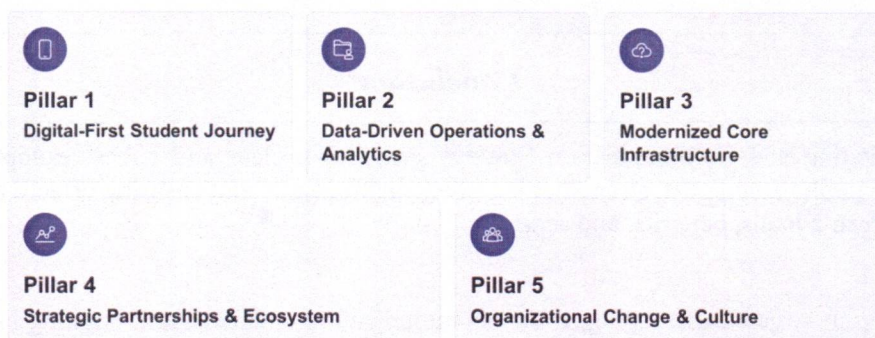
By leveraging targeted messaging, robust communication channels, and ongoing analysis of customer satisfaction and feedback, the Bureau will strengthen trust, foster long-term relationships, and maximize the overall impact and accessibility of its offerings.

7. Digital Transformation Strategy

The Students' Loan Bureau (SLB) is undertaking a bold and comprehensive Digital Transformation Strategy designed to reposition the institution from a traditional loan provider into a modern, student-centric, data-driven financial partner. This strategic shift responds to mounting operational pressures, evolving student expectations, and the urgent need for greater efficiency, transparency, and sustainability in the administration of tertiary financing in Jamaica.

Over the past several years, the Bureau has grappled with increasing application volumes, complex manual workflows, fragmented data systems, and rising demands from a digitally savvy generation. The Digital Transformation Strategy directly addresses these challenges by redefining how SLB operates, serves its clients, and leverages technology to improve long-term organizational performance. The strategy is anchored in a clear vision: to create a seamless, end-to-end digital experience that elevates student convenience, strengthens institutional efficiency, and enhances Jamaica's educational and economic outcomes.

Guided by principles of student-first design, data-driven decision making, security, agility, and collaboration, the strategy is structured around a robust five-pillar framework.



1. Digital-First Student Journey

- Redesign all customer touchpoints to enable faster, frictionless interactions.
- Implement unified online platforms (web and mobile) for applications, onboarding, account management, and repayment.
- Introduce real-time status tracking, automated notifications, and digital communication channels.
- Expand self-service capabilities to reduce manual processing and improve customer satisfaction.

2. Data-Driven Operations & Analytics

- Establish a centralised data warehouse to consolidate all customers and loan information.
- Deploy analytics dashboards for real-time portfolio visibility and performance monitoring.
- Use predictive models to identify delinquency risks, forecast trends, and support decision-making.
- Improve reporting accuracy and reduce reliance on manual data extraction.

3. Modernised Core Infrastructure & Security

- Upgrade or replace legacy systems with scalable, cloud-enabled platforms.
- Enhance cybersecurity with multi-layered protections, MFA, encryption, and continuous monitoring.

- Strengthen disaster recovery and business continuity capabilities.
- Implement API-based integrations for smooth data exchange between systems.

4. Strategic Partnerships & Ecosystem Integration

- Create digital linkages with tertiary institutions, government agencies, and financial institutions.
- Enable faster verification of enrollment, identity, academic status, and payments.
- Collaborate on financial literacy initiatives to improve loan awareness and responsible repayment.
- Support a national digital ecosystem aligned with education, youth development, and financial inclusion.

5. Organisational Change & Digital Culture

- Implement structured change management to support staff adaptation and engagement.
- Upskill and reskill employees to support digital processes and new technologies.
- Redesign roles and workflows to align with a modernised digital environment.
- Foster a culture of teamwork, innovation, accountability, and continuous improvement.

Implementation of the strategy will occur through a phased roadmap over three years, beginning with foundational systems, followed by enhancements to customer-facing channels and analytical capabilities, and culminating in full ecosystem integration and AI-enabled optimization. Success will be measured through clear KPIs, including reductions in processing time, increased digital uptake, improved collection outcomes, and enhanced student satisfaction.

Overall, SLB's Digital Transformation Strategy represents a decisive step toward a future in which the Bureau is more agile, efficient, transparent, and student focused. By leveraging modern technologies and strengthening institutional capacity, SLB is positioning itself to better serve Jamaican students, support national development, and ensure the long-term sustainability of the country's principal mechanism for financing higher education.

8. Human Resources Capacity Plan

The Human Resource Department is pivotal in shaping the policies, systems, and workforce culture that drive positive employee behaviour, attitudes, and performance. Over the next four years, the Students' Loan Bureau (SLB) will focus on strengthening a customer service-driven culture through a redesigned organisational structure and strategic talent management initiatives.

In January 2025, the Bureau implemented its new organisational structure, with a goal of achieving full staffing capacity by the 2026/2027 financial year. This structure was developed to realign the organisation, ensure adequate resourcing, and facilitate the recruitment of competent, right-fit employees who can advance the Bureau's strategic priorities.

The new framework reinforces the SLB's three core functional areas—Loan Management, Client Services and Relationships, and Administration and Direction—positioning the organisation to enhance service delivery, strengthen operational efficiency, and embed a culture of exceptional customer service. The establishment now comprises 146 posts. As at October 31, 2025, the SLB had 102 permanent staff members (excluding temporary staff), with this number projected to increase to 119 by year's end.

To support this transition, the SLB engaged a consultant to lead the recruitment of key personnel using diverse sourcing strategies to secure the best-fit candidates with the requisite competencies, aligned to the Bureau's transformation roadmap. The Human Resource Capacity Plan is presented below.

Unit/Division	Staff Complement	Planned 2025/26	Planned 2026/27	Planned 2027/28	Planned 2028/29	Financial Implications	Source of Funding
Executive	7	5	7	7	7		
Loan Management Services	20	14	20	20	20		
Project, Process & Quality	8	5	8	8	8		
Corporate Services Division (35)	2	2	2	2	2		
Procurement Unit	4	3	4	4	4		
Client Relationship Unit	35	31	35	35	35		
Information Technology	7	5	7	7	7		
Internal Audit	4	4	4	4	4		
Finance and Accounts	23	18	23	23	23		
Legal and Compliance	4	4	4	4	4		
Marketing and Business Development	11	8	11	11	11		
Human Resource & Administration	5	5	5	5	5		
Records and Information Management	6	6	6	6	6		
Strategic Services	3	2	3	3	3		
Facilities and Administration	7	7	7	7	7		
Total	146	119	146	146	146		

The above HR capacity plan represents an approximate eighty-two per cent (82%) occupancy rate; however, there are also ten (10) temporary employees engaged to provide support to several departments. With the structure organisation, the submissions for recurrent expenditure 2026/2027 represent an increased current staff complement to 146.

