



Western Australia's education infrastructure loan programme gains absolute system predictability

About the client

The Department of Education operates the Low Interest Loan Scheme on behalf of the Government of Western Australia. The programme provides specialised capital financing to local primary schools, secondary schools and universities, accelerating essential campus infrastructure development and capital works.

Objective

To establish a reliable, standardised Loan Management System to service and maintain a specialised infrastructure loan portfolio — delivering low-cost funding to educational institutions efficiently, while ensuring total system predictability, operational consistency and simplified government reporting.

Challenges

Highly unique loan logic. Standard commercial lending rules did not apply. As a government-funded educational support initiative, the programme could not charge standard default penalties or commercial fees, requiring highly custom rules.

Complex implementation requirements. Balancing conventional lending frameworks against programme-specific rules created a technical environment that off-the-shelf commercial core software could not handle natively.

Human operational variance. Manual processing introduced inconsistencies, as execution varied across case managers, where the Department needed complete rule-based uniformity.

Reporting and maintenance friction. Maintaining portfolio health and generating government compliance reports manually was time-consuming and difficult to audit.

The client's new normal

Finnate deployed InvestFact the post-approval loan management engine powered by Finnate, as the dedicated servicing backbone for the Department of Education, natively executing the scheme's custom lending logic without custom core rewrites.

For the Department of Education, InvestFact made portfolio maintenance and reporting remarkably simple. The single biggest impact was introducing absolute system predictability ensuring that when the system works, every loan functions with total consistency every time, removing the operational variance of manual processing.

-Department of Education, Government of Western Australia

Complete predictability

An automated engine replaces human variance, so every school loan functions consistently and identically each time it executes.



Simplified maintenance

Day-to-day portfolio administration became straightforward for the Department's team, with no spreadsheet workarounds.



Effortless reporting

Streamlined compliance reporting gives the Department immediate visibility over portfolio health and state infrastructure funding.



Operational ease

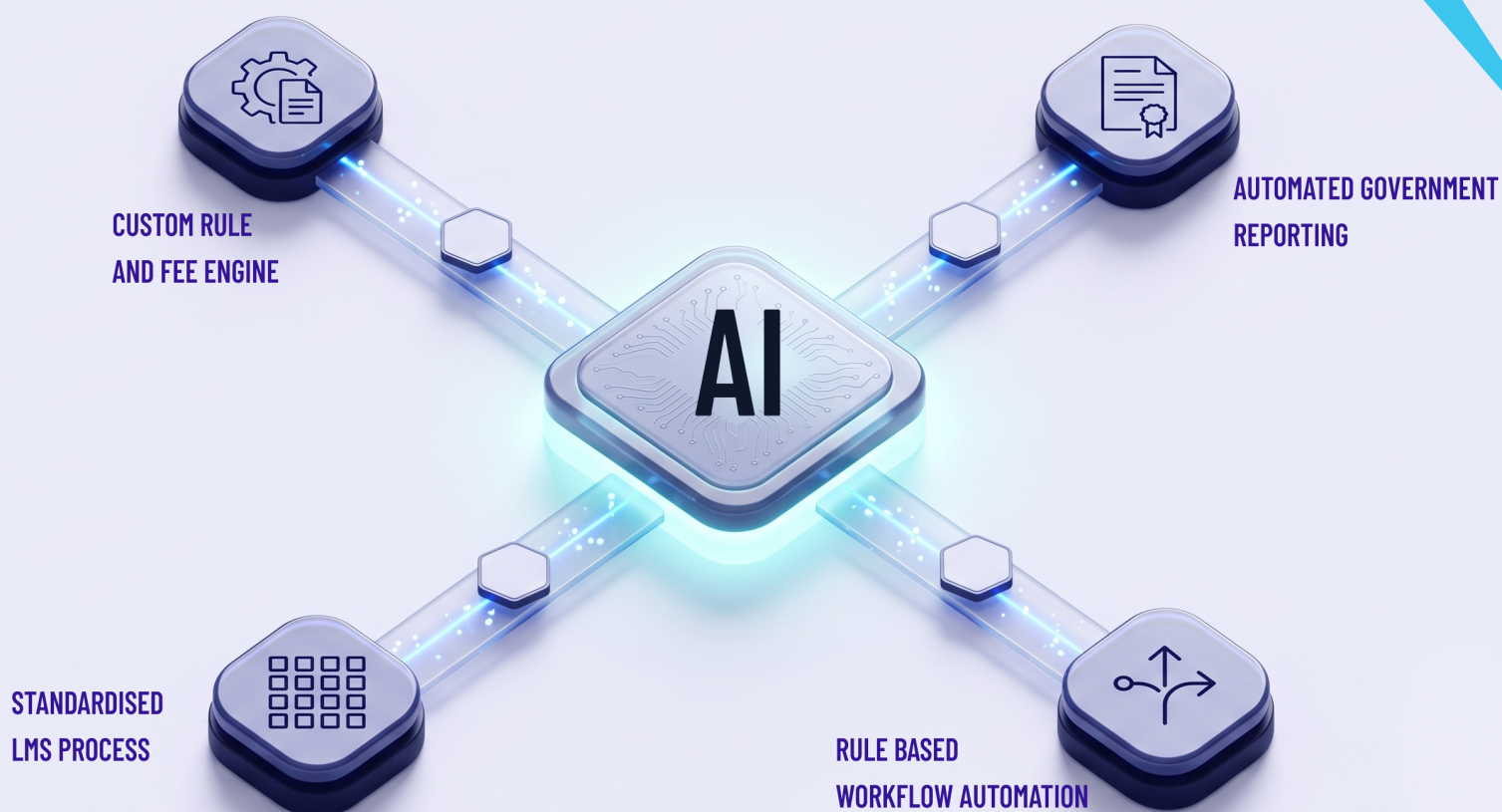
Substantially simplified operations for Department staff while maintaining full compliance with state programme guidelines.



Finnate features at play

- ✓ **Custom rule and fee engine** — native configuration of specialised programme rules, including low-interest schedule management and penalty-free servicing workflows, with no core software rewrite required.
- ✓ **Standardised LMS processing** — automated account maintenance, repayment tracking and loan servicing, ensuring every loan in the portfolio executes uniformly.
- ✓ **Automated government reporting** — built-in reporting pipelines engineered to generate accurate, audit-ready compliance data for state government stakeholders on demand.
- ✓ **Rule-based workflow automation** — automated post-approval loan management that removes manual spreadsheet workarounds from the servicing process entirely.

Revolutionise your business with Finnate's modules.



Looking To Achieve Similar Transformation? Get A Demo.



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