



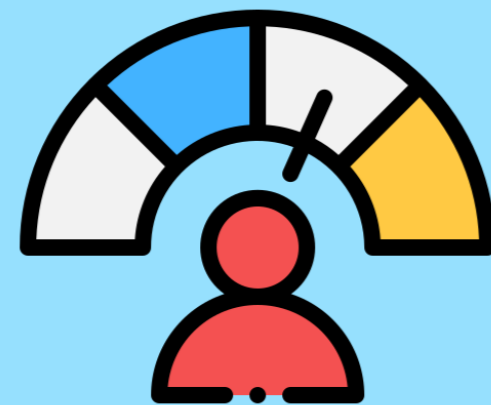
Sustain – Innovate – Elevate

Investors Update | Q1 FY 2024-25

CAREER POINT

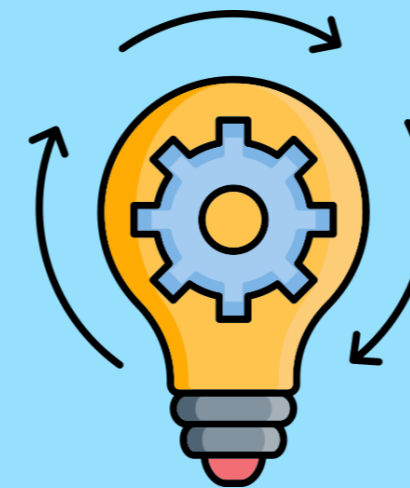
Career Point : Growth Excellence

Sustain



Maintain and strengthen our achievements by focusing on long-term stability and resilience.

Innovate



Drive continuous improvement and creativity to stay ahead in a competitive market.

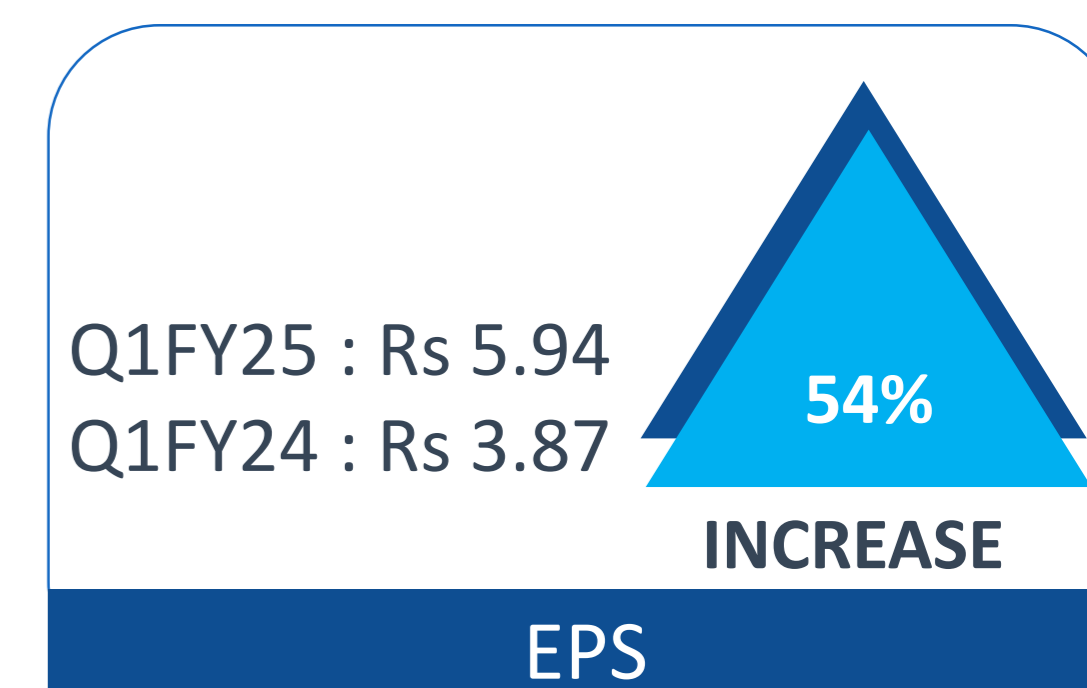
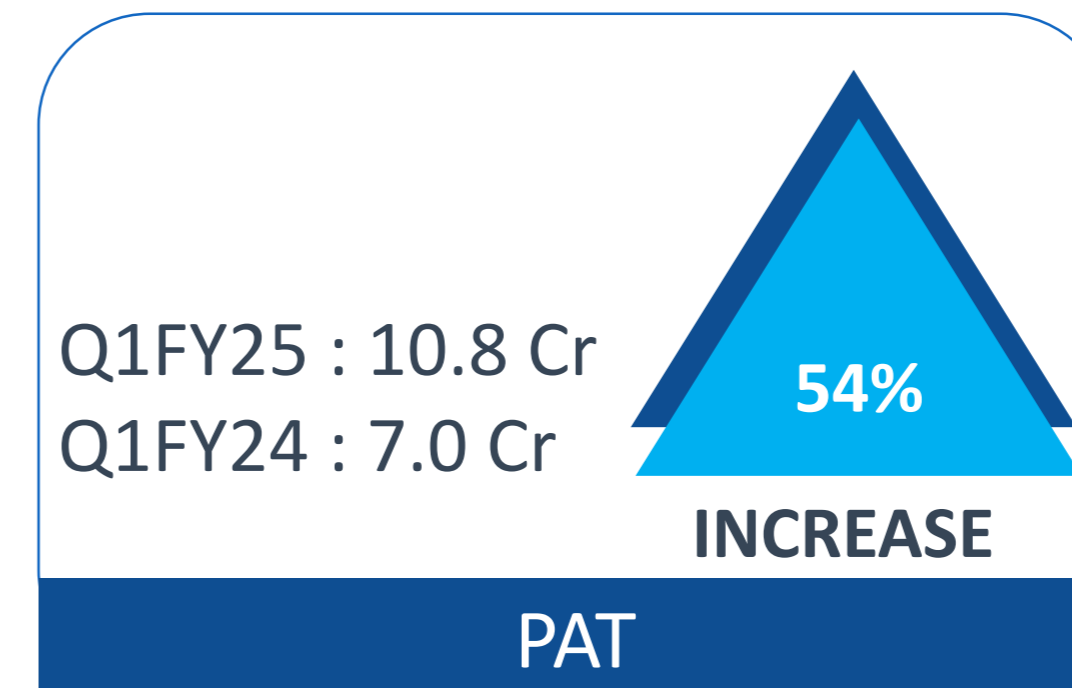
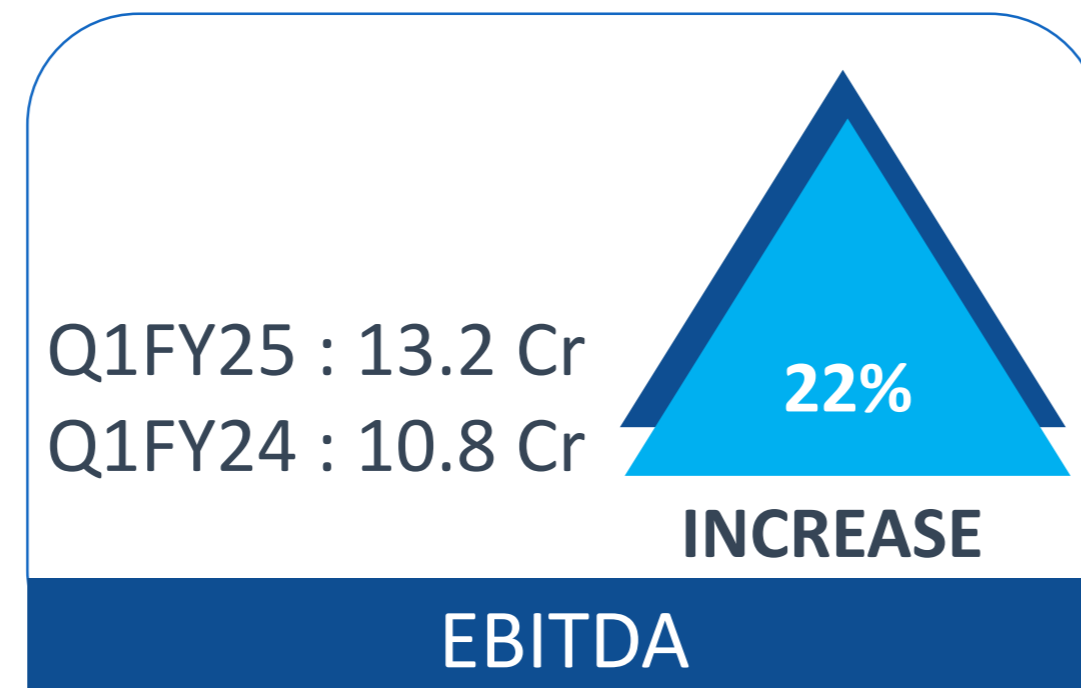
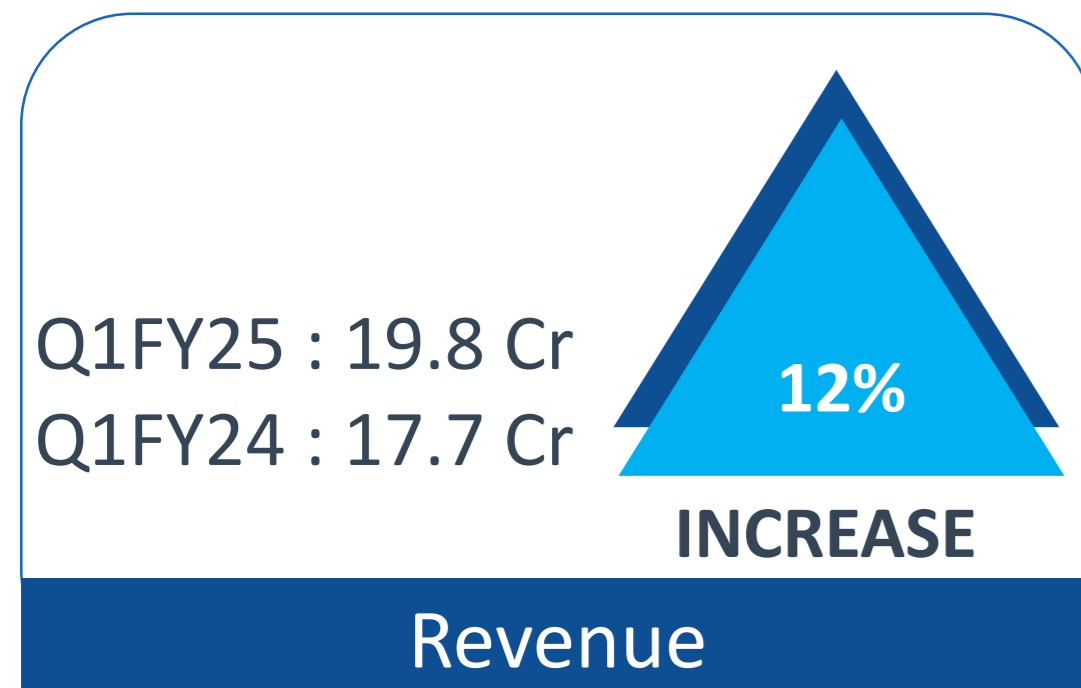
Elevate



Raise our standards and performance to new heights, ensuring exceptional outcomes for our stakeholders.

