

Reform - Perform - Transform



Investors Update: Q3 / 9M FY2023-24

CAREER POINT

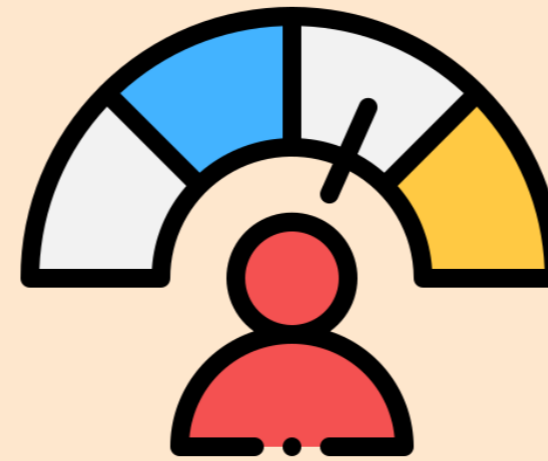
Career Point : Business Reimagined

Reform



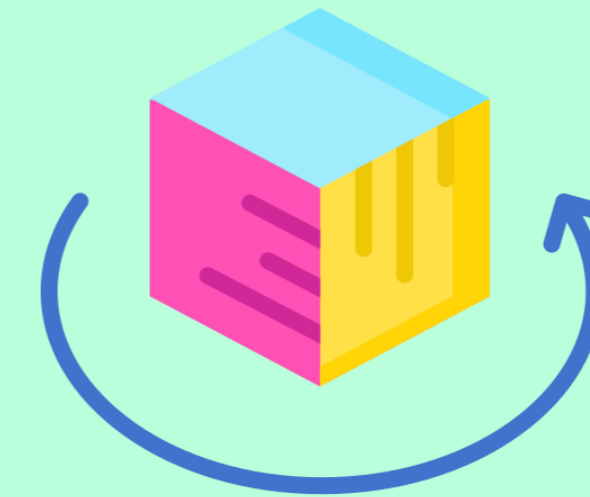
Education Service Provider
to Educational
Product Company

Perform



30%+ Revenue growth with
50%+ Profit growth in
9M FY2023-24

Transform*



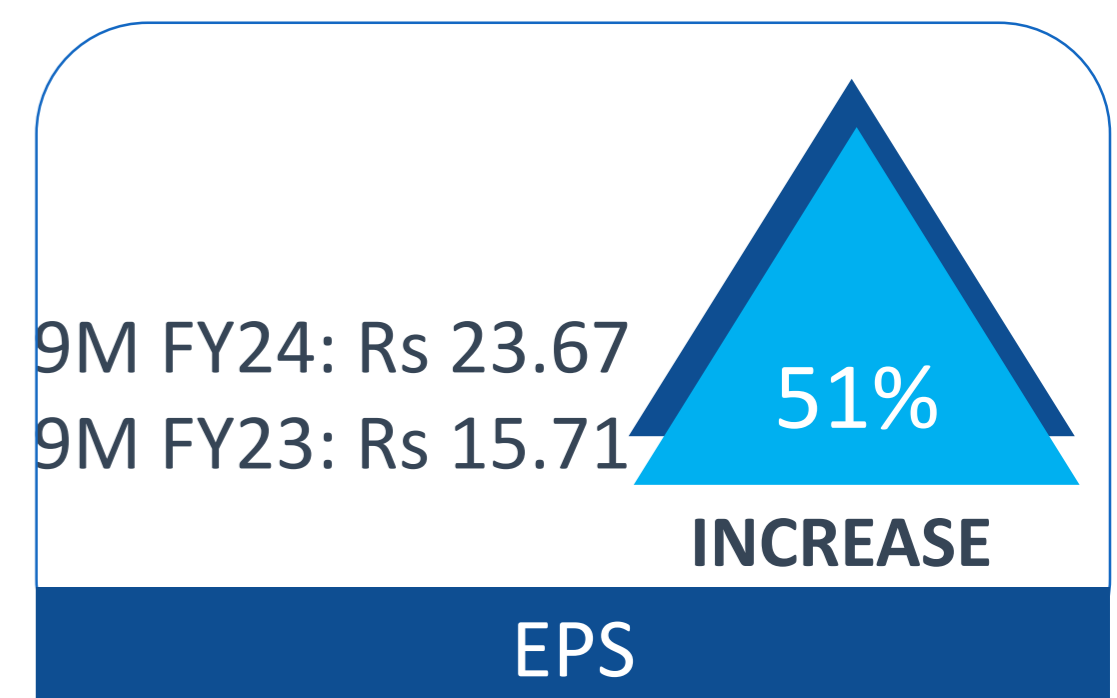
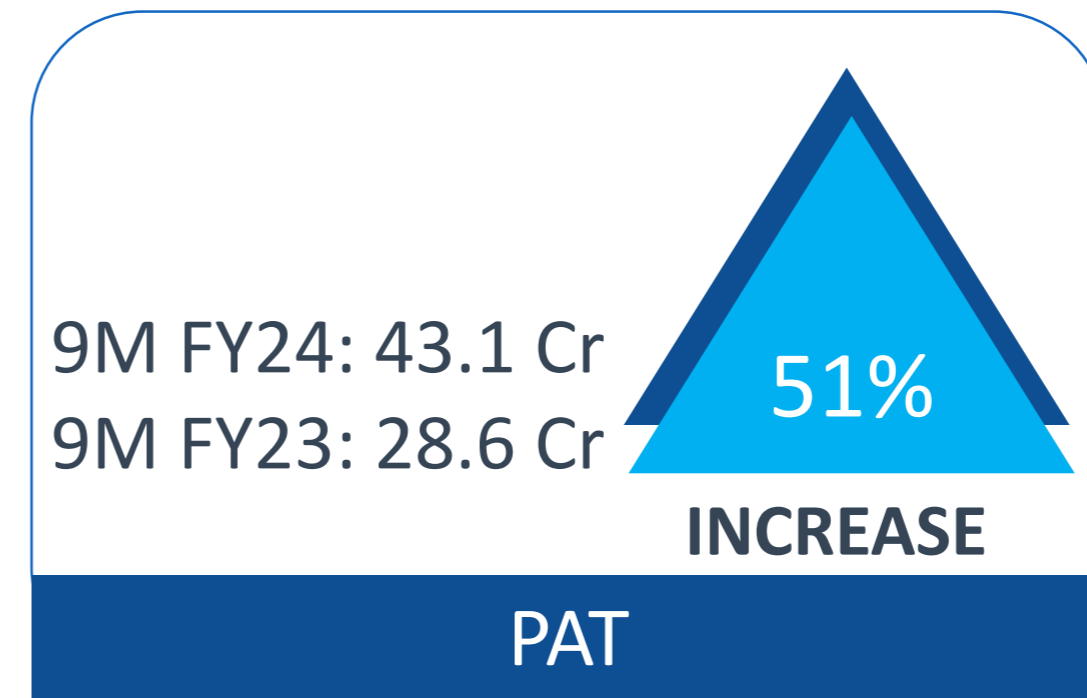
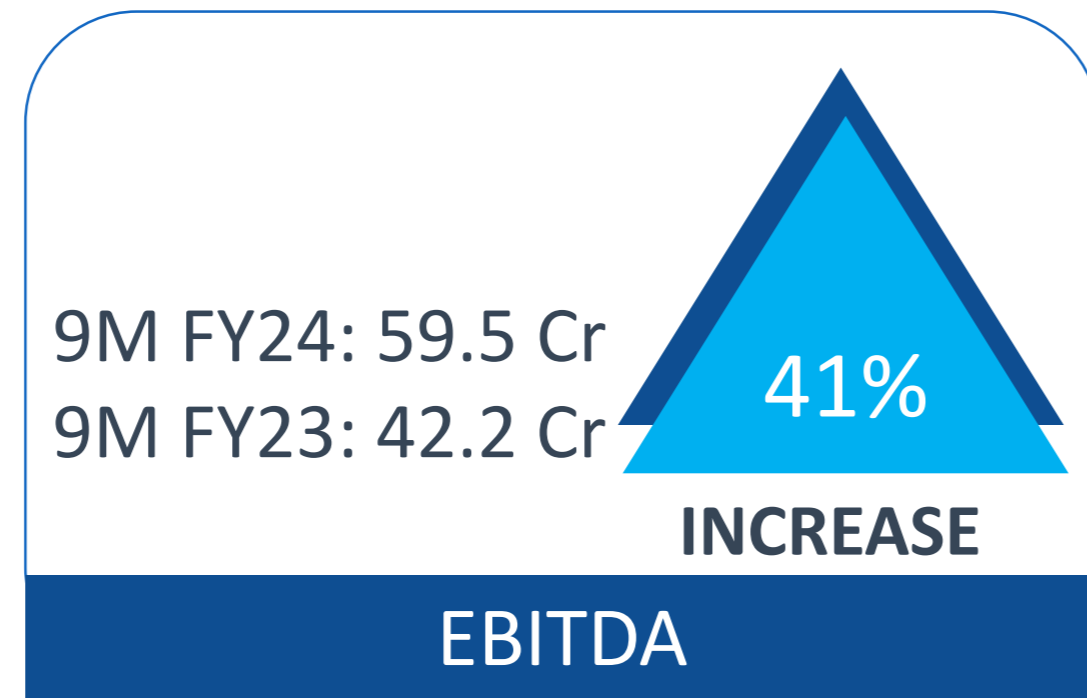
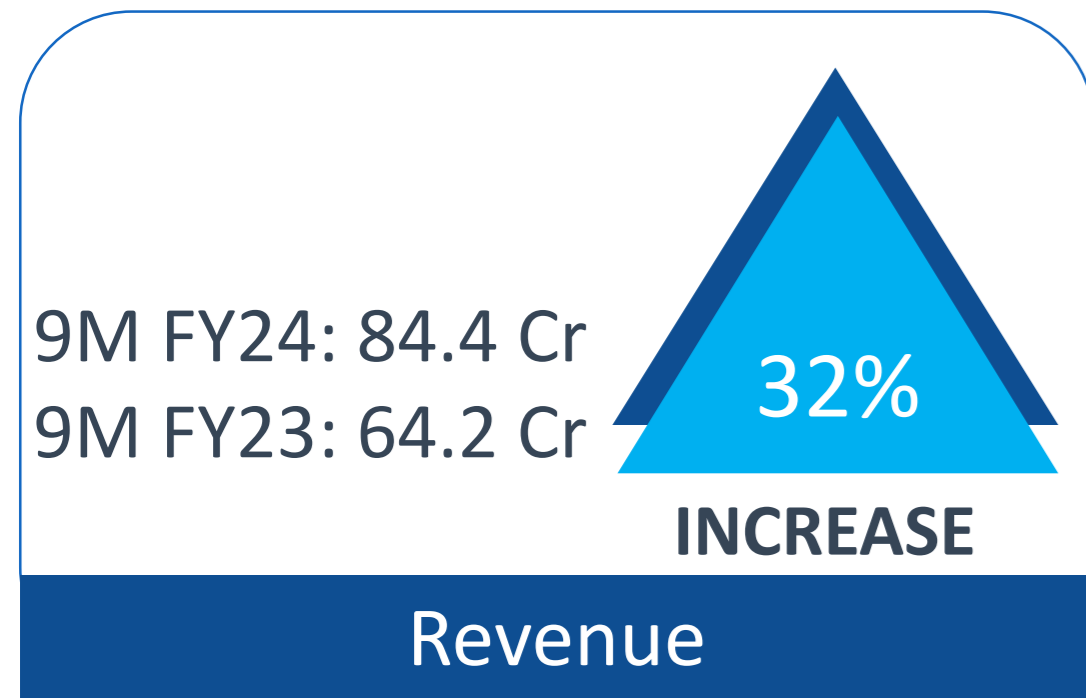
From Education plus NBFC to
Education and NBFC

* NBFC Listing at BSE and NSE is under process through demerger route at NCLT.