9. Risk Analysis

The main risks affecting the SLB are:

1. Credit risks
2. Operational risks
3. Liquidity risks
4. Foreign exchange risks
5. ICT and Data Security risks

The main risk-mitigating factor will be to sensitise relevant stakeholders to enhance risk awareness. This will set the platform to share, accept and reduce risks by:

- o Stringent ICT security control measures and audits
- o Expanding earning potential
- o On-going audit of financial statements and processes
- o Forging partnerships with key stakeholders

The Bureau will develop and implement an Enterprise Risk Management Framework, with the aim of adopting a risk management culture to assist with implementing strategies for effective decision making. This entails:

- i. Risk Identification:
- ii. Risk Assessment and Prioritisation:
- iii. Risk Response and Mitigation:
- iv. Integration with Operations:
- v. Monitoring and Reporting:
- vi. Continuous Improvement:
- vii. Technology and Tools:
- viii. Training and Awareness:
- ix. Leadership and Governance:

Our commitment to Risk Management will be evident through the following measures:

- o ISO Risk Management Framework
- o Risk Management Committee
- o Reporting on effectiveness of Risk Responses as part of the Quarterly review meeting
- o Identification of not only Strategic risks, but operational risks within Units

With the implementation of our new Loan Management System, cloud storage and other ICT systems, data protection and security are paramount at the Bureau. Implementing robust data security strategies is crucial to protect sensitive information from unauthorised access, breaches, or misuse. These strategies include:

1. Access Control and Authentication:

- Implement strong access controls by using role-based access permissions. Limit access to sensitive data based on the principle of least privilege.
- Utilise multi-factor authentication (MFA) to add an extra layer of security beyond passwords.

2. Encryption:

- Encrypt sensitive data both in transit and at rest. Use encryption protocols such as SSL/TLS for data in transit and encryption algorithms for data stored in databases or on devices.

3. Regular Updates and Patch Management:

- Keep all software, applications, and systems up to date with the latest security patches. Regularly update antivirus software and firewalls to mitigate vulnerabilities.

4. Employee Training and Awareness:

- Conduct regular training sessions to educate employees about data security best practices, including phishing awareness, password hygiene, and recognising social engineering attempts.

5. Secure Data Storage:

- Utilise secure and reputable cloud storage solutions that offer robust encryption and access controls. Implement proper data classification to ensure sensitive data is appropriately stored and secured.

6. Network Security Measures:

- Employ firewalls, intrusion detection systems (IDS), and intrusion prevention systems (IPS) to monitor and protect the network from unauthorised access, malware, and other threats.

7. Regular Security Audits and Assessments:

- Conduct regular security audits and assessments to identify vulnerabilities and gaps in the security infrastructure. Perform penetration testing to simulate real-world attacks and discover weaknesses.

8. Data Backups and Recovery Plans:

- Implement regular data backup procedures and ensure offsite storage for backups. Develop comprehensive data recovery plans in case of data breaches or disasters.

9. Vendor and Third-Party Risk Management:

- Vet and monitor third-party vendors and service providers that have access to your data. Ensure they adhere to robust security standards and practices.

10. Incident Response Plan:

- Develop an incident response plan outlining steps to be taken in the event of a security breach. This includes immediate actions, containment, communication protocols, and recovery procedures.

11. Compliance with Regulations:

- Ensure compliance with relevant data protection regulations and standards, such as GDPR, HIPAA, or PCI DSS, depending on the nature of the data handled by your organisation.

12. Physical Security Measures:

- Implement physical security measures to safeguard servers, data centers, and other physical assets where sensitive data is stored.

By integrating these strategies into the Bureau's policies and procedures, we will create a robust and layered approach to data security, significantly reducing the risk of data breaches and unauthorised access.

See Appendices for Risk Matrix

10. Programme Implementation

Pillar 1: Innovative and Motivating Environment

PROGRAMME OBJECTIVE: Improved Staff Performance and Management GOJ MEDIUM-TERM STRATEGIC PRIORITY: "Human Capital Development" Vision 2030 National Goal: "Jamaicans are empowered to achieve their fullest potential".	Description & Context: SLB aims to cultivate an organisational culture where employees feel valued, empowered, and aligned with the Bureau's mission. A motivated workforce that understands expectations, receives continuous development, and operates within a supportive environment is essential to achieving SLB's strategic direction.
Vision 2030 National Outcome: "World Class Education and Training"	Sector Outcome: Budget No.: Contribution to GOJ Strategic Priority: <i>The Bureau contributes to national development and the GOJ's strategic priorities by ensuring that Jamaicans qualified to pursue higher education can access funding to realise their dreams. In addition, this will ensure that the Jamaican economy is educated to take advantage of employment opportunities that will contribute to nation-building.</i>

RESULTS MATRIX							Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)			
				2026/27	2027/28	2028/29	
Optimize Human Capital for Strategic Impact and High Performance	Improved Staff Performance & Retention	Outcome: % of key positions retained annually Efficiency: Increase Staff Capacity	72%	- Develop and Execute 80% of Strategic Recruitment & Workforce Planning Programme	- Retain at least 80% of Key Positions annually	- Retain at least 90% of Key Positions annually	EXEC HR

RESULTS MATRIX							Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)			
				2026/27	2027/28	2028/29	
				- Retain at least 80% of Key Positions annually			
	Effectiveness: % Increase Staff PER Score	- 90%	- Redesign and Implement New Performance Management System by September 2026	- Sensitize 100% of Staff on redesigned PMS by September 2027	- Review and Update Performance Management System by September 2028	- Sensitize 100% of Staff on redesigned PMS by September 2029	
	Output: % Competency Levels	N/A	- Sensitize 100% of Staff on redesigned PMS by October 2026		- Sensitize 100% of Staff on redesigned PMS by October 2028		
	Effectiveness: % Staff Engagement Level	- 75%	- Execute 80% of Employee Engagement & Wellness Programme annually	- Execute 80% of Employee Engagement Programme annually	- Execute 80% of Employee Engagement Programme annually	- Execute 80% of Employee Engagement Programme annually	
	Output: % of Employee Engagement Programme executed annually		- 80% Engagement Levels achieved through quarterly survey	- 85% Engagement Levels achieved Annual Survey	- 90% Engagement Levels achieved Annual Survey	- 90% Engagement Levels achieved Annual Survey	

