



## Services Brochure

Focus areas:

1. Business Plan incorporating Strategy and Marketing
2. Strategic Redevelopment of the Business.
  - Strategy: Corporate and Business Unit.
  - Sales and Marketing to build a stable customer base.
3. Calibre Elite.
  - a. Customer Impact analysis
  - b. Leadership 360 Analysis
  - c. H Factor Entrepreneurship analysis.
  - d. Innovation/Risk and reward analysis
4. Accounting services
  - RiverStone Accounting.
  - Payroll
  - Statutory.
  - Auditing
5. Software sales
  - a. Pastel Partner
  - b. Paste Express
  - c. Pastel Payroll
6. Market Research projects
  - a. Competitor Analysis
  - b. Product Analysis
  - c. Value Chain analysis

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## Overview

This document contains a list of services for you to get an idea of what we do. We can do one-to-one sessions for half a day fully related to your individual problem or challenge you are facing right now right up to doing combinations of services listed below.

MJF GROUP is a management, accounting and business advisory group that provides its clients with proven business strategies, marketing planning and research, sales tactics and accounting and payroll services which have been developed by our principal officers over many years to address the several major problems facing most small to Medium-sized Enterprise (SME) operations today:

- Limited access to scarce resources
- Poor or no planning
- No strategic emphasis
- insufficient sales value and volume
- constrained profit margins
- stiff competition and tough market conditions
- limited capital value
- poor management information
- low compliance to SARS requirements

MJF GROUP's market place comprises SME companies. An SME for MJF GROUP is defined as any business with a turnover between R1 million and R165 million per annum, employing between 20 and 250 people.

**MJF GROUP** is run under the auspices of **MJGAF Consultancy cc.**

The founder Dr. Michael J Freestone is an accredited member of The Institute of Independent Businesses (IIB) ([www.iib.ws](http://www.iib.ws)).

He is also accredited by the Professional Practice Group (PPG) which is a select group of practising professional who have a fellowship with ICSA (The Institute of Chartered Secretaries and Administrators of South Africa)

**Riverstone Accounting Services** has been developed to assist those small and medium sized businesses that want to outsource their accounting and payroll functions. It also submits monthly PAYE, SDL and UIF returns to SARS. Annual Tax returns and preparation of IRP 5 reconciliations are all done at a nominal fee. **Riverstone Accounting Services** is affiliated to an audit firm that specialises in small to medium business.



This division is run by Mrs. G A Freestone, who is supported by MS. Nicolette Taryn Freestone. BBA. IMM B.Comm. Nicolette is also responsible for our Market survey department and assists with Business Planning activities.

### **Calibre- Elite**

Having a clear strategy and detailed business plan is not enough. To be effectively executed requires teams of people, who have unstoppable *belief, desire* and *capacity* to grow a company, and who are *alive* with the vision, the opportunity and the plan.

Calibre-Elite is an executive tool that is an accompaniment to the strategic plan, and an integral part of the operational execution of a business that monitors the capacity of people to:

- a) **Execute** business strategy
- b) **Impact** sales
- c) **Innovate**
- d) **Drive** Growth

Calibre-Elite works with ambitious companies who are reliant on their people to achieve challenging sales and profit targets.

- Happy with sales and profits?
- Sure about your business's future?
- Confident of your team's impact on business growth?

**Main Business Advisory Services:*****Business Plan A – 5 Days Consulting (SME R10m – R35m)***

1. 2 Day in your Business conducting in house research,
2. 2 1/2 days developing the Marketing and Business Plan.
3. 1/2 day presenting the results workshop to Executive.

**Brief Explanation:**

For any business, especially a small business or start-up, this assessment and resultant business plan including a marketing plan is ideal.

You'll get direction and a purpose-driven plan that is broken down into bite-sized chunks – easy for you to implement. The strategies are proven and tested and will work for your business especially because the bulk of what we suggest are low and no-cost strategies. The focus of all our plans is to provide you with a clear direction that ultimately leads you to increase your profits lower your costs and stabilise the business.

One of the biggest benefits of this 3 step service is that you get a quick turnaround from start to finish - you get your answer in 5 days.

***Business Plan B – 10 Days Consulting (SME R35m- R65m)***

1. 3 Days in your Business, analysing existing structures, results, processes and laying the foundation for the Business Plan with its development strategies,
2. 2 Day doing research on top 20% and bottom 20% customers and on 3 of your biggest competitors and why they are attracting your potential customers (Micro market research).
3. 2 days conducting staff interviews at senior and junior level identifying Swot in your company. **Note. Calibre Elite (See details under Calibre Elite.) activities can be introduced at this point.**
4. 2 days developing the business plan.
5. 1 day presenting findings to Executive and fine tuning the plan by setting out the milestones and implementation steps towards reaching your company success.

