

Reform - Perform - Transform

[Investors Update - FY 2023-24]



CAREER POINT

Index



▪ Key Financial Highlights (FY2023-24)

▪ Career Point Limited - Since 1993

▪ Business Divisions

▪ Key Business Updates

▪ Update on Strategic Merger/Demerger Plan

▪ Income Statement (Consolidated and Standalone)

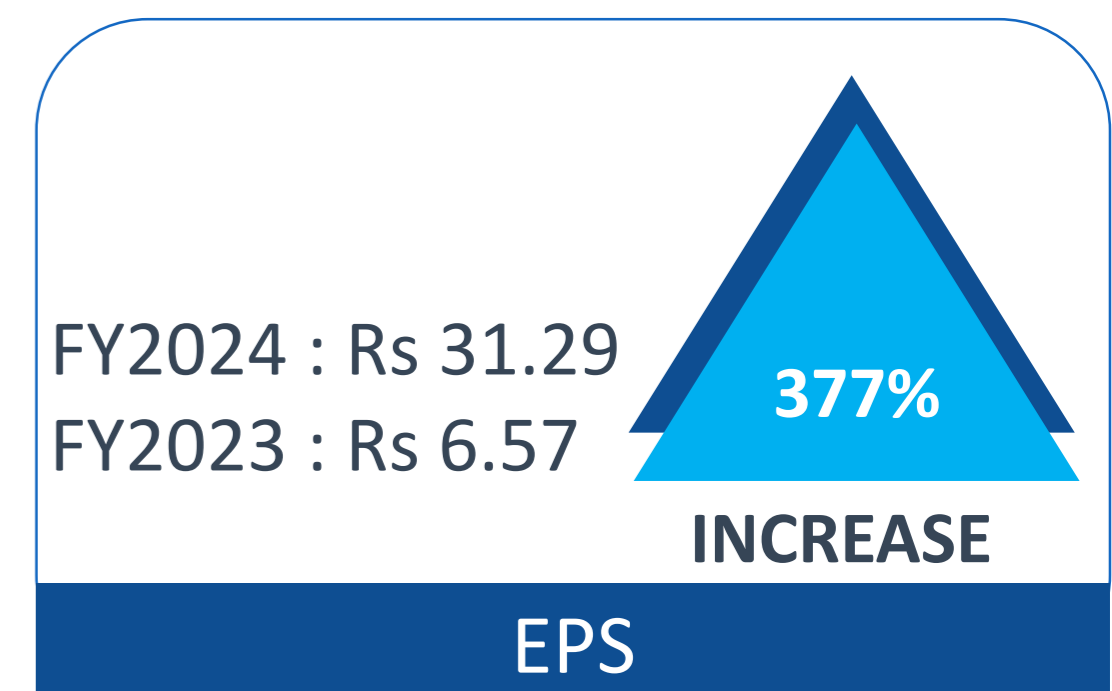
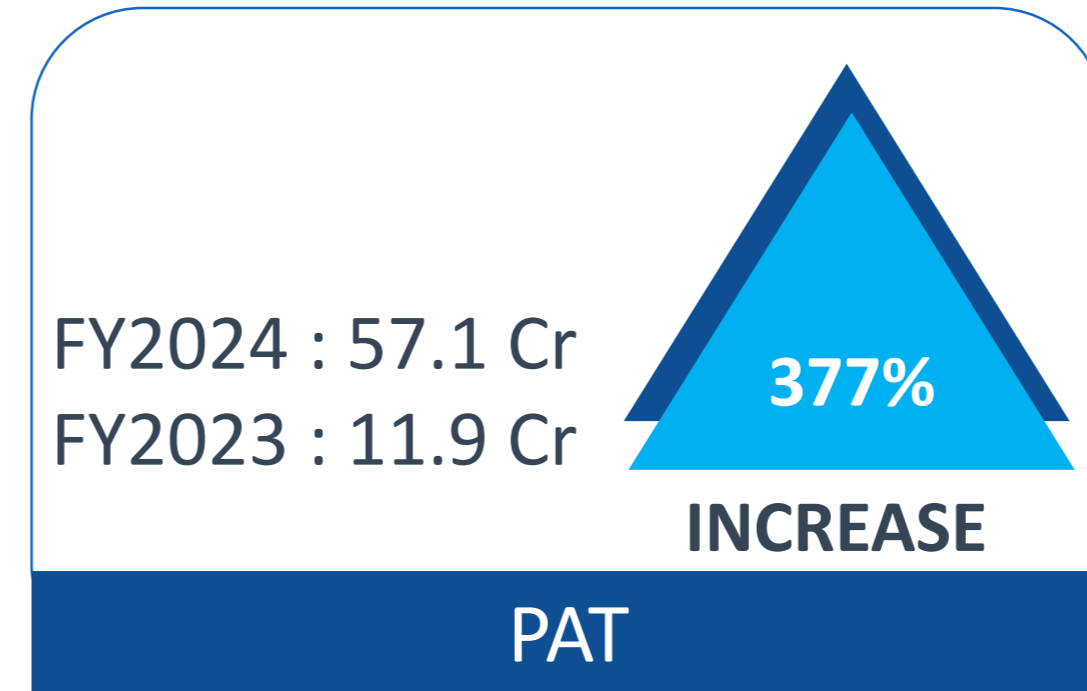
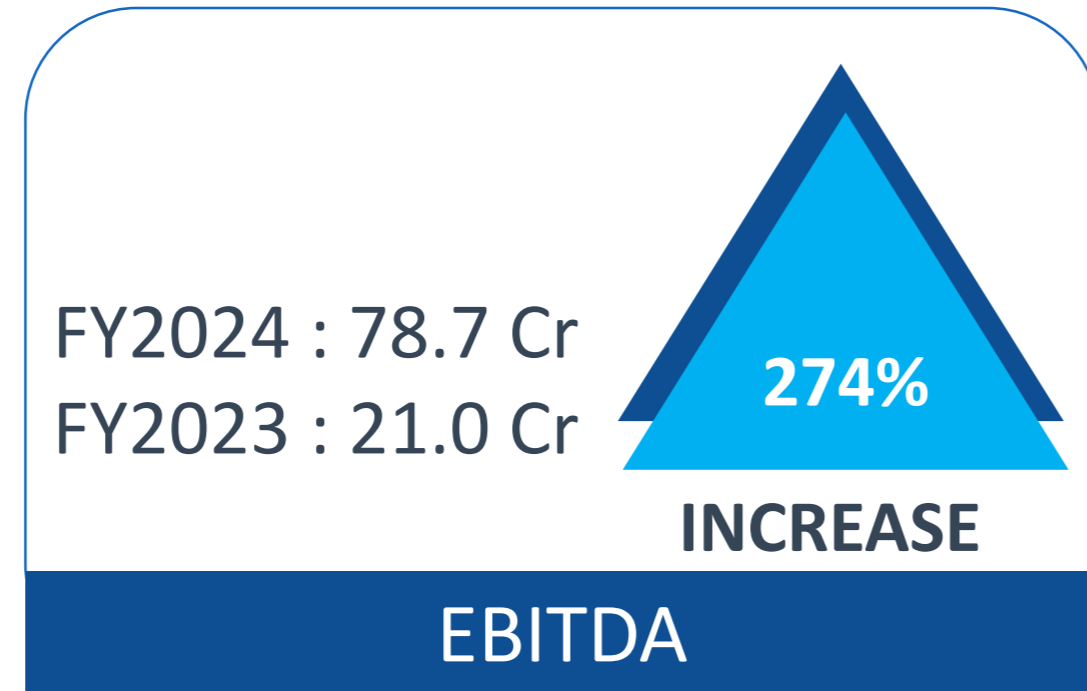
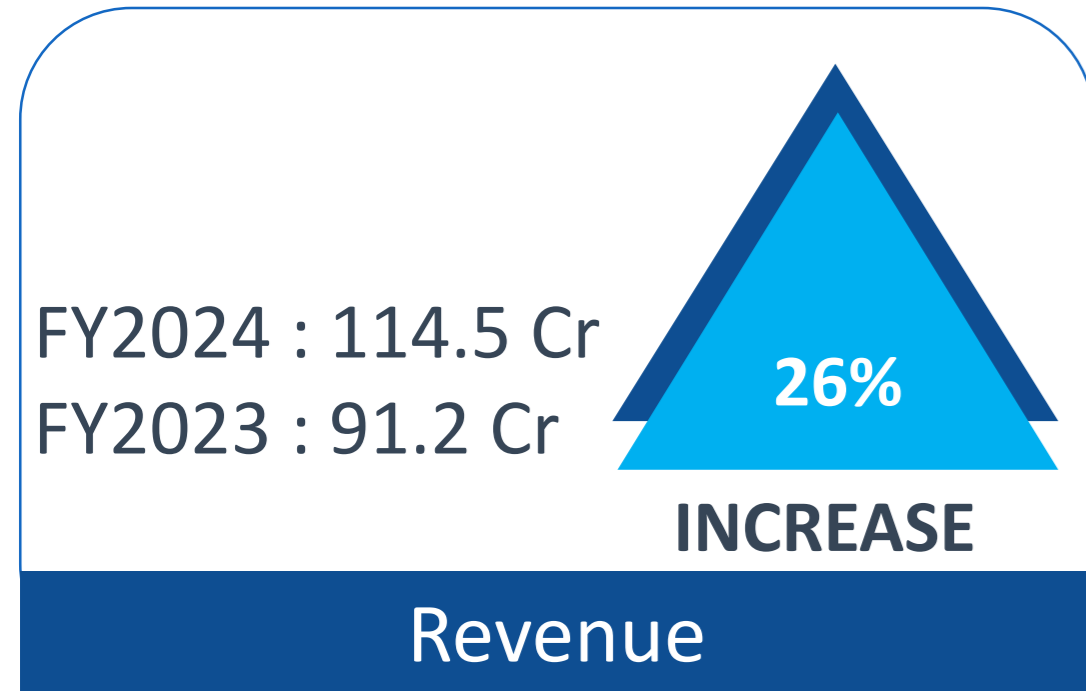
▪ Balance Sheet

