

# PROSPECTUS



Cornerstone  
Performance  
Solutions

Change Tomorrow

A person in an orange shirt and dark shorts is climbing a large, textured rock face. The scene is set against a dramatic sunset sky with orange, yellow, and blue hues. The person is positioned on the left side of the frame, reaching up the rock.

CHANGE TOMORROW,  
**MAKE IT COUNT!**



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# Welcome to Cornerstone Performance Solutions



Dear Reader,

Welcome!

The fact that you're reading this probably means that you are thinking about changing tomorrow.

You probably believe that more is possible – for yourself and the people who depend upon your success.

You may also recognise that learning is the most powerful tool we have at our disposal to actually create new versions of tomorrow. It's true for ourselves personally and professionally, for our families, for our employers and our own businesses, and for our communities and countries.

Certain people also recognise that to alleviate inequality and confront the planetary ecosystem crisis, learning is our best shot.

a message from  
**OUR CEO**

**Derek Shirley CEO**

**In our 20-plus years, we've helped shape many futures. It's what we set out to do.**

Cornerstone was founded in 1999, born of a dream of a small band of doers, on a path with heart.

If these are things you hold dear, you're looking in the right place.

Cornerstone Performance Solutions exists to **#changetomorrow** through learning, for a better world for business, society, and the planet. We put every ounce of our energy into being a leading "education for change partner", whether for professionals, for talent development leaders, and for organizational and business leaders, because each one faces the same challenge: we must build essential capabilities for a turbulent, disrupted future.

In this document, you'll find some of our passion reflected in our growing range of learning journeys whether they are qualifications, short programmes, or micro-learning experiences, each one enables people to take an aspect of their future into their own hands and become their best version of themselves.

We believe learning has no frontiers. That's why Cornerstone Performance Solutions has over twenty years of satisfied, empowered and successful students and business clients. Since we don't make promises we can't keep, we're accredited by various regulatory bodies.

To make learning convenient and manageable we've invested in a

technological platform that competes with the best, to put the learning our students most want and need right at their fingertips.

And to make sure the people we serve don't waste time and money and can apply what they learn, we've invested heavily in understanding exactly how learning happens, and what it takes to enable people to go beyond academic knowledge to real-life results.

When any person learns with us, they can rest assured that that experience will reverberate through their mindsets and their work in action, which will be reflected that in what they achieve. As we lean heavily on learning sciences, and combine that insight with a certain art, we're able to offer programmes that live up to our promise:

We help people to change tomorrow.

**Dr Derek Shirley**  
CEO

D. Litt. et Phil (Psychology)

## About Cornerstone Performance Solutions

Cornerstone Performance Solutions is a socially responsible private educational institution. We believe that people learn best when they have a clear goal. Learning should entail the process of discovering and collaborating, and then applying all these skills in both their personal and professional lives. In order to facilitate this process, Cornerstone Performance Solutions integrates these elements of learning into a digital environment, working as a fully virtual higher education institution, so we can help everyone on their journey – no matter where they are.

It is no secret that the world of banking is one that is notoriously competitive, with each passing year proving that it is an industry that is not only changing but becoming more intense. As with every industry, there are expectations that those working within it have certain qualifications, many businesses making it a mandatory requirement, as they believe it assists in making the client experience more seamless for both parties. Without qualified people at all levels, the banking sector would ultimately collapse.

In this regard, Cornerstone Performance Solutions considers ourselves an important partner for the entire banking sector, as we aim to help banks adapt and thrive by working with their employees to boost their skills and succeed in ways they never knew were possible through our unique approach to teaching, becoming one of South

Africa's leading providers of occupational qualifications, designed to help someone adapt to a specific kind of job within their industry, functioning as a stepping-stone to senior positions and further career opportunities. Research amongst our graduates returned favourable results, with the conclusion indicating that the manner in which our institution delivers its programmed, as well as our methods of providing support to our students, had a significant impact on the workplace, leading to a different mindset by graduates towards their jobs and their capacity to work well within the workplace.

