



## COOPs & SMME Consulting Services



## **1. INTRODUCTION**

New business creation and sustaining existing businesses is fundamental to the growth of the South African Economy and to future socio political stability. Small enterprises continue to play a critical role in absorbing labour, penetrating new markets and generally expanding economies in creative and innovative ways. Thus with the appropriate support and enabling environment, where the economy is diversified, productivity is enhanced, investment stimulated and entrepreneurship encouraged to thrive; small businesses in South Africa can make an indelible mark on the economy.

Based on our ability to formulate and implement cutting-edge solutions the Ziya Group provides advisory services to the small business, co-op and community enterprise sector thereby improving the sustainability of existing businesses and promoting the creation of new enterprises thus contributing to job creation, entrepreneurship development and poverty alleviation. The Ziya Group and Pamoja Capital have entered into a strategic partnership to offer consulting and advisory services.

Based on the strategic partnership and the complementary strengths and experience that the two companies offer we are confident of our ability to deliver an on-time and cost effective, customized solution to any assignment that it may be appointed to execute.

## **2. ZIYA PROFILE**

Ziya Group is the South African-based black-owned investment company. Ziya Investments is the trading and wholly owned subsidiary of the Ziya Group.

Through Ziya Consulting, the Ziya Group provides management consulting, business facilitation and advisory services to local and international clients.

## **3. PRODUCTS AND SERVICES**

We offer the following Products and Services:

- Feasibility and viability studies
- Development of Bankable Business Plans
- Sectoral Research, Market and Environmental Scans
- Strategy development
- Support to Access Finance / Capital Raising
- Business Process Review (Financial Management, Governance and HR)
- Training and capacity building.
- Post implementation support

## **4. THE TEAM**

The team has extensive experience in business plan development, fundraising and assisting clients to formulate and implement cutting-edge solutions in both the public and private sector. This is possible through the team's dynamic, highly motivated, experienced and empowered individuals who subscribe to the group's ethos of ensuring success in each endeavour and delivering value to our clients. The team membership is also aimed at blending the optimal mix of transaction and business advisory. Our values that endeavour to ensure client satisfaction include:

- Our approach that is client centered and focuses on exceeding client expectations.
- We provide tailor-made solutions to clients depending on the unique circumstances and objectives of every client.
- Our guiding light is seeking to understand first and then to be understood.
- Our senior executives are involved on a daily basis in implementing the Projects. As a result, our clients receive the due care and attention from seasoned executives. Also, the institutional knowledge which we have built over time can be passed on to clients.
- We carry out every engagement with the care and diligence it requires knowing well that the success of such engagements opens more doors for other similar firms to stake their cases to be assigned work.
- We have strict quality control measures in place thus ensuring that in every engagement we provide the best resources available.
- Our team is very responsive to client requests in the course of execution even at short notice or odd business hours.

#### 4.1 EXPERIENCED ADVISORS

Our team brings together a number of transaction executives and advisors with superior qualifications and successful track record in transaction advisory:

**Sabelo Mahlalela, BA:** is the Chairman of the **Ziya Group and of Ziya Investments**, a former Group Commercial Executive of the Bidvest Group Limited and a Director of numerous companies in South Africa. He was part of the management team that organised the first democratic election in South Africa in 1994 and became one of the first government officials to be part of the newly established democratic government in 1995. He is the former Chairperson of the Mpumalanga Tourism and Parks Agency; former Deputy Chairperson of the Gauteng Gambling Board; former Vice Chairman on the Board of Directors of the Federated Hospitality Association of South Africa (FEDHASA-Inland); former Senior Manager of Hospitality, Leisure and Tourism within KPMG and former management consultant for both the United Nation Summit on Sustainable Development in 2002 and for the 2010 FIFA World Cup Bid in 2006. He obtained his BA degree from the University of Fort Hare and holds several management development certificates in various fields, obtained locally and abroad. He is the Author and Publisher of a famous book, titled, "Mpumalanga, Our Beautiful Province". Some of the roles he has played in similar projects include:

- **Senior Advisor to Dunn Roman (Pty) Ltd:** He was involved in preparation of the business plan and investment memorandum for funders and was involved in successfully raising R100m towards the project.
- **Senior Advisor to Libuyile Community Trust:** Sabelo is part of the Arena team that has partnered with Libuyile to run various business operations on some of their properties. These businesses include game breeding and hunting; hospitality and tourism; and farming. He played a major role in preparing the business plan and investment memorandum for funders; raising the funding and overseeing the financial affairs of the project.
- **Senior Advisor to Mjejane Trust:** The scope of work for this project in which Sabelo has been intimately involved includes: Setting up proper business processes for the Mjejane office; Training of Mjejane trustees and staff; Strategic advice on the best use of the land parcels; Financial advice on commercial relationships with various strategic partners; Negotiations with current and potential strategic partners; and Guidance on various CSI projects to benefit Mjejane beneficiaries.