▪ Blueprint for Growth

▪ Annexure

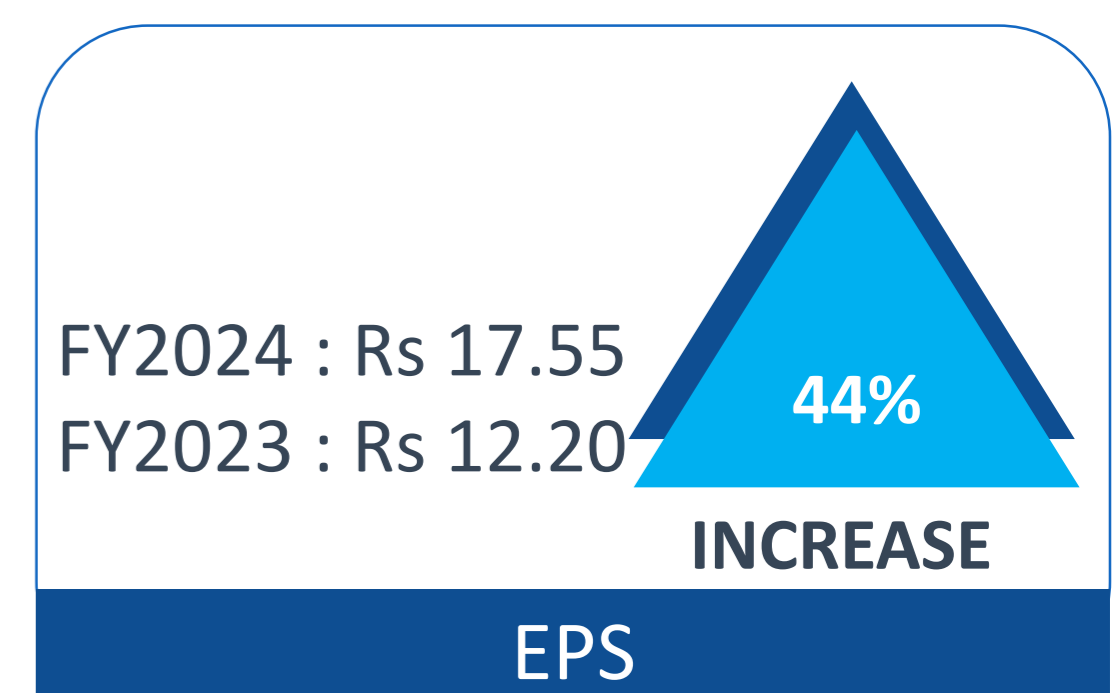
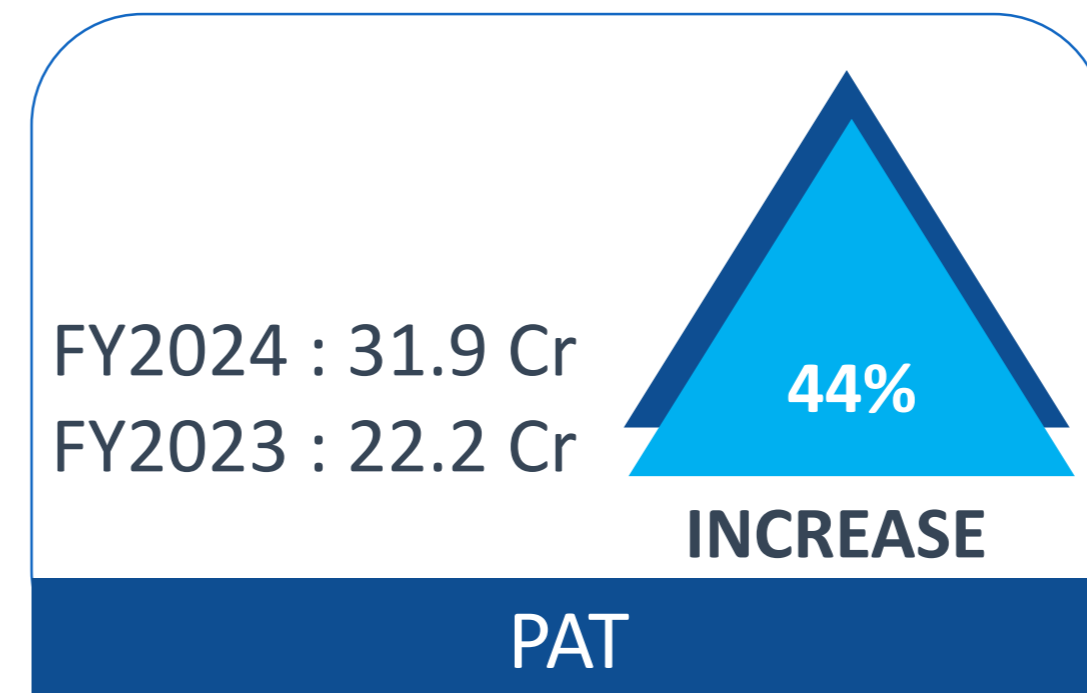
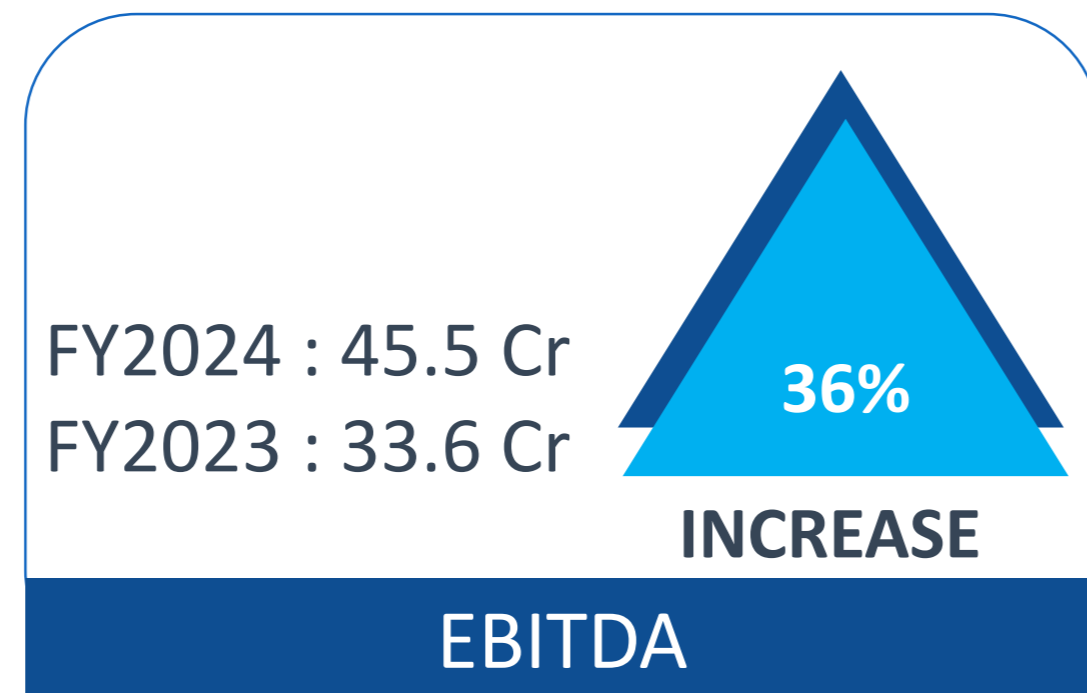
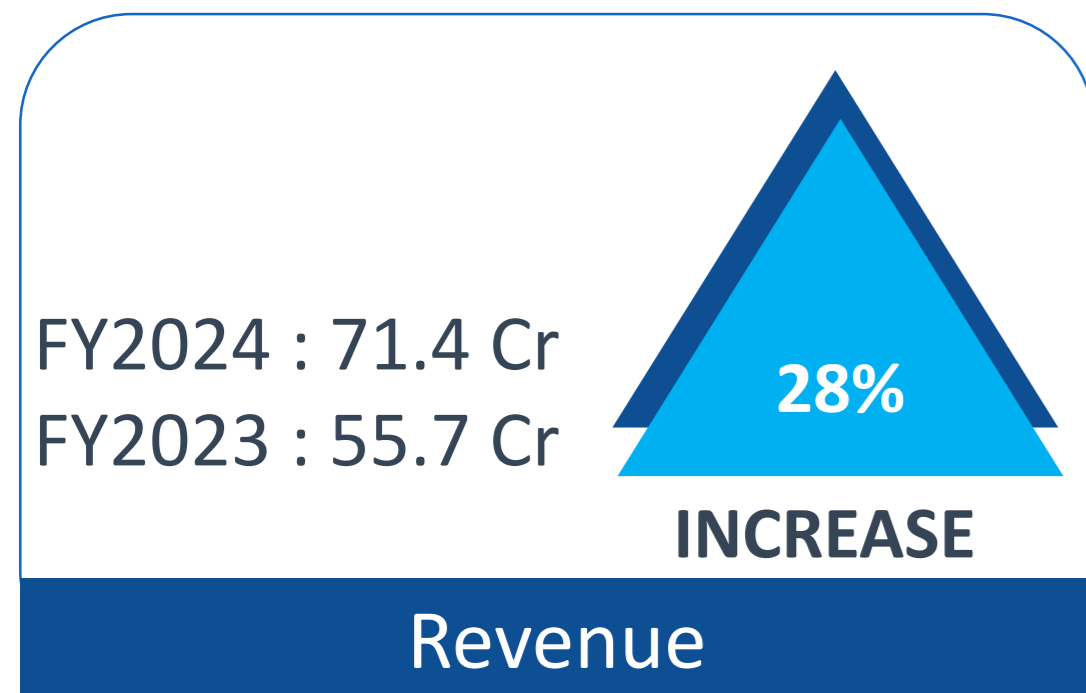
Key Highlights (FY2023-24)

Consolidate



The board has proposed a final dividend of 10% on face value. This results in a total 30% dividend during the year FY2023-24

Standalone



Career Point : Business Reimagined

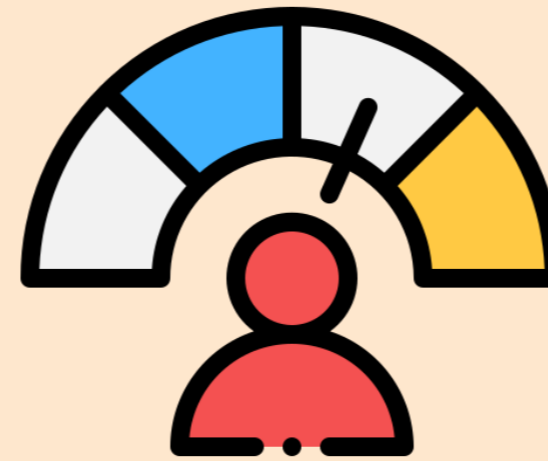


Reform



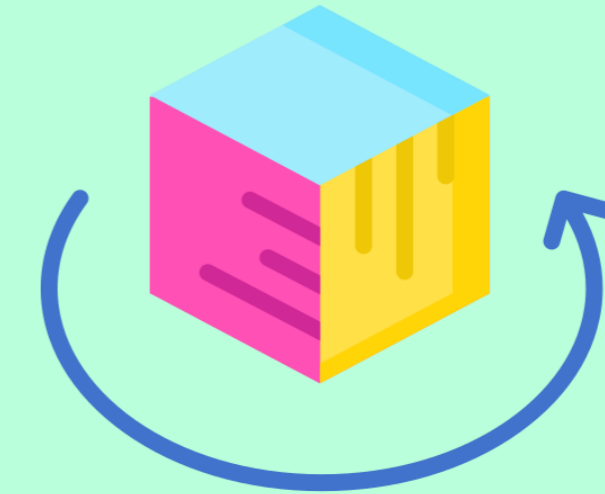
Education Service Provider
to Educational
Product Company