Key Highlights (9M FY2023-24)

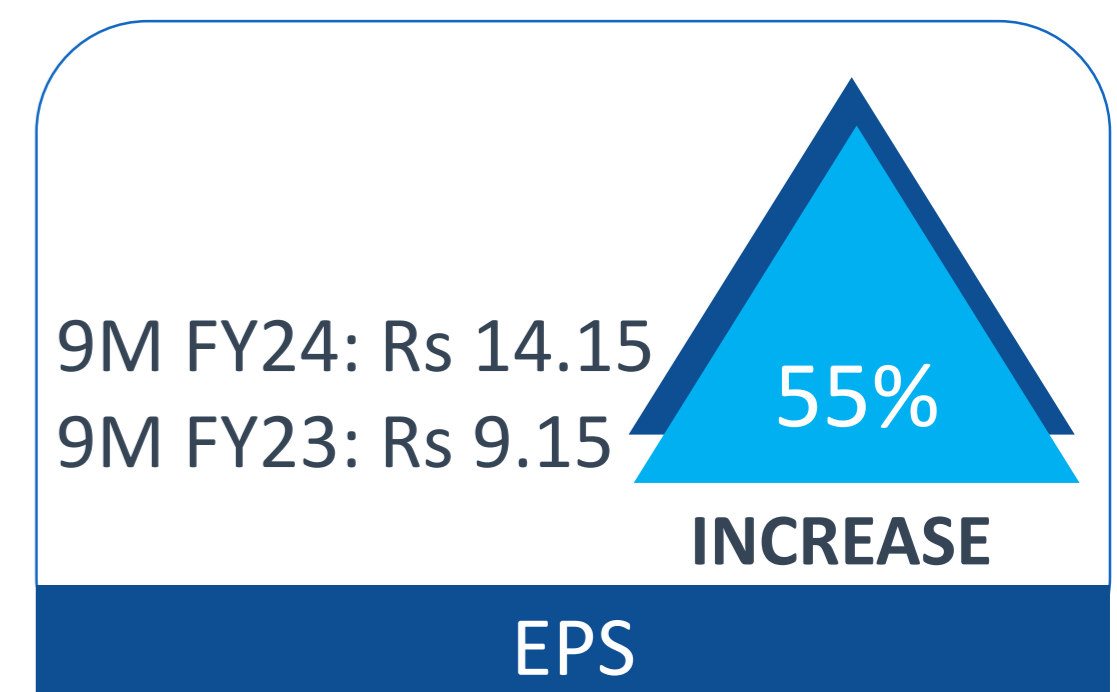
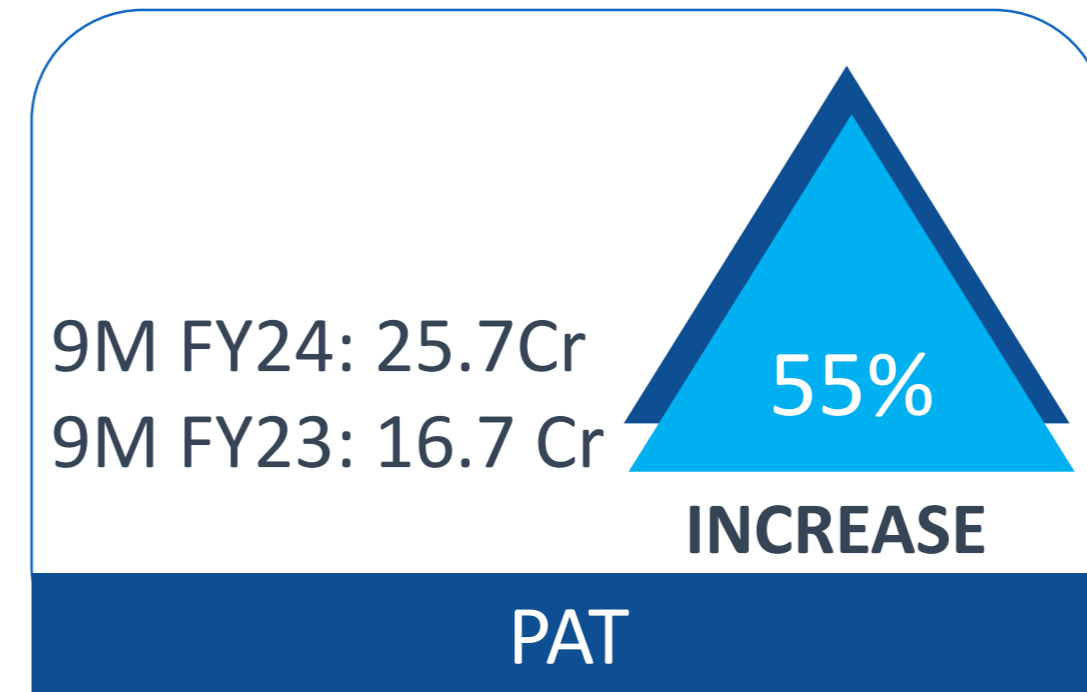
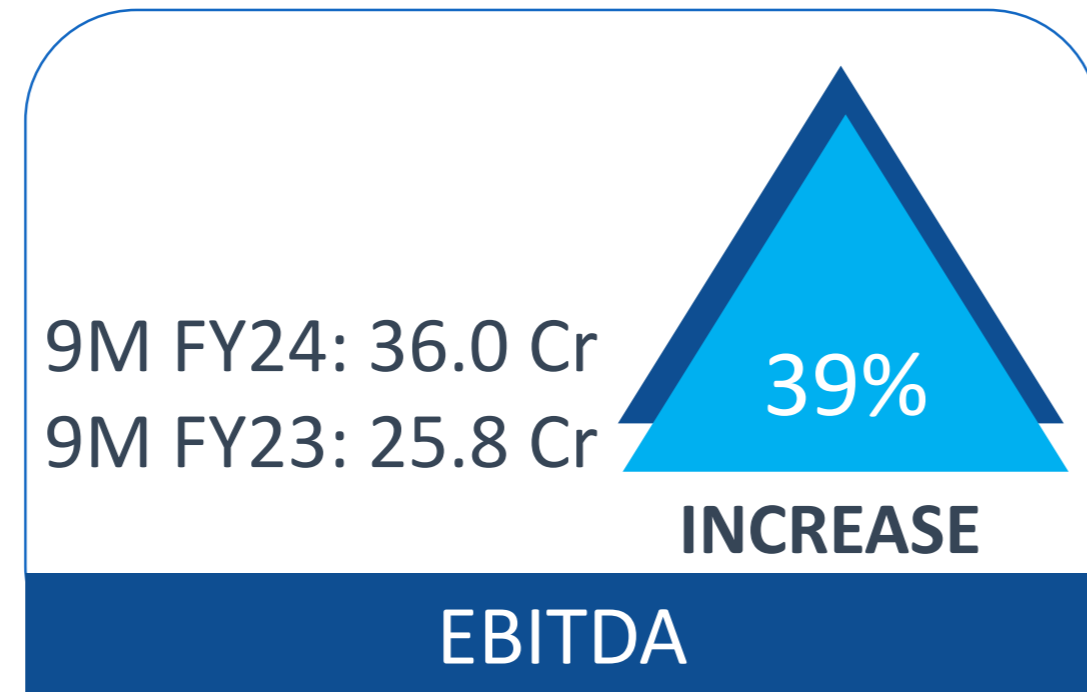
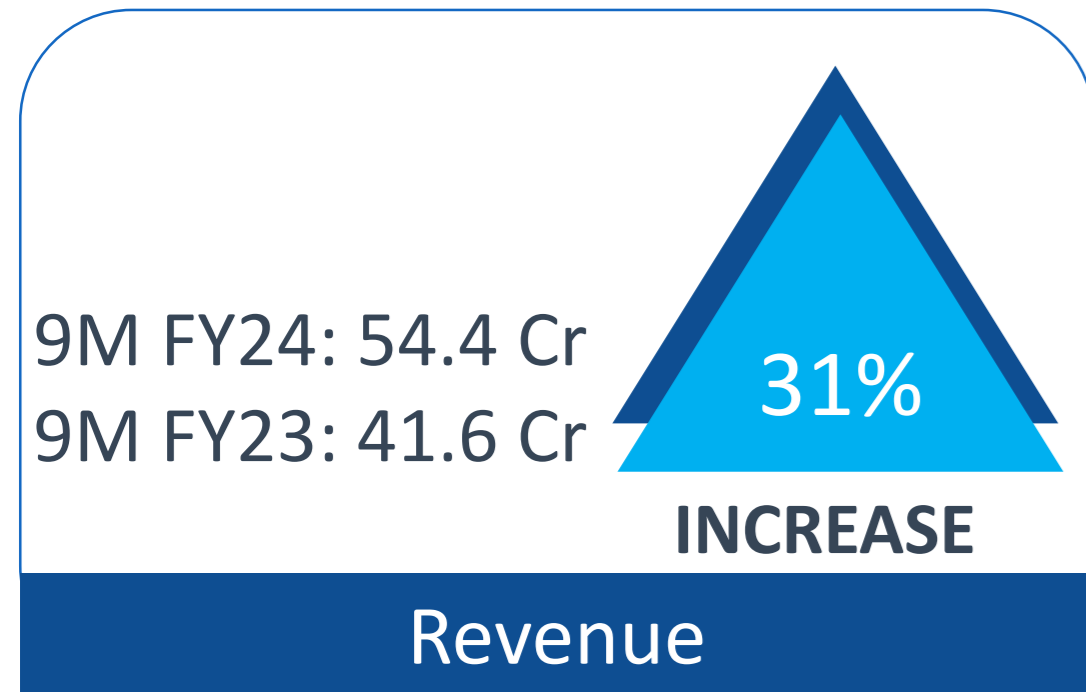