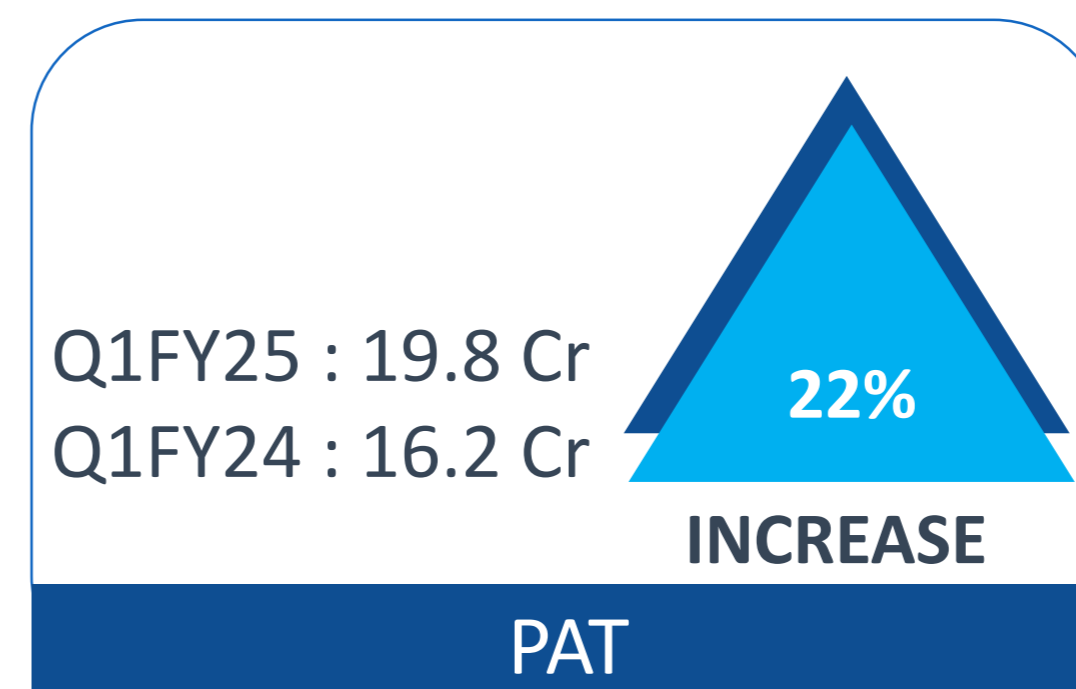
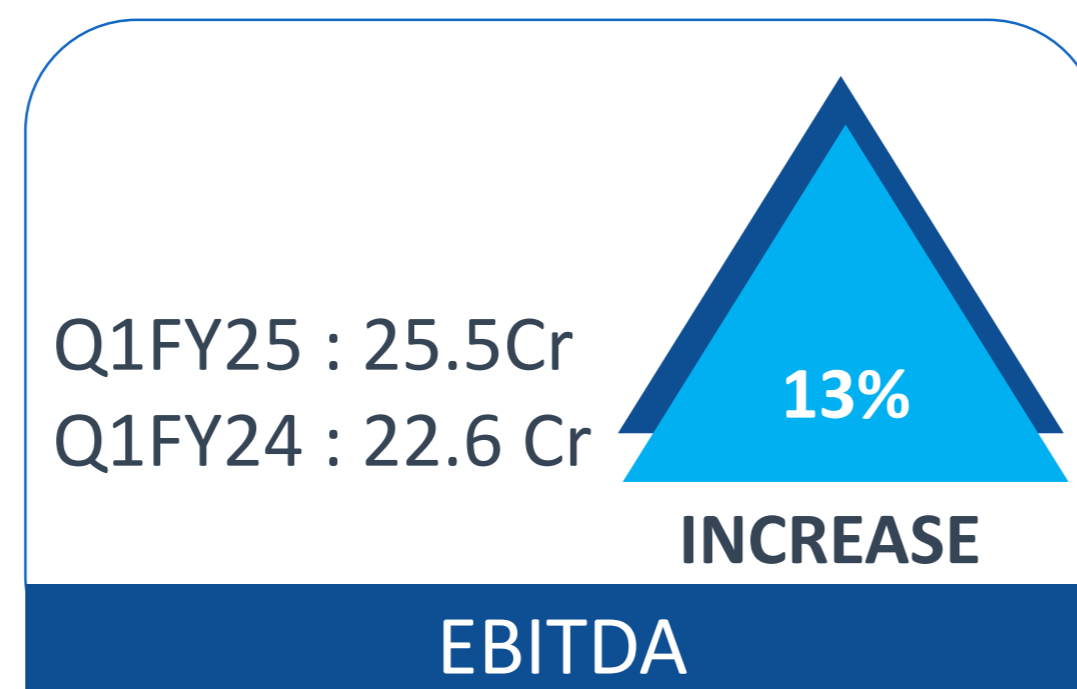
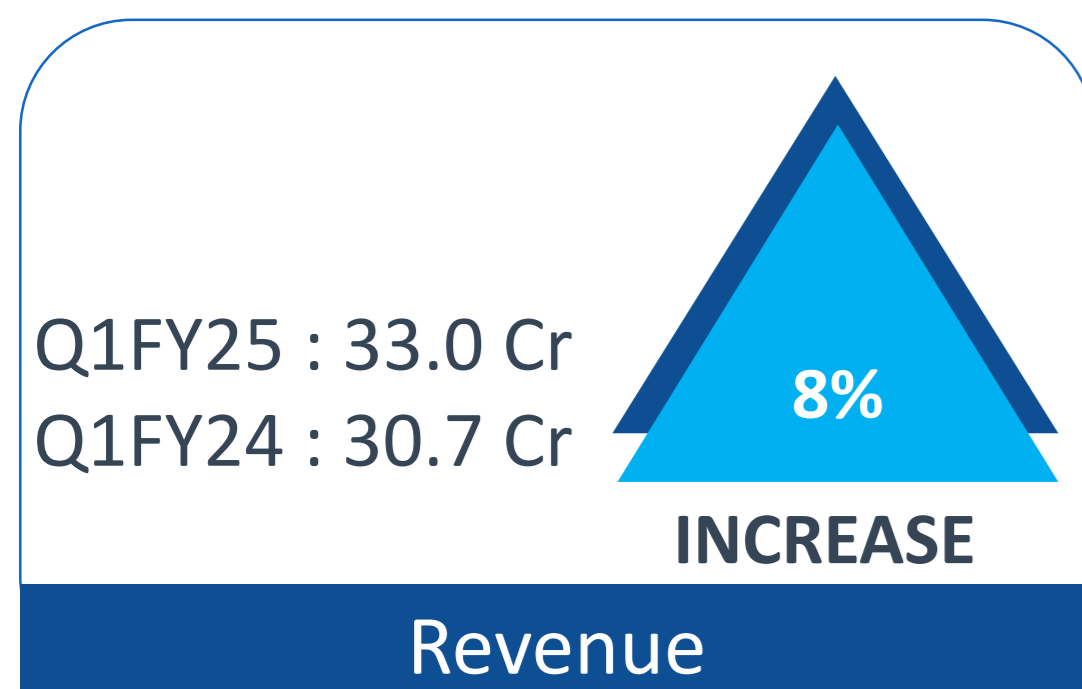
Key Highlights (Q1 FY2024-25)

Standalone



The Board of Directors has also approved the 1st interim dividend of 10% on the face value of Rs 10 per share for current fiscal FY2024-25.

Consolidate



Key business updates and Result highlights (Q1 FY2024-25)

Standalone Result:

- Total Revenue for the period (Q1 FY2024-25) at standalone level is rupees 19.8 Crores with year-on-year growth of +11.5%. This includes rupees 17.8 crores of revenue from operations. Other income includes rupees 1.3 crores of capital gain from sale of assets.
- Reported EBITDA (including other income) is rupees 13.3 Crores with healthy EBITDA margin 67% and y-o-y growth of 22.3%.
- At standalone level, the company reported net income of rupees 10.8 Crores and EPS of rupees 5.94 up by 53.6% versus the prior year.

Consolidated Basis:

- Total Revenue for the period (Q1 FY2024-25) at consolidated level is rupees 33.0 Crores with year-on-year growth of 7.7%
- Yielded EBITDA (including other income) of rupees 25.5 Crores with extraordinary EBITDA margin 77%. Net profit results at rupees 19.8 crores and EPS (Earning per share) of rupees 10.91 on consolidated basis with robust y-o-y growth of 22.2%.
- As on 30 June 2024, Net worth of the company was reported to be rupees 552 crores and Book value per share of rupees 303.