Perform



26%+ Revenue growth with
377%+ Profit growth[^] in
FY2023-24

Transform*

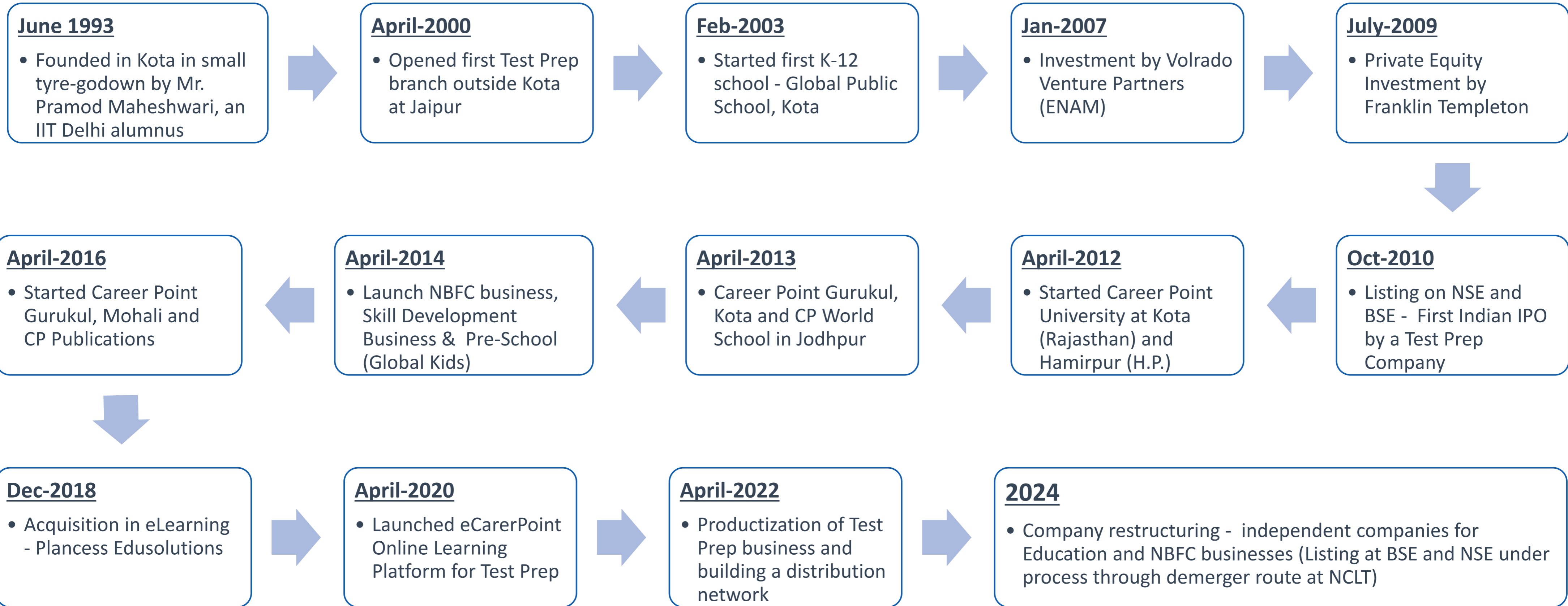


From Education plus NBFC
to
Education and NBFC

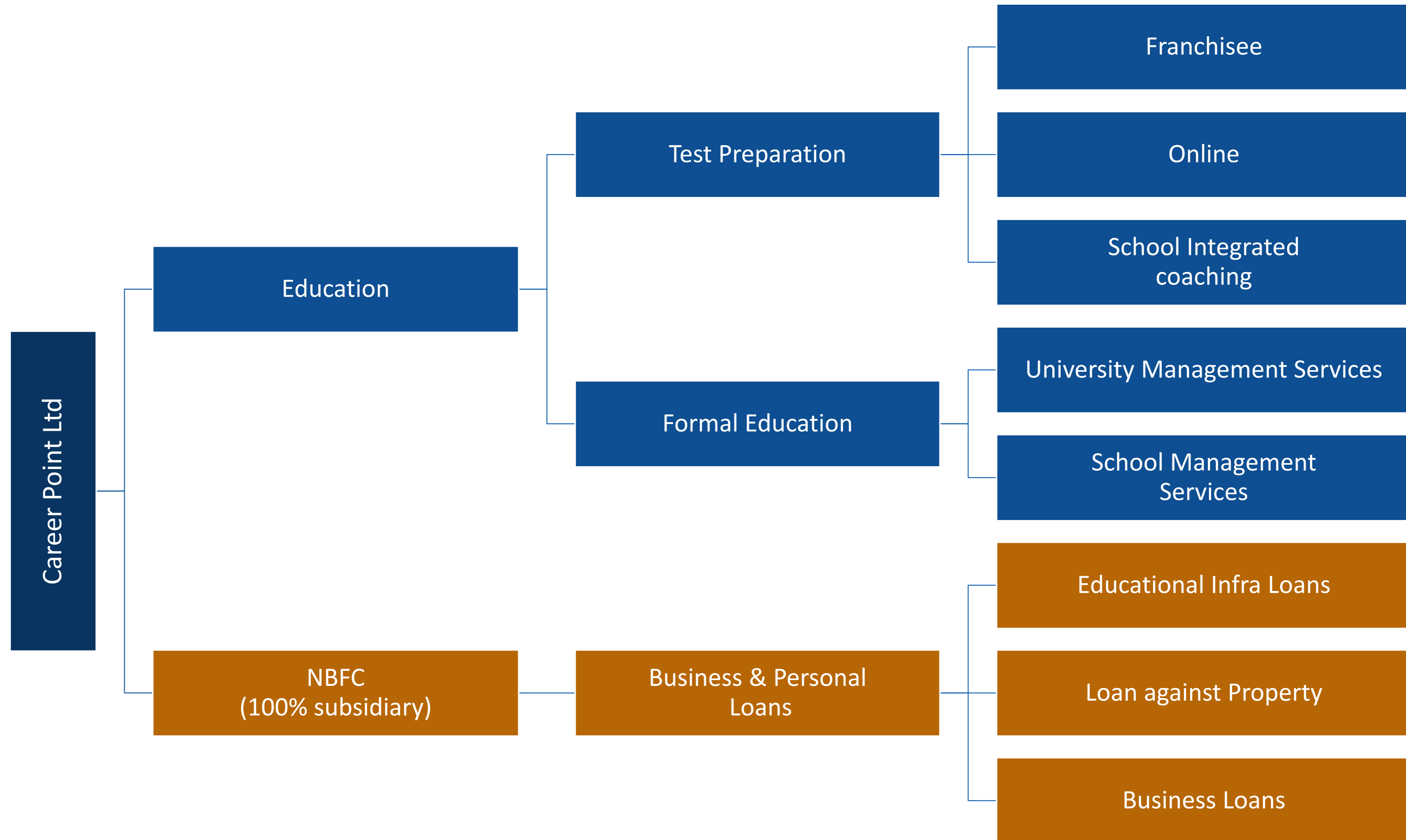
* NBFC Listing at BSE and NSE is under process through demerger route at NCLT.

[^] Profit increase, post adjusting one-off provision in previous year, was 37%.

Career Point limited - Since 1993

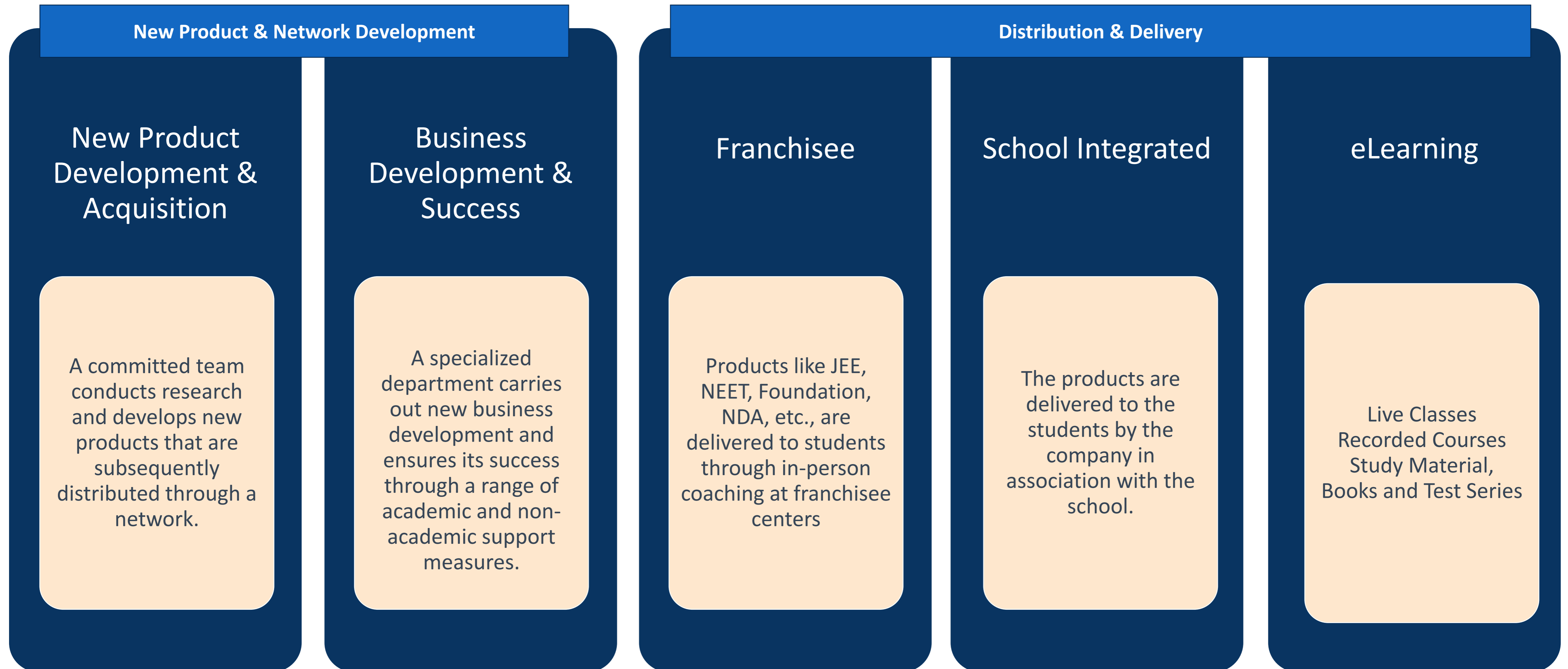


Career Point : Business Division



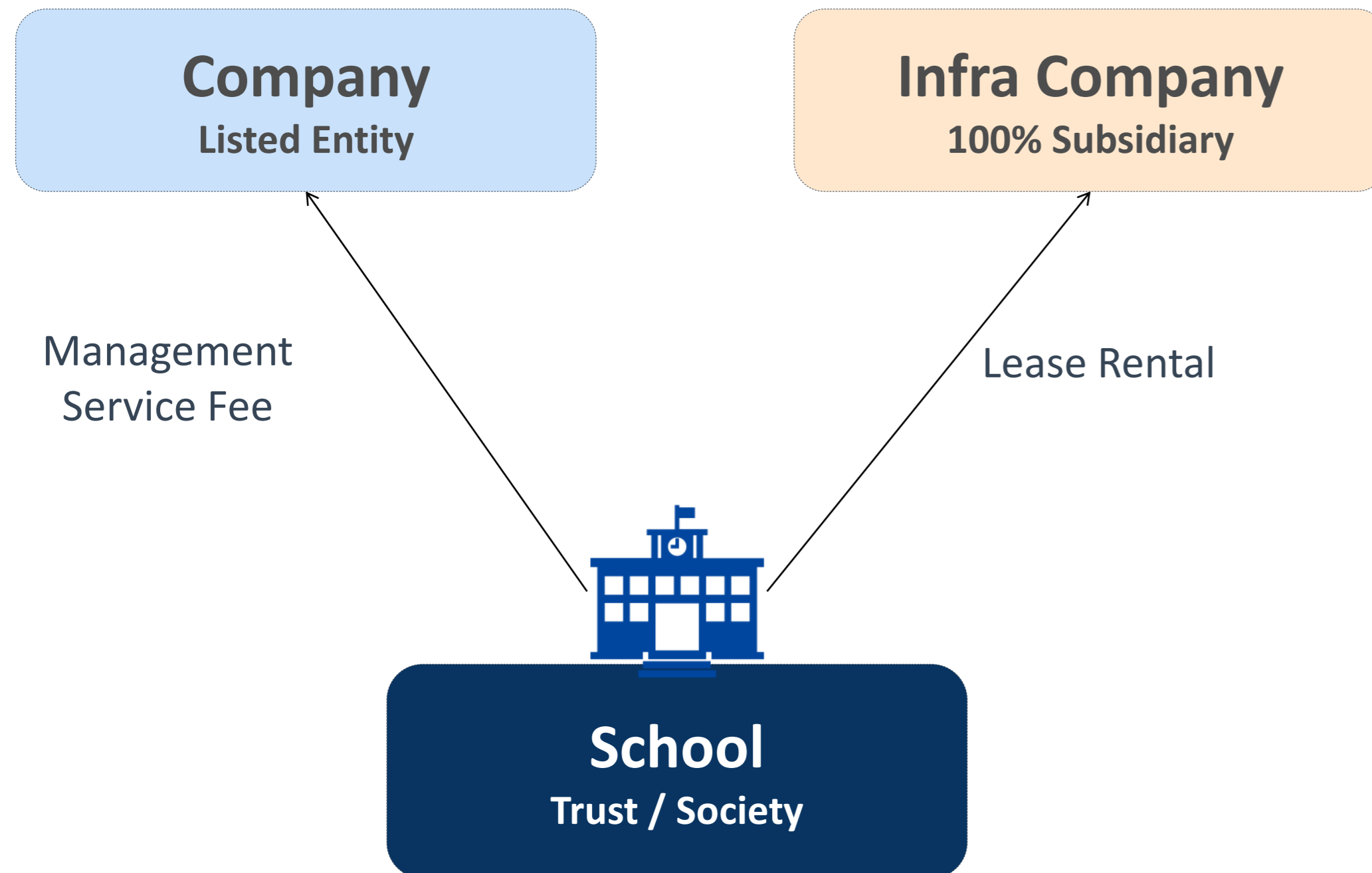
Test Prep Business Model

Transformed from an educational service provider to an educational product company



Formal Education Business Model

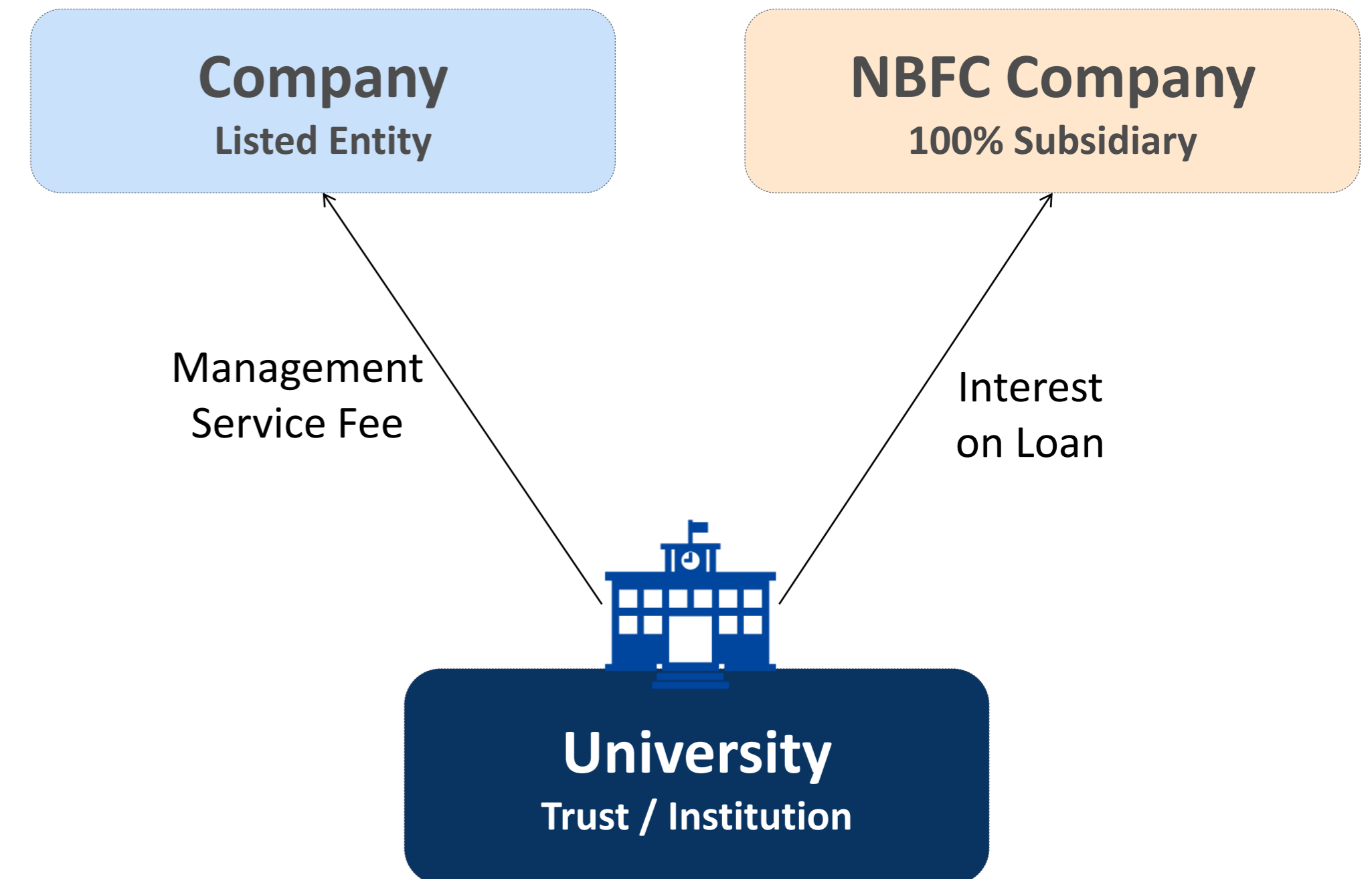
K12 – School Education



- Career Point World School
- Career Point Gurukul Schools

www.careerpointschool.in

University Education



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

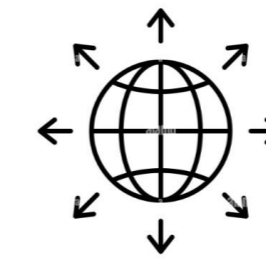
www.cpuniverse.in

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



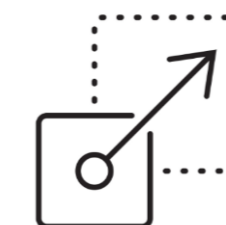
Expansion

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 400 Crores** without any external leverage by 31 March 2024. ROE of 36% 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.

