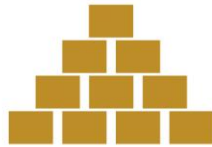


# *Financial Workshop Gauteng cc*



*Building Security For You  
By Doing Things Differently*

## Profile

### Introduction

Financial Workshop is passionate about coaching / mentoring people about money matters, including how and why we form the money habits that we do and how this impacts our lives at work and at home.

Stewart Gordon (the managing member of Financial Workshop Gauteng) believes that we all have a responsibility to be good stewards of our finances.

This can be summed up in the seminar: **Eliminate Debt - Build True Wealth** which is based on biblical principles.

Workshop Outline:

- 1) The value we place on money**
- 2) The Cultural myths of money**
- 3) Secrets Creditors / Banks don't tell you**
- 4) Saving that makes sense**
- 5) Securing your future - Retirement savings**
- 6) Budget for a Successful Stewardship**

We facilitate groups and / or one on one session.

We customise our workshops to suit the specific needs of the particular organisation.

The above workshop is approximately two and a half hours, with a comfort break strategically placed. Most workshops can be presented twice a day.

The sessions are presented by Stewart Gordon in English however, should an interpreter be appropriate, this can be arranged on request.

Stewart Gordon has lecturing experience of over 10 years and has been in the Financial Services industry for even longer, holding all relevant qualifications needed to offer the level of education and advice.

### Total Independence

Our focus is not on selling assurance products / tools and thus we do not work for any assurance company. Should advice on products however be requested, we can on request from the individual, give financial advice under the Financial Services Board License number 28252 that Financial Workshop Gauteng currently holds.

### Rationale

In 1998 the then Pension Funds Adjudicator, Dr John Murphy, in a landmark ruling (Lletlonkane vs. Southern Life Staff Pension Fund), established that trustees of a retirement fund have an obligation to ensure that their members are in a position to make informed decisions.

If member "education" is provided, it is done by financial product suppliers who are there to provide advice on products or the trustees themselves, some of whom are employees of the organisation and have no or very little relevant formal financial qualifications...

To this end we have identified that members of company pension / provident funds are not being coached / mentored to make informed decisions with regards to their funds.

When a company hires a new employee, how much time is spent explaining how the group benefits (pension / provident) fund work or what their investment choices are and how these relate to their overall investment strategy?

How many financial product suppliers have put in place life time investment models that advise people to invest in conservative funds the closer they are to retirement? If we consider that on average, people are living well into their 80's they will most likely outlive their retirement funds if they were advised to invest all their monies in conservative funds at retirement.

Most if not all financial product suppliers and their advisors will say that saving more money is the answer to retiring financial sound or creating financial wealth and they have a product or tool to make this a reality. If this was so then why are more than 95% of the population failing to retire with financial security?

The facts are undeniable that financial products have not helped people make smarter financial decisions. From experience, people are being left behind by a financial system designed around product sales. We take the approach that savings is not possible for most people, until we start learning to take control of our spending habits and start spending less money in a consumer driven economy.

### Solution

We need to address ones financial intelligence by looking inside oneself to your financial and emotional intelligence. We need to look at the individual as a whole.

When a company hires a new staff member we will meet with the employee/s, coaching them on the benefits as well as assisting them with their decision process that is unique to their investment strategy as a whole.

By doing so it will place less pressure on the HR department and you can be rest assured that impartial, qualified, professional coaching is being provided. We believe that with ongoing individual coaching, we can help members with their education and growth in appropriate investment portfolios that are relevant to their lifestyle not their retirement age. If you have two members who are the same age, have similar fund values but very different lifestyles, how can you place them in the same investment strategy?

When one exits the group scheme we will be available to coach them on their choices in relation to their plans for the future, taking into account their unique financial vision for their lives. Our coaching offers emotional support and understanding that for most, retiring or being retrenched has far reaching implications other than what to do with your retirement benefits / retrenchment package.

With the advent of the new black emerging market, where culturally financial education was never addressed, it is imperative that coaching / mentoring is provided on how to work with this new found wealth.

#### Partnerships

Financial Workshop is honoured to partner with a number of professionals to offer a comprehensive solution to Wealth Management and Financial Intelligence.

Just some of the recognisable clients that we have run Financial Workshops for  
Royal-Canin – Shelley Afargan  
Momentum Life – Mandy David  
National Association for Professional Teachers of Southern Africa - Katie McCullum  
Process Projects – Allan Houghton  
Khula Enterprise Finance Ltd – Lorraine Chemaly

Heidelberg Methodist Church – Rev Ray Goddess  
Methodist Ministers Retreat – Rev Brian Smith  
Northfield Business Initiative - Allan Holmes  
Witbank Methodist Church – Rev Paul Cameron  
John Wesley Community Centre – Allan Holmes

We have Workshop Feedback forms should you be interest in what comments where shared, about how this workshop has challenged and changed lives.

#### Ethos

Our ethos is to provide a coaching / mentoring service to people, that is ethical and adds value to their education, growth and decision process. Let us help you to navigate the financial information overload, so that you and your employees can be good Stewards of their money. A happier employee makes for a more productive employee.

*Financial Workshop Gauteng CC  
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