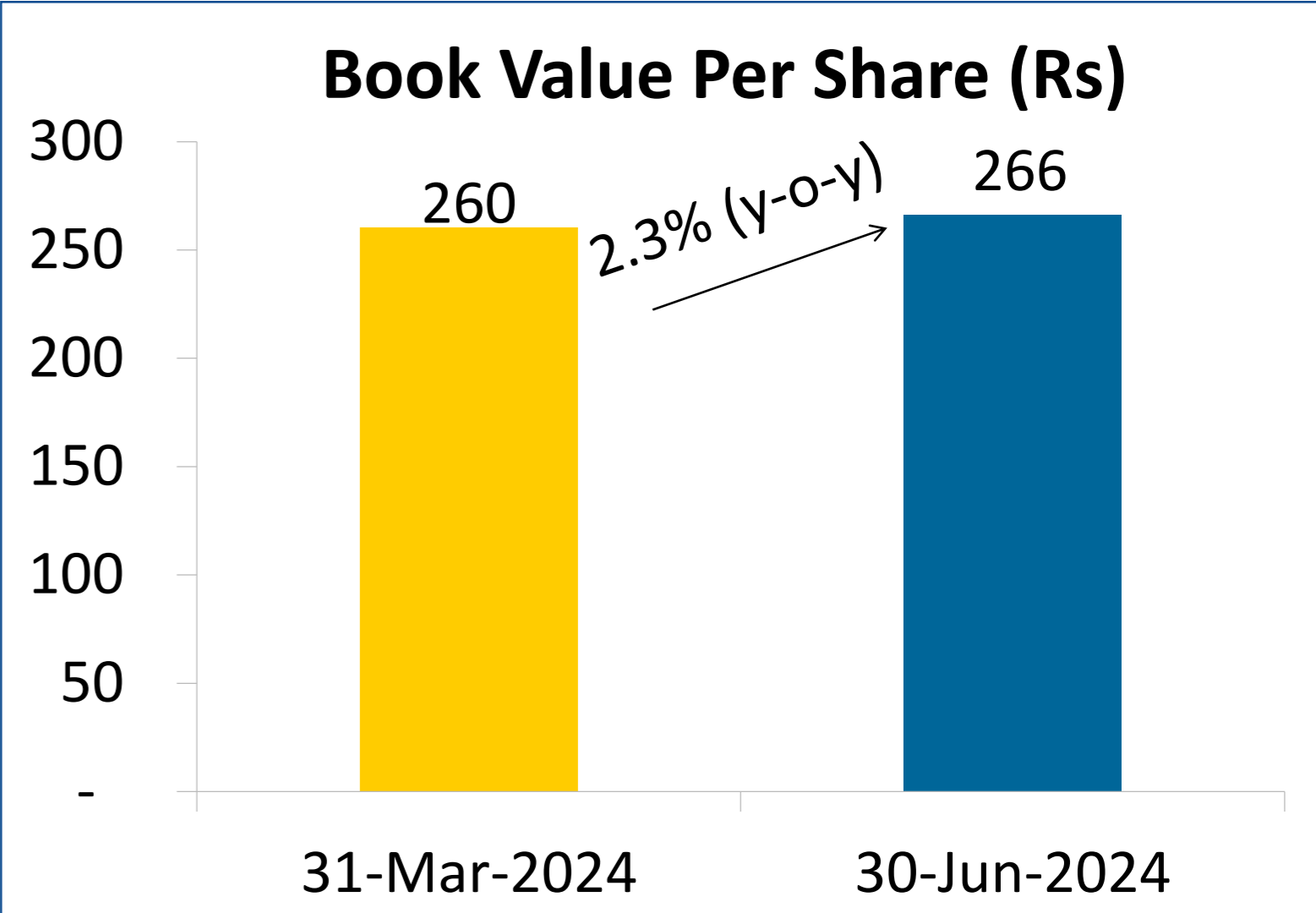
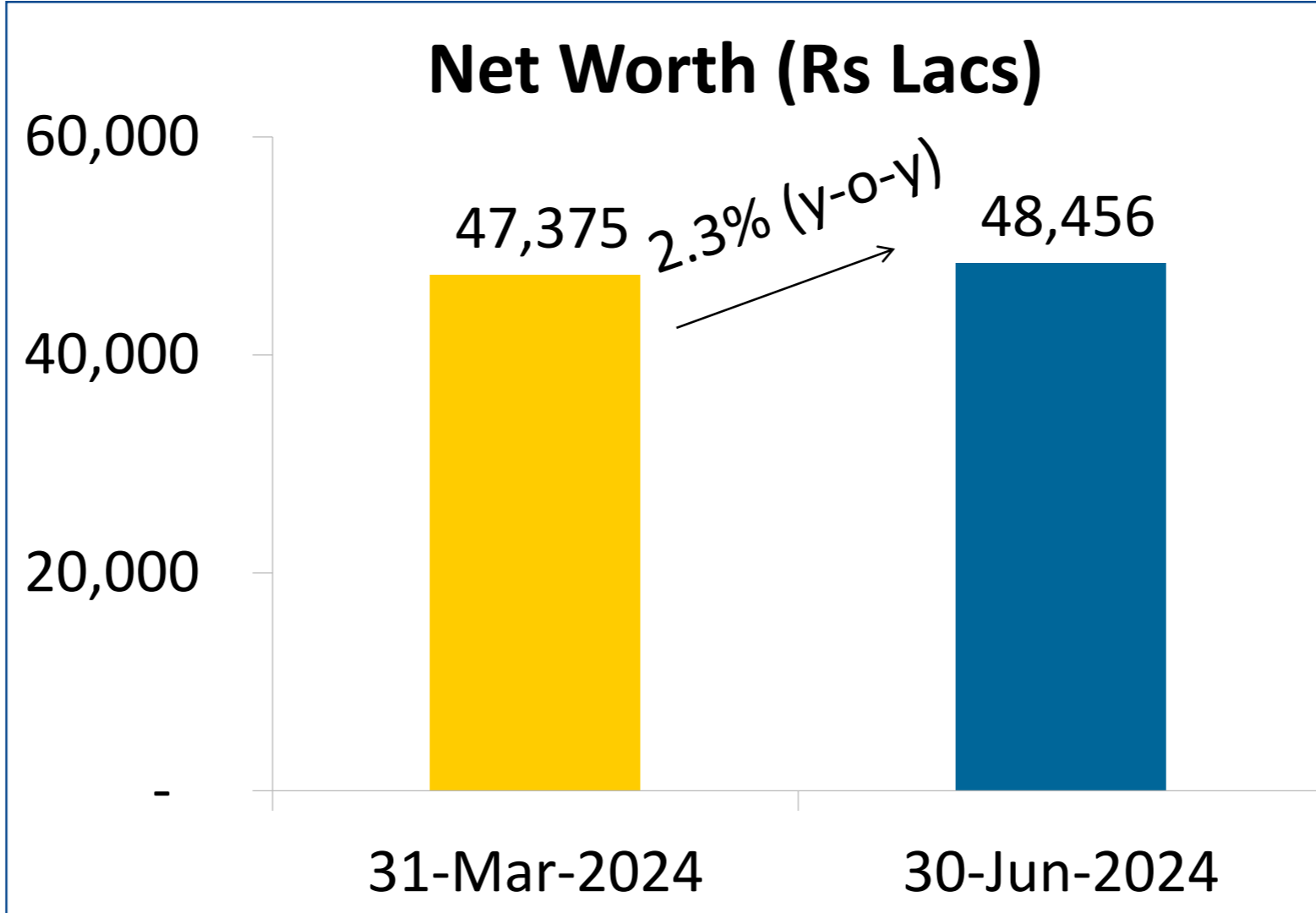
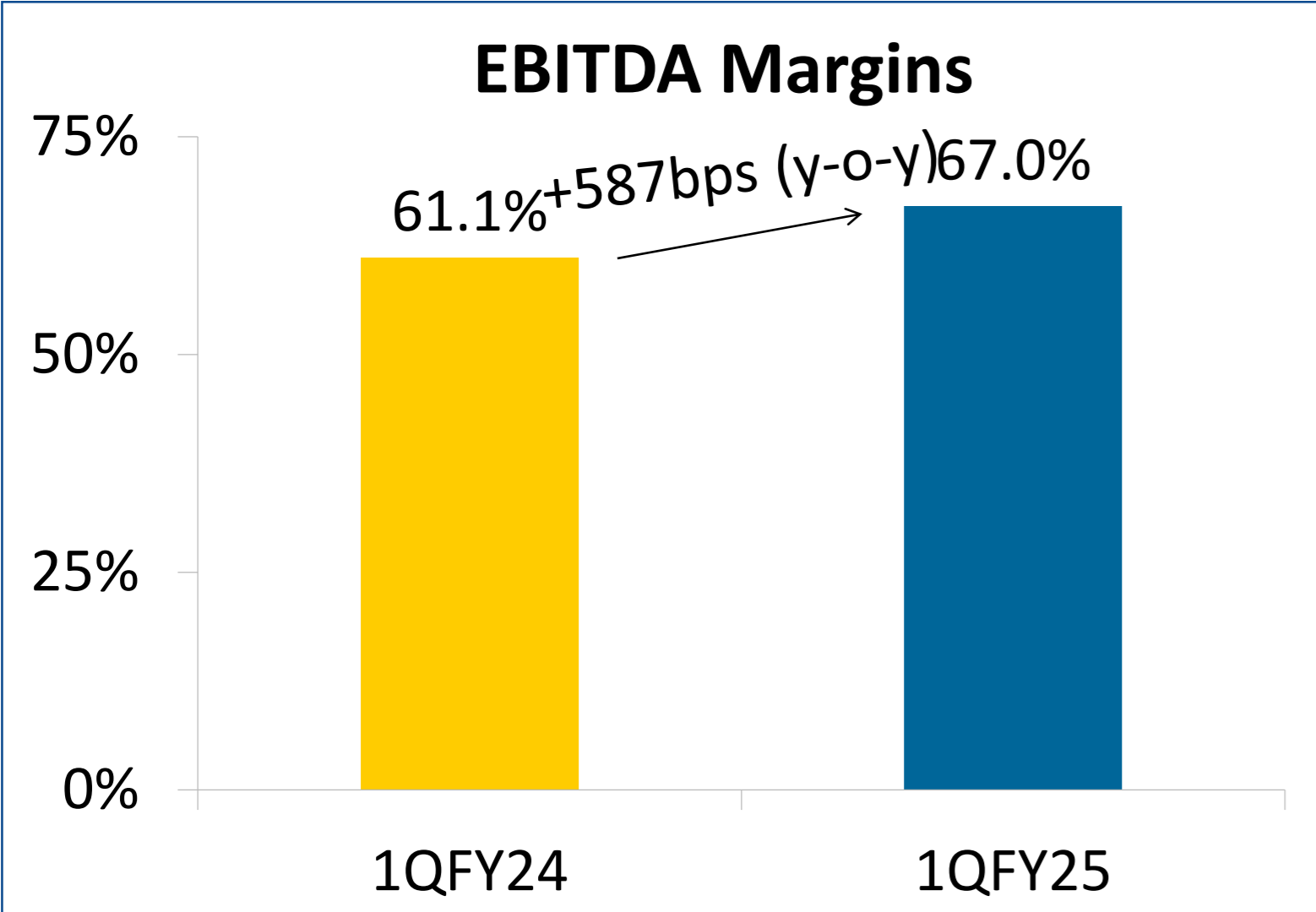
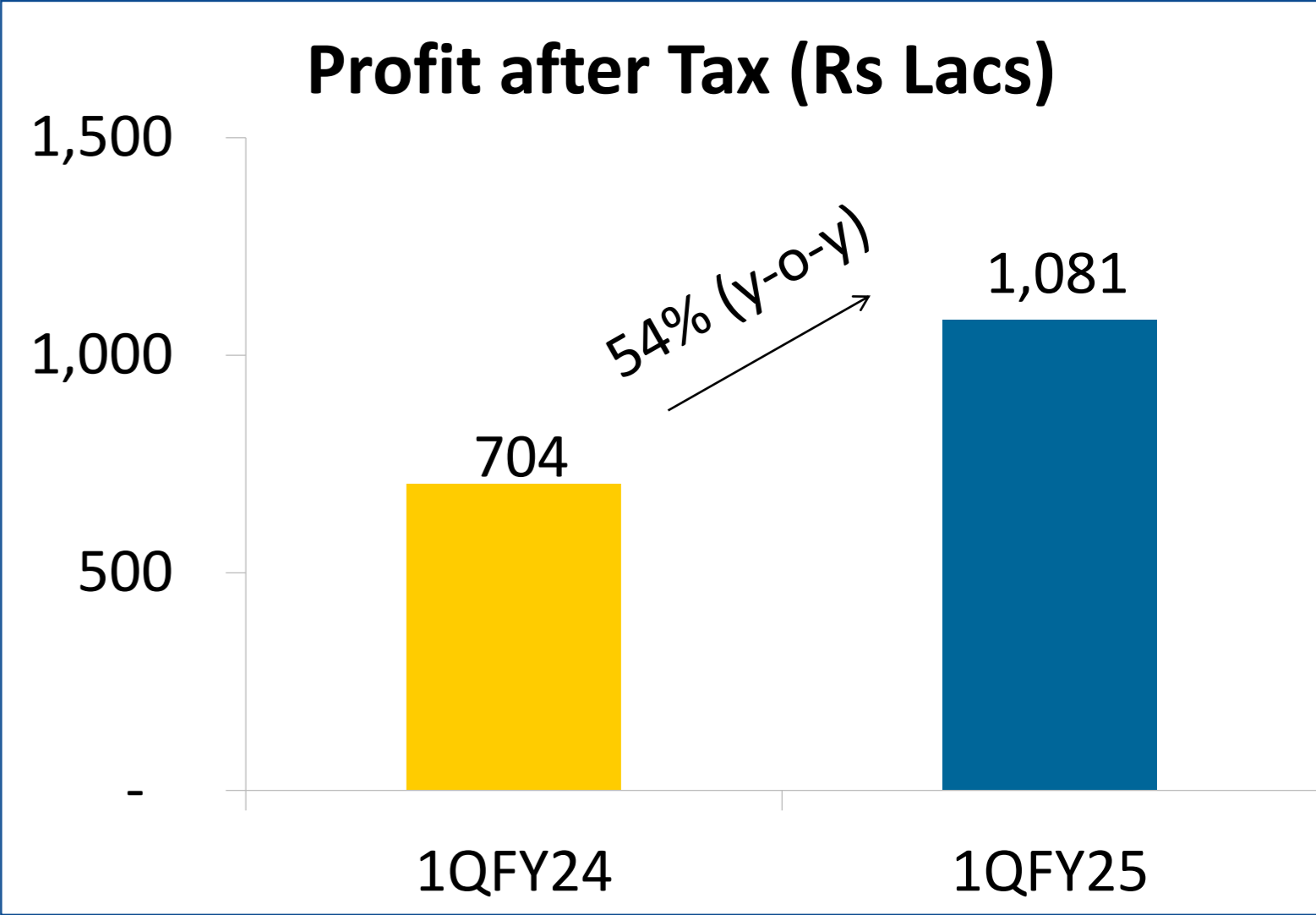
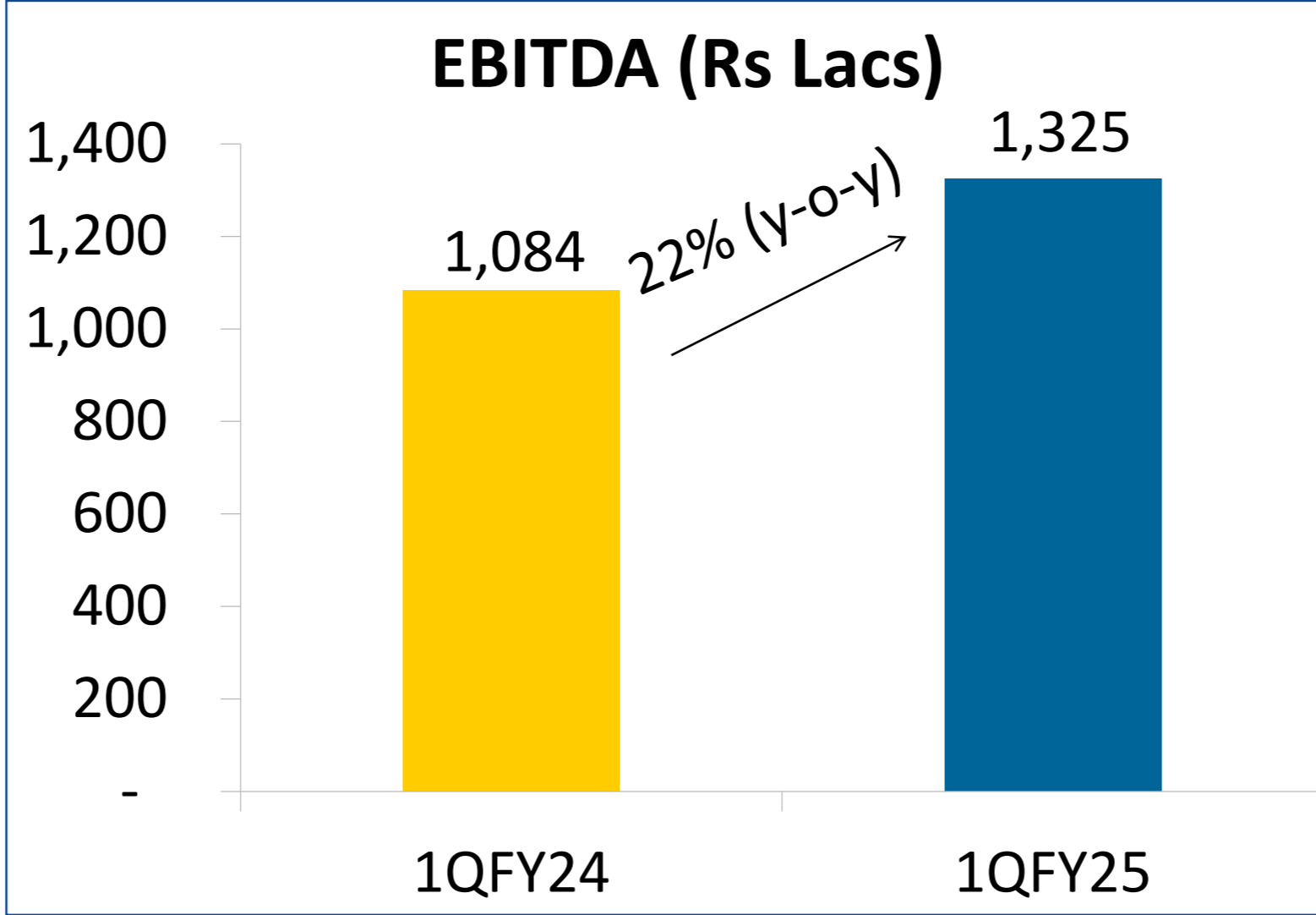
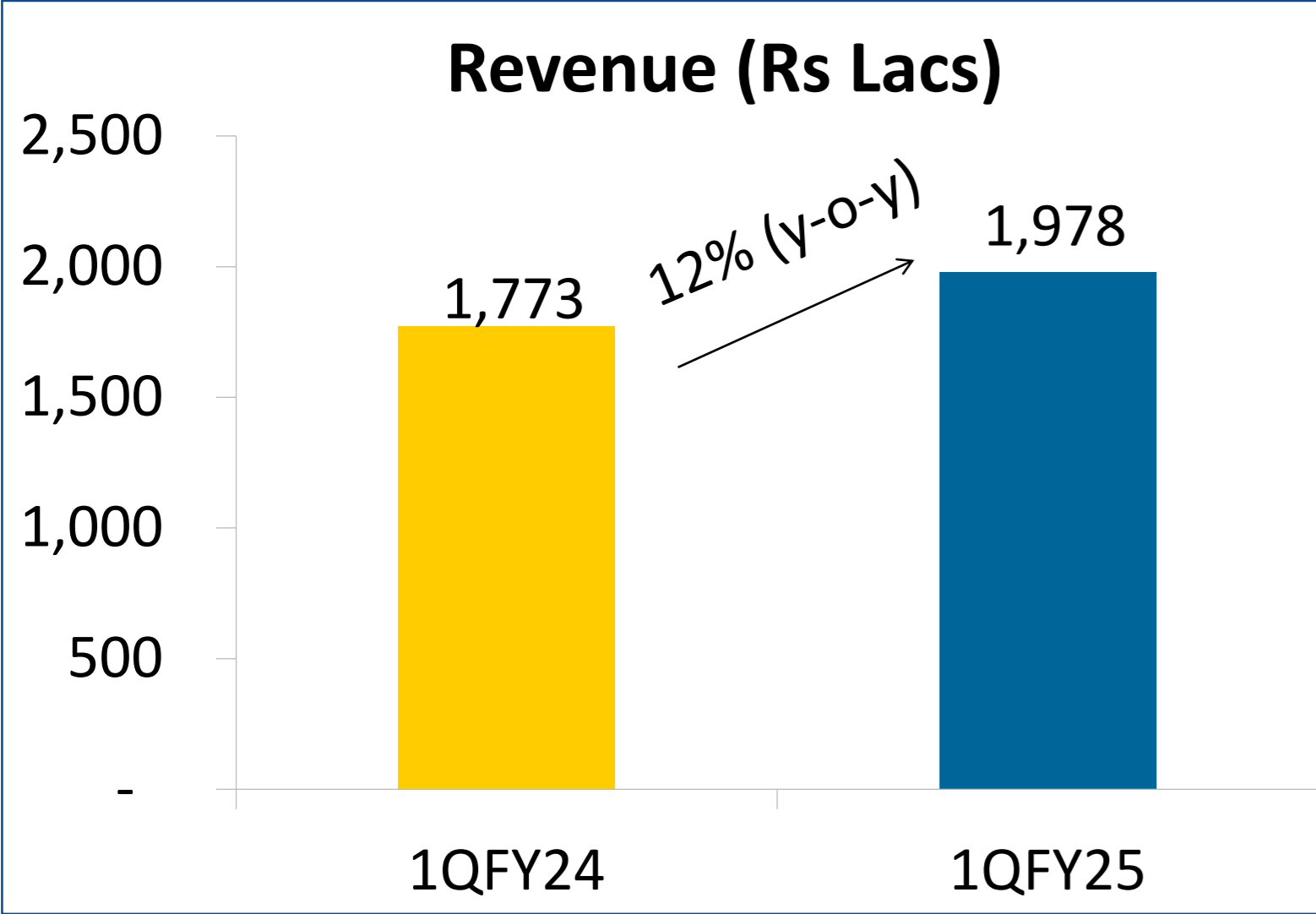
Dividend:

