

South Africa School of Millionaires (Pty) LTD

Dr. Ntshengedzeni John Mphaphuli, Ph.D
Cell: +27 72 197 4944
Email: john@sasom.co.za
Reg: 2011/106598/07
Tax No: 9066446197
www.sasom.co.za



Course: Personal Finance & Wealth Creation

"I'm not paid enough money, that's why I'm deeply in debt"

"I simply don't earn enough money"



How often do employers hear these words from their staff?

South Africa School of Millionaires offers **practical** and **sustainable** personal finance and wealth creation skills to your staff at an affordable rate with exceptional benefits.

Table of Contents

INDEX	PAGE
1. Executive Summary	3
2. Introduction	4
3. Vision and Mission	5
a. Form of Business (Services)	5
4. The Market	6
a. Industry Trends	6
b. Market Analysis	6
c. Target Market	6
d. Competition	6
e. Legal and Regulatory Environment	6
f. SWOT Analysis	7
g. Marketing Strategy	7
i) Overall Strategy	7
ii) Pricing Policy	7
iii) Service Delivery	7
5. Some of our serviced clients	9
6. Conclusion	10
7. Appendices	11

1. Executive Summary

Business Concept

Training workers on personal finance and wealth creation.

Service to be provided

Workers empowerment on personal financial independence by changing of mind-sets.

Vision and Mission

To help and empower income earners with practical and sustainable personal finance and wealth creation skills.

Market

Income earners of all levels

Competitive Edge

Services provided are different from other service providers in that South Africa School of Millionaires trains people on how to make money, how to keep your money and how to grow your money, other service providers only train on how to save your money

Current Business Position

Private Company

Personnel in the Company

Motivated practitioners who are highly qualified and they are experts facilitators on this subject.

For more staff we hire as and when required

Major Achievements

The company has already conducted business with reputable companies in South Africa (the list is herein attached), which later brought more business

Sustainability

Achieved by securing long term contracts

2. Introduction

The majority of workers in South Africa and of course the world over say the same thing, “**I don’t earn enough money,**” and “**I’m not paid enough money that is why I’m deeply in debt.**” Is that true? Employers and we, at South Africa School of Millionaires know that it is not true. But workers don’t know that they don’t know how to use their money (salary) to experience financial freedom we all long for. With labour strikes for salary increment in most of the sectors each year that expose the volatile of our economy by bringing production to almost standstill, South Africa School of Millionaires would be a feasible option to your company.

We offer top class **practical** and **sustainable** Personal Finance and Wealth Creation skills to your workers at an affordable rate with more added benefits. South Africa School of Millionaires would offer its clients with the service of impact assessment by conducting Monitoring & Evaluation supplemented by small groups or individual contextualized practical coaching for personal financial success.

We have staff members who are highly motivated and qualified to teach the material we have produced over a long period of time. Our staff members don’t only have academic qualifications, but they are practitioners who have applied the principles we teach and they have changed their own personal financial lives to a better and secured future.

3. Vision and Mission

Vision Statement

To empower income earners with practical and sustainable personal finance and wealth creation skills

Mission Statement

To help income earners to handle their personal finances for success by changing their status into wealth

The Training Concept of the Company is based on the Three Principles of Personal Finance and Wealth Creation

Firstly, how to make money

- Meaning that, every person that earns a salary needs to understand that they are in the business of making money. And that there is a need to develop what we teach and refer to as the 'secret habits of the rich.' We teach the delegates what they should do with their salaries in order to experience financial freedom, something for sure that the majority of workers don't know or lack skill of how to put to practices.

Secondly, how to keep your money that you made

- We alert the delegates of the enemies of their salaries, such as debt, impulsive spending and few more. We teach them skills of how to effectively overcome financial enemies in order to keep their money in their pockets or accounts.

Thirdly, how to grow your money that you have kept

- We help to expose the delegates to different types of investment opportunities that are available to them. We help them understand different types of assets.

Our first objective is to secure the business for an inquiry received and ensures we meet the three principles, make, keep and grow your money to create wealth for yourself. From there we would like to continue to make our service available to our existing clients by ensuring that we provide impact assessment and coaching whenever it is needed.

a. Form of Business (Services)

Training, educating and coaching are the major functions of the South Africa School of Millionaires.