Consolidate

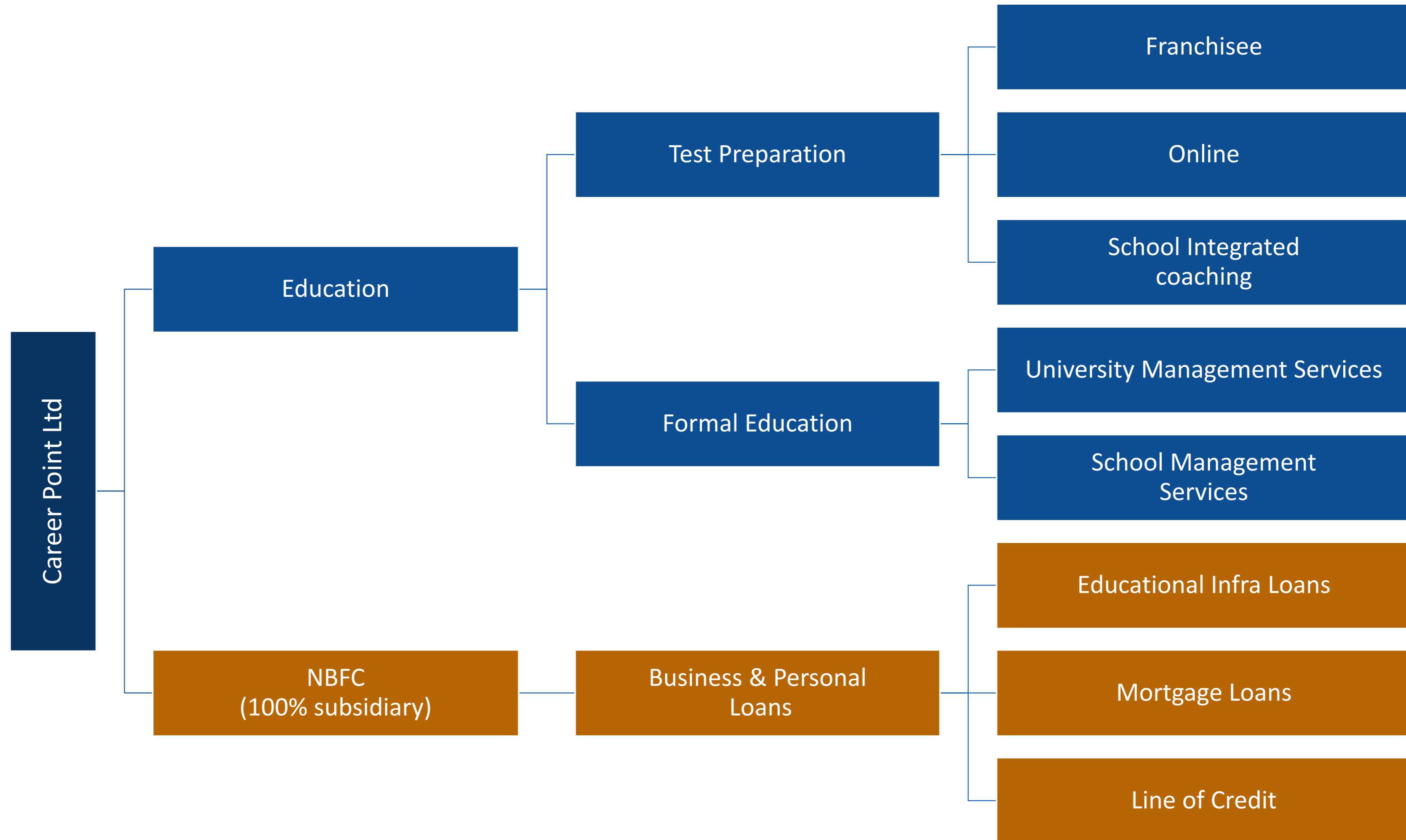


The Board of Directors has also approved the 2nd interim dividend of 10% on the face value of Rs 10 per share for current fiscal FY23-24.

Standalone

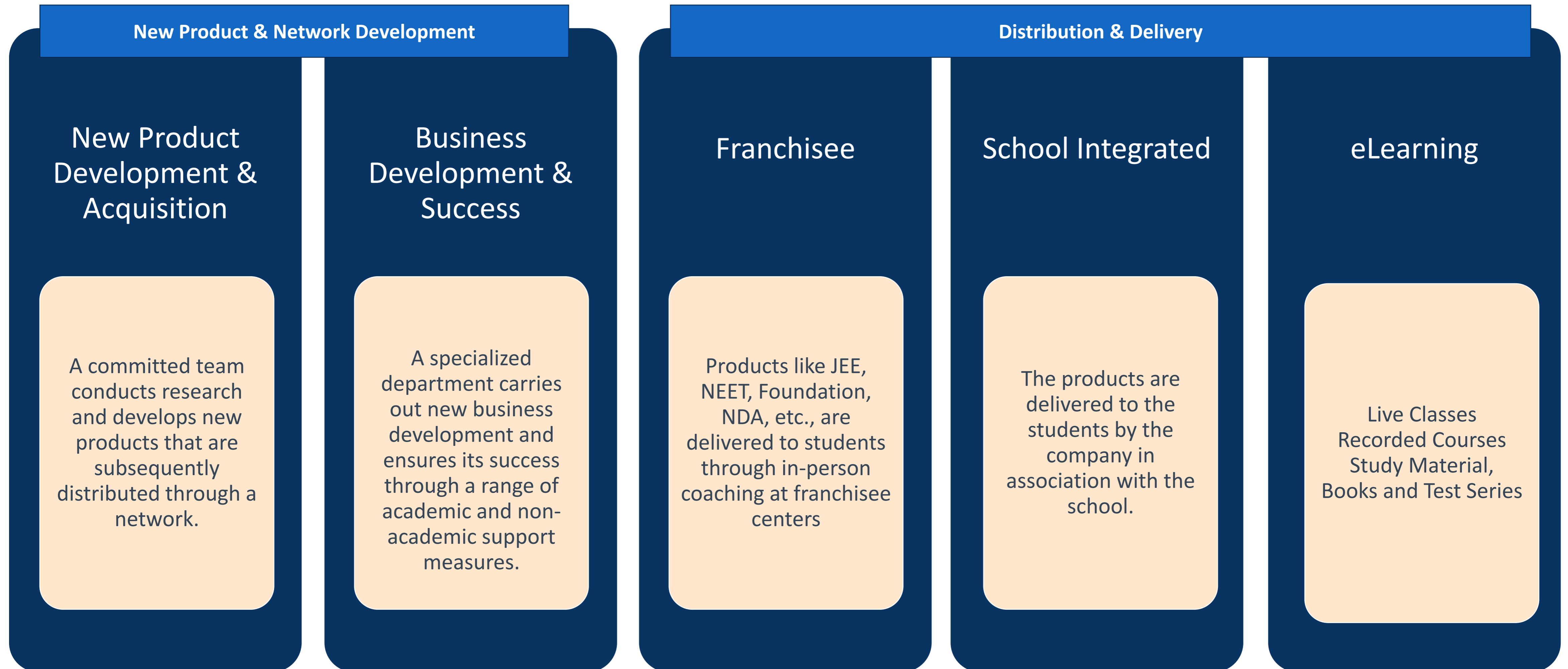


Career Point : Business Division



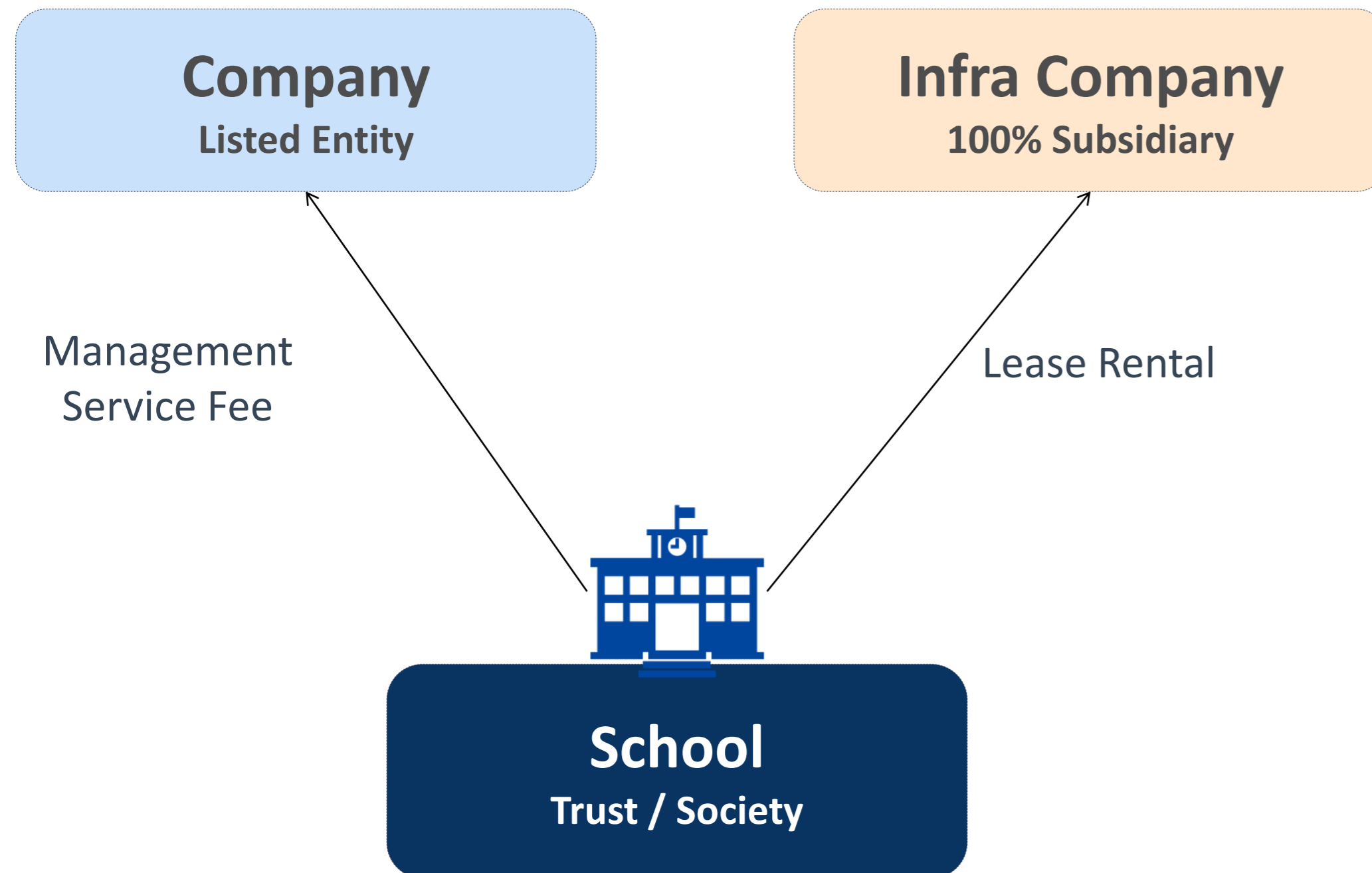
Test Prep Business Model

Transformed from an educational service provider to an educational product company