Key business updates and Result highlights (Q4 & FY2023-24)



Consolidated Basis:

- Total Revenue for the period (FY2023-24) at consolidated level is rupees 114.5 Crores with remarkable year-on-year growth of 25.5%
- Yielded EBITDA (including other income) of rupees 78.7 Crores with extraordinary EBITDA margin 68.7%. Net profit results at rupees 57.1 crores and EPS (Earning per share) of rupees 31.37 on consolidated basis with robust y-o-y growth of 377.4%. The increase in EBITDA and Net Profits, post adjusting one-off provision in previous year consolidated financials, were 30% and 37%, respectively.
- As on 31 March 2024, Net worth of the company was reported to be rupees 532 crores and Book value per share of rupees 292.

Standalone Result:

- Total Revenue for the period (FY2023-24) at standalone level is rupees 71.4 Crores with an impressive year-on-year growth of +28.4%.
- Reported EBITDA (including other income) is rupees 45.5 Crores with healthy EBITDA margin 63.7% and y-o-y growth of 35.7%.
- At standalone level, the company reported net income of rupees 31.9 Crores and EPS of rupees 17.55 up by 43.9% versus the prior year.

Dividend:

- The board has proposed a final dividend of 10% on face value. This results in a total 30% dividend during the year FY2023-24.

Analysis:

- The results reflect strong operating performance through accelerated enrollment growth and enhanced profitability. With the company's educational product strategy, Career Point continues to build momentum to make significant impact in education sector by expanding access of high quality education. Financing division is advanced due to improved net interest margins and AUM growth.