- The Board of Directors has also approved the 1st interim dividend of 10% on the face value of Rs 10 per share for current fiscal FY2024-25.

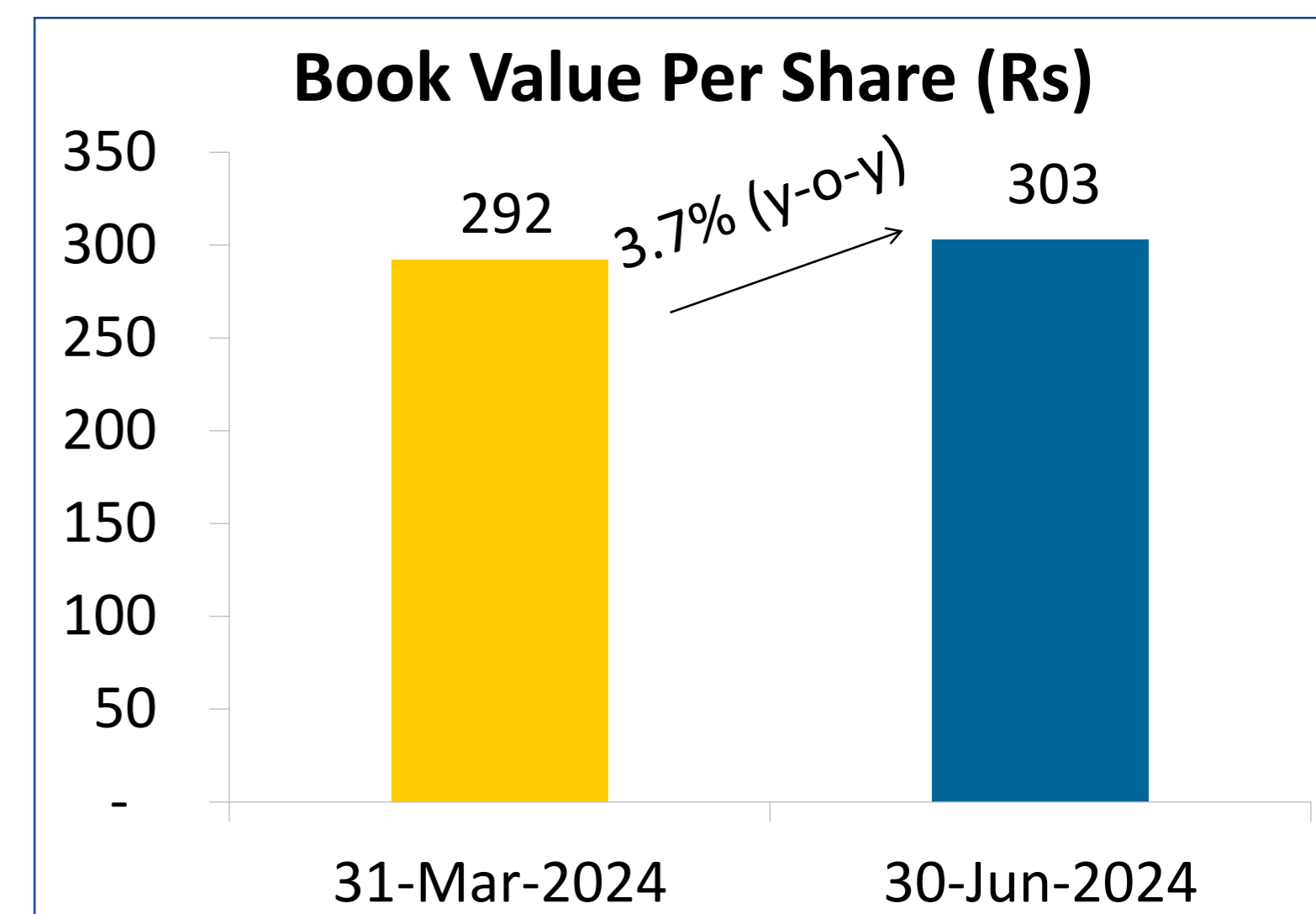