- **Senior Advisor to Lesitsi Family Trust.** Sabelo was involved in a SEDA funded project to produce an audio-visual DVD and a booklet for the Lesitsi Family Trust, a CPPP agro-processing project situated near Thabanchu in the Free State.
- **Senior Advisor to Primary Cooperatives based in Free State:** The Scope of work was on corporative governance. This project was funded by SEDA.
- **Senior Advisor to Uthungulu Secondary Cooperative in KwaZulu- Natal:** The scope of work for this project was to develop the market analysis and a bankable business plan. This project was funded by SEDA.
- **Senior Advisor to Sterkspruit based Primary Cooperatives in Free State:** The scope of work was to conduct a financial clean up and financial training. This project was funded by SEDA.
- **Senior Advisor to the Gauteng Metered Taxi Operatives Secondary Cooperatives.** The scope of work for the project was to do the business plan and facilitation for grants or loans. This project was funded by SEDA.
- **Senior Advisor to the Maluti-a-Phofung community tourism project in Free State.** The scope of work was the development of feasibility studies and bankable business plan for Maluti. This project was funded by SEDA.
- **Senior Advisor:** Appraised and reviewed an industry analysis and feasibility study for a Sunflower Refinery Project in the North West province. This project was funded by SEDA.

**Thathisihlalo Makunga, CFA, CA (SA):** Thathisihlalo (Thathi) is a co-founder and Executive Director of Pamoja. Thathi is a Chartered Financial Analyst (CFA) and a qualified Chartered Accountant CA (SA) and holds a Bachelor of Business Science (Honours) from University of Cape Town. Thathi has been the lead and co-lead on a number of projects which have included the following:

- **Senior Advisor to Dunn Roman (Pty) Ltd:** Oversaw the development of the business plan and financial model which culminated in successfully securing R100m financing for the project. He was instrumental in the negotiations with the funders.
- **Senior Advisor:** Oversaw the development of feasibility studies and bankable business plans for (i) the Maluti-a-Phofung community tourism project in Free State which is a greenfield project (ii) uThungulu Secondary Co-operative which is running a school feeding scheme and needing to diversify its operations and (iii) the Gauteng Metered Taxi Co-operative which aims to expand its operations. Thathi was instrumental in critiquing the business plan and assessing and appraising the financial model to ensure they were fine tuned to each specific project.
- **Senior Advisor:** Appraised and reviewed an industry analysis and feasibility study for a Sunflower Refinery Project in the North West province. He offered critical assessment and guidance towards the finalisation of the report to the client.
- **Lead Advisor:** Oversaw the financial clean up of a Co-operative in the Eastern Cape. This involved managing the financial clean up process and advising on the creation of suitable financial record keeping and reporting system for the Co-op. The project culminated in the submission of all outstanding tax returns and successfully obtaining tax clearance from SARS.
- **Senior Advisor:** Advised on the business plan strategy for Luggedlane Developments (Pty) Ltd which was partnering with a Community Trust to develop land parcels. Thathi set the investment return benchmarks, reviewed monthly management accounts. He also offered commercial advise to the Trust on its investment and undertook a financial review of all relevant agreements between the Trust and Luggedlane.

- **Senior Advisor:** Led a project where the Libuyile Community Trust was examining various development options for land that had been restituted to the community. He oversaw the development of a business plan and investment memorandum for funders and also successfully structured an agreement with Libuyile Community Trust that led to Pamoja co-investing R1 m in the project. Based on the advisory services offered by Thathi and the project team the venture is now a successful tourism business enterprise which is looking to expand and build a hotel and Eco Estate.

**Jeff Opiyo, BA, MBA:** Jeff serves as an associate and research analyst and has focused on economic development, human capital development, knowledge management and impact assessments. His skills include research, policy analysis, impact assessments, feasibility study development and data analysis. Jeff has been involved in the following projects:

- **Advisor:** He was part of the team that drafted and developed the business plan and investment memorandum for Dunn Roman (Pty) Ltd which culminated in successfully securing R100m financing for the project. His inputs were significant in the development of the financial model.
- **Advisor:** Drafted the feasibility studies and bankable business plans for (i) the Maluti-a-Phofung community tourism project in Free State which is a Greenfield project (ii) uThungulu Secondary Co-operative in KwaZulu-Natal running a school feeding scheme and needing to diversify, and (iii) the Gauteng Metered Taxi Co-operative which aims to expand its services.
- **Advisor:** Drafted and developed to finalisation an industry analysis and feasibility study for a Sunflower Refinery Project in the North West province. This involved extensive research into industry norms and standards, best practices and high level industry benchmarking
- **Advisor:** Assisted in the drafting of the final report to the client with respect to the project that involved the financial clean up of a Co-operative in the Eastern Cape. The project culminated in the submission of all outstanding tax returns and successfully obtaining tax clearance from SARS.
- **Advisor:** Assisted in the drafting and development of the business plan and investment memorandum for funders the Libuyile Community Trust which was examining various development options for land that had been restituted to the community. The venture is now a successful tourism business enterprise which is looking to expand and build a hotel and Eco Estate.