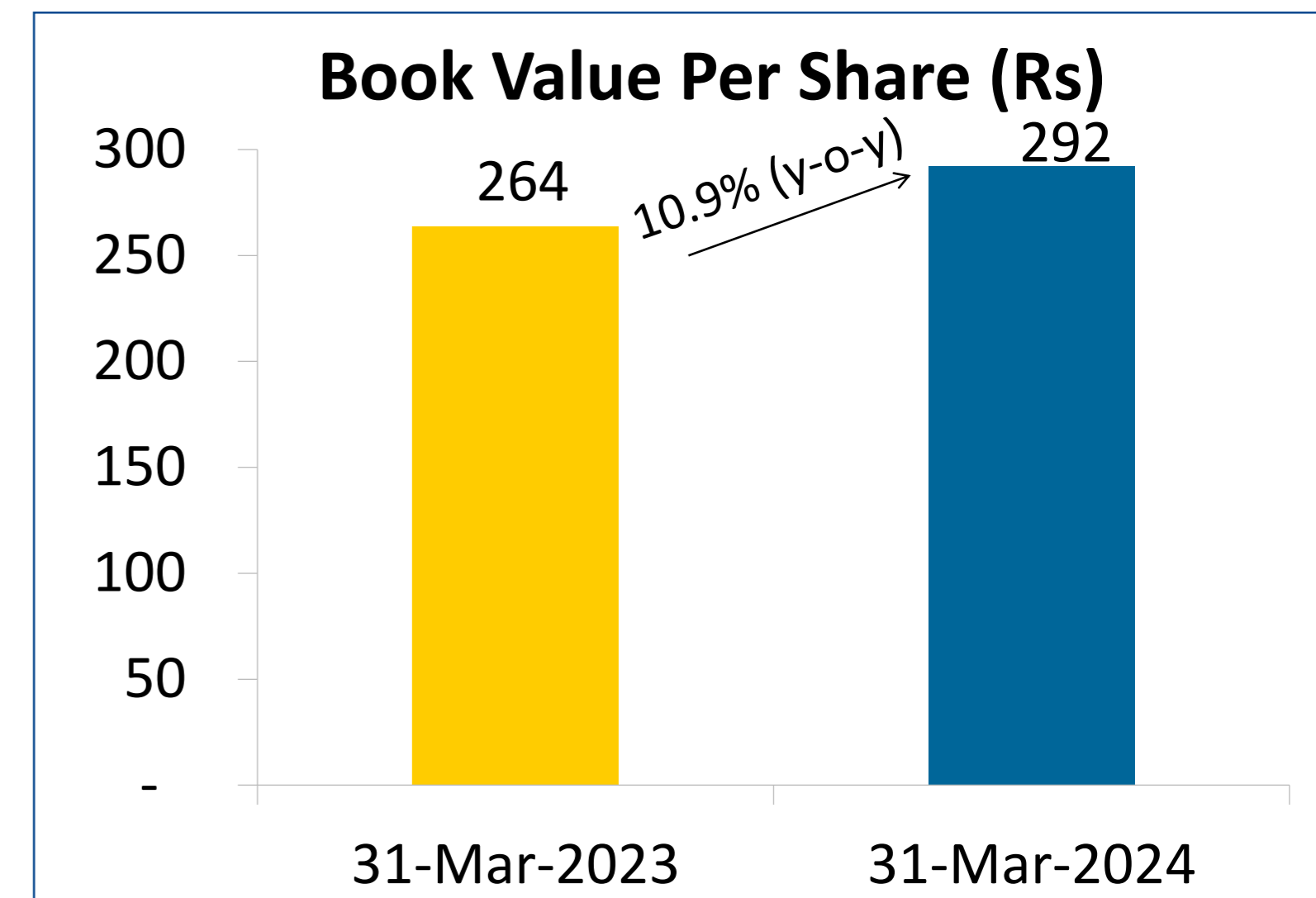
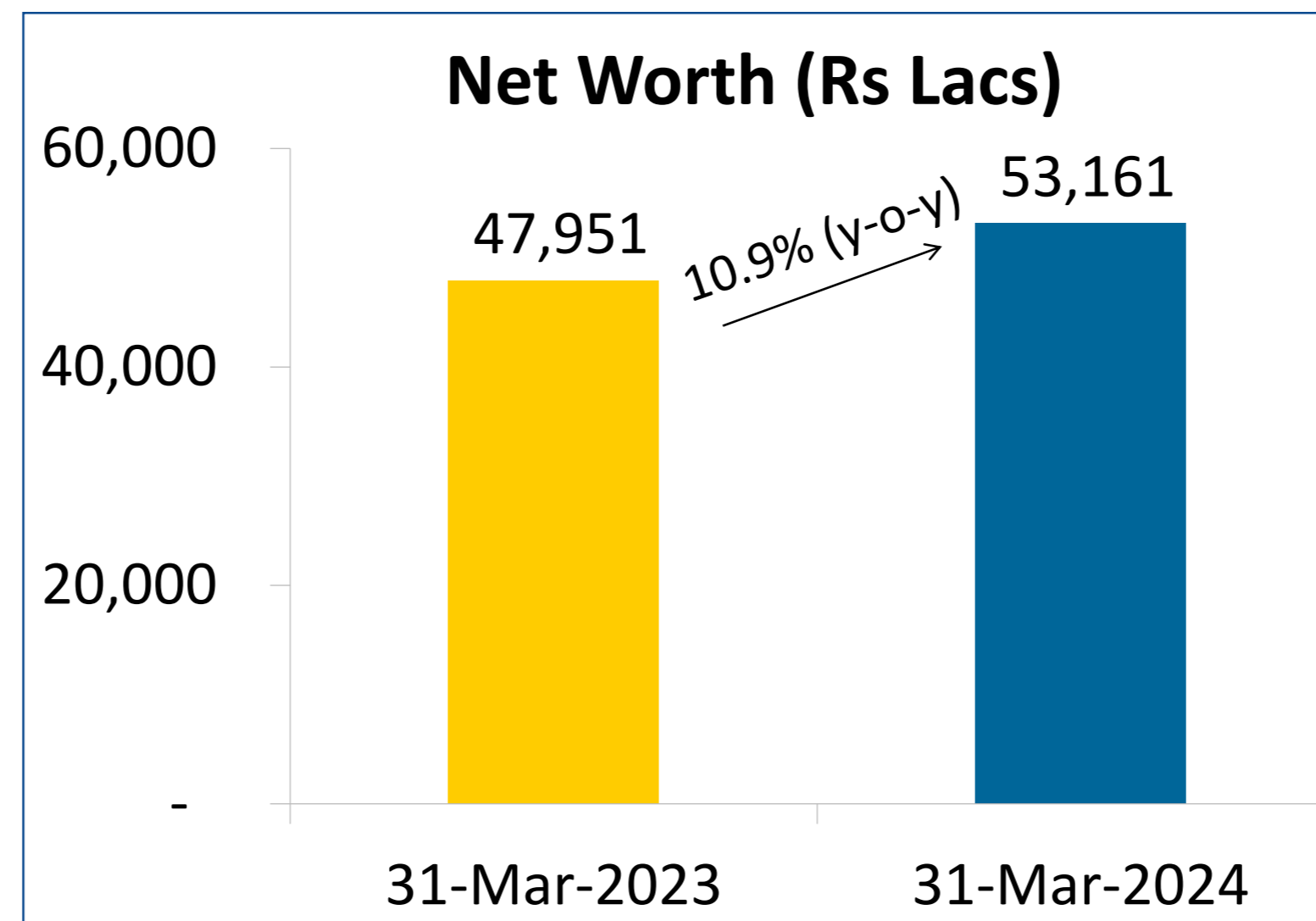
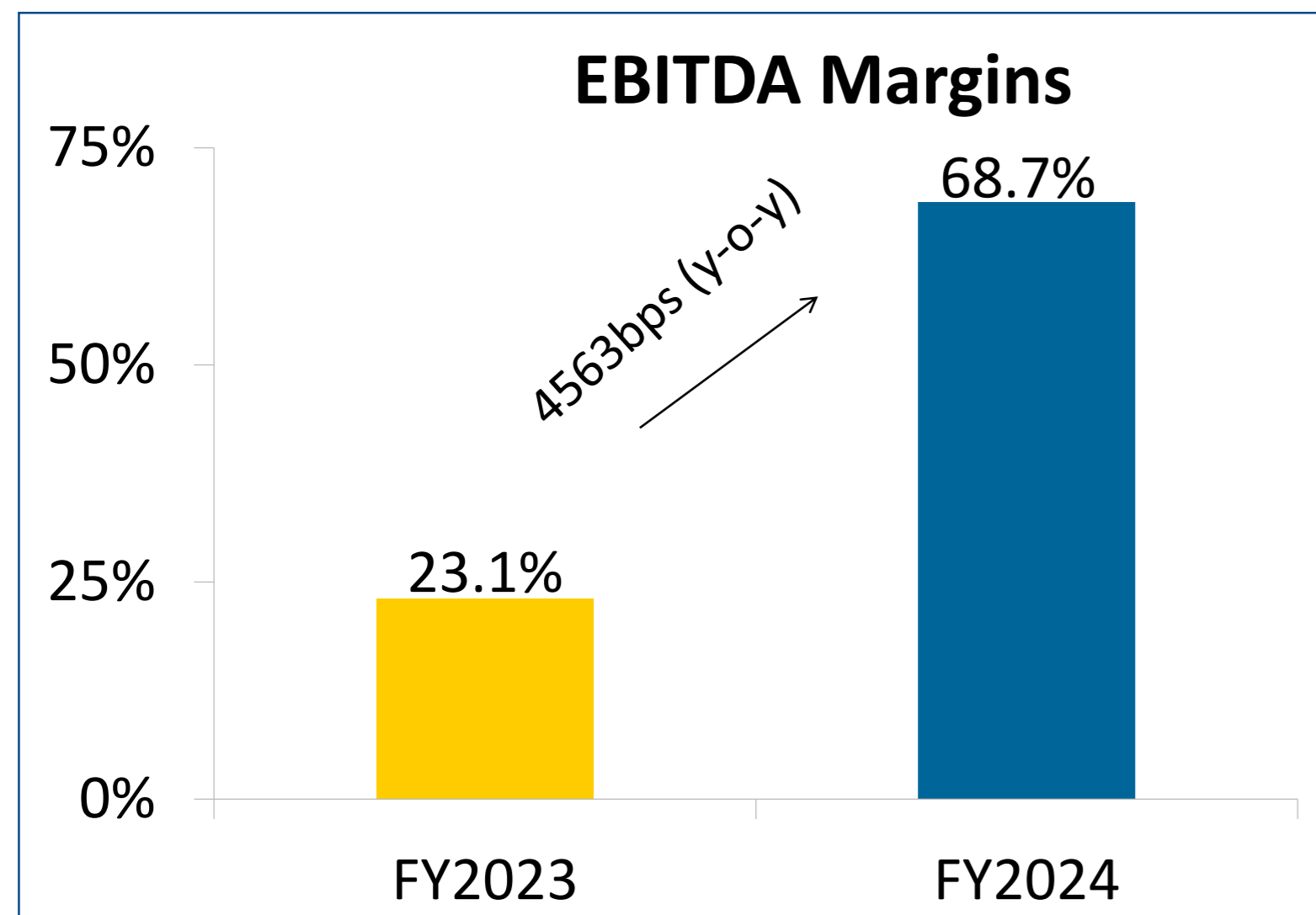
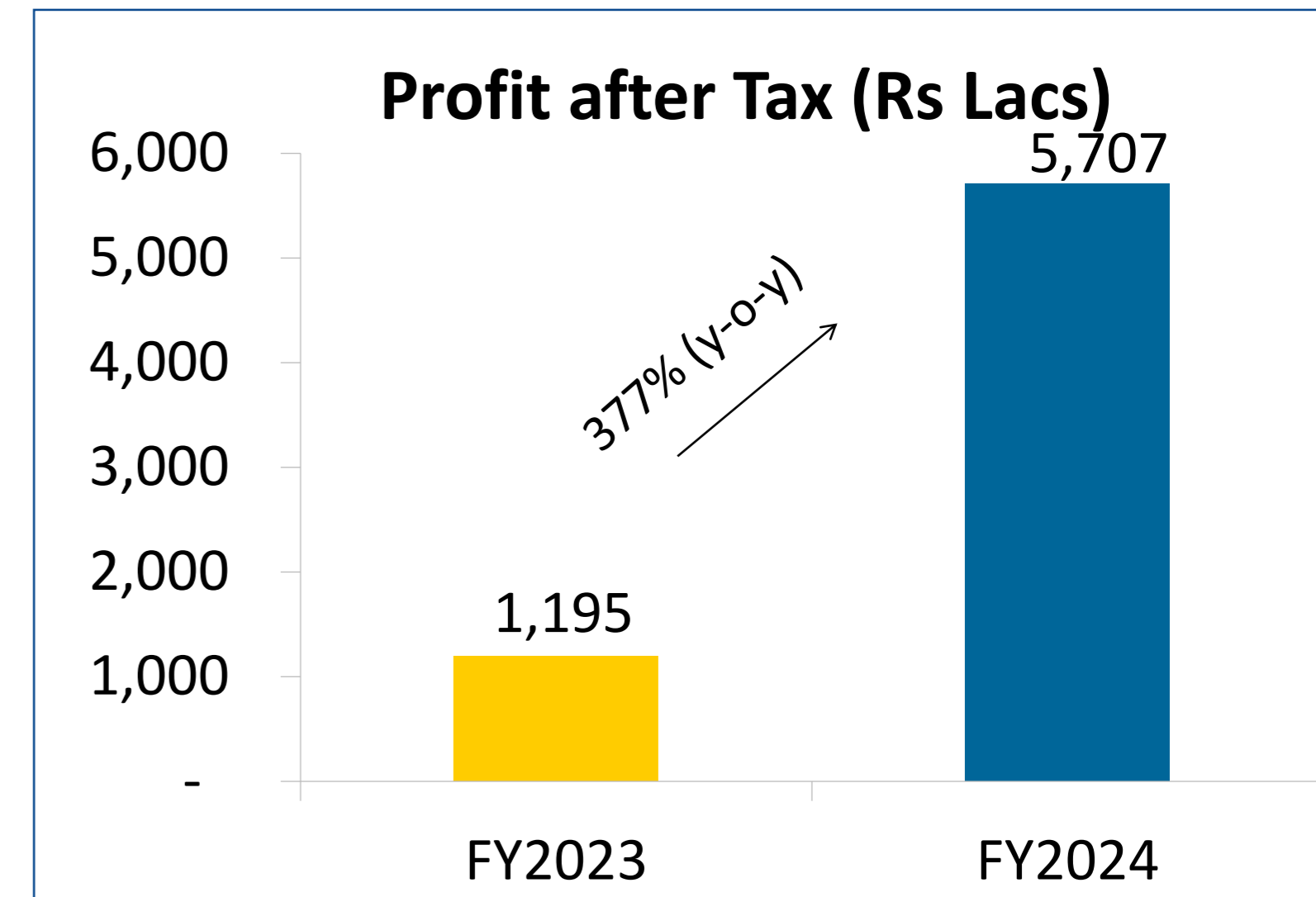
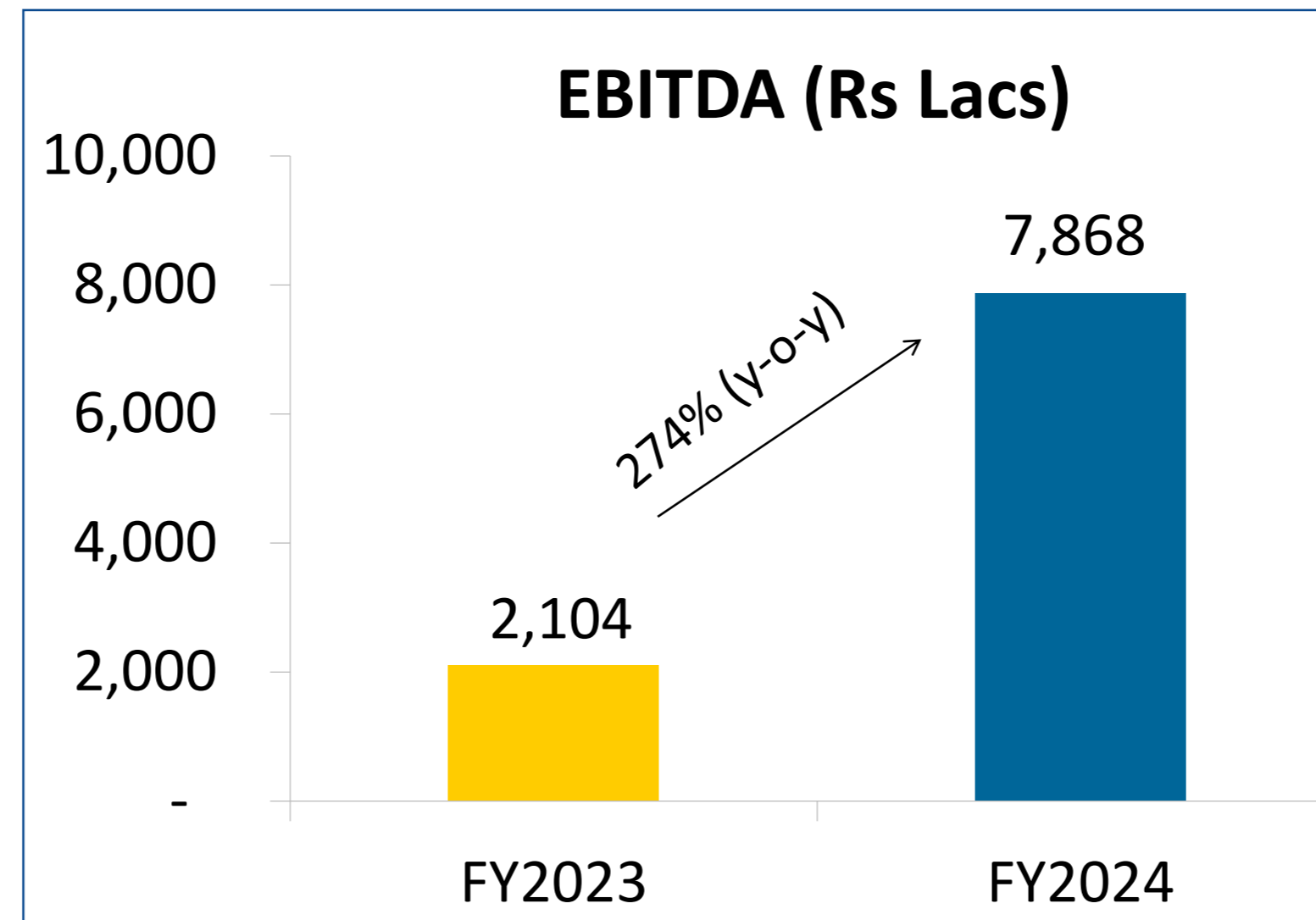
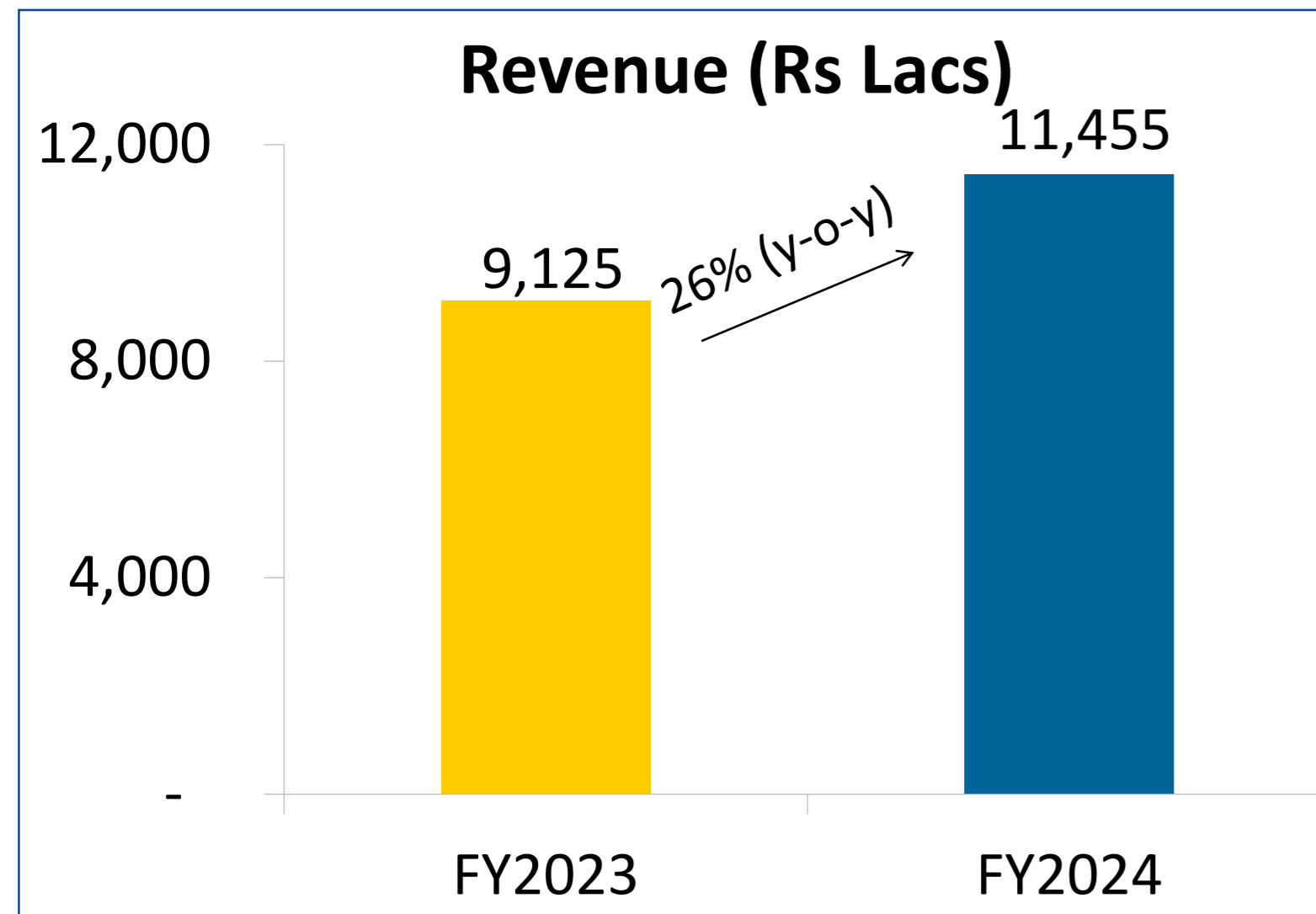
Update on Strategic Merger/Demerger Plan