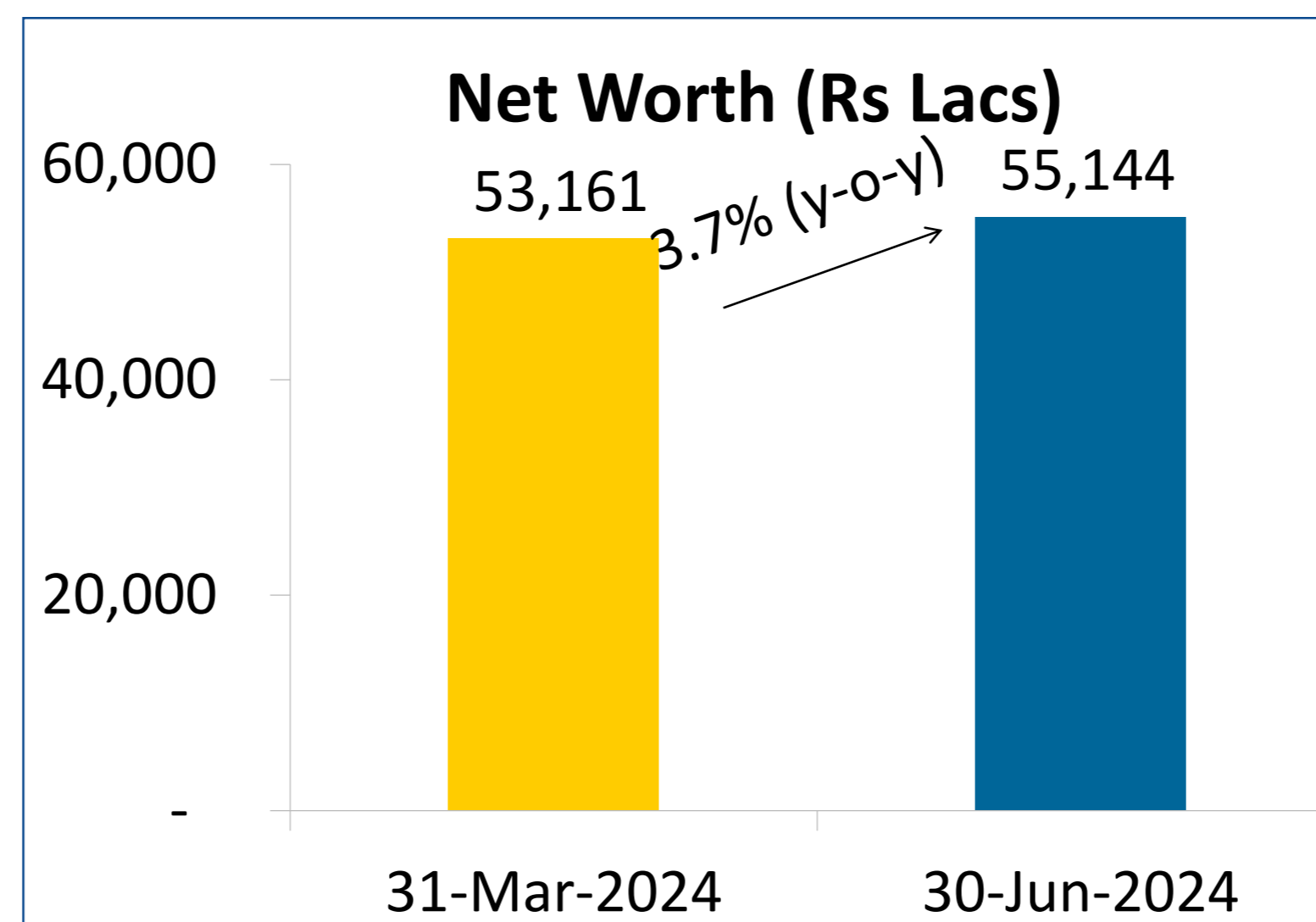
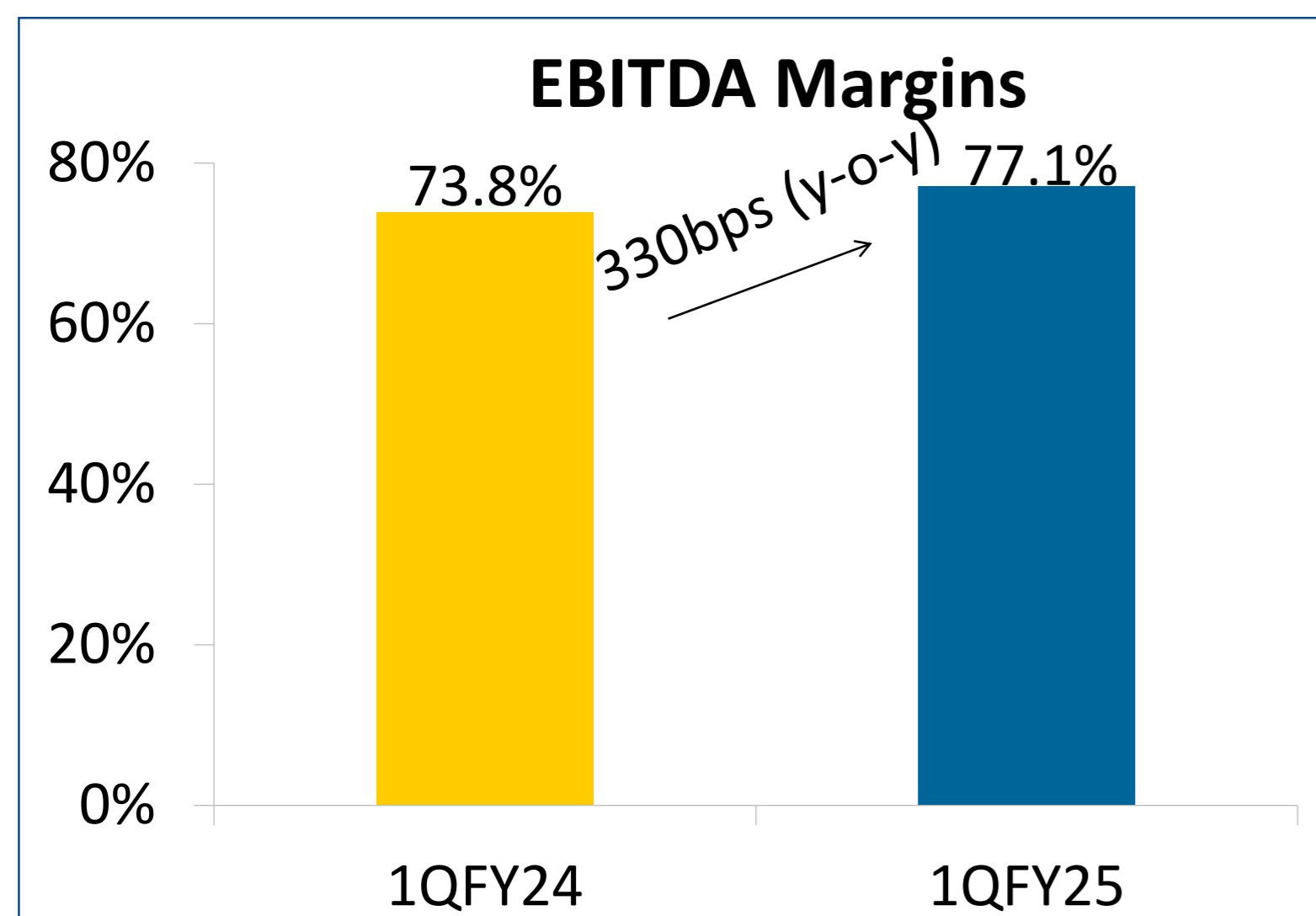
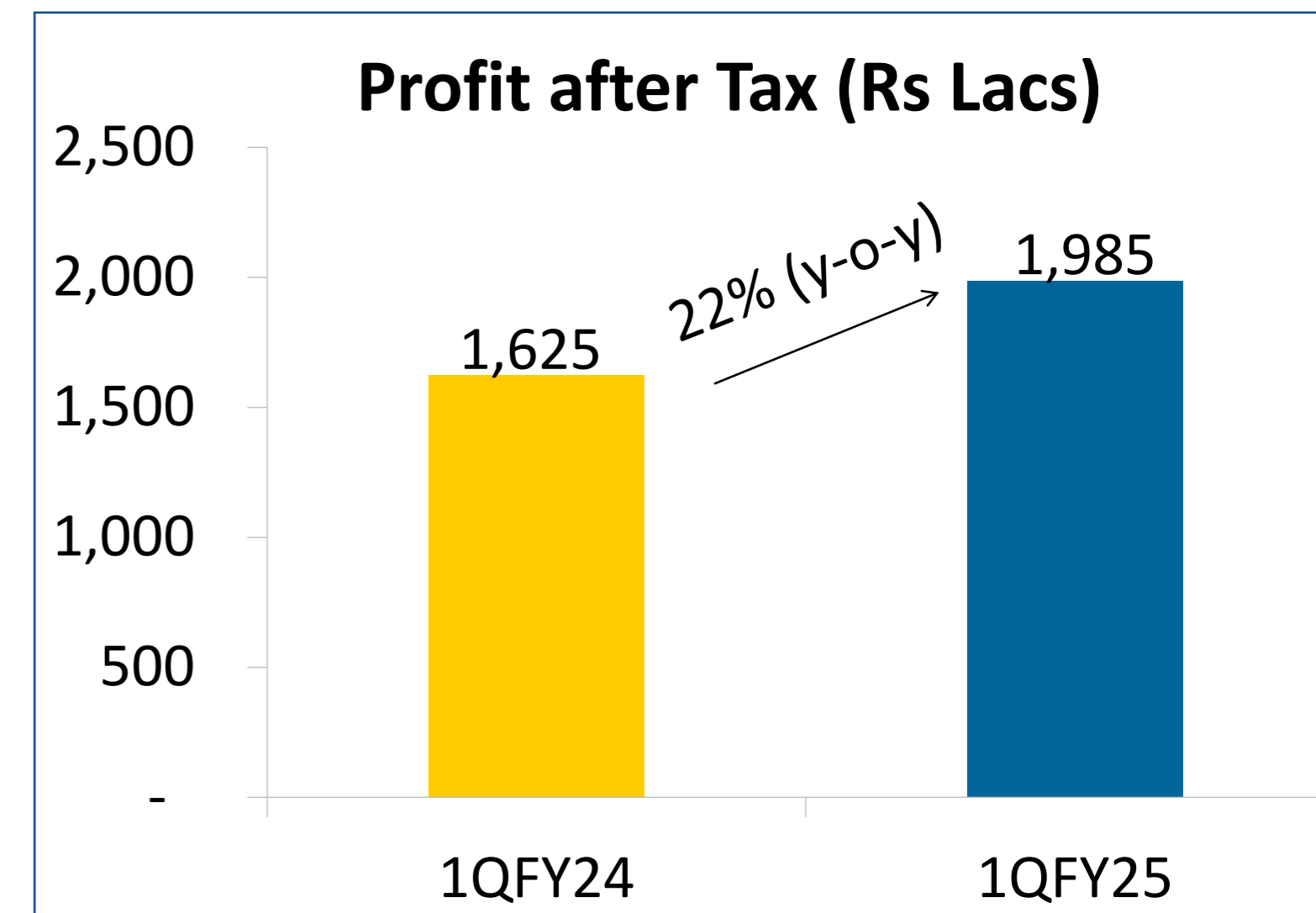
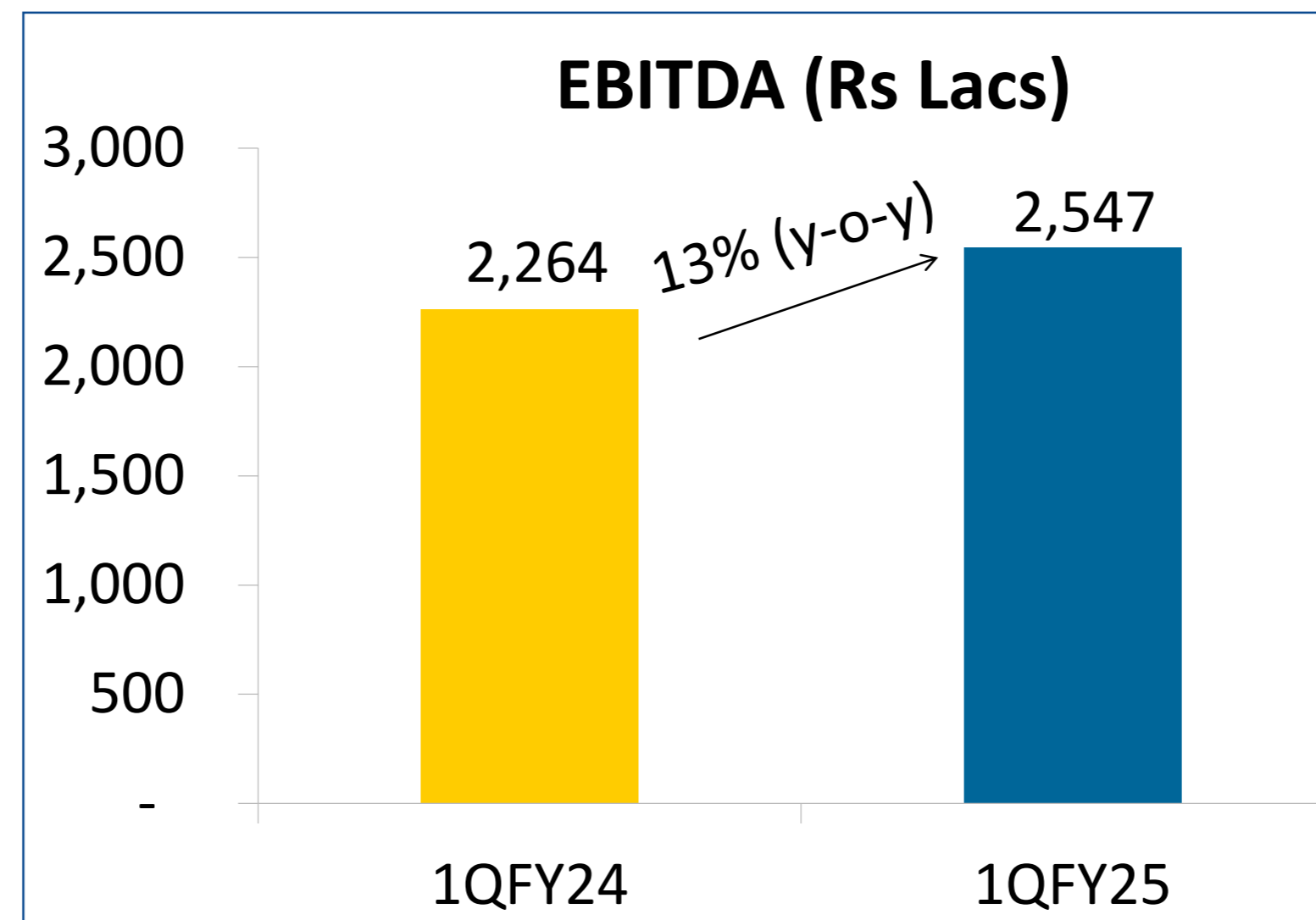
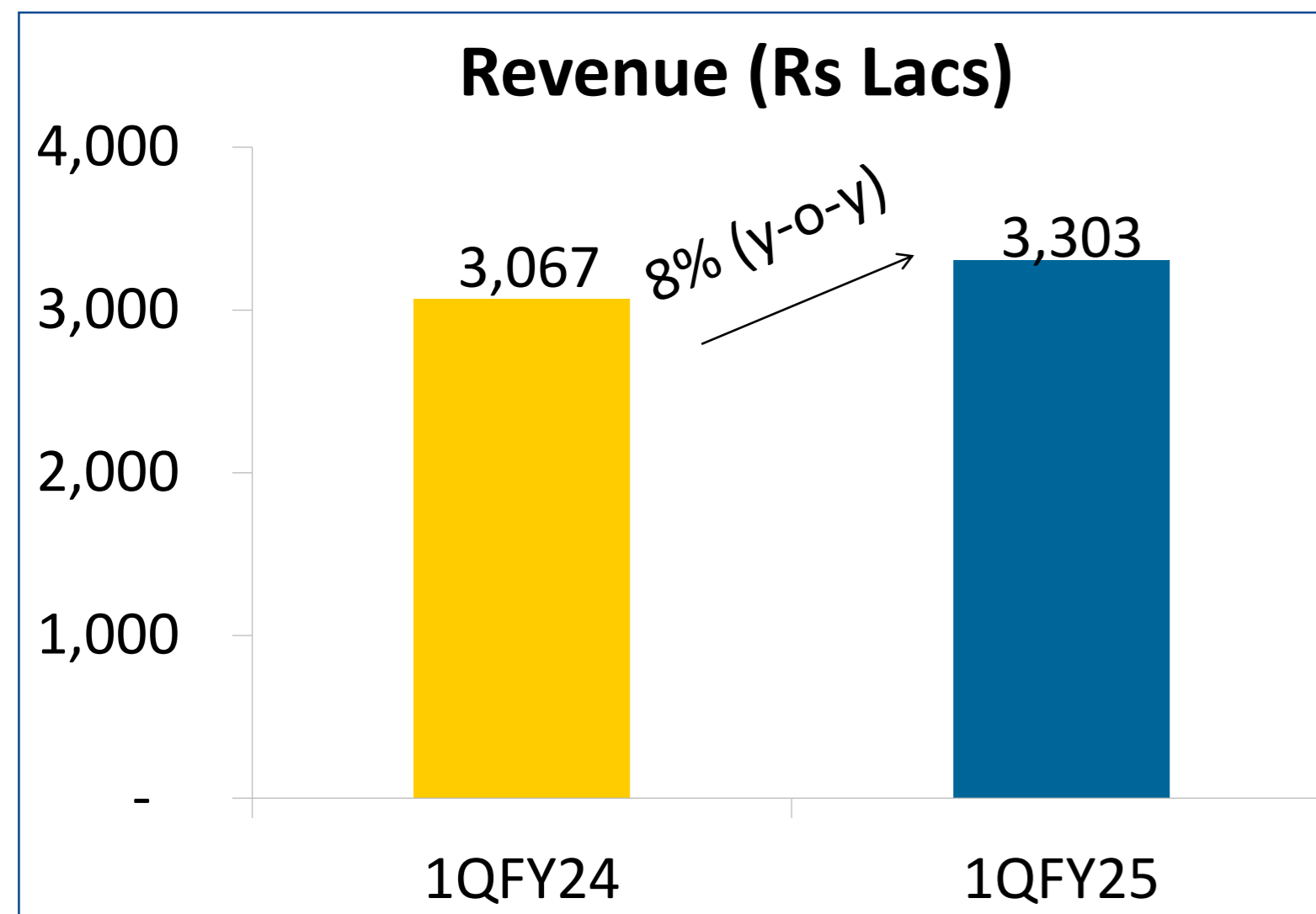
Analysis:

- The key drivers behind strong financial results were prudent operational strategy and disciplined capital allocation.
- The company including both divisions – education and financing, is well positioned for continued growth in the upcoming quarters of 2024-25.

Financial Updates - Standalone



Financial Updates - Consolidate



Income Statement


Income Statement	←-----Standalone -----→			←----- Consolidated -----→		
Rs Lacs	1QFY24	4QFY24	1QFY25	1QFY24	4QFY24	1QFY25
Income						
Income from Operation	1,684.0	1,358.2	1,784.4	2,899.3	2,564.7	3,010.5
Other Income	89.0	351.5	193.2	167.7	445.5	292.8
Total Income	1,773.0	1,709.7	1,977.6	3,066.9	3,010.1	3,303.4
Expenditure						
Cost of Study Material	109.4	53.7	96.6	130.7	100.2	142.8
Employees Cost	215.9	225.7	227.6	243.9	260.2	259.0
G&A and other expenses	363.7	442.3	328.3	428.5	707.2	354.2
Dep. & Amort.	71.6	71.0	69.2	98.5	97.7	95.5
Finance Charges	25.3	40.8	32.0	39.2	51.5	45.0
Total Expenditure	786.0	833.4	753.6	940.9	1,216.8	896.5
EBITDA	1,083.9	988.1	1,325.1	2,263.8	1,942.5	2,547.4
EBITDA Margin	61.1%	57.8%	67.0%	73.8%	64.5%	77.1%
Operating EBITDA	994.9	636.6	1,132.0	2,096.1	1,497.0	2,254.5
Op. EBITDA margin	59.1%	46.9%	63.4%	72.3%	58.4%	74.9%
Profit Before Tax	987.0	876.3	1,224.0	2,126.0	1,793.3	2,406.9
PBT Margin	55.7%	51.3%	61.9%	69.3%	59.6%	72.9%
Profit After Tax	703.9	645.4	1,081.1	1,624.5	1,426.1	1,985.4
PAT Margin	39.7%	37.7%	54.7%	53.0%	47.4%	60.1%
EPS (Rs)	3.87	3.55	5.94	8.93	7.84	10.91