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Output: 100% of Employees complete the Individual Development Plan by March 2029		- Implement Individual Development Programme - 25% of Employees complete the Development Plan	- 50% of Employees complete the Development Plan	- 75% of Employees complete the Development Plan	- 100% of Employees complete the Development Plan	HR ALL
		Effectiveness: % effective rate of training annually Output: % of Training Plan delivered annually		- Deliver 80% of the training Plan delivered annually - 80% effectiveness of training initiatives	- Deliver 80% of the training Plan delivered annually - 80% effectiveness of training initiatives	- Deliver 80% of the training Plan delivered annually - 80% effectiveness of training initiatives	- Deliver 80% of the training Plan delivered annually - 80% effectiveness of training initiatives	
		Effectiveness: % of Cultural Transformation Programme delivered annually		- Develop and approve Cultural Transformation Programme by Sept 2026	- 75% Execution of the Cultural Transformation Programme	- 100% Execution of the Cultural Transformation Programme		Corporate Services HR

Pillar 2: Digital Transformation

PROGRAMME OBJECTIVE: Improved SLB Efficiencies GOJ MEDIUM TERM STRATEGIC PRIORITY: "Human Capital Development"	Description & Context: Digital transformation remains central to SLB's service modernization strategy. Improved integration, automation, and system security will enhance processing timelines, elevate customer experience, and support data-driven decision making.	
	Sector Outcome:	Budget No.:
	Contribution to GOJ Strategic Priority: <i>The Bureau contributes to national development and the GOJ's strategic priorities by ensuring that Jamaicans qualified to pursue higher education can access funding to realise their dreams. In addition, this will ensure that the Jamaican economy is educated to take advantage of employment opportunities that will contribute to nation-building.</i>	

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
Enhance Customer Experience through Technological Solutions	Increased accessibility through efficient modernised systems	Output: % Implementation of Required New Features of STEEP	83%	- Implement 100% of New Features of STEEP by March 2027 - Unified Student Portal - Interactive Repayment Hub	- Develop and Implement Chat Bot – Application & Repayment Queries on website by March 2027	- 100% Functionality of Student Loan App by March 2029	- 95% of Queries responded to within stipulated timeframe	
		Efficiency: % of Queries responded to within			- Finalize 100% of Requirements for	- 95% of Queries responded to within		

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
Data Driven Operations & Analytics	A Digital Workforce	stipulated timeframe Output: % Implementation of Dashboards Output: # of Required Reports being generated	- Create Framework and Complete 80% of Process Integration (LMS, CRMS and IT) by March 2027 - 90% of Queries responded to within stipulated timeframe	- Student Loan App by March 2028 - Create Framework and Complete 100% of Process Integration (LMS, CRMS and IT) by S September 2027 - 95% of Queries responded to within stipulated timeframe	stipulated timeframe			
				- Develop and Implement the Management Dashboard by December 2026 - Develop and implement 80% Data Warehouse by March 2027 ▪ Predictive Risk Modelling ▪ Performance Monitoring	- Develop and implement 100% Data Warehouse by December 2027 - Develop and Implement 50% Staff Training Portal - Online Learning Modules - # of Required Reports being generated	- Develop and Implement 100% Staff Training Portal - Online Learning Modules - Maintain 90% Functionality of Dashboards Monthly - # of Required Reports being generated	- Maintain 90% Functionality of Dashboards Monthly - # of Required Reports being generated	
							ICT HRA Projects	

RESULTS MATRIX										Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				2028/29	2029/30	
				2026/27	2027/28	2028/29	2029/30			
				- # of Required Reports being generated	- Maintain 90% Functionality of Dashboards Monthly					
Modernised IT Infrastructure & Robust Cybersecurity	A fully modernised, secure, and resilient IT infrastructure	Effectiveness: # of Security Breaches reported	N/A	- Complete Quarterly Penetration Testing	- Complete Bi-Annually Penetration Testing	- Complete Bi-Annually Penetration Testing	- Complete Bi-Annually Penetration Testing	- Complete Bi-Annually Penetration Testing	- Complete Bi-Annually Penetration Testing	IT Auditor
		Output: % of Security System and Audit Assessment completed		- Complete 100% of the Assessment of Security System by September 2026	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	
				- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	- Execute Security Awareness Training quarterly	
		Output: % Maintenance of Systems as per the required annual schedule	100%	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	- Execute 95% of Maintenance of Systems as per Required Schedules Annually	

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Output: % Reduction in Operational Cost annually		- Implement Cost Management Strategies by Q2	- 2-5% reduction in operational cost	2-5% reduction in operational cost	2-5% reduction in operational cost	ICT ACCS
		Outcome: SLB Operational Efficiency (Annual Overhead Expenses/Annual Loan Disbursement)		- 2% reduction in operational cost				

Pillar 3: Customer-Centric Organization

PROGRAMME OBJECTIVE: Improved Customer Engagement and Education GOJ MEDIUM-TERM STRATEGIC PRIORITY: "Human Capital Development"	Description & Context: As the only institution offering unsecured tertiary loans with an in-school moratorium, SLB's reputation and customer relationships are critical to service sustainability. Strengthening customer education, feedback mechanisms, outreach, and brand visibility will build trust and increase utilization of SLB products.
Vision 2030 National Goal: "Jamaicans are empowered to achieve their fullest potential". Vision 2030 National Outcome: "World Class Education and Training"	Sector Outcome: Budget No.: Contribution to GOJ Strategic Priority: <i>The Bureau contributes to the GOJ's strategic priorities by ensuring that Jamaicans who are qualified to pursue higher education can access funding to realise their dreams. This will ensure that the Jamaican economy is educated to take advantage of employment opportunities that will contribute to nation building.</i>

RESULTS MATRIX							Owner: Dept/ Div	
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29		2029/30
Design and Implement a Customer and Stakeholder Engagement Awareness System	Improved Customer Engagement	Output: % Increase in Customer Satisfaction Score annually	45%	- At least 75% Customer Satisfaction Score - Approve and Implement Customer Service Charter & Policy by June 2026	- At least 75% Customer Satisfaction Score - Develop and Implement an Automated Customer Feedback System	- At least 80% Customer Satisfaction Score - Review and Update Service Charter & Policy Annually	- At least 80% Customer Satisfaction Score - Review and Update Customer Service Charter & Policy Annually	Business Development & Projects and Quality

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
				- Implement Hotline for Overseas Customers / Hubs				
	Increased Demand through Marketing and Communication	Effectiveness: % of Public Education Plan executed Output: % Increase in Public Perception Score	NA	- Execution of SLB Connect Annual Expo by July 2026 - Execute 90% of Public Education Plan - On-the-Road School Invasion - SLB Corporate Invasion - Execute 90% of Murals Project at Major Schools annually - Execute 90% of Brand Ambassadors Programme annually - Deliver 90% of Social Media Strategy annually	- Execution of SLB Connect Annual Expo by July 2027 - Execute 90% of Public Education Plan - On-the-Road School Invasion - SLB Corporate Invasion - Execute 90% of Murals Project at Major Schools annually - Execute 90% of Brand Ambassadors Programme annually - Deliver 90% of Social Media	- Execution of SLB Connect Annual Expo by July 2028 - On-the-Road School Invasion - SLB Corporate Invasion - Execute 90% of Murals Project at Major Schools annually	- Execution of SLB Connect Annual Expo by July 2029 - Execute 90% of Public Education Plan - On-the-Road School Invasion - SLB Corporate Invasion - Execute 90% of Murals Project at Major Schools annually - Execute 90% of Brand Ambassadors Programme	BD