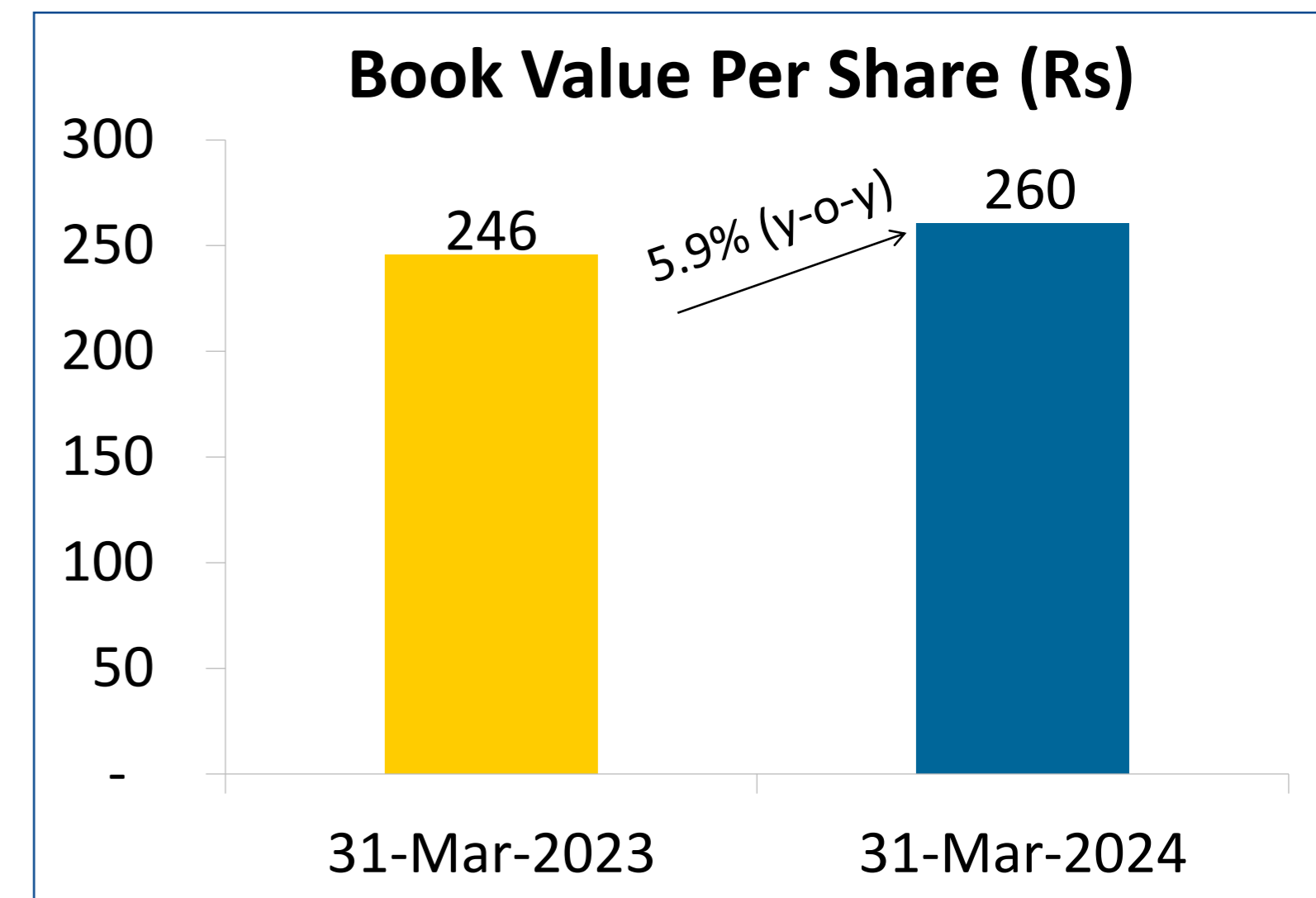
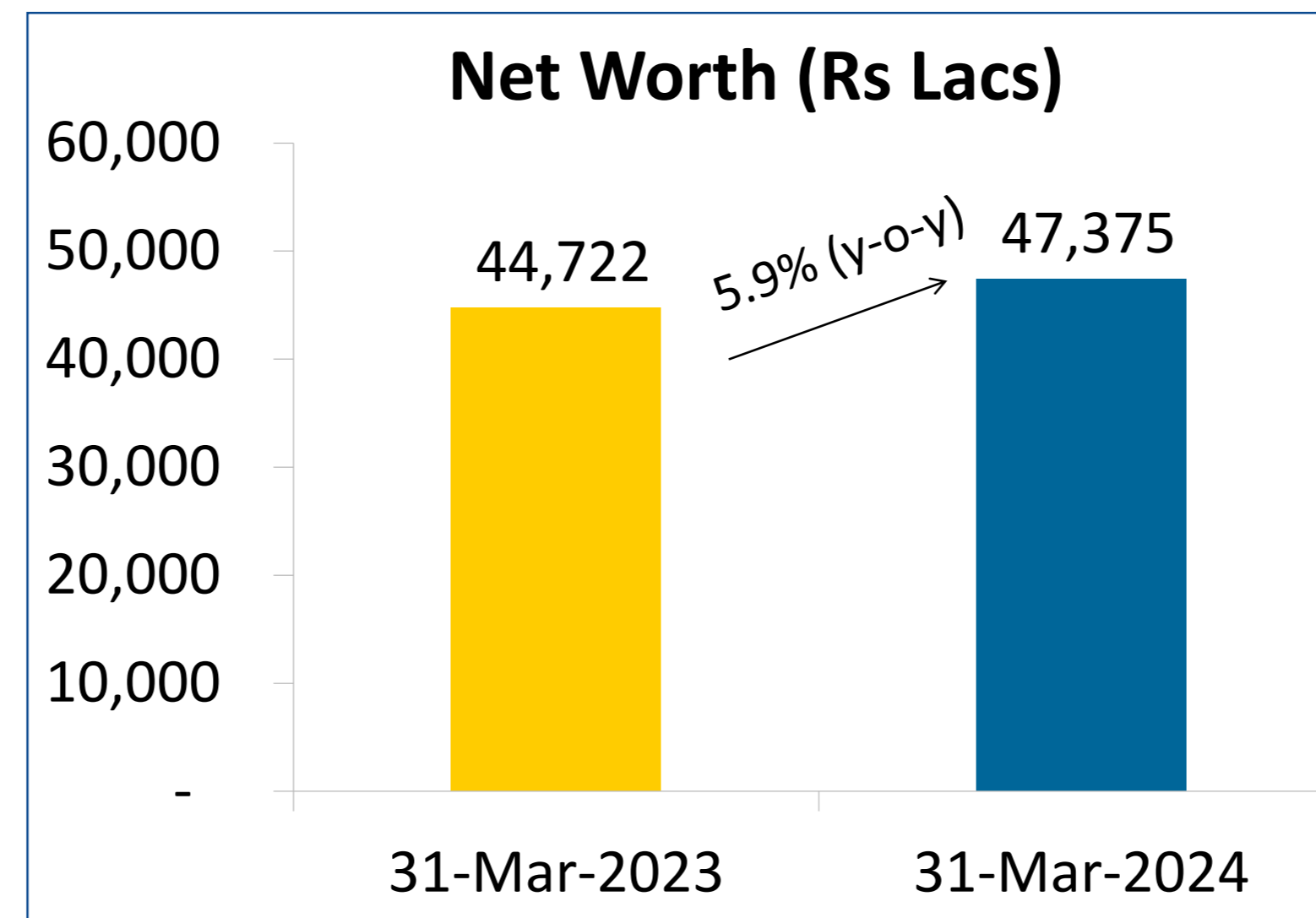
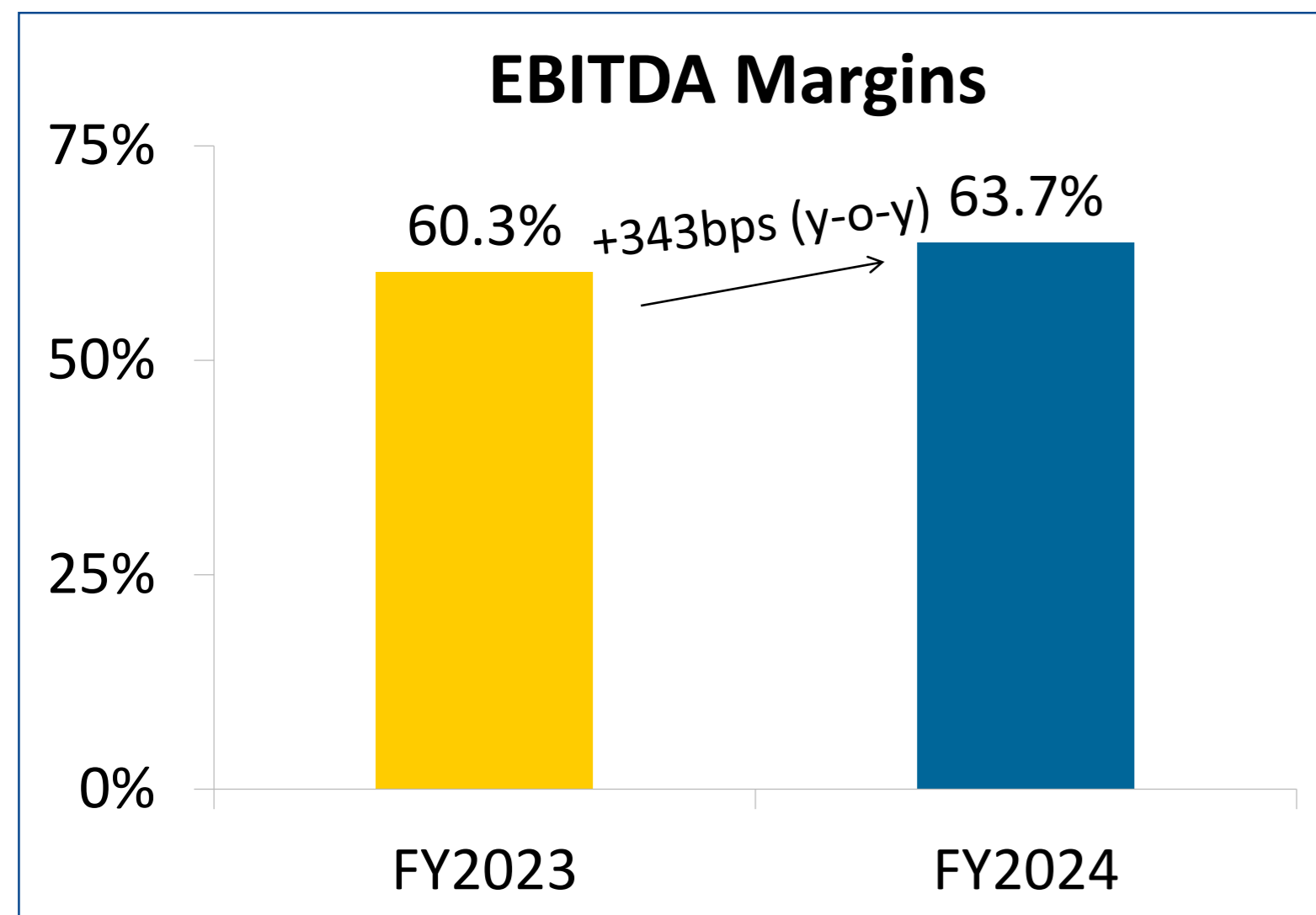
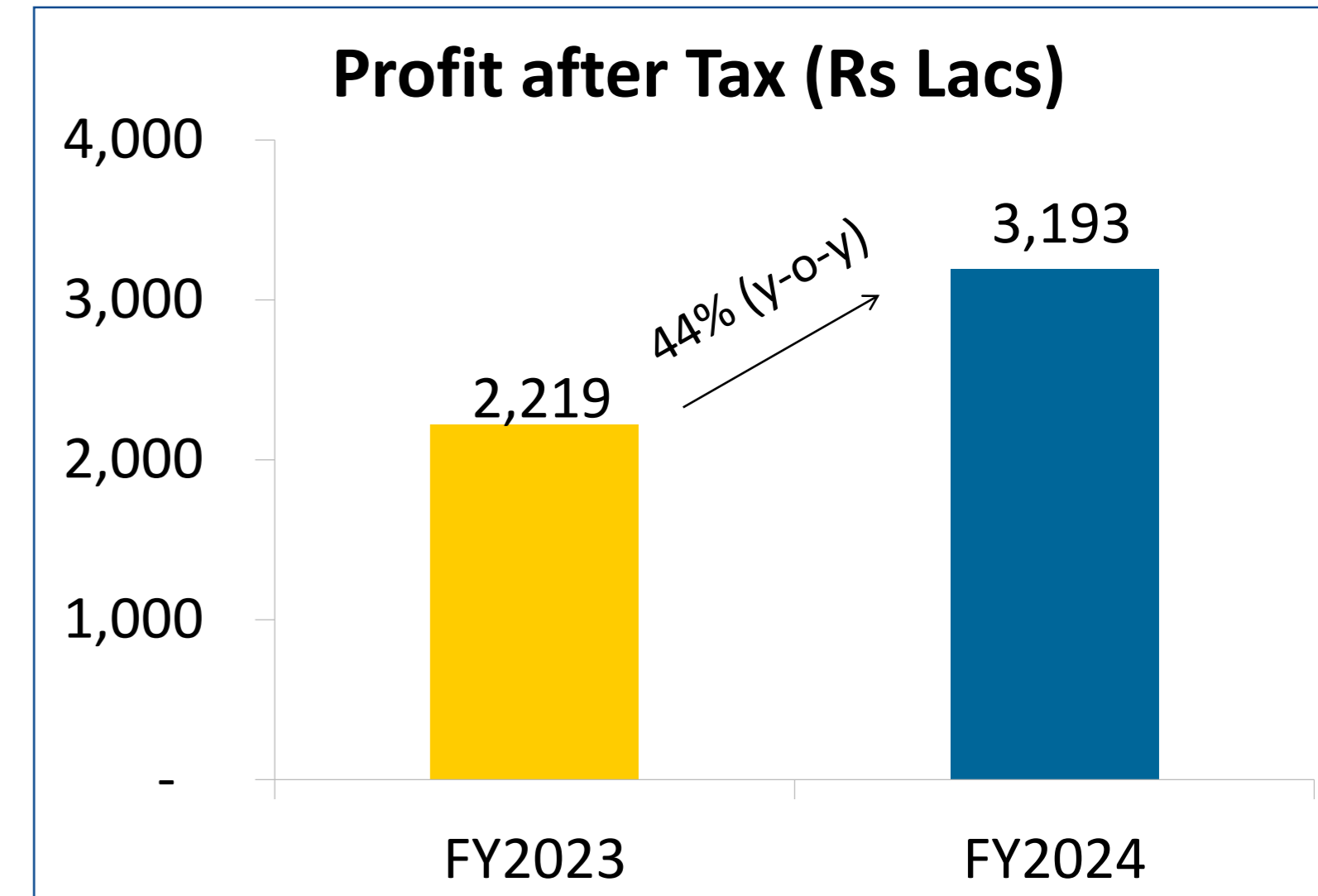
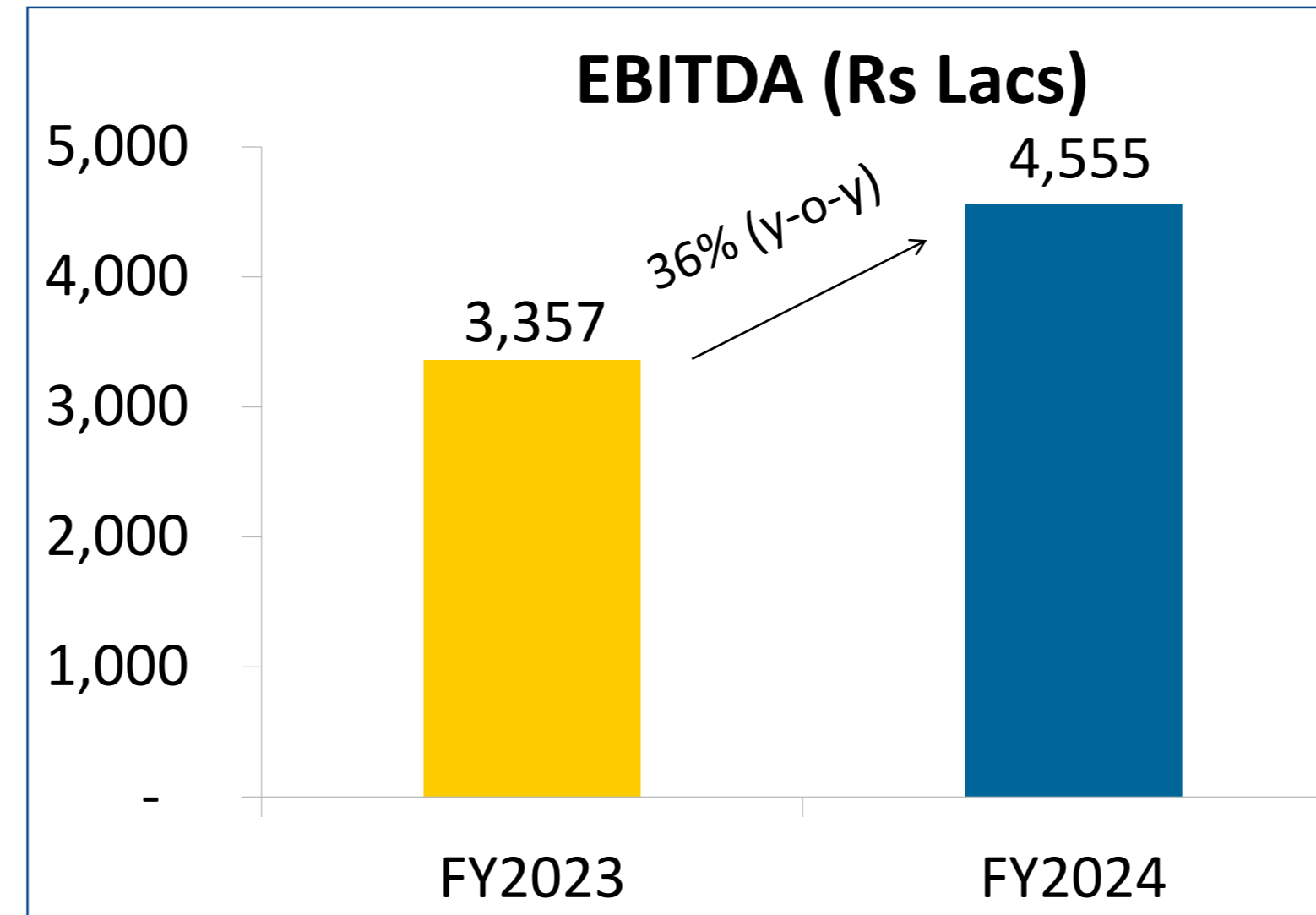
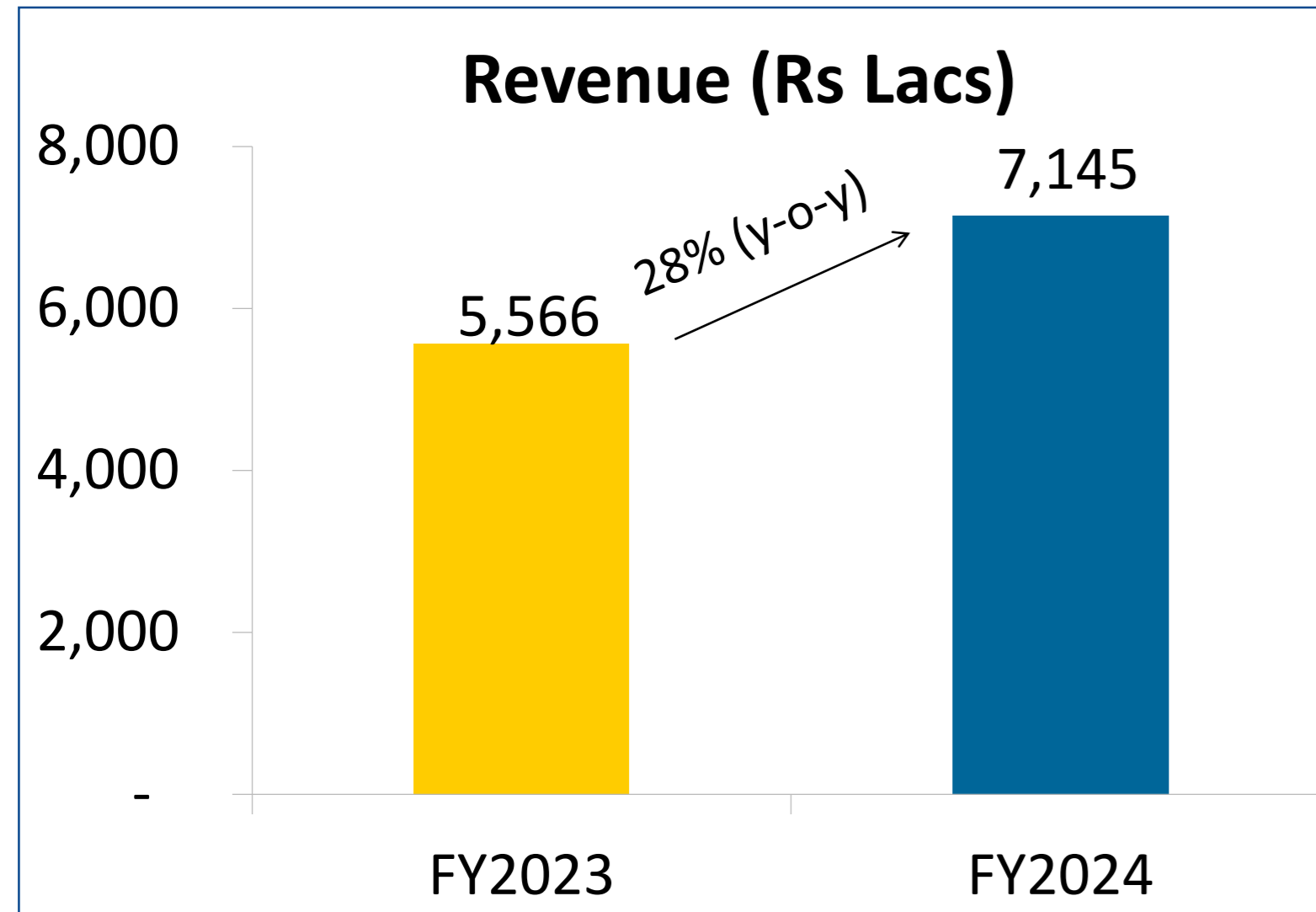
The Board of Directors of the Company in their meeting held on 14th February 2023, approved a composite scheme of arrangement ('Scheme') under section 230 to 232, amongst Srajan Capital Limited (Transferor Company), Career Point Limited (CPL) (Transferee Company/Demerged Company) and Career Point Edutech 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. 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. **Hon'ble NCLT - Chandigarh bench has scheduled next date of hearing for the second motion order as 19 July 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	Q4FY23	Q3FY24	Q4FY24	FY2023	FY2024
Income					
Income from Operation	2,482.7	2,650.3	2,564.7	8,536.7	10,158.2
Other Income	223.9	158.7	445.5	587.8	1,296.3
Total Income	2,706.6	2,809.0	3,010.1	9,124.5	11,454.6
Expenditure					
Cost of Study Material	24.8	65.4	100.2	326.7	428.9
Employees Cost	243.2	261.3	260.2	933.5	1,016.5
G&A and other expenses	4,551.5	277.6	707.2	5,760.0	2,141.4
Dep. & Amort.	101.1	99.8	97.7	416.4	394.6
Finance Charges	30.6	39.6	51.5	181.7	164.2
One-off Provision					
Total Expenditure	4,951.2	743.6	1,216.8	7,618.4	4,145.5
EBITDA	(2,112.8)	2,204.8	1,942.5	2,104.2	7,867.8
EBITDA Margin	-78.1%	78.5%	64.5%	23.1%	68.7%
Operating EBITDA	(2,336.8)	2,046.1	1,497.0	1,516.4	6,571.5
Op. EBITDA margin	-94.1%	77.2%	58.4%	17.8%	64.7%
Profit Before Tax	(2,244.6)	2,065.4	1,793.3	1,506.1	7,309.0
PBT Margin	-82.9%	73.5%	59.6%	16.5%	63.8%
Profit After Tax	(1,635.5)	1,503.7	1,426.1	1,195.4	5,707.4
PAT Margin	-60.4%	53.5%	47.4%	13.1%	49.8%
EPS (Rs)	(8.99)	8.27	7.84	6.57	31.37