Balance Sheet

Balance Sheet	←-----Standalone -----→		←-----Consolidated-----→	
Rs Lacs	31-Mar-2024	30-Jun-2024	31-Mar-2024	30-Jun-2024
<u>Liabilities</u>				
Total Shareholders' fund	47,375	48,456	53,189	55,175
(a) Share Capital	1,819	1,819	1,819	1,819
(b) Reserve and Surplus	45,555	46,636	51,370	53,356
Non-current Liabilities	1,315	1,171	4,904	4,781
(a) Deferred Tax Liabilities (Net)	1,295	1,151	236	177
(b) Long Term Provisions & Others	19	20	4,669	4,604
Current Liabilities & Provisions	824	1,284	2,363	2,707
(a) Current Liabilities	709	1,041	1,889	1,947
(b) Provisions	115	243	474	760
Borrowings	2,966	2,448	3,460	3,140
Total Liabilities	52,479	53,360	63,916	65,804
<u>Assets</u>				
Fixed Assets (Including CWIP)	11,016	10,927	19,211	19,104
Non-current Assets	30,134	30,134	27,820	30,492
(a) Loans and Advances	13,229	13,229	27,612	30,279
(b) Non-current Investments	16,905	16,905	209	212
(c) Other Non-current Assets	-	-	-	-
Current Assets	11,328	12,298	16,885	16,208
(a) Inventories	98	72	113	87
(b) Sundry Debtors	145	814	1,014	1,584
(c) Cash & Bank Balances	87	63	664	429
(d) Current Investments	-	-	-	-
(e) Loans and Advances	10,999	11,349	15,094	14,108
Total Assets	52,479	53,360	63,916	65,804

Divisional Growth Strategies

Tutorial Services



Test-Prep Classrooms

- Launching new Test-Prep products and expanding distribution network through franchisee and SIP
- Reaching new market through Hybrid (Physical + Digital) model

CAREER POINT

TAM: 20 mn Students
Market Size: \$8 bn
Growth Rate: 15% y-o-y



eLearning

- Offering new products- Live classes, Videos eBooks, Online Assessments etc
- Expansion more courses offering - CUET, CLAT, NDA Govt. Exams, UG/PG etc.

eCareerPoint

TAM : 60 mn Students*
Market Size : \$4 bn
Growth Rate : 18% y-o-y

Formal Education



School Education

- Adding new career oriented programs with schools i.e. Overseas Education, CA/CLAT etc.
- Improving capacity utilization along with premium pricing through USPs

CAREER POINT gurukul  **CAREER POINT WORLD SCHOOL**

TAM : 240 mn Students
Market Size : \$24 bn
Growth Rate : 14% y-o-y



Universities

- Addition of new courses
- New innovative courses as per NEP - Dual degree, Digital learning
- Online Degree, Certificate & professional courses for continuing education

 **CAREER POINT UNIVERSITY**

TAM : 40 mn Students
Market Size : \$12 bn
Growth Rate : 11% y-o-y

Financing



NBFC

- Expanding Micro-Lap product
- Expansion of geographies, products and BC / co-lending partners
- Operational efficiency by digital transformation

TAM : \$300 bn AUM^
Market Size : \$35 bn
Growth Rate : 17% y-o-y

^ Source: BCG Consulting

Blueprint for Growth: Multiple factors to drive sustainable growth

Growth is driven by strategic actions executed in recent years that have transformed the company and ensured sustainable growth. With multi-levered long-term strategies and division-specific plans, we are set to maximize our potential and achieve significant expansion.



Investment Highlights

NSE: CAREERP, BSE: 533260

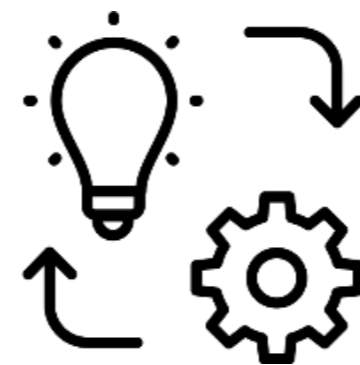
Legacy

Strong brand equity since 1993, Experienced management and Proprietary resources



Sustainable Businesses

Annuity driven long-term core businesses in both education and financing businesses



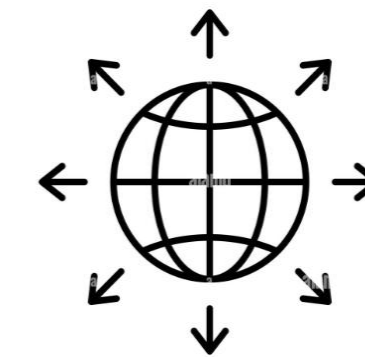
Strong Financials

High margin visible cash flows with fundamentally strong balance sheet



Large TAM

Addressing large total addressable markets with high potential of the growth across verticals



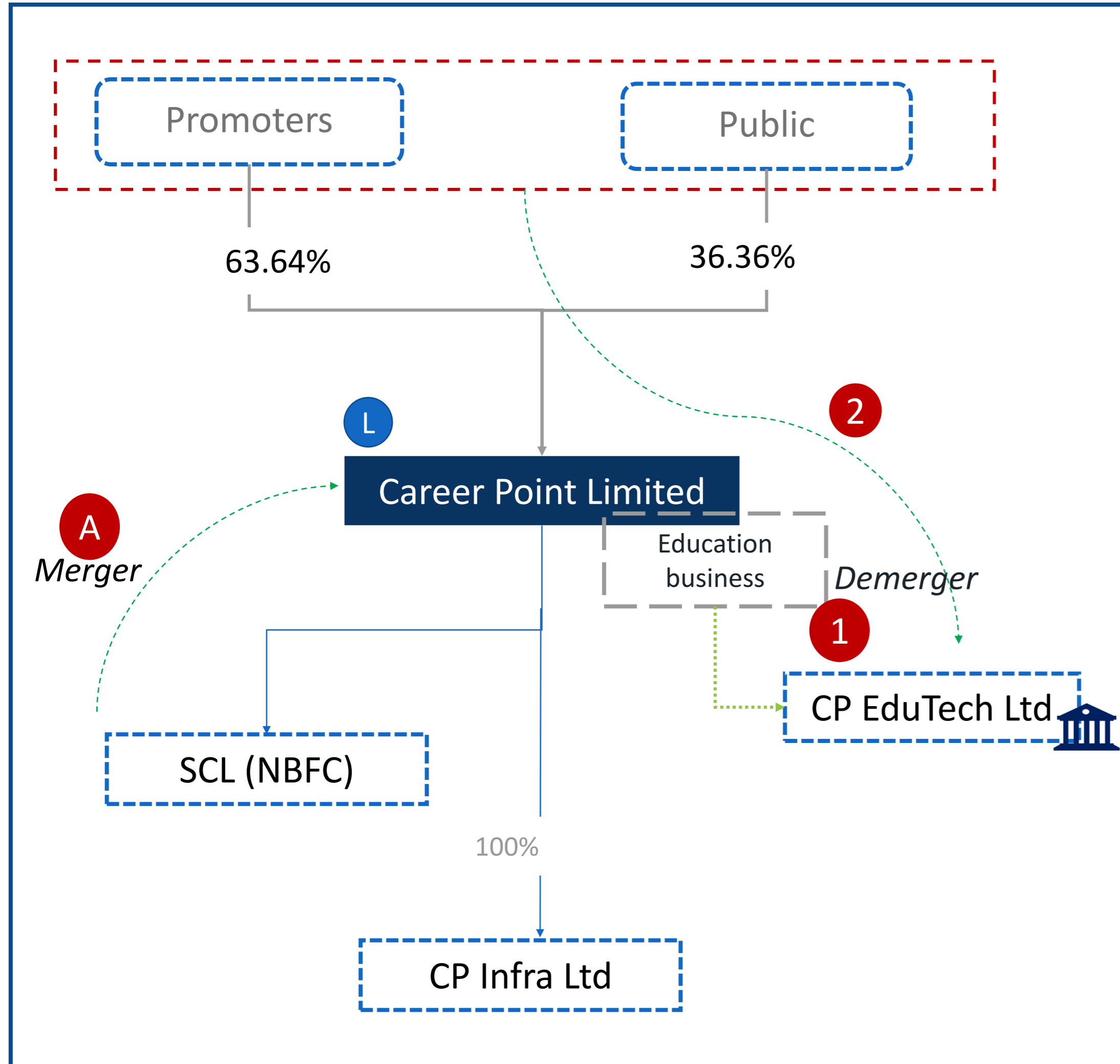
Investor's Diary

The Company is well-positioned to lead the fast-growing education sector and rapidly-evolving financing market