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
					Strategy annually	Social Media Strategy annually	annually - Deliver 90% of Social Media Strategy annually	EXEC LEGAL
	Improved Work Environment	Outcome: % of Occupational Health and Safety (OHS) Committee Recommendations implemented	NA	- 90% Maintenance of Facilities per OSH Standards	- 90% Maintenance of Facilities per OSH Standards	- 90% Maintenance of Facilities per OSH Standards	90% Maintenance of Facilities per OSH Standards	

Pillar 4: Effective Corporate Governance

PROGRAMME OBJECTIVE: GOJ MEDIUM-TERM STRATEGIC PRIORITY: "Human Capital Development"		Description & Context: To ensure accountability, transparency, and consistent service delivery, SLB will modernize its governance infrastructure, strengthen internal controls, improve audit performance, and enhance compliance with statutory and policy requirements.
Vision 2030 National Goal: "Jamaicans are empowered to achieve their fullest potential". Vision 2030 National Outcome: "World Class Education and Training"	Sector Outcome: Contribution to GOJ Strategic Priority: <i>The Bureau contributes to the GOJ's strategic priorities by ensuring that Jamaicans who are qualified to pursue higher education can access funding to realise their dreams. This will ensure that the Jamaican economy is educated to take advantage of employment opportunities that will contribute to nation building.</i>	Budget No.:

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
Strengthen Corporate Governance & Compliance Systems	Improved Accountability	Output: # of Policies & Procedures updated by March 2027	NA	- Complete Updates to at least 3 SOPs under Policy Modernisation Programme	- Complete Updates to at least 3 SOPs under Policy Modernisation Programme	- Complete Updates to at least 3 SOPs under Policy Modernisation Programme	Annual Review of SLB Policy & Procedures Manual	PROJECT S & QUALITY
		Outcome: Improved Processes						

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Output: % Compliance to Statutory and Regulatory Requirements annually Output: # of SLAs completed across departments Outcome: External Audits updated	NA	- Complete at least 3 SLAs across departments annually - 84% Compliance with Reporting Requirements annually - Complete External Audit for 2020/2021 FY - Obtain Approval and Implement Accountability Framework by December 2026	- Complete at least 3 SLAs across departments annually - 85% Compliance with Reporting Requirements annually - Complete External Audit for 2021/2022 FY	- 85% Compliance with Reporting Requirements annually - Complete External Audits for 2022/2023 2023/2024 FYs	- 90% Compliance with Reporting Requirements annually - Complete External Audits for 2024/2025 2025/2026 FYs	LEGAL ACCS EXEC
	Improved Governance Processes	Output: % adherence to Corporate Governance Framework % Adherence to Protected Disclosure Policy Framework	NA	- Update Crisis/Disaster Management / Business Continuity Plan by September 30 th - 85% adherence to Corporate Governance Framework	- 85% adherence to the Corporate Governance Framework annually - 100% Adherence to Protected Disclosure Policy Framework annually	- Review and Update of Corporate Governance Framework annually - 85% Adherence to the Corporate Governance Framework	- 85% adherence to Corporate Governance Framework annually - 100% Adherence to Protected Disclosure Policy	EXEC RISK LEGAL

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
				annually - 100% Adherence to Protected Disclosure Policy Framework annually	 - Complete Study on Student Loans and Review on Current Business Model by March 2028	annually - 100% Adherence to Protected Disclosure Policy Framework	Framework annually	
	Improved Reporting and Monitoring Framework	Output: 80% of Risks Averted Annually % of Internal Audit Plan executed	NA	- Develop Enterprise Risk Management Framework and Risk Management Plan by March 2027	- Complete Annual Risk Management Plan by September annually	- Complete Risk Management Plan by September annually	- Complete Annual Risk Management Plan by September annually	
			75%	- Execution of 75% of internal audit plan	- Submission of Updated Risk Register by September annually	- Submission of Updated Risk Register by September annually	- Submission of Updated Risk Register by September annually	
				- Complete 85% of Annual ICT Audit Plan on all systems, software and ICT equipment by annually	- Complete 85% of Annual ICT Audit Plan on all systems, software and ICT equipment by annually	- Complete 85% of Annual ICT Audit Plan on all systems, software and ICT equipment by annually	- Complete 85% of Annual ICT Audit Plan on all systems, software and ICT equipment by annually	
				- Corporate Plan, Ops Plan, to	- 70% of internal	- 70% of internal audit plan completed	- 70% of internal	

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
				include Procurement Plan and Budget drafted and submitted by November 30 annually	audit plan completed annually - Submission of Corporate Plan, to Ops Plan, to include Procurement Plan and Budget by November 30 annually -	annually - Submission of Corporate Plan, to Ops Plan, to include Procurement Plan and Budget by November 30 annually -	audit plan completed annually - Submission of Corporate Plan, to Ops Plan, to include Procurement Plan and Budget by November 30 annually	
		Efficient: % of Board Members Trained annually	N/A	- Train 100% of Board Members annually	- Train 100% of Board Members annually	- Train 100% of Board Members annually	- Train 100% of Board Members annually	Corp Sec
		Output: % Adherence to Quality Management System	N/A	- Develop and launch QMS Framework by March 2027	- 85% Adherence to Quality Management System annually	- 85% Adherence to Quality Management System annually	- 85% Adherence to Quality Management System annually	PPQ

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Output: 85% of plan completed	NA	- Approved Procurement Plan implemented	- Approved Procurement Plan implemented 85% of plan completed	- Approved Procurement Plan implemented 85% of plan completed	- Approved Procurement Plan implemented 85% of plan completed	Public Procurement
		80% procurements completed on time		- 85% of Plan completed	- 80% procurements completed on time	- 80% procurements completed on time	- 80% procurements completed on time	
				- 80% procurements completed on time	- 80% procurements completed on time	- 80% procurements completed on time	- 80% procurements completed on time	
		Output: Submit Proposed Amendments to Legislation facilitate Deduction at Source by June 2026	NA	- Submit Proposed Amendments to Legislation facilitate Deduction at Source by June 2026		-		EXEC LEGAL

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Outcome: ISO9001 Certification by 2029	NA	- Preliminary research and documentation of requirements completed by March 2026	- Finalise SLB Quality Standards – QMS	- Initial Assessment and document preparation - Complete Final Audit	ISO9001 Certified	EXEC BD