Income Statement - Standalone

Income Statement	←----- Standalone -----→				
Rs Lakhs	Q4FY23	Q3FY24	Q4FY24	FY2023	FY2024
Income					
Income from Operation	1,278.4	1,648.9	1,358.2	5,189.9	6,261.0
Other Income	128.1	38.3	342.7	376.1	884.2
Total Income	1,406.5	1,687.2	1,700.9	5,566.0	7,145.2
Expenditure					
Cost of Study Material	9.8	(24.3)	53.7	163.1	169.9
Employees Cost	217.7	230.9	225.7	841.0	894.6
G&A and other expenses	405.4	374.1	442.3	1,204.6	1,526.2
Dep. & Amort.	74.6	72.7	71.0	312.1	286.9
Finance Charges	21.7	28.2	40.8	83.6	115.2
Total Expenditure	729.2	681.6	833.4	2,604.4	2,992.7
EBITDA	773.6	1,106.5	979.3	3,357.3	4,554.6
EBITDA Margin	55.0%	65.6%	57.6%	60.3%	63.7%
			(0.02)		
Operating EBITDA	645.5	1,068.2	636.6	2,981.2	3,670.3
Op. EBITDA margin	50.5%	64.8%	46.9%	57.4%	58.6%
Profit Before Tax	677.3	1,005.7	867.5	2,961.6	4,152.5
PBT Margin	48.2%	59.6%	51.0%	53.2%	58.1%
Profit After Tax	553.9	714.4	645.4	2,219.3	3,193.2
PAT Margin	39.4%	42.3%	37.9%	39.9%	44.7%
EPS (Rs)	3.04	3.93	3.55	12.20	17.55

Balance Sheet

Balance Sheet	←----- Standalone ----->			←----- Consolidated ----->		
	Rs Lakhs	31-Mar-2023	31-Dec-2023	31-Mar-2024	31-Mar-2023	31-Dec-2023
Liabilities						
Shareholders' fund	44,722	46,932	47,375	47,087	51,936	53,189
(a) Share Capital	1,819	1,819	1,819	1,819	1,819	1,819
(b) Reserve and Surplus	42,903	45,113	45,555	45,268	50,117	51,370
Non-current Liabilities	1,190	1,299	1,315	1,358	4,909	4,904
(a) Def. Tax Liabilities	1,169	1,273	1,295	810	279	236
(b) Provisions & Others	21	25	19	548	4,630	4,669
Current Liabilities	831	924	824	908	2,004	2,363
(a) Current Liabilities	795	767	709	750	1,570	1,889
(b) Provisions	36	157	115	158	434	474
Borrowings	1,421	1,092	2,966	2,562	1,575	3,460
Total Liabilities	48,164	50,247	52,479	51,916	60,424	63,916
Assets						
Fixed Assets (inc. WIP)	12,635	11,069	11,016	20,780	19,314	19,211
Non-current Assets	30,152	29,921	30,134	14,516	24,334	27,820
(a) Loans and Advances	13,289	13,016	13,229	14,381	24,165	27,612
(b) Investments	16,863	16,905	16,905	134	169	209
(c) Other Assets	-	-	-	-	-	-
Current Assets	5,377	9,257	11,328	16,620	16,777	16,885
(a) Inventories	117	110	98	154	112	113
(b) Sundry Debtors	330	584	145	2,296	1,753	1,014
(c) Cash & Bank Balances	92	92	87	1,451	629	664
(d) Current Investments	-	-	-	273	-	-
(e) Loans and Advances	4,838	8,471	10,999	12,447	14,282	15,094
Total Assets	48,164	50,247	52,479	51,916	60,424	63,916

Blueprint for Growth: Multiple factors to drive sustainable growth

Sky is the limit for our growth trajectory, 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.