The result is a comprehensive Business Plan you can use as a “living document” to guide you daily and weekly to make the right decisions and proactively create your own future through focussing on the life blood – SALES – of your business.

The focus of all our plans is to provide you with a clear direction that ultimately leads you to increase your profits manage your costs and stabilise the business.

***Business and Strategy Plan C – 22 Days Consulting plus an optional Business Support program.***

1. 8 Days in your Business, confirming Vision, Mission and Objectives you're your business as well as analysing existing structures, financial results, marketing



- plans, sales plans, processes and laying the foundation for the Business Plan with its development strategies
2. 4 Days doing research on top 20% and bottom 20% customers and on 5 of your biggest competitors and why they are attracting your potential customers and your clients away from you.
  3. 4 days conducting staff interviews and submitting SWOT questionnaires to selected participants. **Note. Calibre Elite (See details under Calibre Elite.) activities can be introduced at this point.**
  4. 1 day conducting a SWOT analysis with carefully selected attendees.
  5. 1 day conducting a strategic planning exercise using the results from the SWOT analysis
  6. 4 full days developing and writing the This Business Plan including the results of the strategic planning meeting.
  7. **Optional Business Support program** consisting of a further one year one day per week or two days per month Business Support program which is designed to ensure that you're Business Plan says on track. (explained below)

### The Plan Layout

The standard layout of the Business Plan is:

1. Executive Summary: Highlights and positioning summary of the plan and your business.
2. Company Description: Legal establishment, history if existing or start-up if new, overview plans, etc.
3. Product or Service: Description what you're selling. Focus on customer benefits and how they answer target market needs and wants.
4. Market Analysis: You need to know your market, customer needs, where they are, how to reach them, etc.
5. Strategy plan and its Implementation: Specific key goals, performance targets and an Action Plan for each goal are covered and include management responsibilities with dates and budget. The Strategic plan implementation covers the following areas:
  - a. Unique Company Capabilities
  - b. Unique Selling Propositions
  - c. Product or Service Strategy versus the market (includes specific unique product/service propositions)
  - d. People and Resources
  - e. Positioning, Placement, Price, Promotion in the target market
  - f. Company workflows, processes and efficiency
  - g. Any company specific goals
6. Management Team: Include backgrounds of key members of the team, personnel strategy, and details.

7. **Financial Plan:** Include 3 year (5yr if required): profit and loss, cash flow, balance sheet. Break-even analysis and SIC business ratios with appendices.

### ***Business Support Program. (IIB)***

The purpose of this consultancy engagement is to provide you with much needed assistance (time, resource and knowledge) to implement the Business Plan. We work alongside you in your company for a full 12 months during which we allocate between a further two days per month to a day per week to assist you in implementing the plan and executing a “non executive” overview of the processes agreed to in the Plan.

We help you implement the plan through further implementation Meetings with the senior team, one-to-one sessions with various staff members, and training groups of staff and/or running workshops to educate, communicate and motivate.

We implement “test and measure” diagnostic tools and techniques for you to monitor the progress from staff and systems to make sure that you get the best value for money. We assist with ensuring that the management accounting system is set up to give you the required accounting feedback. If it means that you need to upgrade your system we assist with that aspect as well.

We assist in the development/improvement of staff practices, job descriptions, employment contracts, staff appraisals, staff incentives, staff employment and orientation procedures.

The Business Support program will provide you with clear direction and advise that ultimately leads you to increase your profits, manage your costs, stabilise the business and create real capital value. Being associated with the Institute of Independent Businesses (IIB) we can gain access to over 200 specialists in our group who have skills that can be called on at any time.

### ***Extra ad hoc services for use as an when the need arises:***

- **Strategy meeting attendance**

This is a 2 day engagement, which includes one day of preparation where all necessary research will be done to ensure that you get the best out of your 1 day meeting.

- Non-Executive appointments
- Board Meeting ex-officio appointment.
- Due Diligences

### ***Accounting Services***

**RiverStone Accounting Services offers a range of professional outsourcing services geared for the small to medium business. These services are grouped as follows:**

- **bookkeeping and full accounting,**
- **payroll outsourcing,**
- **Pastel Software sales, installation and training.**

**Outsourcing takes place where the client does not have the in-house knowledge and expertise as well as resources or infrastructure. Outsourcing releases a business from the performance of non-core tasks resulting in greater focus on key activities. Our outsourced option provides a simple, cost effective solution.**

**For adhoc projects our rates are typically R350 per hour, but, we can arrange a fixed monthly set fee for your outsourced accounting needs.**

- *Monthly, two-monthly or annual processing of accounting records*
- **Cashbook processing and monthly reconciliations**
- **Processing of sales invoices, credit notes, issuing statements**
- **Processing of supplier's invoices, goods return vouchers and monthly reconciliation of supplier's accounts**
  - **Preparation of management accounts**
  - **Completion of statutory returns**
  - **E Filing of VAT.**