Pillar 5: Financial Growth and Sustainability

PROGRAMME OBJECTIVE: Increased GOJ MEDIUM TERM STRATEGIC PRIORITY: "Human Capital Development"	Description & Context: Financial sustainability is essential to SLB's revolving loan model. Strengthened collections, increased disbursements, improved investment returns, and enhanced customer repayment behaviour will ensure continued access to tertiary financing for Jamaicans..
Vision 2030 National Goal: "Jamaicans are empowered to achieve their fullest potential".	Sector Outcome: Budget No.:
Vision 2030 National Outcome: "World Class Education and Training"	Contribution to GOJ Strategic Priority: <i>The Bureau contributes to the GOJ's strategic priorities by ensuring that Jamaicans who are qualified to pursue higher education can access funding to realise their dreams. This will ensure that the Jamaican economy is educated to take advantage of employment opportunities that will contribute to nation building.</i>

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
Strengthen Portfolio Sustainability and Repayment Performance	Increased Revenues from Operations	Output: % Increase in Loans Disbursed annually	7,500	- 9,200	- 10,000	- 12,000	- 13,500	LMDB BD
			- Establish Business Development Unit by June 2026	- 90% Business Development Programme executed annually	- 90% Business Development Programme executed annually	- 90% Business Development Programme executed annually	- 90% Business Development Programme executed annually	
		Output: % BDP executed annually	- Business Development Programme launched by August 2026			- Marketing Sales Push	- Marketing Sales Push	

RESULTS MATRIX								Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)				
				2026/27	2027/28	2028/29	2029/30	
		Output: % Increase in Revenues from Investment annually	TBD	- 5% Increase in Revenues from Investment annually	- 5% Increase in Revenues from Investment annually	- 5% Increase in Revenues from Investment annually	- 5% Increase in Revenues from Investment annually	
	Increased Repayment Performance	Outcome: % Reduction in Delinquency rate annually Effectiveness: % Increase in Collections annually Output: % Increase in Bad Debt Recovery annually Output: 3% Increase in Third Party Collections annually	46% \$5.617B	- 3% Reduction in Delinquency Rate - Execute 80% Quarterly Financial Literacy Programme for Beneficiaries annually - Develop Loan Continuum Manual for Customers by September 2026 - 5% Increase in Collections annually - Develop at least 1 Partnership Programme (MOFPS, ATIs & FIs) annually	- 3% Reduction in Delinquency Rate - Execute 80% Quarterly Financial Literacy Programme for Beneficiaries annually - Develop a Concept for SLB Job Bank by June 2027 - 5% Increase in Collections annually - Develop & Execute 90% of Collections	- 3% Reduction in Delinquency Rate - Execute 80% Quarterly Financial Literacy Programme for Beneficiaries annually - 5% Increase in Collections annually - Develop at least 1 Partnership Programme (MOFPS, ATIs & FIs) annually	- 3% Reduction in Delinquency Rate - Execute 80% Quarterly Financial Literacy Programme for Beneficiaries annually - 5% Increase in Collections annually - Develop 2 Partnership Programmes (MOFPS, ATIs & FIs)	CRB BD

RESULTS MATRIX							Owner: Dept/ Div
Strategic Initiatives	Intended Outcome	Performance Indicator	Baseline (2024/25)	Projection (Forecast) & Costs (\$'000)			
				2026/27	2027/28	2028/29	
				- Develop & Execute 90% of Collections Marketing Strategy	Marketing Strategy	- Develop & Execute 90% of Collections Marketing Strategy	- Develop & Execute 90% of Collections Marketing Strategy
			\$ 1.347B	- 2.5% Increase in bad Debt Recovery annually	- 2.5% Increase in bad Debt Recovery annually	- 2.5% Increase in bad Debt Recovery annually	- 2.5% Increase in bad Debt Recovery annually
				- 3% Increase in third-party collections annually	- 3% Increase in third-party collections annually	- 3% Increase in third-party collections annually	- 3% Increase in third-party Collections annually

11. MEDIUM TERM FINANCIAL RESOURCE PLAN

STUDENTS' LOAN BUREAU
Projection for the years 2026/27 - 2029/30

SUMMARY TO THE DETAILED CASH FLOW

	Best Estimate 2025/26 \$mn	PROJECTED			
		2026/27 \$mn	2027/28 \$mn	2028/29 \$mn	2029/30 \$mn
Opening balance	12,491	5,815	6,549	5,471	4,438
INFLOWS					
GOJ Budgetary Allocation (Special Ed Tax Fund)	500	1,250	1,250	1,250	1,250
FX Losses recovered from GOJ up to MARCH 2019		649			
GOJ Allocation for debt reset		1,956			
Students' Loan Collections	4,544	4,716	4,624	5,141	5,746
Collection from debt reset	1,800				
Stem Scholarship	600	1,000	1,000	1,000	1,000
Processing fees/other	426	489	483	508	545
Total Inflows	7,870	10,060	7,357	7,899	8,542
OUTFLOWS					
Tuition Disbursement	2,986				
Prior year tuition being disburse in current year *		205			

Targeted **	3,895	4,170	4,407	4,788	5,066
PAYS Loans (formerly Parent Plus/Post Grad)	754	814	855	1,001	1,151
Stem Scholarship	600	1,000	1,000	1,000	1,000
Prior Year Grant in Aid Disbursement / Marcus Garvey	100	800	-	-	-
Scholarship	452	452	452	452	452
Grant in Aid Disbursement / Marcus Garvey	3,736	125			
Scholarship	317	75	20	11	11
Debt reset cost	277				
Melissa Support					
Capital Expenditure and Other Outflows					
Loan Repayment (Loan Term Liabilities)					
Principal	322	366	378	342	198
Interest	46	49	42	29	17
staff cost	609	725	760	769	791
Operational Expenditure	452	545	520	540	541
Total OUTFLOWS	14,546	9,327	8,435	8,932	9,227
NET FLOWS / (OUTFLOWS)	(6,676)	733	(1,078)	(1,033)	(685)
Balance c/fwd	5,815	6,549	5,471	4,438	3,753

12. Procurement Plan

Item description (What to buy?)	Month when needed (When to)	Quantity (How many to buy?)	From where to buy?	Estimated cost	Procurement Method	Procurement Schedule				Contract award (insert dates)	Delivery (insert dates)
						Advertise (Insert dates)	Submission of Bids (insert dates)	Bid Evaluation & recommendation approval (insert dates)			
YEAR 1 (2026/2027)											
Microsoft Office 365 – License Renewal	Q2	One (1) year	Local	8M	RB	May 2026	June 2026	July 2026	August 2026		
Asset Insurance	Q3	Three (3) years	Local	8M	NCB	June 2026	July 2026	August/September 2026	October 2026	October 2026	
Sage 300 Subscription Renewal	Q3	One (1) year	International – ADSS Global	2M	SS	July 2026	August 2026	September 2026	October 2026	October 2026	
Supply and Delivery of Uniform	Q2	Three (3) years	Local	15M	NCB	July 2026	August 2027	September 2026	September 2026	September 2026	January 2027
Renewal of Asset Insurance	Q2	Three (3) years	Local	18M	NCB	July 2026	July/August 2026	August 2026	September 2026	September 2026	
FortiGate Firewall (Azure)	Q3	One (1) year	International - TYME	2M	SS	October 2026	October 2026	October 2026	November 2026	November 2026	
Red Hat Jboss Enterprise App Platform	Q2	Three (3) Years	Local	7.5M	SS	August 2026	August 2026	August 2026	September 2026	September 2026	