**Charles Gachiri:** Charles holds a Masters Degree in Computational Finance, Honours Degree in Mathematics and Statistical Sciences and a Bachelor of Science Mathematics and Statistics. Charles has worked on a spectrum of assignments that have involved Capital Raising, Valuations, Financial and Marketing Advisory, Private Equity, PPPs Advisory, Strategy development, Data analysis, Feasibility studies, Impact assessments and Evaluations in a range of sectors including, Construction, Energy, Transport and Telecommunication infrastructure as well as private sector development. His range of competencies include: Data Analyst, Financial Modelling, Research, Strategic planning, Portfolio Analysis and Project Management. Charles has been involved in the following projects:

- **Advisor:** was responsible for the development of the bankable business plan and financial model for the Maluti-a-Phofung community tourism project in the Free State which is a Greenfield project.
- **Advisor:** Assisted in developing the financial model for the Gauteng Metered Taxi Co-operative and for the uThungulu Secondary Co-operative in KwaZulu Natal. Both co-operatives aim to expand and diversify their services.
- **Advisor:** Assisted in the drafting and development to finalisation an industry analysis and feasibility study for a Sunflower Refinery Project in the North West province. This involved

extensive research into industry norms and standards, best practices and high level industry benchmarking.

## 4.2 TEAM EXPERIENCE: PAST PROJECTS

Through the team's experience on numerous projects, we have demonstrated our capability to perform the advisory tasks. Some of the projects that we have undertaken include the following:

Project and Relevant area of experience	Description of tasks carried out on the project
Feasibility study and Development of a Bankable Business Plan for Maluti-A-Phofung Community Tourism Project in the Free State. Area of Experience: <ol style="list-style-type: none"> <li>1. Industry Analysis</li> <li>2. Feasibility analysis</li> <li>3. Financial modeling</li> <li>4. Development of a bankable Business Plan</li> </ol>	The key deliverables of the assignment: <ul style="list-style-type: none"> <li>• Feasibility study report</li> <li>• Bankable Business plan</li> </ul>
Feasibility study and an environmental scan for a Sunflower Refinery Project in the North West Province Area of Experience: <ol style="list-style-type: none"> <li>1. Industry Analysis</li> <li>2. Feasibility analysis</li> </ol>	The scope of work involved: <ul style="list-style-type: none"> <li>• Developing a feasibility report</li> <li>• Market and Industry Analysis</li> <li>• Environmental Scan</li> </ul>
Feasibility study and Business Plan Development for a Secondary Co-operative in Kwa-Zulu Natal Area of Experience: <ol style="list-style-type: none"> <li>1. Industry Analysis</li> <li>2. Feasibility analysis</li> <li>3. Financial modeling</li> <li>4. Development of a bankable Business Plan</li> </ol>	The scope of work involved: <ul style="list-style-type: none"> <li>• A status quo assessment of the Secondary Co-operative</li> <li>• A high level analysis of the primary co-operatives</li> <li>• Industry and market analysis</li> <li>• Development of a bankable business plan</li> <li>• Development of a financial model</li> <li>• Advice on capital raising options and potential structures, terms and forms of capital raising</li> <li>• Recommendations for the sustainability and strategic success of the Co-ops</li> </ul>
Financial Clean up of a Co-operative in the Eastern Cape Area of Experience: <ol style="list-style-type: none"> <li>1. Financial clean up of identified co-op</li> <li>2. Submission of all outstanding tax returns and obtaining tax clearance from SARS</li> <li>3. Creation of a suitable financial record keeping and reporting system for the co-op</li> </ol>	The scope of work included: <ul style="list-style-type: none"> <li>• Status quo assessment of the financials of the co-operative</li> <li>• Updating of the financial records</li> <li>• Ensuring the co-operative is in good standing with SARS</li> <li>• Application for a tax clearance certificate on behalf of the co-operative</li> <li>• Training on tax requirements and financial record keeping</li> <li>• Development of a financial record keeping and reporting system</li> </ul>
Development of a Business Case and Facilitation of Funding Applications for a Secondary Co-operative – Gauteng Metered Taxi and Allied Business Co-operative	The scope of work included: <ul style="list-style-type: none"> <li>• Status quo organisational analysis</li> <li>• Metered taxi industry analysis</li> <li>• Designing the institutional</li> </ul>