The curriculum at Cornerstone Performance Solutions has previously been occupational in nature (providing NQF Levels 4 and 5) and supported by a range of short courses (Academy). However, as we are a forward-thinking institution, it has been decided that we continue to integrate with the requirements of a continuously progressing industry. This has entailed the introduction of higher education qualifications, in addition to our previous offerings. The "banker of the future" cannot depend on outdated methods of education and should continue to push themselves further to master their industry. We intend to provide the space for anyone in financial services to grow themselves to this point, developing critical thinking abilities and a range of other important abilities, both practical and theoretical.

## Purpose and Mission

Here at **Cornerstone Performance Solutions**, we approach education from a student-based perspective, where we aim not only to provide an education to our students, but to instil values that go further than solely the financial sector.

Our firm belief is that once a student has attended our courses, they are not only equipped with knowledge relevant to their specific field, but a set of values that they can assimilate into their life beyond their careers. The boundaries between our professional and personal lives continue to blur, and we are comfortable in the knowledge that our students are learning from the most relevant, up-to-date curriculum, as well as acquiring skills that set them above and beyond their peers in the working world.

We have condensed our purpose into these three core values:

- \* To create impactful learning experiences that touch and transform the lives of our students, their families, and future colleagues
- \* To enrich and deepen the personal significance and professional relevance for people at all levels in the financial sector
- \* To provide learning opportunities to a community over immense distances, as a way of connecting learners from across the country.

In both our pre-existing and new offerings, Cornerstone Performance Solutions is aimed at providing a comprehensive and engaging learning pathway. Our aim has always been to support professionals in the financial services sector in their plans to develop their career paths. Through our courses, students are able to be competitive on a global scale, taking their place in a rapidly growing industry that continues to find new ways to challenge us. At Cornerstone Performance Solutions, there is no obstacle too insurmountable for our alumni.



# Educational Foundations

To maximize the experience for our students, Cornerstone Performance Solutions is built on a solid foundation that aims to provide only the best education for our students, regardless of their level of experience or expertise. We have designed a learning framework that emphasizes resolving the challenges faced by adult students that aim to build a lasting career as a professional in the banking and financial sector.

We have designed a conceptual framework inspired by a value system that underlines humanistic values above anything else. Education is an endlessly important aspect of every industry, since not only does it provide knowledge and skills to all learners, but serves as a force that helps many students overcome poverty and oppression, allowing them to venture into the world with informed opinions and a strong set of skills

**“Quality education is an important right, which plays a vital role in relation to a person’s health, quality of life, self-esteem and the ability of citizens to be actively engaged and empowered”**

*White Paper for Post-School Education and Training (2013)*

We believe that students are as important in constructing their own knowledge as their educators. They are not merely passive observers or docile recipients of theoretical knowledge.

Practical engagement on all levels of their education is paramount to their success.

In order to ensure that our educational foundations are servicing students to their fullest capacity, **Cornerstone Performance Solutions has developed a series of theories that continuously inform our approach to:**

- The design of learning programmes
- The methods of teaching and learning
- The techniques and criteria used in assessments

Cornerstone Performance Solutions fully commits to the promotion and implementation of the constitutional right to equality in order to boost economic development. As a proudly South African institution, we aim to promote the continued transformation of the national workforce through the enactment of equity and the elimination of unfair discrimination, which we believe will achieve a diverse and broadly representative workforce. Cornerstone Performance Solutions partners with the Reggie Feldman Educational Trust (RFET), which aims to promote the development of disadvantaged youth, to concentrate our contribution and maximise the social impact of our corporate social responsibility initiatives.





