

# Make quick and easy payments to schools



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Douglas Hoernle attributes his success with the launch of Karri Payments to 'picking a problem and solving it well'.



Douglas Hoernle, founder of Karri Payments

Karri Payments has been extraordinarily successful over the three years with 15,000 transactions a day, over a million South African parents and 600-odd schools currently using the payment platform to remove the need for any cash transactions on school campuses.

I decided to build a solution to solve this problem so that teachers could focus on teaching instead of being the class debt collector.

"Safety is a number one parent concern and we've had massive uptake for just this point alone – never mind the admin that it removes from both parents and teachers lives." says Hoernle.

We chat to founder, Douglas Hoernle, to find out more about the convenient payment platform.

#### **III** Can you tell us a bit about Karri Payments?

Karri is an app that enables parents to make safe, quick and convenient payments to their schools. To date we've helped millions of parents transact with almost 700 schools and organisations via secure, trackable mobile payments, thereby eliminating the risks of keeping cash on school premises. The Karri app is available for download on the iStore and Google Play and registering an account takes less than a minute.

# **!!!** When, how and why did you get started?

I was working in the education sector prior to founding Karri and noticed how much of a pain collecting payments from parents can be for teachers and bursars. The idea for Karri came about as a solution that solved that problem.

A quick search showed that nothing along the same lines existed and it all started from there. The first step in the process was securing interest from a bank to help us facilitate payments through the app. We were thrilled to attract Nedbank as a partner as they were already trying to make a difference in the education space with interesting solutions for schools. Karri was founded in 2016.

## **III** What is the core function of Karri Payments?

Our mission is to minimise the substantial load carried by parents by removing one of the many administrative tasks required on a daily basis. Instead of sending children to school with envelopes of cash for class outings and charity events, you're able to make fast payments of exact amounts straight to your school. School fees are also payable via Karri.

## **## What are some of the obstacles you've had to overcome since starting out?**

A challenge that we faced in the early days was the initial growth of the platform. We had a period in 2017 when adoption was meteoric, but the original platform could not handle the growth of users. We made a strategic decision at the time to bring on some highly experienced engineers to rebuild the platform, with a focus on internationalisation and scale and this has helped us immensely.

Another challenge that we face daily is the perennial fear of technology. I don't think it's a problem that is unique to the education sector – but we often face resistance to changing the status quo i.e. transitioning the parent body onto an app to deal with payments. It's something we're well versed in handling and find that after an initial test the audience is sold on the benefits.

## **III** What advice would you give to other aspiring entrepreneurs?

Something that has stood us in good stead at Karri is the idea of picking a problem, identifying a sector that it relates to and then solving it well. It's the single-minded approach to something that has made the difference for us. We're not trying to be too many things.

The second piece of advice is to surround yourself with a solid team. The crew at Karri has made all the difference in this business and it's grown to what it is today as a result.

## **III** What has been your proudest achievements thus far?

We've had an incredible run with feedback on both of the app stores. Our ratings are sky high and the reviews we get (sometimes up to 10 a day!) literally make us feel like we've achieved every day. We're making a real difference in millions of people's lives - from parents to bursars - and that is my proudest achievement.

Securing Nedbank as a partner has also been one of our biggest achievements in our journey.

### **III** What does the future of entrepreneurship look like to you?

Entrepreneurship is essential to growing our economy, and I am incredibly excited about the new possibilities technology provides to aspiring entrepreneurs. At Karri we found an incredibly small niche - ad hoc school payments - but through this we've built a large business employing people across South Africa. Imagine how many other niches are yet to be solved by a great piece of technology and a rock star team.

### What do you believe are the traits an entrepreneur needs in order to succeed?

Have passion, drive and be relentless with your dreams.

# **III** Why would you encourage someone to become an entrepreneur?

We desperately need more entrepreneurs in South Africa. Entrepreneurship is a world filled with incredible learning, excitement and possibility and allows you to add huge value to your community and country. Take the plunge, don't look back and give it everything you have, and it will be the wildest ride of your life

## **III** Where would you like to see Karri Payments in the next five years?

We'd love to see Karri collecting payments and assisting parents in ten countries across the world. In addition, we'd hope that the brand would be a household name for parents wanting to uncomplicate their lives.

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