Formal Education Business Model

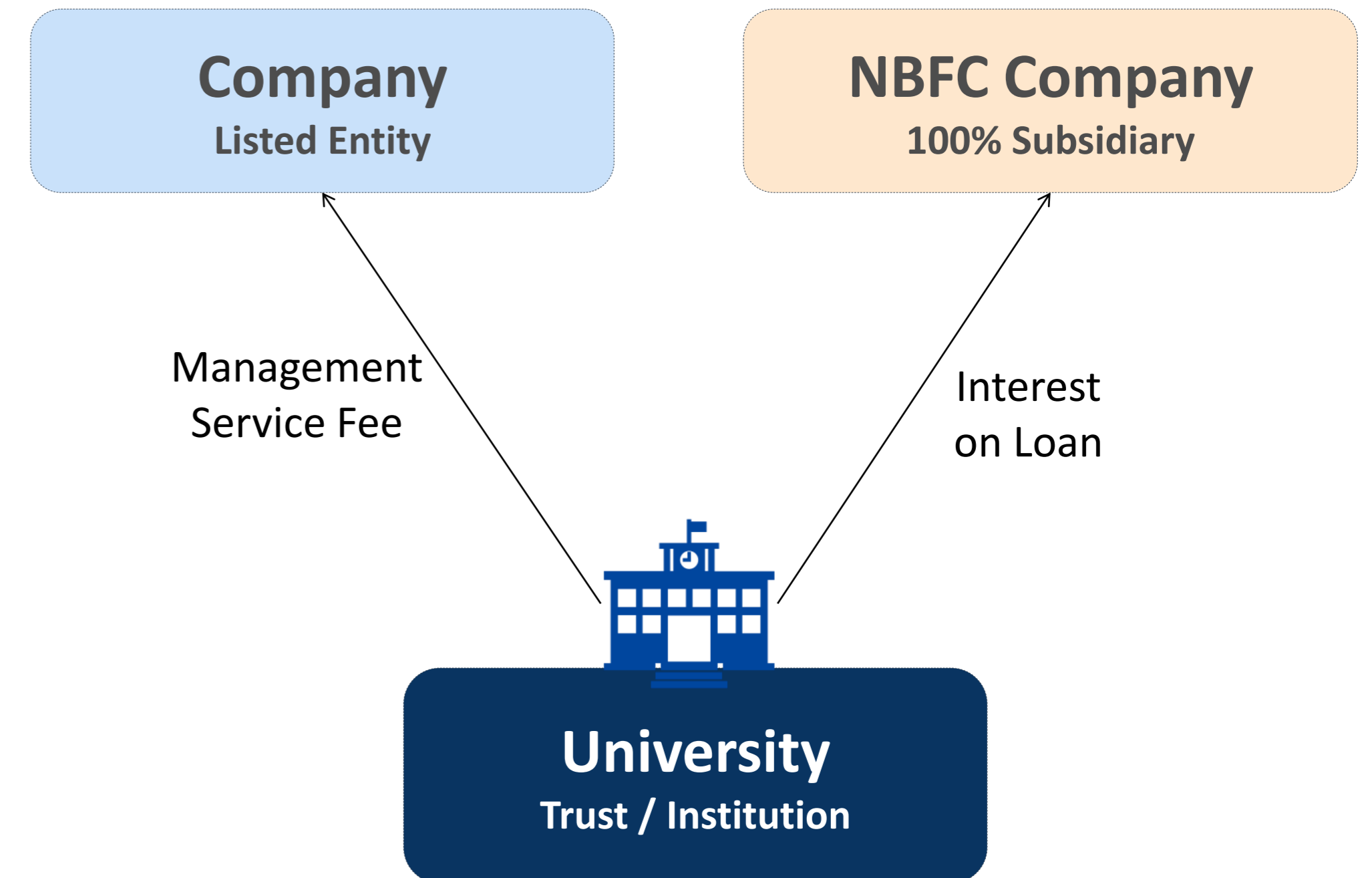
K12 – School Education



- Career Point World School
- Career Point Gurukul Schools

www.careerpointschool.in

University Education



- Career Point University, Kota (Rajasthan)
- Career Point University, Hamirpur (H.P.)

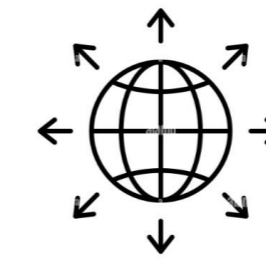
www.cpuniverse.in

A New Era for Career Point : Educational Product Company



- Since 1993, Career Point has been pioneer in providing educational services across various educational verticals including test-prep, K12, higher education, ed-tech, vocational education etc.
- This experience helped the company management to smoothen the transition from an educational service provider to an educational product company.
- For successful transition to education product company, company planned end executing a detailed stepwise process including product development, distribution and execution.
- These educational products are distributed through network of partner centers and business associative across geographies.
- This new business model offers the company numerous short-term and long-term benefits, such as faster expansion of its product lines, easier scalability, and better quality offerings.
- As a result, Career Point is well-positioned to become a leader in the rapidly evolving and growing global education market.

Product Play Advantage



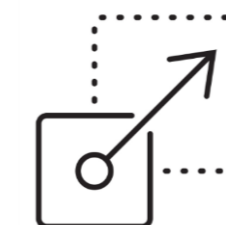
Expansion

Plug n play product model provides facility to add new product lines in a faster mode



Quality

Standardization of the products helps in maintaining the product quality levels



Scalability

Product play offers easy scalability across geographies vis-à-vis service delivery model



Annuity

Transitioning from services to product offering commands higher annuity to the businesses.

- **Srajan Capital Limited** is a RBI registered NBFC and 100% subsidiary of Career Point Ltd. It's Listing at BSE and NSE is under process through demerger route at NCLT.
- Srajan is a **new-age financial services company** that leverages customization and flexible operations to make lending efficient and accessible to deserving potential customers.
- **AUM of Rupees 300+ Crores** without any external leverage by 31 December 2023. ROE of 35% and profitable since year first year of operations.



- Generating Leads via selling agents and online form.
- Capturing credit information, loan purpose, and personal information for primary positive/ negative check for further underwriting.

- **Credit Check** - Technology integration to access fraudulent conduct, income statements and other obligations.
- **Physical Verification** - physical check of the collateralized property, and applicant, for a further intention check.

- E-sign and physical sign available as per customer's convenience.
- **Customer Engagement** - Timely update to the customer via SMS, Whatsapp etc.

- 100% cashless disbursements.
- **E-NACH / RTGS** set-up along with cheque payment for a convenient payment for the customer.

Growth Levers: Multiple factors to drive sustainable growth

Career Point focuses on customers, aiming for innovation and profit.

We offer products that fit customers' changing needs and build long-term partnerships for smart business growth.



Key business updates and Result highlights (Q3/9M FY2023-24)



Consolidated Basis:

- Total Revenue for the period (9M FY2023-24) at consolidated level is Rs. 84.4 Crores with significant year-on-year growth of 31.6%
- EBITDA (including other income) is reported rupees 59.5 Crores with extraordinary EBITDA margin 70.5%. Net profit results at rupees 43.1 crores and EPS (Earning per share) of rupees 23.67 on consolidated basis with remarkable y-o-y growth of 50.7%.
- As on 31 December 2023, Net worth of the company was reported to be rupees 519 crores and Book value per share of rupees 285.

Standalone Result:

- Total Revenue for the period (9M FY2023-24) at standalone level is rupees 54.35 Crores with an impressive year-on-year growth of +31%.
- Reported EBITDA (including other income) is rupees 36.01 Crores with healthy EBITDA margin 66.3% and y-o-y growth of 39%.
- At standalone level, the company reported net income of rupees 25.74 Crores and EPS of rupees 14.15 with remarkable y-o-y growth of 54.5%.

Dividend:

- The Board of Directors has also approved the 2nd interim dividend of 10% on the face value of Rs 10 per share for current fiscal FY2023-24.

Analysis:

- The increase in income is a result of growth from both divisions. Education division grew by bigger network of study centers, higher enrollments and increased average student fee realization. Financing division advanced due to improved net interest margins.

