

It's a Breeze

**Welcome to Our
Academy of Finance**
How may we help you today?

Your Partner in Entrepreneur Financial Literacy



Training Brochure specifically for the Entrepreneur Segment

***Over 2500 people
trained in-person in***

*South Africa, Ghana, South Sudan, India,
Rwanda, Botswana, Namibia,
Lesotho & Tanzania*

Decisions

Conversations

Confidence

Competence

*"6 months worth of content in 1 hour using 1
slide. Thank you Marc. The presentation was
easy to understand for non-financial Managers."
- Stephen, Founder & CEO, Zambia*



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

It's a Breeze

Academy of Finance

- ABOUT US -

How may we help you today?

We are Specialists in simplified,
group-based Business Finance training for non-
financial Entrepreneurs

We work with Funders to de-risk your pipeline and book, and
Entrepreneur Support Organisations to enhance your outcomes

OUR GOAL

- “Every African Entrepreneur Financially Literate & Functional”,
contributing towards....
- The African imperative of:
“More Entrepreneurs, More Predictably Successful, More Quickly”

THE PROBLEM WE ARE SOLVING

Poor Entrepreneur Financial Management, and the
debilitating effect this has on building a thriving Entrepreneur class

WHY US

We are experts at demystifying Finance for non-financial people
(and even financial people sometimes, but don't tell anyone!)

ENVISAGED FINTECH SOLUTIONS

While we have worked since 2012 honing our craft, achieving **Our Goal**
will be impossible without some “CleverTech, which is a current focus

WHAT'S IN IT FOR OUR B2B CUSTOMERS

- **Entrepreneur Funders:** we de-risk your Entrepreneur / SME pipeline & book
by teaching Entrepreneurs how to create, own & defend Financial
projections, and keep proper financial records
- **Entrepreneur Support Organisations:** we enhance your Programme
Outcomes with our full and adaptable curriculum. This is our gift, and craft
- **Entrepreneurs / SMEs:** while we are not yet geared up to offer our services
directly to Entrepreneurs (B2C), this will come as our Tech side develops



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

OUTCOMES

- 1. Entrepreneurs:** - "Financially Literate & Functional"
- Competence, Confidence, better Conversations & Decisions
- 2. Entrepreneurs' Businesses:** Compliance & Fundability
- 3. Entrepreneur Support Organisations:** Enhanced programme performance
(& happy funders)
- 4. Funders** (Grant, Loan or Equity): lower risk, more funding (& improved KPIs)
- 5. Everyone:** Peace-of-Mind happy zen land

WHAT WE DO

A complete curriculum of unintimidating, simplified, (fun even!)

Business Financial Literacy training, spread across eight core Journeys:

- 1. Foundation:** the "Language of Finance" & "Logic of Accounting"
- 2. Ideation:** Financial validation, including Costing & Pricing, Break-even; Profitability; Financial Projections & Runway
- 3. Compliance:** Selecting and implementing an accounting system; Tax Authority compliance; Governance reporting; Debt by Debits-and-Credits
- 4. Control:** Cash flow; Processes, Systems, Controls and other tech (e.g. payroll)
- 5. Compare:** Benchmarking; Financial "architectures" & ratios
- 6. Planning:** Budgets & Forecasts; Annual planning cycles; Growth & exit plans
- 7. Funding:** Financial Projections; Funding requirement; Funding supply landscape; Most appropriate funding; Due Diligence prep
- 8. Funding Acquisition:** Sourcing & Negotiating; Post-disbursement obligations

HOW WE (usually) TRAIN

- Group-based; preferably in-person (at least initially)
- Ongoing (lifelong!) support to embed learning & practice