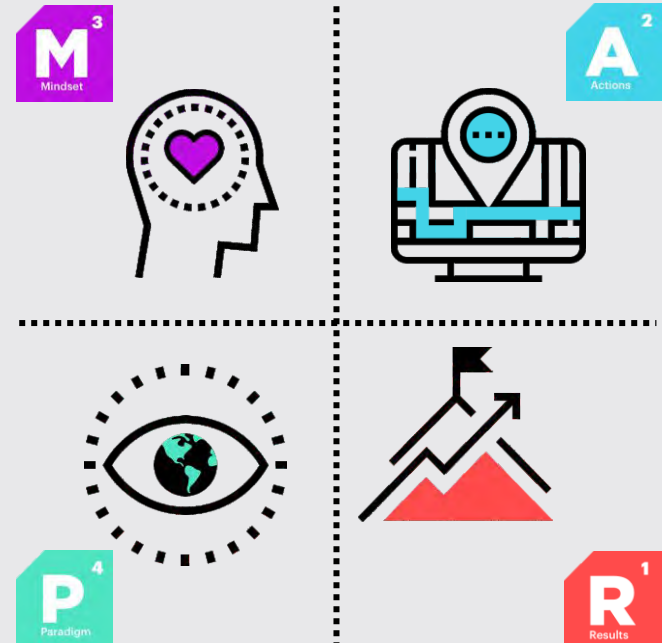
## The RAMPed® Approach

Cornerstone Performance Solutions has developed a framework referred to as RAMPed®, which is the science-based lens through which our philosophical aims can be summarized and assimilated into everyday practice, as well as ensuring that all appropriate learning outcomes are achieved through the careful curation of well-regarded psychological theories and approaches to education. RAMPed® is used to understand and shape effective behaviour that not only highlights the importance of teaching, but also the process of learning itself, using self-regulated behaviour focused on achieving specific results through a combination of both knowledge and skills. It has been shown that students gain confidence through experiencing small successes in their learning journey, which accumulates in stronger results in major assessments and ultimately

encourages further learning and greater career success.

RAMPed® is designed to ensure that learning is clearly focused on developing the following four elements in all students, regardless of their level of experience or extent of their knowledge:

- The disciplinary knowledge foundations of the student
- The associated professional mindsets
- The application of skills relating to ethics, critical thinking and problem-solving in order to achieve tangible results
- The cultivation of learning habits that lead to a strong work ethic in the professional sector



**Cornerstone Performance Solutions** is committed to rigorous academic and corporate governance, as demonstrated by our strong leadership. We strive to be an institution that bodies every word of our purpose and mission, providing the capacity for high performance, good quality education and a reputation for strong governance, balanced with academic strength as represented in our state-of-the-art curriculum, flexible methods of assessment, high-quality research and a range of other key academic activities. Our leadership ensures that students are exposed to a relevant, quality educational experience that positively impacts their employability in the working world.

The Academic Board of Cornerstone Performance Solutions takes overall accountability for the academic work, with responsibilities being shared between independent board members from a range of banks that come from several different educational backgrounds, and the academic staff responsible for the curriculum, assessment, research and other academic activities. Furthermore, the Cornerstone Performance Solutions Board of Directors is the custodian of the institutes business strategy and informs and oversees all functions related to the business operations.



**Dr Derek Shirley**

**Chief Executive Officer**

*Doctor of Philosophy in Psychology (PhD)*



**Ms Karen Shirley**

**Chief Operations Officer**

*Bachelor of Commerce Industrial Psychology (Hons.)*



**Dr Indira Bhagaloo**

**Director Strategic Relations and Education**

*Doctor of Philosophy in the Management of Technology and Innovation*



**Mr Cliff Brunette**

**OD: Practice/Learning Methodology Lead**

*Master of Science in the Management of Technology and Innovation (MSc)*



## FACULTY

At Cornerstone Performance Solutions, we pride ourselves on employing a teaching and support staff that has substantial industry experience. We have aimed to provide the most considerable academic experience, which extends to the expertise that is represented by our faculty, who use their knowledge to support students and provide them with practical knowledge and theoretical foundations.