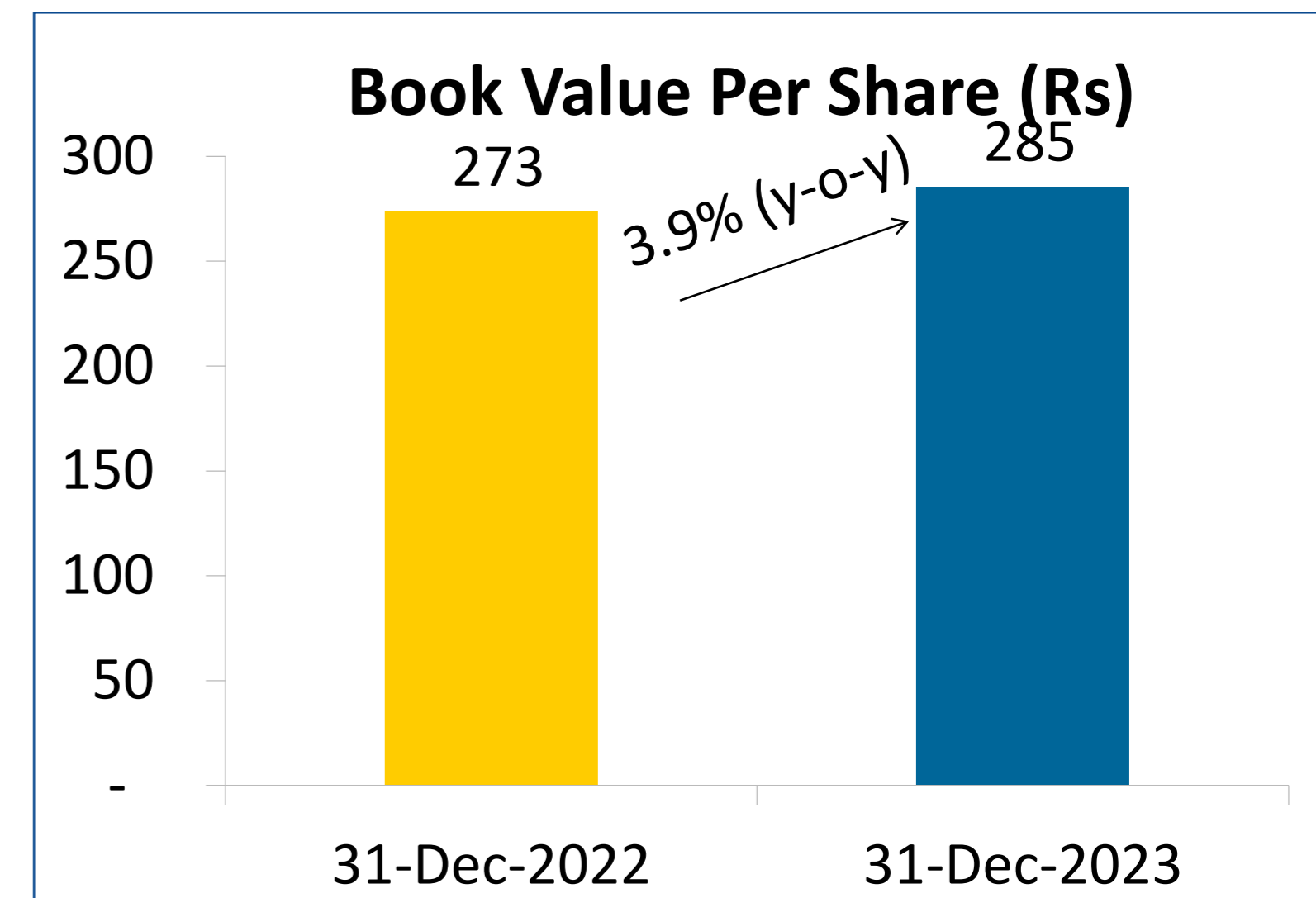
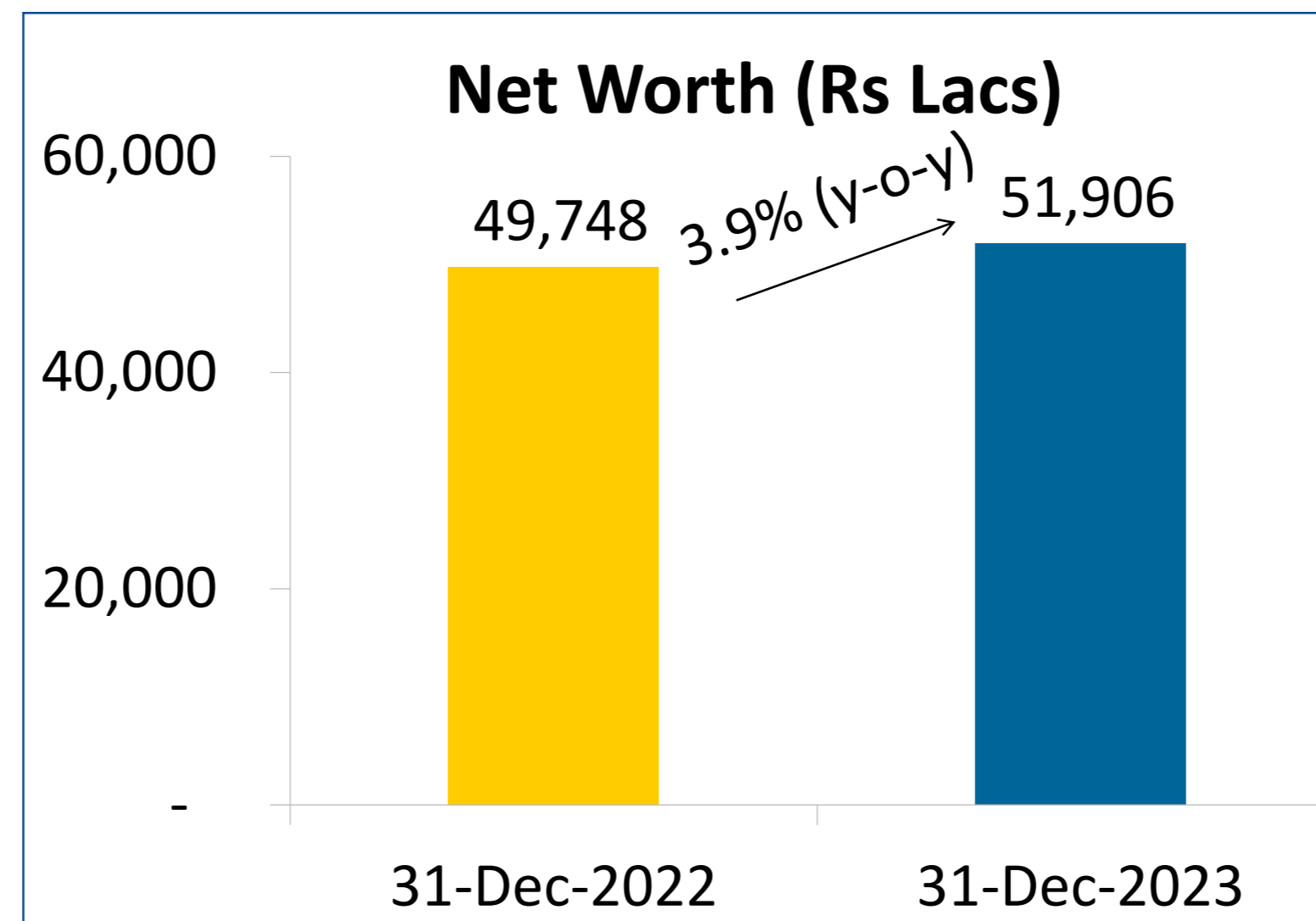
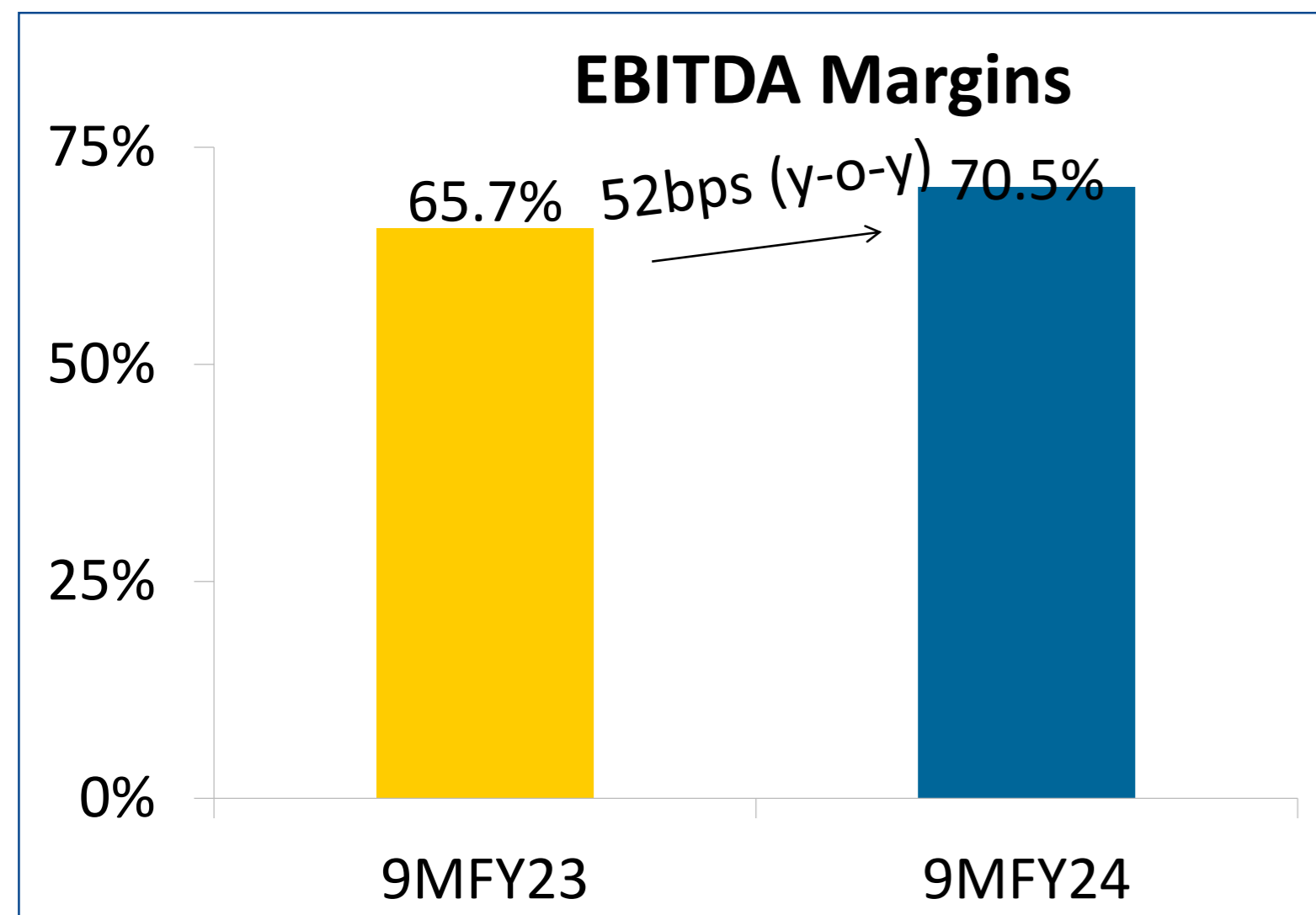
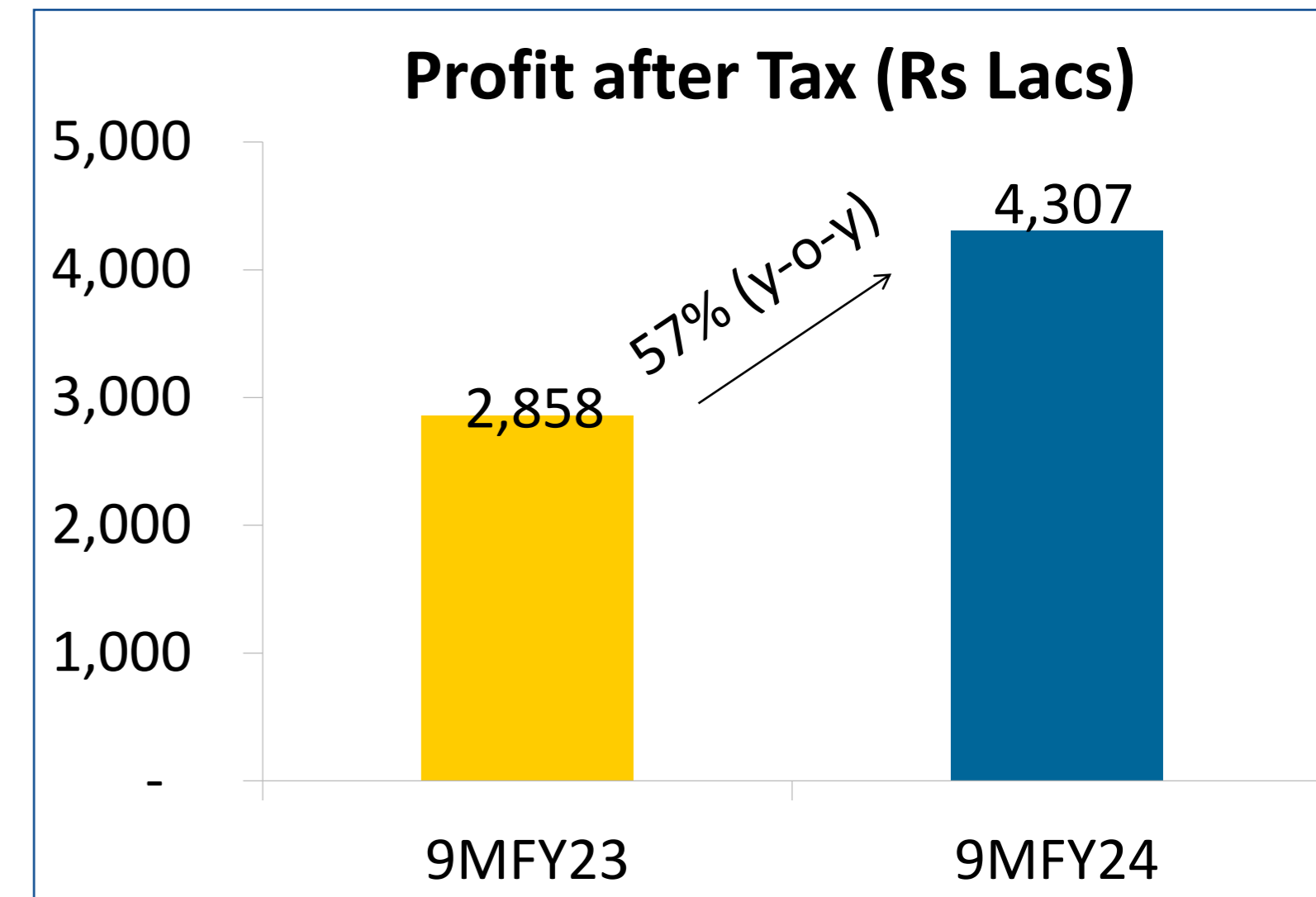
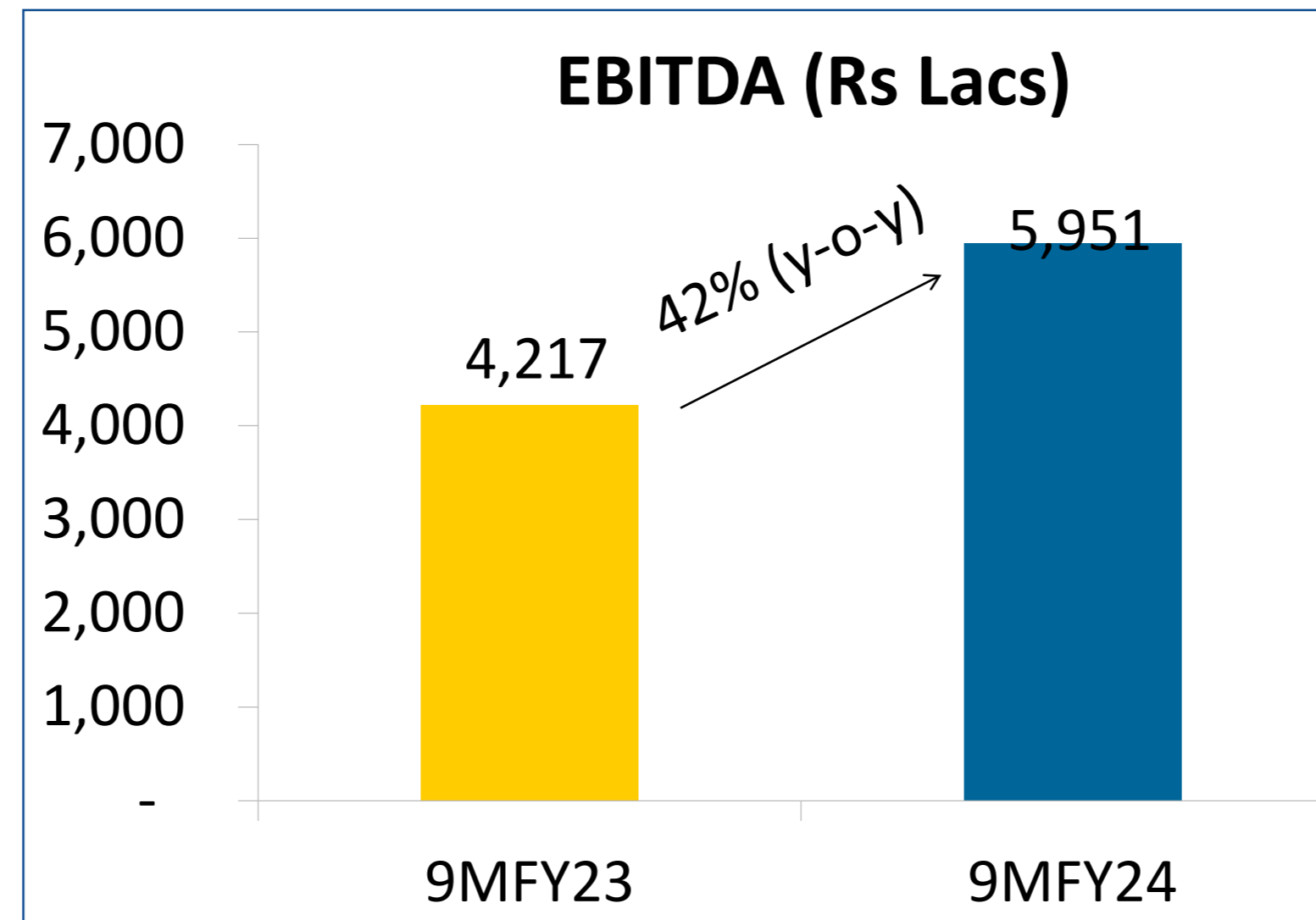
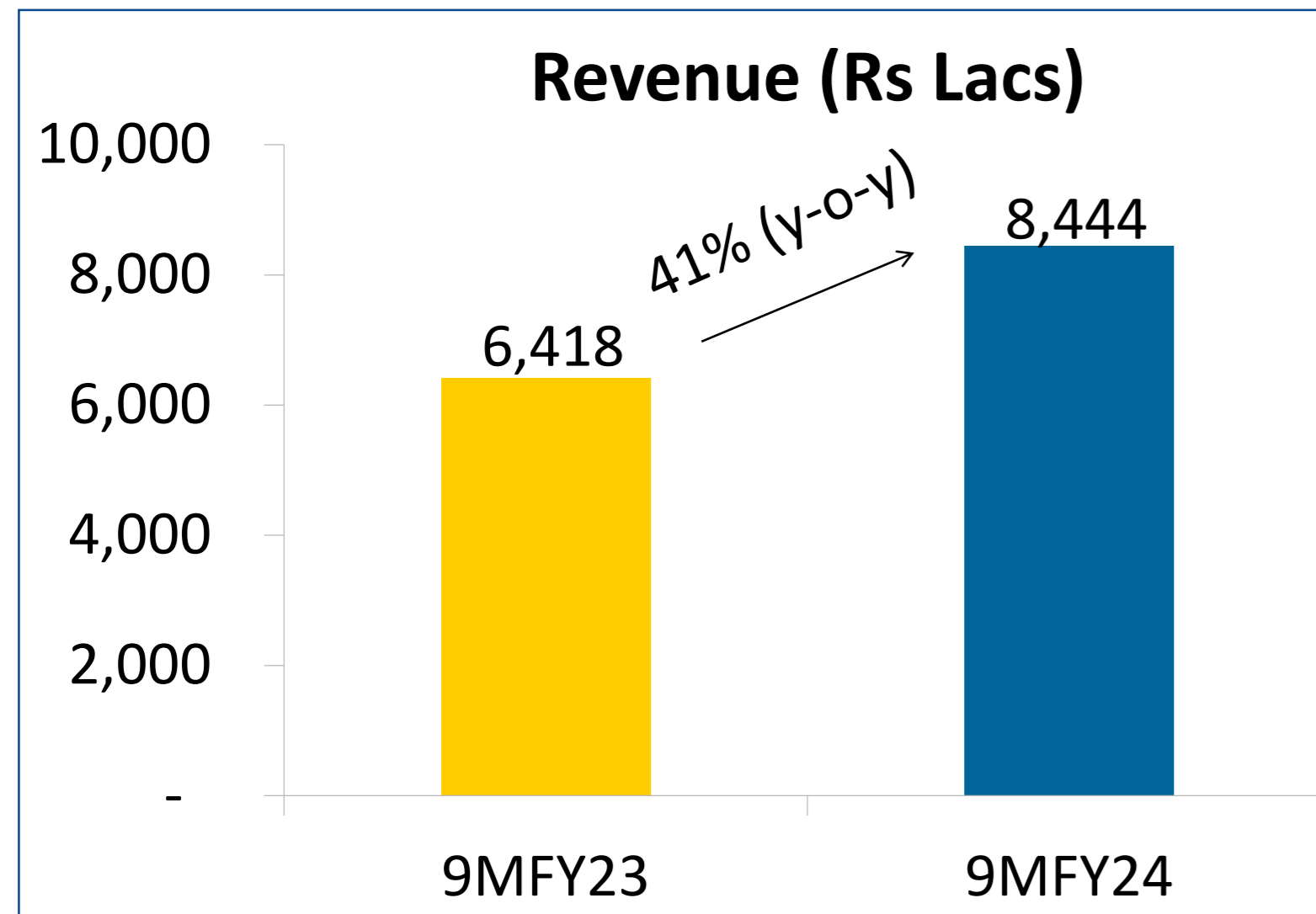
Update on Corporate Restructuring Plan