### ***Payroll Outsourcing***

**Outsource your Payroll to RiverStone Accounting Services. Let us take over & manage all your payroll requirements.**

**Our Payroll outsourcing includes:**

- 1. Input, calculation and processing of payroll data - weekly & monthly.**
- 2. Generation of pay slips & payroll reports.**
- 3. Generation of third party payment schedules - medical aid, pension and provident fund contributions.**
- 4. Completion of statutory returns.**
- 5. Generation and reconciliation of IRP5 certificates.**
- 6. Monthly e filing of EMP 201 (PAYE, SDL, UIF.**
- 7. Submission to SARS annually. Processing of leave**

**Our rates are R240 per hour which results in a reasonable monthly fee.**

## **Pastel Software**

RiverStone Accounting Services *is a registered Pastel Service provider*

***The products we support are:***

### **Softline Pastel Software for Accounting**

Softline Pastel Accounting Software Sales & Training. Pastel does have additional products but we concentrate on the following Pastel products to ensure that we are able to offer the very best to our clients.

#### Pastel Start-Up

Softline Pastel Start-Up software is designed for new businesses that are just starting out and only require single-user, single-company functionality.

#### Pastel Xpress

Softline Pastel Xpress is ideal for any business operating in a simple accounting environment.

#### Pastel Partner

Softline Pastel Partner is the ideal accounting management solution for the small to medium sized business.

## **Property Administration**

**Why not let us take the worry over the running of your Property Administration. Our company has ten years experience in managing property.**

- 1. Lease audits,**
- 2. Rental collections.**
- 3. Capturing of lease info onto financial package.**
- 4. Ensuring accurate rental statements are forwarded to all tenants.**
- 5. Ensuring current bank guarantees and deposits are in place for all tenants**  
**Ensuring council accounts are paid timeously and all problems / queries attended to.**

**Ensuring municipal charges are correctly recovered from tenants.**

**Management reports tailor made for individual needs including:**

- income statement,**
- lease expiry reports,**
- expense vs recovery (municipal charges),**
- ledger reconciliations,**
- debt collection history and current,**



- maintenance requirements as per maintenance manager or site staff,
- security report issued by security company, and others.
- VAT returns on e-filing.

### Internal Auditing.

### Accounting Officer Services to Close Corporations

### Company Secretarial Services to Clients

## CALIBRE-ELITE



### **Strategy Execution**

Having a clear strategy and detailed business plan is not enough. To be effectively executed requires teams of people, who have unstoppable *belief, desire* and *capacity* to grow a company, and who are *alive* with the vision, the opportunity and the plan.

### **A Critical Problem**

Many executives and entrepreneurs have a critical 'Blind Spot' not having the means to Measure how effective their employees are in executing their business vision and strategy, what impact they have on customers, or their capacity to create new value for the business - the cost of which is often staggering. It is a well-researched fact that only about 20% of employees are competitively engaged, 60% are passively engaged, while about 20% are actively disengaged. As a result, many companies do not see the underlying problems which inhibit effective strategy execution, or the growth potential they are capable of - they simply settle for what they believe is the norm.

### **What is Calibre-Elite?**

Calibre-Elite is an executive tool that is an accompaniment to the strategic plan, and an integral part of the operational execution of a business that monitors the capacity of people to:

- a) **Execute** business strategy
- b) **Impact** sales
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### **Value Proposition**

The Calibre-Elite tool reduces business risk by measuring and defining the unseen gap between **Strategic Intent** and **Operational Reality** with pinpoint accuracy, showing **where** and **why** in an organisation or team there are impediments to strategy execution, impact on sales, and innovation, and precisely **how** to transform employee performance to make them unstoppable in growing a business.

In addition to a **Strategic Audit** of any area measured, the Calibre-Elite tool also presents each individual and team with a unique blueprint of their potential to:

- Change the way they think about their contributions to the business.
- Fully engage in driving strategy and business growth.
- Make a unique impact on an “opportunity they see as their own”.
- Develop sustained commitment to the company’s future.
- Create new value by maximising their innovative capacity.
- Create new levels of Customer Impact to ensure accelerated growth.

## **MARKETING RESEARCH**

### **CUSTOMER SURVEYS**

#### **Define the survey's purpose**

Figure out exactly what you want your customers to tell you. For instance, you may want to find out whether they are satisfied with your service. So ask them. Do not gather any extra data if you aren't sure exactly what you are going to do with the results.

#### **Know your customer**

The next step is making sure you are selling to the right customers. To many in this economy, the right customers are defined as “anyone with money.” This is a fatal mistake.