**Ms Sooraya Barry**  
*BA Psychology and Sociology Hons.*

**Dr Indira Bhagaloo**  
*PhD MOTI*

**Ms Esme Brits**  
*Bcom Human Resource Management Hons.*

**Mr Cliff Brunette**  
*MSc MOTI*

**Mr Hilton Damain-Harris**  
*Dip. Advanced Financial Planning*

**Mr Zito De Sousa**  
*MBA Accounting*

**Ms Thembisa Funani**  
*Higher Dip. In Banking*

**Mr Michael Gibbs**  
*MBA*

**Mr Bernard Gora**  
*BSc. Hons. Statistics*

**Mr John Grimes**  
*Certificate in Marketing*

**Ms Laurinda Hendricks**  
*Adv. Diploma in Management*

**Mr Jurie Human**  
*Adv. Diploma in Credit*

**Ms Elizabeth Jacobs**  
*Cert. in Banking | Dip. Credit | Adv. Dip. Credit*

**Ms Mervyn Jacobs**  
*BEd Hons.*

**Mr Gerald King**  
*Associate Diploma Finance*

**Mr Taelo Manala**  
*BSc. Economics*

**Mr John Marquis**  
*MSc Finance*

**Ms Dudzile Mkhize**  
*Bcom*

**Mr Theodorus Potgieter**  
*Msc*

**Ms Dawn Pretorius**  
*Mcom Economics*

**Ms Patricia Roper**  
*MBL*

**Mr Brian Scallan**  
*MBA*

**Dr Derek Shirley**  
*PhD*

**Mr Jakobus van Wyk**  
*Certificate in Training*

**Ms Karen Verster**  
*PGDip Educational Leadership*



# ACADEMIC PROGRAMMES

## CORNERSTONE PERFORMANCE SOLUTIONS OFFERS THE FOLLOWING PROGRAMME:

SAQA ID	Name of Qualification	NQF Level	Qualification Type
111129	Higher Certificate in Banking	5	HEQSF
20185	Further Education and Training Certificate: Banking	4	OQSF
20186	National Certificate: Banking	5	OQSF
96100	National Certificate: Generic Management: General Management: Banking	5	OQSF

The following outlines all the requirements and curricula for the various courses offered by Cornerstone Performance Solutions:

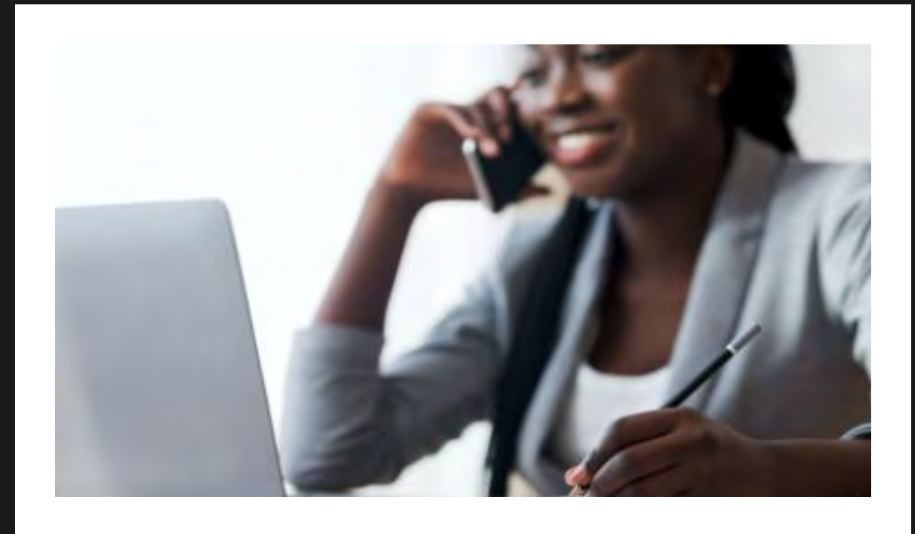
The Higher Certificate in Banking qualification is designed for students to develop an informed understanding of the core areas of banking, as well as to provide a detailed overview of the key concepts and principles related to the industry. This qualification offers students the opportunity to solve pre-existing problems within a familiar banking context, while developing their skills in handling novel obstacles that

may emerge in the future. As part of this qualification, students will apply standard procedures and learn new techniques that will aid in developing an understanding of the industry, sharpen their problem-solving skills and learn new strategies that will be applicable to all disciplines within the banking sector, including personal banking, business banking, banking operations and first-level management.