WHERE WE WORK

Primarily Africa

OUR BIG WHY

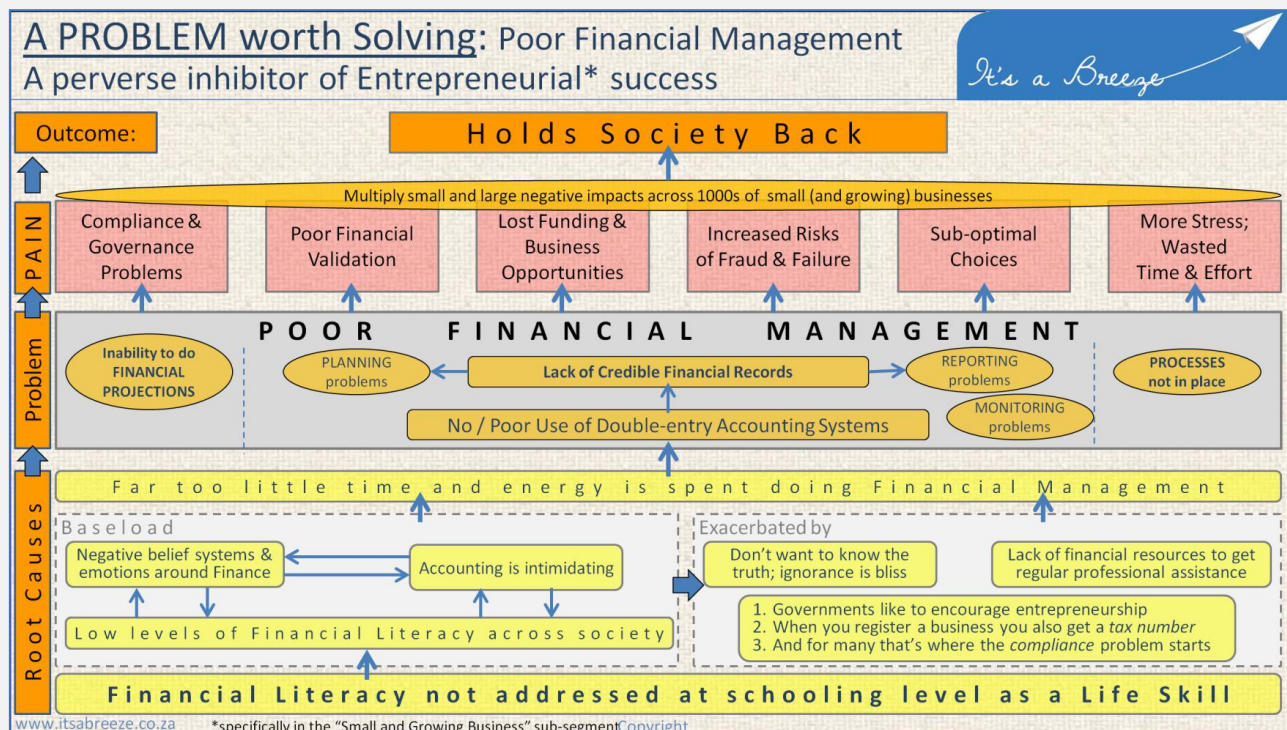
We believe that a rising African "Entrepreneur Class" will contribute to our vision of thriving societies, built on fairness, prosperity and peace



It's a Breeze

Academy of Finance

- A PROBLEM WORTH SOLVING -



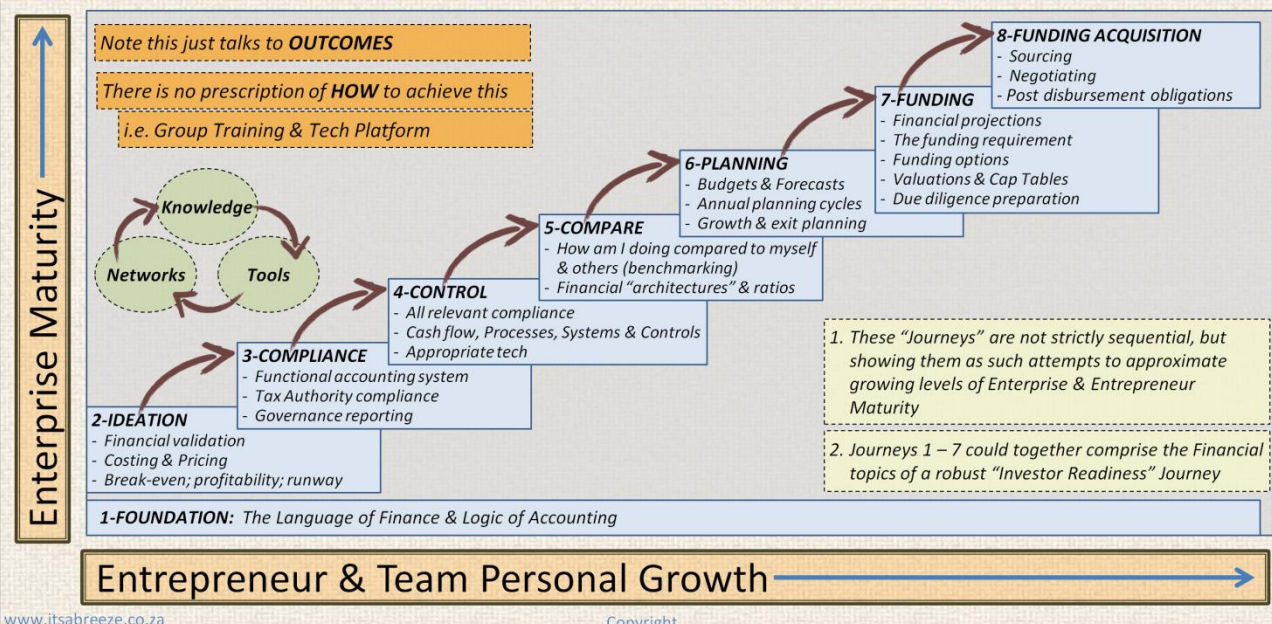
*OKAY! We know this is a busy slide,
so here's the summary.....*