Project and Relevant area of experience	Description of tasks carried out on the project
Area of Experience: <ol style="list-style-type: none"> <li>1. Business Plan Development</li> <li>2. Financial Modeling</li> <li>3. Funding application</li> </ol>	arrangement between the primary co-operatives / operators that are allied to GMTAC <ul style="list-style-type: none"> <li>• Development of a bankable business plan</li> <li>• Development of a financial model</li> <li>• Assessing funding requirements</li> <li>• Submission of funding applications</li> <li>• Recommendations for continued operational and strategic success of GMTAC</li> </ul>

In addition to offering advisory services the team has also partnered with various entities on a number of projects including:

Project	Description of tasks carried out on the project
<p>Dunn Roman (Pty) Ltd entered into an occupancy and management agreement with the Limpopo Department of Agriculture to invest in and rejuvenate a black tea estate that had collapsed. Following a feasibility study, Dunn Roman identified the production of green tea as the most financially viable option. The business model combines green tea leaf farming and the manufacture of green tea extract.</p>	<p><b>The team's primary role was:</b></p> <ul style="list-style-type: none"> <li>• to prepare the business plan and investment memorandum for funders;</li> <li>• raise the funding and oversee the financial affairs of the project.</li> </ul> <p>These roles have been performed successfully and the project has started.</p> <p><b>The key tasks included:</b></p> <ul style="list-style-type: none"> <li>• Dealing as facilitator between community and strategic partner on various business aspects of the relationship</li> <li>• Assisting in finalising the MOU</li> <li>• Communication with CPI and beneficiaries</li> <li>• Reaching an agreement on the team's services for Transaction Advisory role</li> <li>• Evaluation of various potential strategic partners including tourism operators, developers, restaurants and hunting operators</li> <li>• Drafting and finalisation of the business plan</li> <li>• Creation of various financial models</li> <li>• Presentations to CPI (indicate that what CPI is at top) management</li> <li>• Selection of approved strategic partner</li> <li>• Drafting and finalisation of business plan</li> <li>• Raising Funding</li> </ul>
<p>Libuyile Community Trust has become the owners of Portion 125 of the Farm Strathmore 214 JU through a process of restitution of land rights. This community trust was looking at various development options on this property, to maximize the benefit for the Libuyile Community. In this process certain areas were identified to be developed as tourist facilities and more specifically as hotel sites with conference centres in an Eco Estate setting.</p>	<p><b>The team's primary role was:</b></p> <ul style="list-style-type: none"> <li>• to co-invest over R1 million in the property, to find suitable strategic partners</li> <li>• to prepare the business plan and investment memorandum for funders;</li> <li>• raise the funding and oversee the financial affairs of the project.</li> </ul> <p>These roles are being performed successfully and the projects are ongoing.</p> <p><b>The key tasks included:</b></p> <ul style="list-style-type: none"> <li>• Engagement with CPI governing structure</li> <li>• To highlight benefit of TA partnership</li> <li>• Engagement with CPI community to solicit buy in</li> </ul>

Project	Description of tasks carried out on the project
	<p>on our role as TA and investors</p> <ul style="list-style-type: none"> <li>• Funding and participation in various community investments</li> </ul>
<p>The client has invested into a new company called Luggedlane Developments (PTY) Ltd which has the primary business purpose of developing residential units for various purposes on the land transferred by the trust to Luggedlane. The client has approached the team to be the financial advisor for the duration of this investment.</p>	<p><b>The team's primary role was:</b></p> <ul style="list-style-type: none"> <li>• Commercially advise the trust on its investment in Luggedlane.</li> <li>• Advice on the overall business plan strategy for Luggedlane.</li> <li>• Setting investment return benchmarks for the trusts.</li> <li>• Financial review of relevant agreements with the trust relating to Luggedlane.</li> <li>• Financial review of periodic budgets and recommendations.</li> <li>• Financial review of monthly management accounts and recommendations.</li> <li>• Financial review of draft and final Annual Financial Statements.</li> <li>• Assistance in appointment of suitable candidates to request the trust in Luggedlane management (both executive and non-executive).</li> </ul> <p><b>The key tasks included:</b></p> <ul style="list-style-type: none"> <li>• Meetings with communities and CPI management to introduce a transaction advisor.</li> <li>• Facilitating meeting between CPIs and TA.</li> <li>• Facilitating meeting between CPIs and service provider.</li> </ul>

## Contact Details

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