## HIGHER EDUCATION QUALIFICATIONS

### HIGHER CERTIFICATE IN BANKING

<b>SAQA ID</b>	111129
<b>NQF LEVEL</b>	5
<b>CREDITS</b>	120
<b>DURATION</b>	12 MONTHS
<b>FBS FAIS</b>	G FOR ALL CATEGORIES IN CAT. 1
<b>LEADERSHIP ID</b>	N/A
<b>MODE OF DELIVERY</b>	DISTANCE (DIGITAL ONLINE)



## HIGHER CERTIFICATE IN BANKING (SAQA ID - 111129)

### MINIMUM ADMISSION REQUIREMENTS

A recognized **National Senior Certificate or Senior Certificate** with the following minimum criteria:

- 1st Language } One must be English with a minimum aggregate of 33%
- 2nd Language }
- Mathematics or Mathematical Literacy with a minimum aggregate of 40%

**A Senior Certificate (Amended)** with the following minimum criteria:

- 1st Language } One must be English with a minimum aggregate of 30%
- 2nd Language }
- Mathematics or Mathematical Literacy with a minimum aggregate of 40%

For candidates seeking entry without the prerequisite qualifications, or in cases where there is a lack of academic qualifications but an abundance of relevant knowledge and skills (acquired through work experience related to the field of study) **Cornerstone Performance Solutions** does implement a process of Recognition of Prior Learning (RPL), whereby applicants must demonstrate suitability for admission, which will be at the Registrar's discretion on a case-by-case basis, whereby knowledge and experiences will be formally assessed to determine if a prospective candidate qualifies for the minimum admission requirements of the programme. This allows for the development of an equitable education system that facilitates access to, mobility and progression.

**Cornerstone Performance Solutions** will also allow candidates access through mature age exemption, which gives applicants provisional acceptance, granted that they pass the first module of the programme, after which the provisional status will be converted to full acceptance. In the event that a prospective student is unsuccessful in achieving the above, alternative options will be discussed with the candidate.

In order to receive a Higher Certificate in Banking, a student is required to earn 120 credits, which are acquired through a combination of six compulsory courses and a choice of one of four electives. The curriculum for this qualification is as follows:

### HIGHER CERTIFICATE IN BANKING

COMPULSORY MODULES		ELECTIVE MODULES ( <i>CHOOSE ONE</i> )	
Academic Literacy	10	Personal Banking	20
Economics 1	15	Business Banking	20
Foundational Banking Practice	20	Banking Operations	20
Financial Accounting 1	15	Business Management 1	20
Ethics and Compliance in Banking	20		
Client Solutioning in Banking	20		
<b>credits 100</b>		<b>credits 20</b>	
<b>TOTAL: 120 credits</b>			



# VOCATIONAL QUALIFICATION

## FURTHER EDUCATION AND TRAINING CERTIFICATE: BANKING

<b>SAQA ID</b>	20185
<b>NQF LEVEL</b>	4
<b>CREDITS</b>	121
<b>DURATION</b>	12 MONTHS
<b>FBS FAIS</b>	G FOR ALL CATEGORIES IN CAT. 1
<b>LEADERSHIP ID</b>	02Q020058211204
<b>MODE OF DELIVERY</b>	DISTANCE (DIGITAL ONLINE)

This qualification provides a foundation to the world of banking and financial services, providing practical guidance on how to apply your training in the workplace. It is designed through the process of combining banking and financial services theory with real-world solutions, and is aimed at showing students how the industry works, as well as providing them with insights into how they can assimilate their newly acquired skills to solve problems in this rapidly-growing industry.

FURTHER EDUCATION AND TRAINING CERTIFICATE: BANKING	
CURRICULUM	
COMPULSORY (CORE) MODULES	ELECTIVE (OPTIONAL) MODULES
Financial Services: Understanding your Business	Personal Effectiveness
Governance, Risk and Compliance	Asset-Based Finance
Financial Principles and Banking Calculations	Asset-Based Finance in Retail Markets
Banking Service Excellence	Foreign Exchange
	Communication Fundamentals
	Debt Collections and Recoveries
	Numeracy Fundamentals
	Business Communication



### FURTHER EDUCATION AND TRAINING CERTIFICATE: BANKING (SAQA ID – 20185)

#### MINIMUM ADMISSION REQUIREMENTS

A minimum of either a **Grade 12 National Senior Certificate**, or an equivalent **school leaver's certificate**.