Toward this end, some technology companies attempt to portray themselves as all things to all people. The rationale goes something like this: “If I limit my markets, I'll miss opportunities.” However, most of the time, this approach is going to make selling harder, not easier.

In this economy, having sufficient product is not enough. Many prospects want to start the sales conversation with a simple question, “Do you understand my business?”



No matter how wonderful your product features and fanciful your technical functionality, your salespeople will be disqualified if they cannot convince the prospect that they understand his or her business well enough to be seen as a resource. And it's basically impossible for any account executive (AE) to be expert on more than one or two vertical industries. It is the credibility of your company and your AE that often makes the difference in a deal.

Additionally, without a strong organizational industry focus, you may find yourself unable to adapt your products quickly enough to the ever-evolving set of customer needs.

Lastly, knowing your customer means knowing where in the customer organization the buying decision is made. The most common assumption of technology companies is that the "C-level executive" is the decision-maker and will be able to overcome all internal obstacles to a sale. However, penetrating an organization at this level has become increasingly difficult, and often fruitless.

Often, these budget-owning executives will rely upon the advice of a director-level technology advisor or the business line manager who is actually leading the project. Turning this key influencer into your champion can often be more valuable than any "top-down" entry strategy.

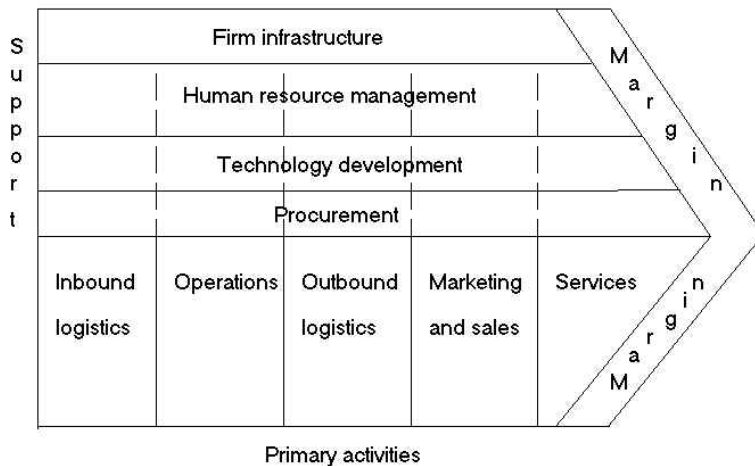
**COMPETITOR ANALYSIS**

Competing in a business involves performing a set of discrete **activities**, in which **competitive advantage resides**.

Understanding your competitive strengths and weaknesses is a prerequisite to developing a winning marketing strategy.

**VALUE CHAIN ANALYSIS.**

M. Porter's Value chain



Anyone in business, politics, or public service should be able to answer the question, “What's your value proposition?”

### ***Value Identification***

At the end of the day, the real foundation of developing a unique value proposition rests on identifying and understanding what an individual or group values, which can be both stated and/or implied. For example, business executives can talk about integrity, honesty, and corporate governance all they want, but if their actions conflict with their rhetoric, we should look to what they actually do as a true representation of their values.

If a customer says price is not important, but they continue to buy on price, the actuals should trump the intents. Questioning a conflict or inconsistency between what targets say they value and what they actually do can often help to uncover their real priorities and weights.

As in conjoint analysis, value is often evaluated in comparison to other items, criteria, and/or features. (Do you value A more than B, given these criteria and parameters?) Identifying and understanding value requires both context and perspective.

For example, a shareholder may view a reduction in force as a positive event, whereas an employee may view it as arbitrary and political, while a customer may view it as upsetting since they could lose their trusted account manager. As illustrated by the adage, “where you stand depends on where you sit,” knowing a particular group or individual's perspective is crucial in understanding their specific value drivers.

### ***Crafting the Value Proposition (Determining Content)***

#### **1. Internal Analysis**

- a. In looking at the value chain (internal logistics > operations > external logistics > sales and marketing > service), how does your company create value?
- b. What are your company's core competencies and how do you differentiate yourself from the competition?
- c. What capabilities (internal and external—partners, alliances, joint ventures) can you bring to bear to execute against your value promise?
- d. Why should your value targets accept your particular offer (e.g., safer, better pay, more convenient, lower risk, etc.)?

#### **2. External Analysis**

- a. How do your value targets quantify (measure) the value that you deliver (e.g., how do you/they know when it's a lot or a little)?
- b. How do you link your value proposition to your target's needs and pains?

c. How do you compare and differentiate the value that you deliver from the value that your competitors deliver (e.g., higher ROI or lower TCO)?

d. How do you substantiate your ability to deliver on your value promise (e.g., track record, references, etc.)?

e. How can you increase the return or decrease the risk, or both, in creating and delivering higher levels of value?

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