Data Warehouse Solution	Q1	One	Local	45M	NCB	January 2026	February 2026	March 2026	April 2026	April 2027
Consultation Services for Process Review and Improvements	Q2	One	Local	24M	SS	May 2026	June 2026	July 2026	August 2026	
Consultancy Intranet Build-out (SharePoint)	Q1	One	Local	16M	SS	January 2026	February 2026	March 2026	April 2026	
Marketing Agency	Q3	Three (3) years	Local	60M	NCB	July 2026	August 2026	September 2026	October 2026	
Debt Collector	Q1	Three (3) years	Local	20% of collections	Framework	January 2026	February	February 2026	March 2026	

13. Appendices

The appendices should include the following:

Stakeholder Register

An assessment of the key stakeholders that can influence the achievement of the Agency's objectives should be undertaken and outlined in the stakeholder matrix at Appendix A.

Risk Management

An assessment of the risks should be undertaken for the programmes and sub-programmes. This involves identifying and addressing methodically the potential events that represent risks to the achievement of strategic objectives, or to opportunities to gain competitive advantage. The Risk Management Matrix is at Appendix B.

Monitoring and Evaluation Plans

In order for the entity to arrive at its performance scorecard, a Monitoring and Evaluation (M & E Plan should be included for all its major projects and programmes. The M & E Plan will inform the entity of the progress that is being made towards the set targets for the projects and programme, so that necessary actions can be taken in a timely manner. The M & E Plan will guide the organisation as to what should be evaluated; the information that is needed and for whose benefit the evaluation is being carried out [See Appendices D & E for sample templates].

Stakeholder Register

Key Stakeholder	Name of Stakeholder	Level of Interest (High –Low)	Level of Influence (High –Low)	Stakeholder's Perspective			SLB's Perspective		
				Needs	Wants	Expectations	Needs	Wants	Expectations
Customers	Students	High	High	Timely approval of applications.	Healthy, safe and secure service provision environment.	Integrity of the information being provided on the loan.	Timely repayment of loans.	Good customer-client relationship.	Completion of tertiary education within the stipulated timelines.
				Adequate funding for academic programmes pursued.	Higher approval rate.	Efficient servicing of loans.	Compliance with loan and funding regulations.	Efficient utilisation of grants.	
				Efficient servicing of loans administered	Quality customer service.		Updated customer information.		Quality tertiary education attained.
				Transparency in supplying all relevant details.	Adequate Loan Management System. Timely notification of arrears for beneficiaries.	Updated information on the beneficiary's account	Security for repayment of loans	Combined efforts to locate beneficiaries	To repay loans in the event of default
Suppliers of Good and Services	Consultants, Landlord Security Services, Suppliers of Office Supplies and equipment	High	Medium	On-time Payment Accurate Payment	Partnership & Corporation	Compliance with contractual terms Provision of adequate lead times Lines of communication are kept open	Best price on goods and supplies	Compliance with laws	Communication Flexibility in payment methods

Key Stakeholder	Name of Stakeholder	Level of Interest (High –Low)	Level of Influence (High –Low)	Stakeholder's Perspective			SLB's Perspective		
				Needs	Wants	Expectations	Needs	Wants	Expectations
Regulators	Integrity Commission, MOFP, Auditor General, OSC and Cabinet Office ICAO	- High	- High	Compliance with procurement guidelines Endure prudent management of the financial resources Compliance with audit regulations Compliance with Identity standards	Partnership & Corporation	Continued collaboration and synergies around policy development	Technical Support Support in defining policy directive	Timely disbursement of funds Collaboration and shared understanding Comply to organisational standards	Continuous support and partnership Feedback from submissions made Fiscal Support
Parent Ministry	Ministry of Finance and the Public Service	High	High	Administer and efficiently service loans from external funding sources Efficient use of funding. Integrity in fund management.	Good public image. Stronger public awareness. Effective management of human and physical resources	Self-sustained Revolving Loan fund. Communication through various reports on the status of the SLB	Adequate funding support. Alignment of policy direction and advice with funding support Timely responses to requests for approval and or guidance. Consider and approve recommendations from consultants and SLB	Greater autonomy on regulatory controls over the SLB activities to facilitate better decision making	Stronger support

Key Stakeholder	Name of Stakeholder	Level of Interest (High –Low)	Level of Influence (High –Low)	Stakeholder's Perspective			SLB's Perspective		
				Needs	Wants	Expectations	Needs	Wants	Expectations
Other Partners	Approved Tertiary Institutions	- High	- High	Payment of approved applicants' tuition fees.	Adequate financial support for students. Effective communication.	Timely payment of tuition fees	Sustainable partnerships which include compliance with signed MOU.	Continued partnership Support in policy implementation.	Effective communication. Responsibility and accountability in managing funds disbursed
	Attorneys at Law and Debt Collectors	- High	- High	Sustainable partnerships. Reliable data	Legislative support Clear contractual terms between the guarantor	Sustainable partnerships. Reliable data	To achieve collection targets. Protect the organisation against financial and reputational risks.	Clear and concise reporting.	Maintain partnership and collection performance standards
	Credit Bureaus	- Low	- High	Accurate information on beneficiaries' account	Consistent and updated information on beneficiaries' account	Accurate information on beneficiaries	Accurate reporting of the financial standing of beneficiaries Sustainable partnership	Agreement to service standards as per MOU	Confidentiality and integrity when conducting business
	All employees employed at the SLB	High	High	Stability Safe, healthy and comfortable working environment Tools and resources to carry out core functions Sustainability of SLB	Training and development opportunities. Good leadership Good organisational culture.	Adequate staff benefits. Adequate resources to complete tasks.	Commitment to carrying out duties to meet SLB goals. Staff Engagement and sustainable service.	Quality service	High performing workforce