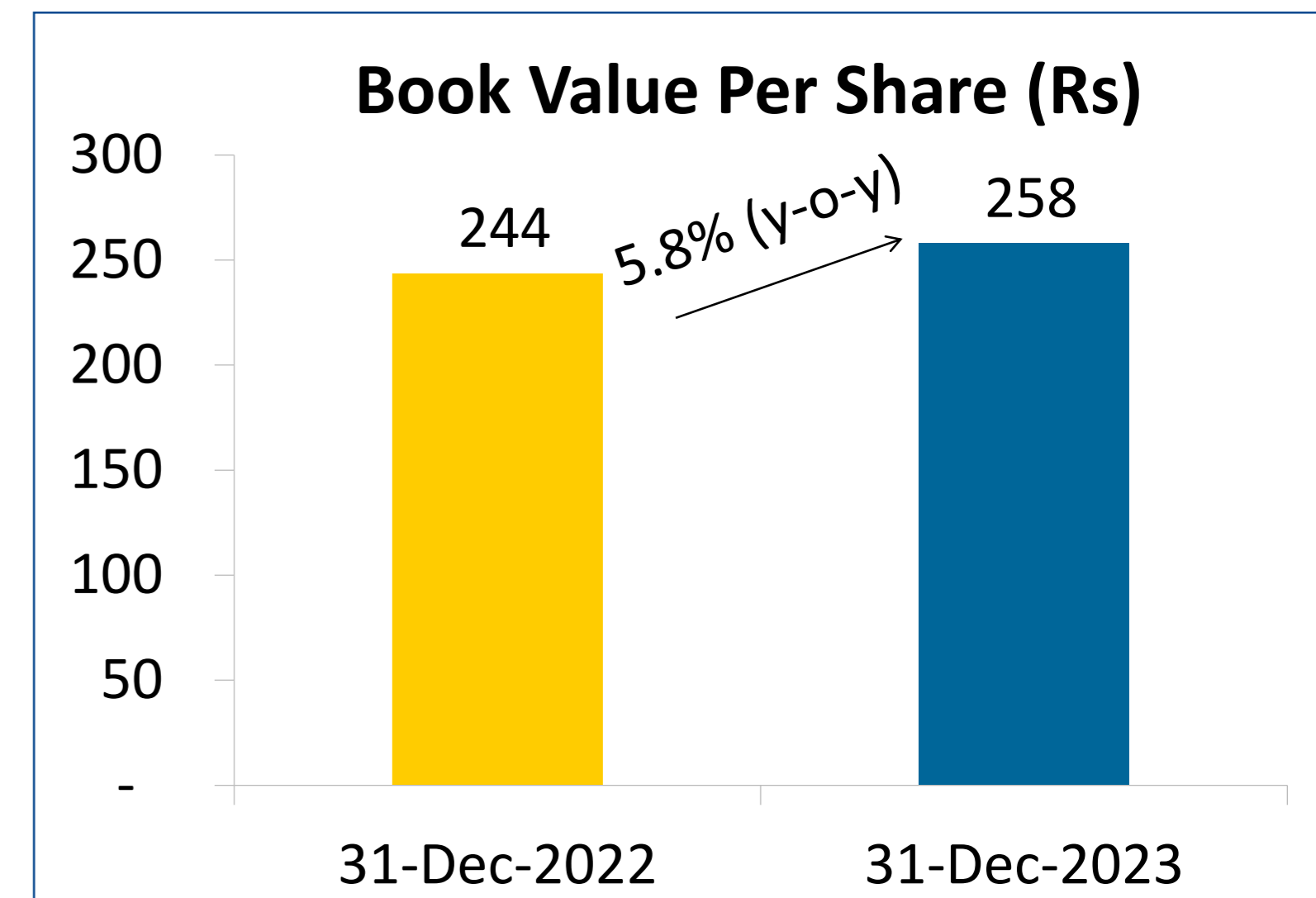
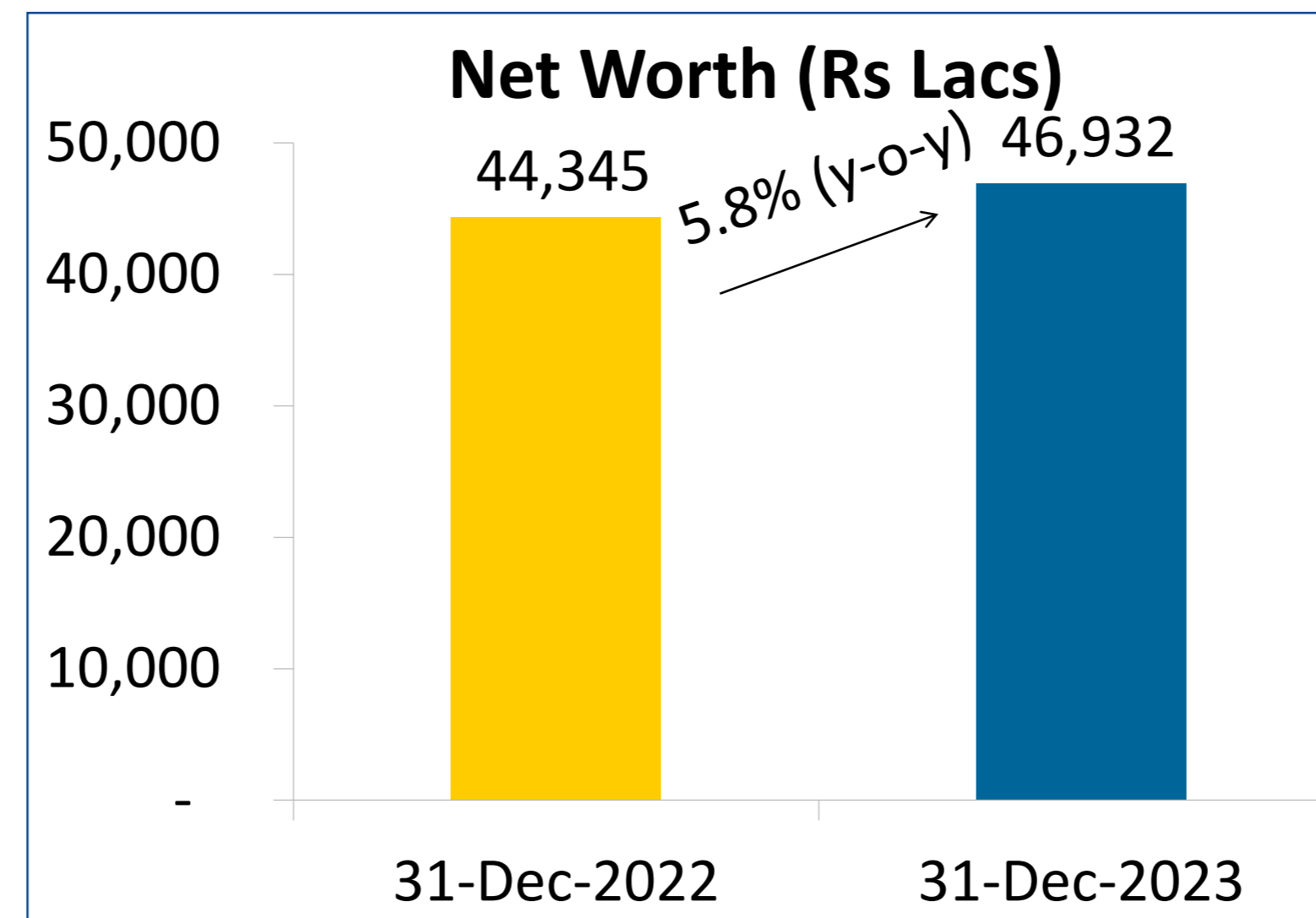
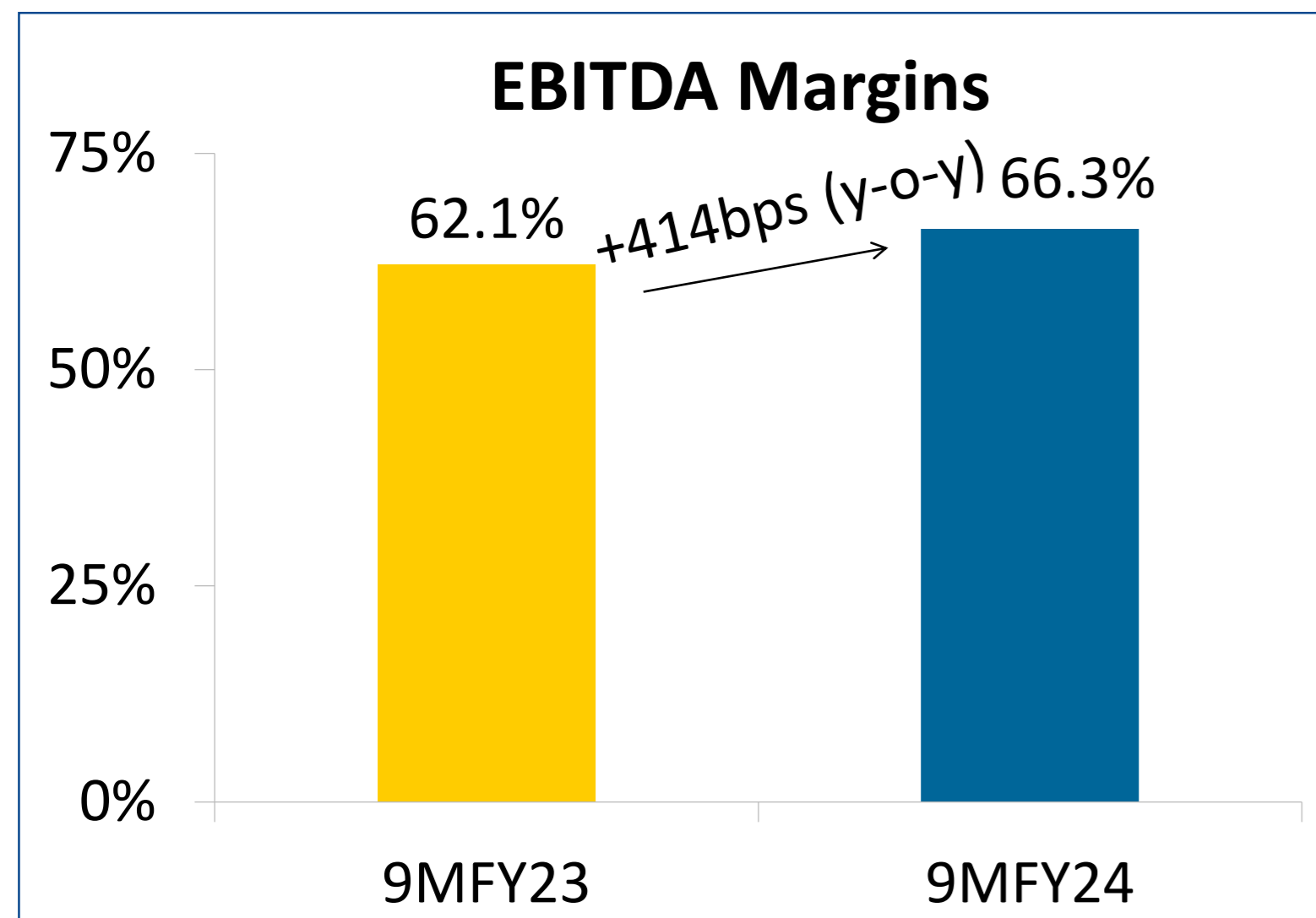
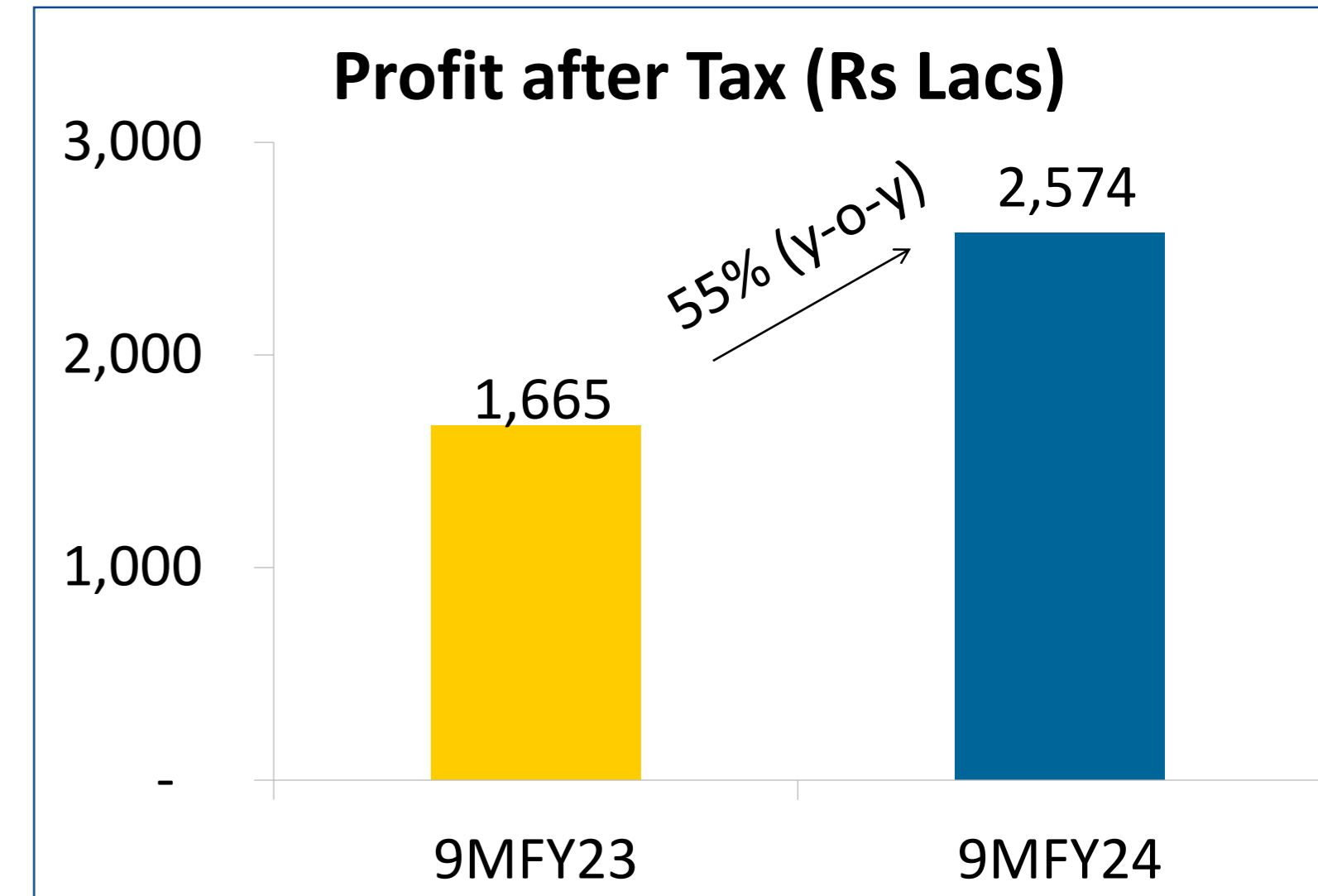
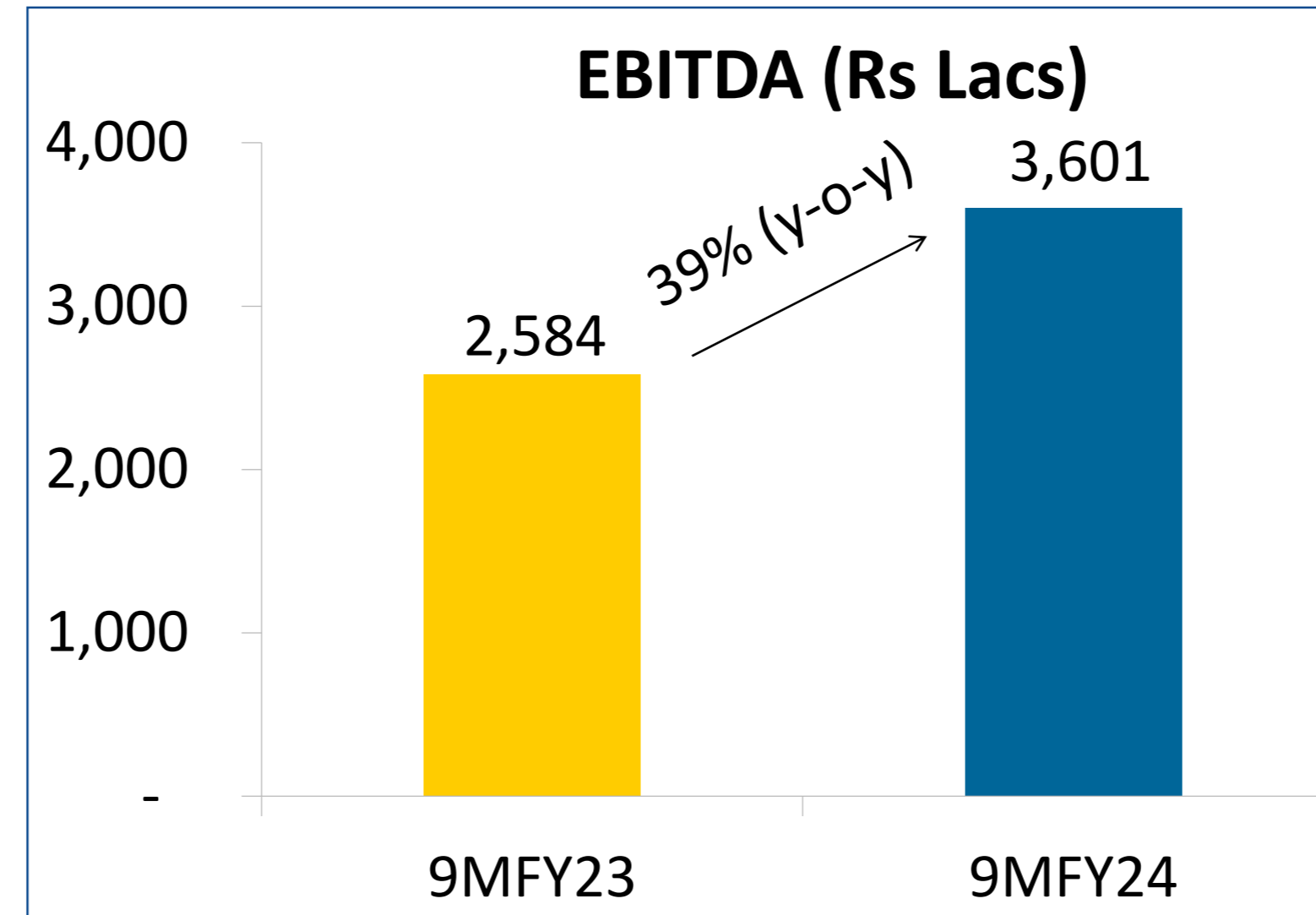
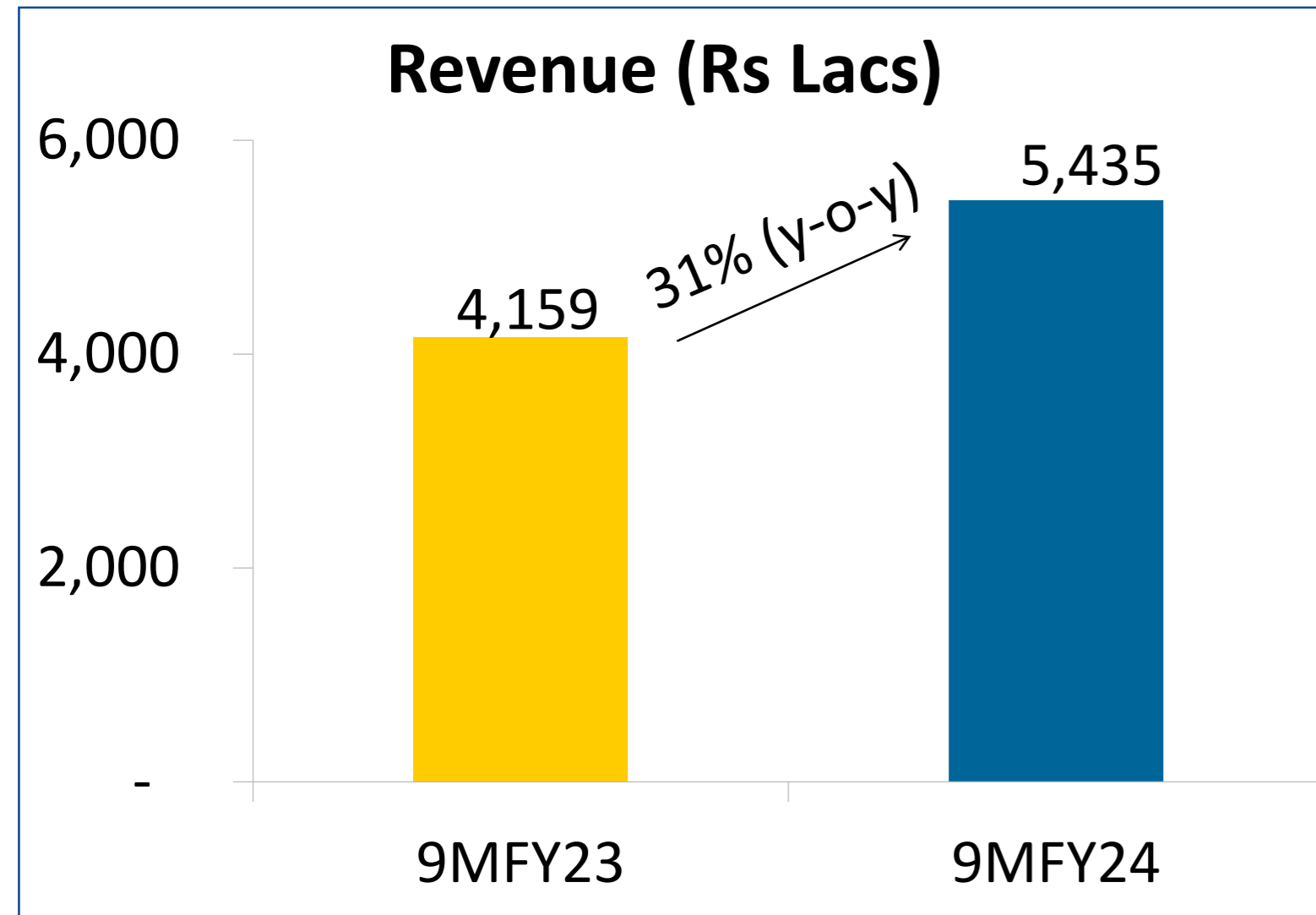
The Board of Directors of the Company in their meeting held on 14th February 2023, approved a composite scheme of arrangement ('Scheme') under section 230 to 232, amongst Srajan Capital Limited (Transferor Company), Career Point Limited (CPL) (Transferee Company/Demerged Company) and Career Point Edutech 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 Business Restructuring 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. **Hon'ble NCLT - Chandigarh bench issued first motion order on 4 Jan 2024 and directed to convene the meeting of shareholders on 17 Feb 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.