4. The Market

a. Industry Trends

The market sector that we want to penetrate is an open market, as there is no one we know who applies the approach we employ to provide practical personal financial skills that leads to wealth creation. The training companies that share in this market focus on saving money, yet we train about making, keeping and growing your money that leads to wealth creation.

b. Market Analysis

With the global financial crisis, the raising inflation and food prices going up almost on a daily basis, the lack of practical and sustainable personal financial skills for workers (income earners) are becoming a major challenge for both the government and the business sector. South Africa School of Millionaires' intervention will bring job satisfaction and improved production as workers will be working knowing that they are creating their own wealth.

c. Target Market

Our target market is all workers or income earner of every level (senior, middle and the junior management teams and the service/general workforce) in the following sectors:

- Private Business personnel (hospitality, tourism, companies, factories, etc)
- Government personnel (all three spheres)
- Educational institutions personnel and students
- Mining industry personnel
- Organizations such as NGO's, CBO's and PBO's
- Members of Religious organizations
- Sports teams (soccer, rugby, etc)
- Musicians

d. Competition

Services provided are different from other service providers, in that, South Africa School of Millionaires trains, educates and coaches on how to make money, how to keep it, and how to grow it. Other service providers train on how to make and/or save money, which many workers found discouraging and unattainable.

e. Legal and Regulatory Environment

The company seeks to comply will all regulatory requirements, including SETA for accreditation and SARS for financial control.

f. SWOT Analysis

Strength

- Industry knowledge
- Very strong client base
- Minimal overhead costs
- Worker's strong desire for financial breakthrough

Weakness

- New player
- Non-traditional financial approach
- No long term contracts
- Limited staff

Opportunities

- Open and unlimited market
- Supply shortage
- Serious personal financial skill shortage
- High demand

Threats

- Current financial instability in South Africa and the world
- Personal high debts
- Training is a soft skill

g. Market Strategy

i. Overall Strategy

A sales focus is of top priority followed by good service to insure we build partnership with clients and ongoing business for many years to come. Spending time and building strong relationship, maintaining that we build with the future in mind. We believe that we could brand and position ourselves in the minds of the potential clients as a necessity for their business mandate.

ii. Pricing Policy

Pricing will be calculated on the bases of the number of delegates to attend the training. To make it affordable and to reach more people with this important and needed skill by all workers, we shall adjust the training investment fee as per number of attendees. We will always ensure that the more the delegates per training the less the training investment fee.

iii. Service Delivery

By appointing correct and qualified people in the correct positions we will endeavour to deliver the best training workshops to all our delegates' satisfaction. We will continue to do our best to provide and use the best training materials.

5. Some of our serviced clients



- a. Lateral Unison Brokers (Edenvale, Gauteng)
 - **Daniel Dobrowsky** (Managing Director) – 082 304 7131
- b. Sparta Beef (Marquard, Free State)
 - **Lithebe Setai** (HR Manager) – 078 577 63 49
- c. Smollan Group (Johannesburg)
 - Rowland Solomons (Director – 083 625 4195)
- d. CTM tile market (Thohoyandou, Limpopo)
 - **Livingstone Simango** (Managing Director) – 083 257 8990
- e. Old Mutual (Fourways Area, Gauteng)
 - **Theresa Mashigo** (Area Manager) – 082 491 0119
- f. University of Free State (Bloemfontein, Free State)
 - **Dr. Arno van Niekerk** (Senior Lecturer) – 084 208 6211
- g. Cosmo City Church (Cosmo City, Gauteng)
 - **Jack Tsoai** (Senior Pastor) – 082 952 1362
- h. Doxa Deo (Bloemfontein, Free State)
 - **Chris Gerber** (Senior Pastor) – 084 511 5117

6. Conclusion

The following categories will be the major beneficiaries of the training workshop outcome:

- **Income earners** will realize that to get ahead financial is not just a matter of how much one earns, but how much he/she keeps from what he earns. Again, when and where does one grow his/her money?
- **The business** will benefit by having employees who are relieved from personal financial stresses, whose focus result in increased productivity.
- On the other hand, **the government** will not have to carry extra burden of providing social grants to previously employed people, because they will be financial secured.
- Finally, **the country's economy** will grow and continue to thrive.

7. Appendices

- 7.1 Appendix 1 – Letters of recommendation from some of our clients
- 7.2 Appendix 2 – Certificate of Confirmation
- 7.3 Appendix 3 – Tax Clearance Certificate
- 7.4 Appendix 4 – BBBEE Certificate of Compliance