Mathematical Literacy or Numeracy and Communications at **Grade 11 or 12/NQF Level 3**

Should a candidate not meet these requirements, Communication and Numeracy can be done in conjunction with the programme as elective modules at an additional cost





## NATIONAL CERTIFICATE: BANKING

<b>SAQA ID</b>	20186
<b>NQF LEVEL</b>	5
<b>CREDITS</b>	122
<b>DURATION</b>	12 MONTHS
<b>FBS FAIS</b>	G FOR ALL CATEGORIES IN CAT. 1
<b>LEADERSHIP ID</b>	02Q020057101205
<b>MODE OF DELIVERY</b>	DISTANCE (DIGITAL ONLINE)

This qualification provides a foundation to the world of banking and financial services, providing practical guidance on how to apply your training in the workplace. It is designed through the process of combining banking and financial services theory with real-world solutions, and is aimed at showing students how the industry works, as well as providing them with insights into how they can assimilate their newly acquired skills to solve problems in this rapidly-growing industry.

NATIONAL CERTIFICATE: BANKING	
CURRICULUM	
COMPULSORY (CORE) MODULES	ELECTIVE (OPTIONAL) MODULES
Future Banking	Asset-Based Finance in Retail Markets
Financial Acumen	Home-loans: Retail Markets
Client Experience and Solutioning	Shaping High-Performance Teams
Compliance and Risk Management	Foreign Exchange
	Fraud Awareness
	Business Credit Fundamentals
	Professional Effectiveness
	Project Management
	Regulatory Risk Management
	Think Like an Entrepreneur
	Banking Master Class



### NATIONAL CERTIFICATE: BANKING (SAQA ID – 20186) MINIMUM ADMISSION REQUIREMENTS

A minimum of either a Grade 12 National Senior Certificate, or an equivalent school leaver's certificate at NQF Level 4



## NATIONAL CERTIFICATE: GENERIC MANAGEMENT: GENERAL MANAGEMENT: BANKING

<b>SAQA ID</b>	96100
<b>NQF LEVEL</b>	5
<b>CREDITS</b>	163
<b>DURATION</b>	14 MONTHS
<b>FBS FAIS</b>	G FOR ALL CATEGORIES IN CAT. 1
<b>LEADERSHIP ID</b>	02Q020050001205
<b>MODE OF DELIVERY</b>	DISTANCE (DIGITAL ONLINE)

This qualification aims to provide students with an understanding of leadership in banking and an overview of how banks are managed and their methods of remaining sustainable, training candidates to be the leaders of the future. It is built on allowing ambitious students to grow beyond their foundational roles in banking, transitioning to junior leadership and beyond. The qualification teaches students about the intricate details of the banking industry and its place in the economy, as well as looking at banking financials, the future of banking, methods of leadership and techniques of team management. Candidates will gain an understanding of industry disruptors such as technology, cybersecurity, fintech, big data, cryptocurrency, artificial intelligence, robotics and digital banking, all of which have an impact on the banking sector.

### NATIONAL CERTIFICATE: GENERIC MANAGEMENT: GENERAL MANAGEMENT: BANKING

Agile Banking  
Financial Performance  
Management Agility  
Empowering Performance  
Building Excellence  
Locking in Value



### NATIONAL CERTIFICATE: GENERIC MANAGEMENT: GENERAL MANAGEMENT: BANKING(SAQA ID – 96100) MINIMUM ADMISSION REQUIREMENTS

A pass mark for English (40%) and Mathematics (30%)  
at Grade 12 / NQF Level 4

Should a candidate not meet these requirements, Communication and Numeracy can be done in conjunction with the programme as elective modules at an additional cost



# ADMISSION REQUIREMENTS

The following are the conditions which all potential students at Cornerstone Performance Solutions will need to meet to enrol:

- ✓ A student may register at Cornerstone Performance Solutions on condition that they are not presently registered at any other institution for another qualification
- ✓ As Cornerstone Performance Solutions makes use of online learning methods, students are required to have regular access to personal technology, including a device that can connect to the digital learning platform (such as a personal computer, laptop or tablet) and either a steady supply of data or a stable internet connection.