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 of eBooks, Videos, 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

- 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

Investment Highlights

[NSE: CAREERP, BSE: 533260](#)

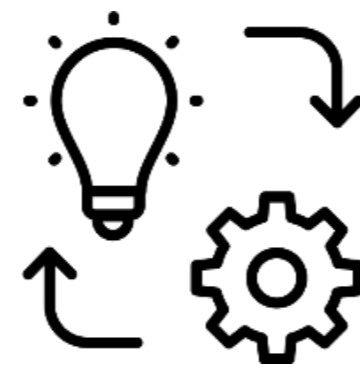
Legacy

Strong brand equity since 1993, Experienced management and Proprietary resources



Sustainable Businesses

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



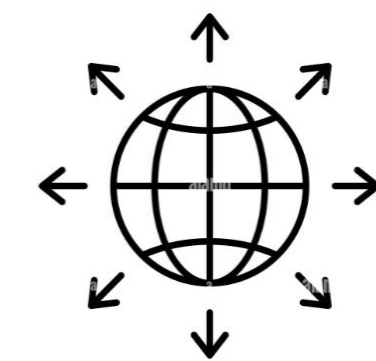
Strong Financials

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



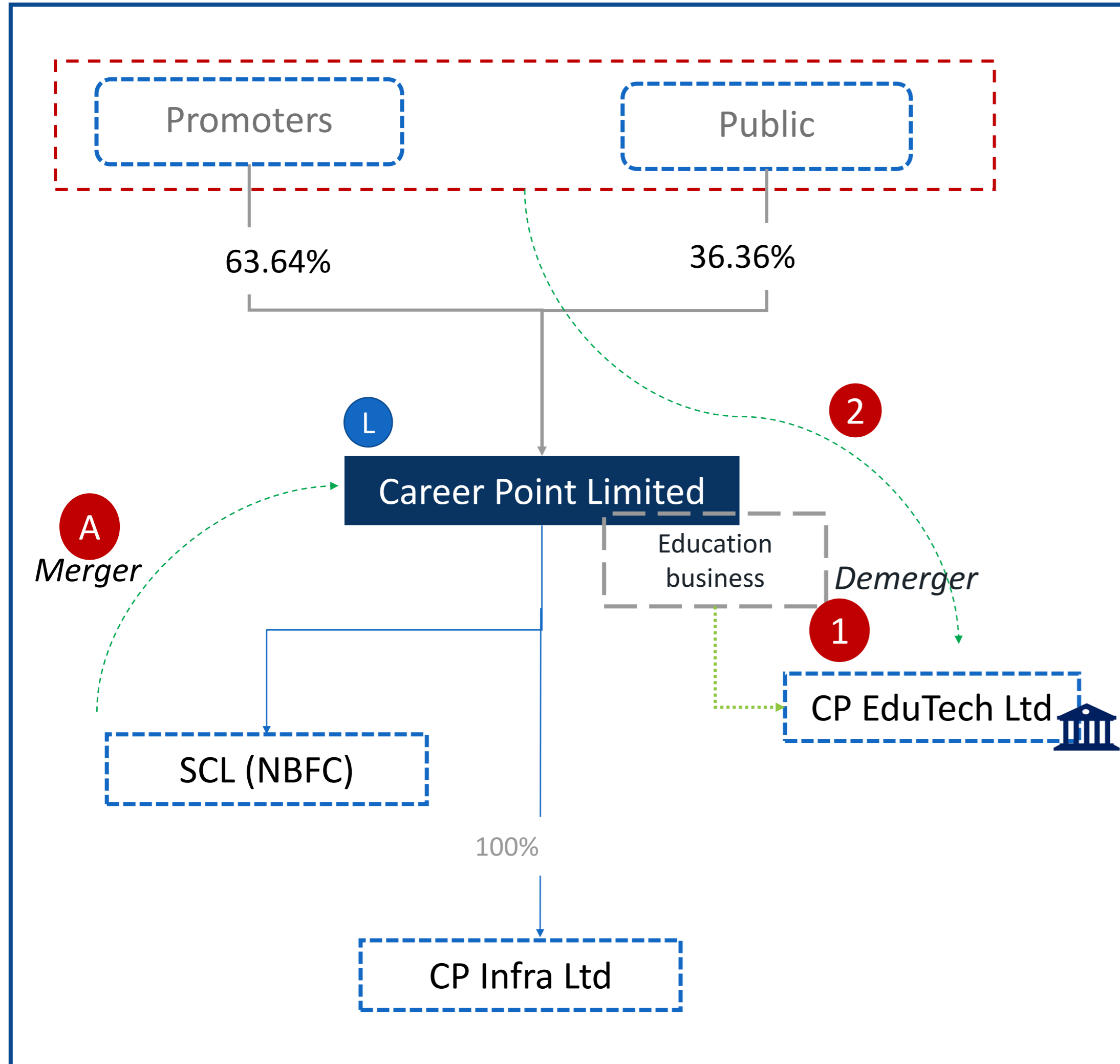
Investor's Diary

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

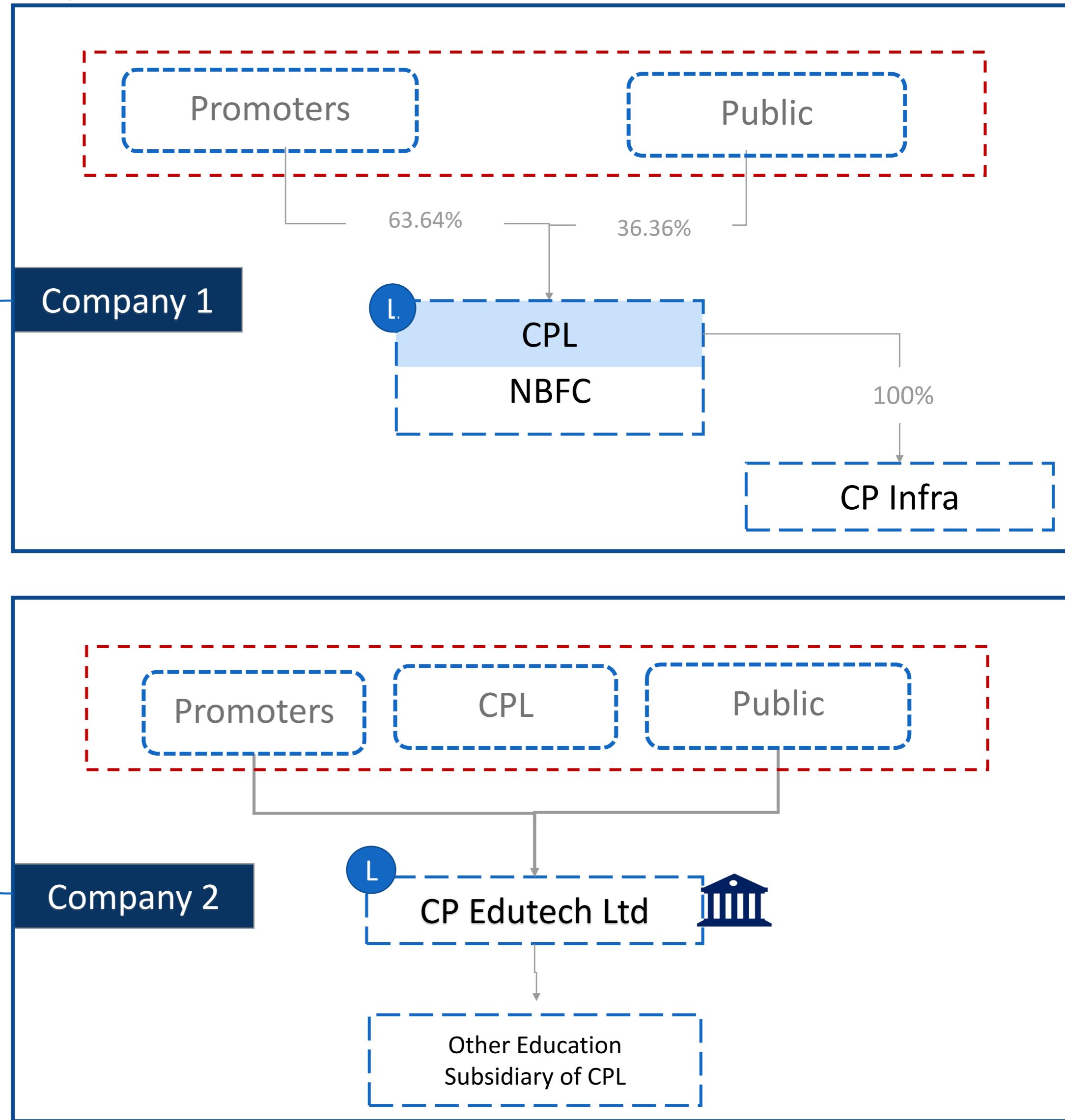
Annexures

Strategic Merger/Demerger Scheme

Current Structure



Proposed Structure



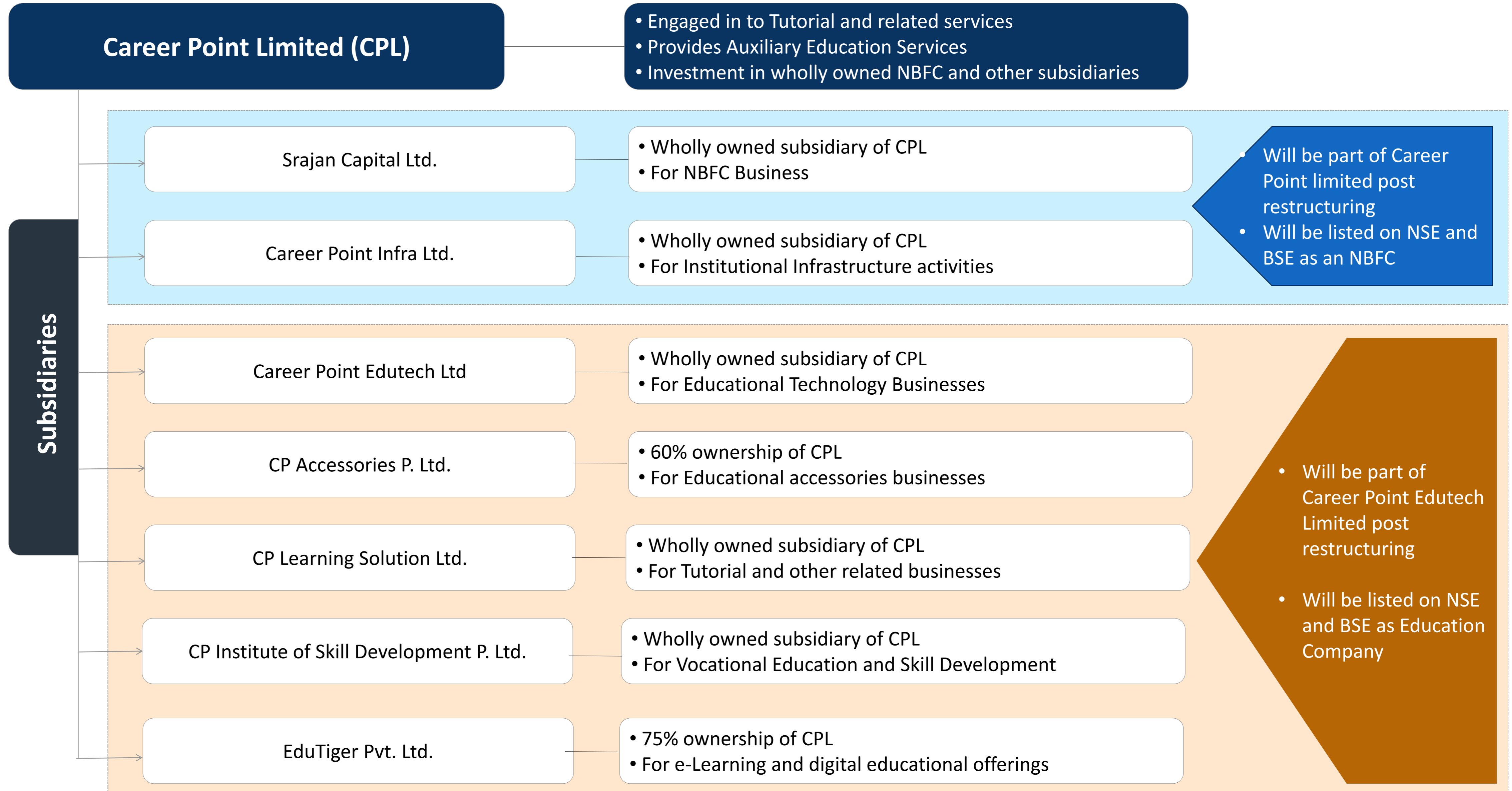
L: Listed entity

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



Disclaimer

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Thank You

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