Financial Updates - Consolidate



Financial Updates - Standalone



Income Statement - Consolidated

Income Statement	←----- Consolidated -----→				
Rs Lakhs	Q3FY23	Q2FY24	Q3FY24	9MFY23	9MFY24
Income	Ind AS	Ind AS	Ind AS	Ind AS	Ind AS
Income from Operation	2,231.5	2,044.0	2,650.3	6,054.0	7,593.6
Other Income	186.0	524.5	158.7	363.9	850.9
Total Income	2,417.6	2,568.5	2,809.0	6,417.9	8,444.5
Expenditure					
Cost of Study Material	87.7	87.3	65.4	301.9	328.7
Employees Cost	233.9	251.1	261.9	690.3	756.9
G&A and other expenses	499.1	728.2	251.4	1,208.6	1,408.0
Dep. & Amort.	99.4	98.6	99.8	299.4	296.9
Finance Charges	52.0	33.8	39.6	151.1	112.6
One-off Provision					
Total Expenditure	972.2	1,198.9	718.0	2,651.3	2,903.1
EBITDA	1,596.8	1,501.9	2,230.4	4,217.1	5,950.9
EBITDA Margin	66.0%	58.5%	79.4%	65.7%	70.5%
Operating EBITDA	1,410.8	977.4	2,071.7	3,853.2	5,100.0
Op. EBITDA margin	63.2%	47.8%	78.2%	63.6%	67.2%
Profit Before Tax	1,445.3	1,369.5	2,091.0	3,766.6	5,541.3
PBT Margin	59.8%	53.3%	74.4%	58.7%	65.6%
Profit After Tax	1,091.1	1,198.3	1,529.3	2,857.6	4,306.9
PAT Margin	45.1%	46.7%	54.4%	44.5%	51.0%
EPS (Rs)	6.00	6.59	8.41	15.71	23.67

Income Statement - Standalone

Income Statement	←----- Standalone -----→				
Rs Lakhs	Q3FY23	Q2FY24	Q3FY24	9MFY23	9MFY24
Income	Ind AS	Ind AS	Ind AS	Ind AS	Ind AS
Income from Operation	1,113.0	1,569.8	1,648.9	3,911.5	4,902.8
Other Income	134.3	414.2	29.5	248.0	532.7
Total Income	1,247.4	1,984.1	1,678.4	4,159.5	5,435.5
Expenditure					
Cost of Study Material	20.2	31.1	(24.3)	153.3	116.2
Employees Cost	210.5	222.1	230.9	623.3	668.9
G&A and other expenses	316.7	346.0	339.4	799.2	1,049.1
Dep. & Amort.	77.6	71.6	72.9	237.5	216.1
Finance Charges	21.0	20.9	28.2	61.8	74.4
Total Expenditure	646.1	691.7	647.1	1,875.2	2,124.8
EBITDA	699.9	1,384.8	1,132.4	2,583.7	3,601.2
EBITDA Margin	56.1%	69.8%	67.5%	62.1%	66.3%
Operating EBITDA	565.6	970.6	1,102.9	2,335.7	3,068.5
Op. EBITDA margin	50.8%	61.8%	66.9%	59.7%	62.6%
Profit Before Tax	601.3	1,292.4	1,031.3	2,284.3	3,310.7
PBT Margin	48.2%	65.1%	61.4%	54.9%	60.9%
Profit After Tax	411.7	1,137.9	732.0	1,665.4	2,573.9
PAT Margin	33.0%	57.4%	43.6%	40.0%	47.4%
EPS (Rs)	2.26	6.25	4.02	9.15	14.15

Balance Sheet

Balance Sheet Rs Lakhs	←----- Standalone ----->			←----- Consolidated ----->		
	31-Mar-2023	30-Sep-2023	31-Dec-2023	31-Mar-2023	30-Sep-2023	31-Dec-2023
Liabilities						
Shareholders' fund	44,722	46,382	46,932	47,087	50,573	51,936
(a) Share Capital	1,819	1,819	1,819	1,819	1,819	1,819
(b) Reserve and Surplus	42,903	44,563	45,113	45,268	48,754	50,117
Non-current Liabilities	1,190	1,263	1,299	1,358	5,070	4,909
(a) Def. Tax Liabilities	1,169	1,239	1,273	810	168	279
(b) Provisions & Others	21	24	25	548	4,902	4,630
Current Liabilities	831	966	924	908	1,903	2,004
(a) Current Liabilities	795	825	767	750	1,313	1,570
(b) Provisions	36	141	157	158	591	434
Borrowings	1,421	844	1,092	2,562	1,340	1,575
Total Liabilities	48,164	49,456	50,247	51,916	58,887	60,424
Assets						
Fixed Assets (inc. WIP)	12,635	11,361	11,069	20,780	19,500	19,314
Non-current Assets	30,152	30,122	29,921	14,516	23,024	24,334
(a) Loans and Advances	13,289	13,222	13,016	14,381	22,872	24,165
(b) Investments	16,863	16,900	16,905	134	152	169
(c) Other Assets	-	-	-	-	-	-
Current Assets	5,377	7,973	9,257	16,620	16,362	16,777
(a) Inventories	117	79	110	154	112	112
(b) Sundry Debtors	330	309	584	2,296	1,395	1,753
(c) Cash & Bank Balances	92	60	92	1,451	524	629
(d) Current Investments	-	-	-	273	-	-
(e) Loans and Advances	4,838	7,525	8,471	12,447	14,330	14,282
Total Assets	48,164	49,456	50,247	51,916	58,887	60,424

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Thank You

Career Point Limited

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