To enrol in a particular course, applicants are expected to meet the minimum statutory requirements of the relevant qualification, as well as any additional requirements indicated in the admission criteria. This is in line with the policies and regulations established by the Department of Higher Education and Training, as well as the Quality Council for Trades and Occupations.

## ADMISSION PROCEDURE

All potential students must complete an application form and submit it to the Student Support Department via the Cornerstone Performance Solutions website (<https://cps.co.za/application/>).

This must be accompanied by the following:

- ✓ All required supporting documentation
- ✓ Proof of payment of the application fee (Refer to email where you can request a list of requirements.)

Further information on the specific processes and dates relating to the relevant programme will be communicated by the Student Support Department

## ADMISSION FEES

Applicants are required to pay a non-refundable admission fee, which functions as an administrative charge for the application process. Once a student has been granted admission to the programme, a registration fee will be required.

Should a student register for a programme but no longer choose to attend, they will be held liable for cancellation fees

Kindly contact us on the details below to request up-to-date details of fees, as well as for all matters regarding payment options.

## STUDENT SUPPORT

Not only does Cornerstone Performance Solutions pride itself on the strength of our academic programme, but we also aim to provide students with an environment in which they can receive continuous support. Students that require assistance with assessments, course material or any other content with which they may struggle are given the help they are needed through our system of academic support, which is conducted without any additional fee. This extends to both students who actively seek help, and those that are identified as being at risk of failure, giving all students the appropriate tools they need to enable them to improve in these troubling areas. We believe that no student should be left behind, so our mission is to provide every student, regardless of their level of ability, the chance to succeed.

## ACADEMIC HONESTY POLICY

Our institution is built on a foundation of honesty and ethical behaviour, and we expect all students, academic staff and those in leadership positions to conduct themselves in a manner that honours our policy of complete academic honesty. The faculty and students of Cornerstone Performance Solutions have a joint responsibility for maintaining academic integrity and guaranteeing a high standard of conduct. Students have a responsibility to refrain from acts in which they know impairs the academic integrity of Cornerstone Performance Solutions. This includes, but is not limited to cheating, knowingly providing false information and plagiarism. The latter is a serious offence, and should any student be caught engaging in the act of stealing another's work and submitting it as their own, Cornerstone Performance Solutions reserves the right to take action in accordance with our academic honesty policy.

## LANGUAGE POLICY

While Cornerstone Performance Solutions is a proudly South African institution that recognizes the range of cultures and languages that populate our country, our current model only allows us to offer tuition in English at the moment. All learning material is provided in English, and all assessments are conducted in English. Students are not penalized for grammatical or spelling errors.



# WHERE TO FIND US



T: 011 789 1957 E: [Info@cps.co.za](mailto:Info@cps.co.za) W: [www.cps.co.za](http://www.cps.co.za)

Address: 39 Grove Street, Randburg, Johannesburg, Gauteng

FB: Cornerstone Performance Solutions



## LEGAL INFORMATION

Cornerstone Performance Solutions (Pty) LTD is a registered private company in terms of Section 54(1) of The Companies Act, 193 (Act 61 of 1973) as amended. Registration number: 2002/007499/07.

Cornerstone Performance Solutions (Pty) LTD is registered by the Department of Higher Education and Training (DHET) as a Private Higher Education Institution under the Higher Education Act 1997, registration number: 2020/HE07/001 as well as being a fully accredited Skills Development Provider.

Cornerstone Performance Solutions (CPS) holds the following accreditations in both the Higher Education and Occupational Education spaces:

- Council of Higher Education
  - BankSETA – 557023
  - ServiceSETA – 14054
- Quality Council for Trades and Occupations -QCTOSDP00181218 -1497

### Disclaimer

The information in the document is subject to change. Please consult with CPS's student support team at +2711 789 1957, to ensure that you have the latest information.