Risk Management Plan -

Pillars	PRE-MITIGATION		RISK SEVERITY	RISK LIKELIHOOD	IMPACT	DEPARTMENT	MITIGATIONS / WARNINGS / REMEDIES
	RISK						
Customer-Centric Organisation	Lack of social media presence		INTOLERABLE	PROBABLE	HIGH	Marketing and Public Education	Increase social media presence by promoting products and brand
	Poor customer Service		UNDESIRABLE	PROBABLE	HIGH	Customer Service / HR	Customer Service Improvement Program Implement a Customer Service Department to monitor results
	Ineffective communication between the SLB and its customers		INTOLERABLE	POSSIBLE	EXTREME		Implement an Internal and External Communication policy and ICT Platform to improve ease of access to information
	Inadequate IT and staff resources.		INTOLERABLE	PROBABLE	EXTREME		Restructuring of the Bureau to include an ICT Unit that is for purpose
	Lack of adequate training for staff		UNDESIRABLE	POSSIBLE	HIGH	Human Resources	Implementing Training Initiatives and Leadership Development Program
	The individual targets are not fully aligned with the overall strategic objectives of the organisation.		INTOLERABLE	POSSIBLE	MEDIUM		Redesign work plans that aligned to strategic objectives and outcomes, results-driven
	A culture of excellence is not embedded in the performance management process		UNDESIRABLE	POSSIBLE	MEDIUM	Human Resources	Implement a Culture Transformation Program and Targets that drive customer service improvement results

	Breakdown of service level agreements between departments resulting in delays in the process	INTOLERABLE	POSSIBLE	MEDIUM	Customer Service	Revise SLA Agreements between departments
Objectives	PRE-MITIGATION				DEPARTMENT	MITIGATIONS / WARNINGS / REMEDIES
	RISK	RISK SEVERITY	RISK LIKELIHOOD	IMPACT		
	Knowledge gaps among employees	INTOLERABLE	PROBABLE	EXTREME	Marketing & Public Education Executive Office Human Resource Accounts Department	Training and Development Competency Framework
	Lack of adequate financial resources	UNDESIRABLE	IMPROBABLE	MEDIUM		With increased revenue, allocate more resources to staff engagement initiatives
	The environment does not fully foster growth and development	INTOLERABLE	POSSIBLE	HIGH		Culture Transformation Program Rewards and Recognition Program
	Inadequate compensation structure	UNDESIRABLE	PROBABLE	EXTREME		Organisation and Salary Scale Review
	Inadequate Structure	UNDESIRABLE	PROBABLE	EXTREME		Review Structure that is fit for purpose and aligned to achieve results
An Innovative and Motivating Environment	Lack of Welfare Program	UNDESIRABLE	PROBABLE	EXTREME		Implement Health and Wellness Programs and practice work-life balance among staff

	Leadership issues	UNDESIRABLE	PROBABLE	EXTREME	Leadership Development Program Succession Planning
	Staff resources may not be the best fit for the current jobs.	UNDESIRABLE	IMPROBABLE	HIGH	
	Ineffective internal communication.	INTOLERABLE	POSSIBLE	MEDIUM	
Objectives	PRE-MITIGATION				MITIGATIONS / WARNINGS / REMEDIES
	RISK	RISK SEVERITY	RISK LIKELIHOOD	IMPACT	
	Inadequate technology	INTOLERABLE	PROBABLE	EXTREME	
	Failure to capitalise on IT to facilitate online payments directly to SLB	TOLERABLE	IMPROBABLE	MEDIUM	
	Reduction in the number of third-party collection agencies	INTOLERABLE	IMPROBABLE	HIGH	
	Inefficiencies in the process	INTOLERABLE	PROBABLE	HIGH	
	Lack of Strategic Focus	INTOLERABLE	PROBABLE	HIGH	
	Lack of Financial Support	INTOLERABLE	PROBABLE	HIGH	
Digital Transformation					DEPARTMENT
					EXECUTIVE OFFICE

	Delays in Procurement Processes	INTOLERABLE	PROBABLE	HIGH	MIS	With PMO, activities will be planned, implemented and monitored for results
	Lengthy Implementation	INTOLERABLE	PROBABLE	HIGH		PMO Office
	Inability to implement a more efficient modality for information sharing between SLB and ATIs.	UNDESIRABLE	IMPROBABLE	MEDIUM		New EMIS Platform
Objectives	PRE-MITIGATION				Department	MITIGATIONS / WARNINGS / REMEDIES
	RISK	RISK SEVERITY	RISK LIKELIHOOD	IMPACT		
	Less demand	UNDESIRABLE	POSSIBLE	HIGH		Develop and execute marketing plan; utilise social media platforms
	Increased competition	TOLERABLE	PROBABLE	MEDIUM		Promote and engage in more brand awareness practices.
	Increased migration	UNDESIRABLE	PROBABLE	LOW		Increase opportunities for work/internship by partnering with organisations that may be willing to hire students upon completing their studies
	Increased delinquency	INTOLERABLE	POSSIBLE	HIGH		Implement amnesty program, Legislative support and Debt Recovery Methods
	Decreased collections	INTOLERABLE	IMPROBABLE	HIGH		Implement amnesty program, Legislative support and Debt Recovery Methods Marketing Initiatives
	Incomplete payment information from third party collection agencies	INTOLERABLE	PROBABLE	HIGH		Increase quality control strategies
	Financial Growth and Sustainability					

	Demand for new products does not exist	UNDESIRABLE	IMPROBABLE	EXTREME	Executive Office	Introduce new products into the market. Increase marketing activities
	SLB unable to meet demand	INTOLERABLE	PROBABLE	HIGH		Distribution Model and Strategic Partnerships
	Cost Analysis shows that pricing is currently at its optimal point.	TOLERABLE	PROBABLE	HIGH	Accounts Department and Executive Office	Introduce short term products with price to attract market and increase cash flows
Pillars	PRE-MITIGATION				DEPARTMENT	MITIGATIONS / WARNINGS / REMEDIES
	RISK	RISK SEVERITY	RISK LIKELIHOOD	IMPACT		
Effective Corporate Governance	Lack of adequate internal controls.	INTOLERABLE	POSSIBLE	HIGH	All departments	Implement appropriate control measures.
	Infrequent monitoring of internal controls.	UNDESIRABLE	POSSIBLE	HIGH		Develop monitoring plan and assign responsibility to each Manager
	Outdated Policies and Procedures	UNDESIRABLE	POSSIBLE	HIGH	Legal	Review legislation and policies and lobby for recommended changes
	Breaches in Procurement Policies	UNDESIRABLE	POSSIBLE	HIGH	Procurement	Improved procurement guidelines and policies to include sanctions for breaches in policies
	Lack of Risk management framework	UNDESIRABLE	POSSIBLE	HIGH	Risk Manager	Implement risk management framework to include a Risk Committee for monitoring of mitigation responses implemented
	Inadequate organisation structure	UNDESIRABLE	PROBABLE	EXTREME		Revised organisational structure.
	The leadership does not create the environment within which staff can thrive and excel for the organisation to grow	INTOLERABLE	POSSIBLE	HIGH	Executive Office HR	Leadership Development Procurements