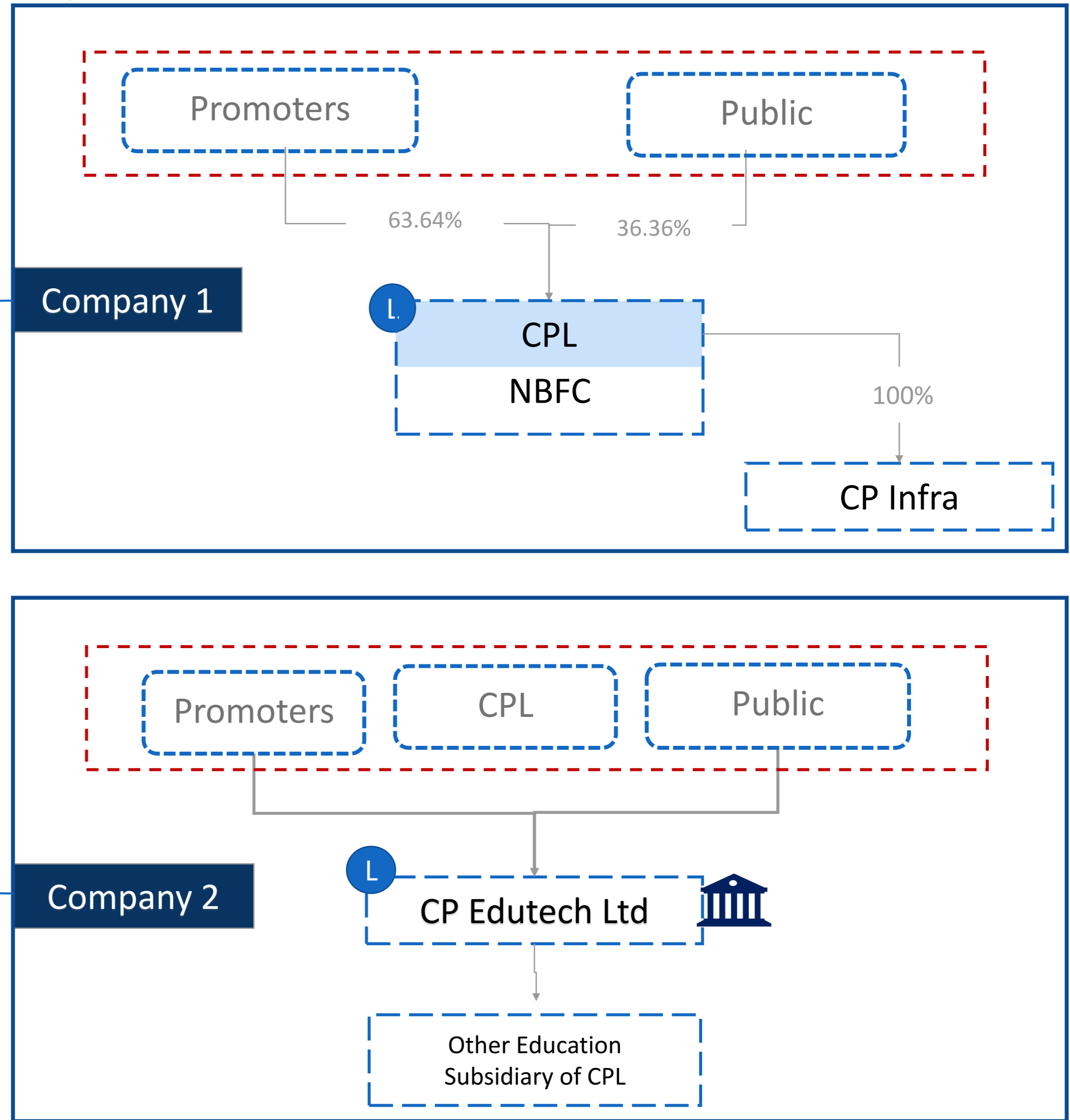
Strategic Merger/Demerger Scheme

Strategic Merger/Demerger Scheme

Current Structure



Proposed Structure



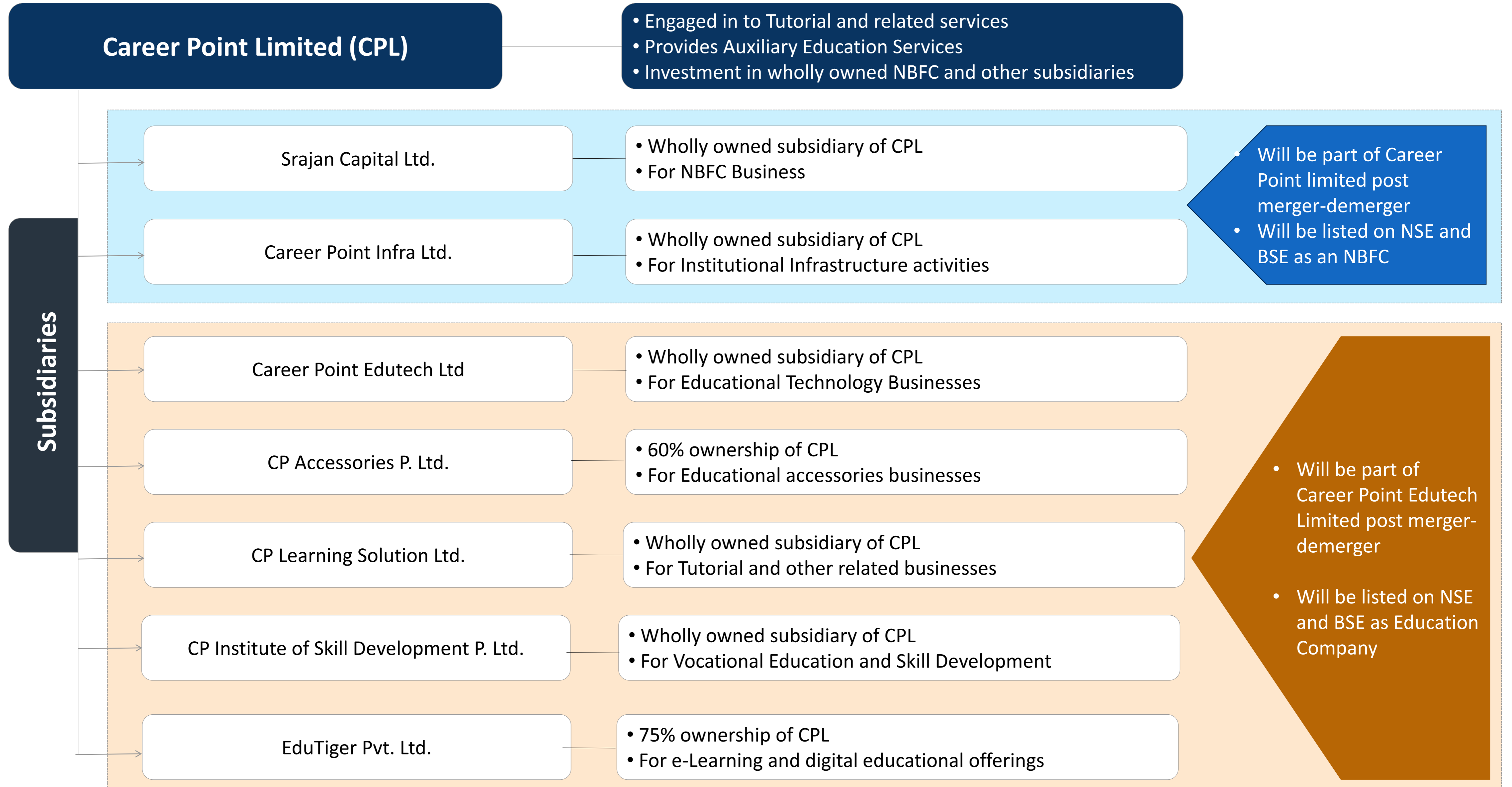
L: Listed entity

A: Merger of NBFC into Listed Entity

1: Demerger of Education Division of Listed Entity to CP Edutech Ltd

2: Issuance of equity shares to promoter and Public

Strategic Merger/Demerger Result



Update on Strategic Merger/Demerger Scheme

The Board of Directors of the Company in their meeting held on 14th February 2023, approved a composite scheme of arrangement ('Scheme') under section 230 to 232, amongst Srajan Capital Limited (Transferor Company), Career Point Limited (CPL) (Transferee Company/Demerged Company) and Career Point Edutech Limited (Resulting Company) and their respective shareholders.

- Objective of the Scheme is to provide a simplified and streamlined group structure along with an efficient management control through separating education and non-education businesses in different listed entities.
- Structuring of the Scheme:
 - i. Demerger of education business ('Demerged Undertaking') from Career Point Ltd to Career Point Edutech Ltd (wholly owned subsidiary);
 - ii. Merger of Srajan Capital Limited (wholly owned subsidiary) with Career Point Limited (Transferee Company).
- Update on the Company's Strategic Merger-Demerger plans pursuant to above scheme:
 - i. RBI has given No Objection Letter dated 14 Sep 2022 for merger of Srajan Capital Ltd. in Career Point Ltd.
 - ii. BSE and NSE have also advised with letters dated 9 Aug 2023 to go ahead for filing the scheme with Hon'ble NCLT.
 - iii. A separate application to grant NBFC license in Career Point Ltd is also filed at RBI Mumbai.
 - iv. As per NCLT's first motion order on 4 Jan 2024, Shareholders' meeting was convened on 17 Feb 2024 with approval for the scheme.
 - v. **The last hearing on 19 July was adjourned due to unavailability of the bench on the medical grounds, renotified to 14 August 2024.**
- The scheme is, inter alia, subject to filing, receipt of approval from the statutory, regulatory and customary approvals, including approvals from RBI, NCLT Chandigarh jurisdiction. The appointed date for the purpose of giving scheme effect is 1 April 2023.

Proforma Financial – Education Company

Pro forma financials are based on a hypothetical scenario of two separate companies, as per the ongoing merger/demerger scheme.

P&L (Education)	Q1 FY2025		BS (Education)	30-Jun-24
Test-Prep	437	<ul style="list-style-type: none"> Career Point's education businesses will be demerged in Career Point Edutech Ltd. (CPEL) CPEL will be an asset light company with relatively higher returns on equity. 	Liabilities	
Formal Education	300		Current Liabilities	1,014
eCommerce-Books	318		Long Term Liabilities	20
Vocational Skills	14		Equity	71
Residential Campus	309		Reserve & Surplus	929
Total Revenue (Rs Lacs)	1,378		Total Liabilities	2,576
Study Material Cost	143		Fixed Assets (A)	446
Salary	240		Movable Assets	446
Admin Exp.	301		Immovables	-
EBITDA	694		Long-Term Assets (B)	913
Depreciation	11	Long Term Loans & Adv.	210	
Finance Cost	12	Investments	703	
Profit Before Tax	670	Current Assets (C)	1,217	
Tax	145	Cash & Other CAs	900	
PAT	526	Short Term Loans & Adv.	317	
		Total Assets (A+B+C)	2,576	

Proforma Financial – NBFC Company

Pro forma financials are based on a hypothetical scenario of two separate companies, as per the ongoing merger/demerger scheme.

P&L (Financing)	Q1 FY2025		BS (Financing)	30-Jun-24
Financing	1,612	<ul style="list-style-type: none"> Career Point’s NBFC businesses (Srajan Capital) will be merged in Career Point Ltd. (CPL) Monetization of the infrastructure assets will further boost NBFC’s ROE going forward. 	Liabilities	
Asset Sale	136		Current Liabilities	1,693
Lease Rent	30		Long Term Liabilities	4,761
Investment income	101		Equity	1,748
Other Income	77		Reserve & Surplus	52,427
Total Revenue (Rs Lacs)	1,956		Borrowings	2,599
			Total Liabilities	63,228
			Fixed Assets (A)	18,657
Salary	19		Movable Assets	-
Admin Exp.	53		Immovables	18,657
EBITDA	1,884	Long-Term Assets (B)	29,579	
Depreciation	84	Long Term Loans & Adv.	29,367	
Finance Cost	33	Investments	212	
Profit Before Tax	1,767	Current Assets (C)	14,991	
Tax	277	Cash & Other CAs	1,200	
PAT	1,490	Short Term Loans & Adv.	13,791	
		Total Assets (A+B+C)	63,228	

Disclaimer

This investor presentation has been prepared by Career Point Limited (Career Point) and does not constitute a prospectus or placement memorandum or an offer to acquire any securities. This presentation or any other documentation or information (or any part thereof) delivered or supplied, should not be deemed to constitute an offer.

This presentation may constitute forward-looking statements. Although Career Point believes that the expectations contained in such forward-looking statements are reasonable, however, the Company makes no representation and assurance on the expectations. No warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of such information or opinions contained herein.

Certain statements made in this presentation may not be based on historical information or facts and may be 'forward-looking statements', including those relating to the general business plans and strategy of Career Point, its future financial condition and growth prospects, future developments in its industry, within competitive and regulatory environment. These statements may involve risks and uncertainties that could cause actual outcomes to differ materially from the expected outcomes. Such risks include, but are not limited to, the risk factors described in Career Point's Red Herring Prospectus and other periodic reports / filings made to the Securities Exchanges Board of India.

Thank You

Investor Contact Details

Mr. Pramod Maheshwari | Chairman & Managing Director | pramod@cpil.in

Mr. Mahesh Bhangriya | VP - Corporate Strategy & Investor Relations | mahesh@cpil.in

Mr. Manmohan Pareek | Company Secretary | manmohan@cpuniverse.in

Career Point Limited

Corporate Office: CP Tower, Road No-1, IPIA, Kota (Rajasthan) India | Ph: +91 8047250011

Visit us at

www.cpil.in | www.careerpoint.ac.in

Higher and Vocational Education

www.cpur.in | www.cpuh.in | www.cpisd.in

Preschool and K12

www.careerpointschool.in | www.globalkidsworld.in

www.cpgurukul.com



e-Learning Solutions


www.ecareerpoint.com

YouTube links

Career Point	:	bit.ly/CareerPoint
CP Gurukul	:	bit.ly/CPGurukul
Gurukul Kota	:	bit.ly/CPGurukul_Kota
Career Point University:		bit.ly/CPUKR

Find us at

 /cpkota
 /careerpointlabs

 /cpkota
 /careerpointkota