Monitoring and Evaluation Plan

Pillars	Output Performance Indicator(s)	Baseline Data (2023/24)	Departmental-level major tasks to realise the objective of the priority, programme or project	Monitoring Frequency (Toward the realisation of the objective of the priority programme/ project/ initiative)										Monitoring Method(s)	
				Year (2026/2027)		Year (2027/2028)		Year (2028/2029)		Year (2029/2030)		Monitoring Timeline	Monitoring Timeline		
				Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline				
Innovative & Motivating Environment	90% Employee PER Score		Design and implement New Performance Management Framework	Implement New Performance Tool by Spetember 2025	Quarterly	100% of Sensitized annually	Annually	100% of Sensitized annually	Annually	100% of Sensitized annually	Annually	Annually	- Quarterly Performance Reports - HR Monthly Reports		
				100% of Sensitized annually	Annually										
	100% of Managers participate in leadership by 2027		Develop and Implement Succession Planning Programme	Implement Succession Planning Programme by June 2026 Execute Training Plan to include 2 Leadership Cohorts	Quarterly	Bi-annually	Succession Planning Programme	Execute Training Plan to include 2 Leadership Cohorts	Bi-annually	Succession Planning Programme	Execute Training Plan to include 2 Leadership Cohorts	Bi-annually	- Committee minutes proposals and reports		
	%Staff Enagement Score		Employee Engagement Programme	Execute 80% Staff Engagement Programme Develop and execute 25% of Cultural Transformation Programme	Quarterly	Quarterly	Execute 80% Staff Engagement Programme	100% of Cultural Transformation programme	Quarterly	Execute 80% Staff Engagement Programme	Quarterly	Quarterly	- Monthly & Quarterly Performance Reports.		

Pillars	Output Performance Indicator(s)	Baseline Data (2023/24)	Departmental-level major tasks to realise the objective of the priority programme or project	Monitoring Frequency (Toward the realisation of the objective of the priority programme/ project/ initiative)										Monitoring Method(s)
				Year (2026/2027)		Year (2027/2028)		Year (2028/2029)		Year (2029/2030)				
				Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline			
Effective Corporate Governance	% Compliance to Statutory and Regulatory Requirements		External Audits	External Audits: 2020/21	Quarterly	External Audits: 2021/2022	Quarterly	External Audits: 2022/2023	Quarterly	External Audits: 2024/2025	Quarterly	External Audits: 2025/2026	Quarterly	- Process Review Monthly Reports.
	80% procurements completed on time		Procurement Plan developed and monitored	80% procurements completed on time	Quarterly	80% procurements completed on time	Quarterly	80% procurements completed on time	Quarterly	80% procurements completed on time	Quarterly	80% procurements completed on time	Quarterly	- HRA Reports and Procurement Reports
Financial Growth and Sustainability	% Increase in Loans Disbursed annually		Business Development Programme and Financial Literacy Programme	Develop Business Development Programme by December 2026	Monthly & Quarterly	Execute 90% of Business Development Programme Annually	Monthly & Quarterly	Execute 90% of Business Development Programme Annually	Monthly & Quarterly	Execute 90% of Business Development Programme Annually	Monthly & Quarterly	Execute 90% of Business Development Programme Annually	Monthly & Quarterly	- Quarterly Performance Reports. Financial Reports
	% Increase in Collections			Execute 80% of Financial Literacy Programme		Execute 80% of Financial Literacy Programme		Execute 80% of Financial Literacy Programme		Execute 80% of Financial Literacy Programme		Execute 80% of Financial Literacy Programme		
Digital Transformation	% of Implementation on of Required New Features of STEEP		Ekyc – Full automation of STEEP	Implementation of New Features of STEEP by June 2026	Monthly	Develop and Implement Chat Bot – Application & Repayment Queries by March 2028	Quarterly	Develop and Implement Student Loan App by March 2029	Quarterly		Quarterly		Quarterly	- Quarterly Performance Reports.
	% Implementation on of Management Dashboards		Internal Projects Management	Unified Student Portal Repayment Hub Development and Implement Management Dashboard by December	Quarterly	# of Required Reports Generated	Monthly & Quarterly	# of Required Reports Generated	Monthly & Quarterly	# of Required Reports Generated	Monthly & Quarterly	# of Breaches	Monthly & Quarterly	- Project Reports Monthly & Quarterly Performance

Pillars	Output Performance Indicator(s)	Baseline Data (2023/24)	Departmental-level major tasks to realise the objective of the priority, programme or project	Monitoring Frequency (Toward the realisation of the objective of the priority programme/ project/ initiative)								Monitoring Method(s)				
				Year (2026/2027)		Year (2027/2028)		Year (2028/2029)		Year (2029/2030)						
				Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline					
				Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline					
Customer-Centric Organisation	# of Required Reports Generated % of Security System and Audit Assessment completed		Research and Assessment Document Preparation Public Education Drive and Annual Expo	2026									Report	Quarterly Performance Reports.		
				# of Required Reports Generated												
				80% of Data Warehouse completed by March 2027												
				# of Breaches Reported												
				Complete 100% Assessment of System by September												
	ISO certification by 2027		Research and Assessment Document Preparation	Preliminary research and documentation of requirements.	Quarterly	Initial Assessment and document preparation	Quarterly	Pre-Certification received and final audit completed	Quarterly	ISO Certified by March 2029	Quarterly					
	% Increase in Public Perception Score		Public Education Drive and Annual Expo	Execute SLB Annual Expo by July 2026 Execute 90% of Public Education	Monthly Quarterly	Execute SLB Annual Expo by July 2026 Execute 90% of Public Education	Monthly Quarterly	Execute SLB Annual Expo by July 2026 Execute 90% of Public Education	Monthly Quarterly	Execute SLB Annual Expo by July 2026 Execute 90% of Public Education Programme to	Monthly Quarterly					

Pillars	Output Performance Indicator(s)	Baseline Data (2023/24)	Departmental-level major tasks to realise the objective of the priority, programme or project	Monitoring Frequency (Toward the realisation of the objective of the priority programme/ project/ initiative)								Monitoring Method(s)
				Year (2026/2027)		Year (2027/2028)		Year (2028/2029)		Year (2029/2030)		
				Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	Target	Monitoring Timeline	
				Programme to include Social Media and On-the-Road Invasion		Programme to include Social Media and On-the-Road Invasion		Programme to include Social Media and On-the-Road Invasion		include Social Media and On-the-Road Invasion		

Strategy Review Meetings

Executives and Managers should convert their operationally focused meetings to Strategy Review meetings to focus on the extent of achievement of the Performance targets, the extent of implementation of the Strategic Initiatives, and the Diagnosis and Prognosis for each.

By Whom	How	By When
Management Team	SLB Monthly Report	Monthly (20 days)
Board	Quarterly Performance Report	Quarterly
Heads of Department	Department Performance Report	Monthly Meeting
Staff	Unit Performance Report	Monthly Meeting
Citizens	Annual Report (SLB Performance)	Annually