- **Poor Financial Management** is rife amongst early-stage (less experienced) Entrepreneurs
- We believe this leads to measureable negative **impacts**, (unnecessarily) increasing chances of failure and delaying progression to successful enterprises, and building the critical "Entrepreneurial Class" in societies
- Indeed, our **hypothesis** is that this creeping negative effect across 1000s of small, growth-stage businesses could well be shown to have a negative effect on a country's economic growth, given the significant proportion that SMEs contribute towards African economies
- Perhaps the top three "Pain Zones" for Entrepreneurs are **Compliance and Governance** issues, **Poor Financial Validation** of business ideas, and **Lost Funding Opportunities**
- A root cause could arguably be that **(Business) Financial Literacy is not taught as a LIFE SKILL at schooling level**



WHAT SHOULD be known to be considered a: "Financially Literate and Functional" Entrepreneur?

It's a Breeze



- This is our view of the minimum set of Competencies (a Curriculum) that would contribute to "certifying" an Entrepreneur as "Competent"
- This could stimulate in-country discussions about what an "Applied Certificate in Entrepreneurial Finance" (at Beginner, Intermediate and Advanced levels) could comprise, which then institutionally could be required for consideration for (Government / Aid Agency / etc) Grants, and even potentially private sector funding; which will go a long way to fix the systemic Illiteracy mess we are in
- Even if there is a strong Finance person on the Team, non-financial people must still have the base understanding to contribute to robust financial conversations
- An ENTREPRENEUR becomes Functional because of Competencies
- An ENTERPRISE becomes Functional because of embedded Systems, Processes and Technologies
- Progression along the Journeys is enhanced if the Entrepreneur / Team is also engaged in Personal Growth work

NOTES

- These are the Standard Courses available, grouped under the most applicable Journeys
- All Journeys and Courses are adaptable to suit Customer outcome requirements

Ref	Title	Description	Approx. Duration (hours)	Recommended Course Prerequisites
Journey: FOUNDATION				
1	The Language of Finance: Overview	Learn a common-sense Diagram that intuitively explains the foundations of Accounting; and some jargon.	2	None
2	The Logic of Accounting	We use the Diagram to practically record 8 typical transactions, demonstrating the simple logic of double-entry accounting (without mentioning the words debit and credit!)	$\frac{3}{4}$ - 1	1
3	The Language of Finance: Detail	A deeper dive into the Five Elements of Finance: Assets, Liabilities, Equity, Income & Expenses.	1	1
Journey: IDEATION				
4	Costing & Pricing	Work out the cost price of a product or service; strategies to determine selling prices; and the holy grail of Gross Profit Margin. Can be mostly theoretical, or include a practical component.	2 - 4	1,(3)
5	Business Model Validation	We stress-test various Cost & Selling price scenarios; checking break-even volume and Revenue and Profitability. This is typically a Financial Projections "lite" type course. Can be mostly theoretical, or include a practical component.	2 ½ - 4	1,2,(3), (10),(11)
Journey: COMPLIANCE				
6	Accounting System Implementation	A down-to-earth approach to implementing the accounting system of your choice (yes we do have our favourite). Can be mostly theoretical, or include a practical component, which would usually require a fair bit of preparatory work, with post-workshop check-ins typically necessary to embed practice.	2 - 8	1,2, (7)
7	The Debit and Credit System	How do Debits and Credits work to enforce the core logic of accounting we learnt about.	$\frac{1}{2}$ - 1	1,2
8	Business Activities: Practical Application	We run through typical business transactions, and how they impact profit and / or cash-flow (including practicing debits and credits is optional).	$\frac{1}{2}$ - 4	1,2,(3), (7),(10)

"I would definitely recommend it to others without any hesitation or doubts."



NOTES

- These are the Standard Courses available, grouped under the most applicable Journeys
- All Journeys and Courses are adaptable to suit Customer outcome requirements

Ref	Title	Description	Approx. Duration (hours)	Recommended Course Prerequisites
Journey: CONTROL				
9	Financial Processes, Controls and other Tech	The typical set of financial processes that any organisation is faced with; with an emphasis on applicability to where the Entrepreneur is at. Can also include touch points with an Entrepreneur's existing Accounting System. We cover typical financial controls, and related technology as applicable.	1 - 2	None, (6), (7)
Journey: COMPARE				
10	Value Creation: Overview	An introduction to three fundamental approaches to measure and manage value: Profit, Cash Flow and Return on Investment.	1	1
11	Value Creation: Detail	We go deeper into the three approaches, and explore an integrated set of metrics that comprise Return on Equity.	1 ½ - 2	1,2,(3),10
Journey: PLANNING				
12	Budgets, Plans and Financial Projections	A powerful way to think about creating short, medium, and long term financial plans to build a profitable and valuable business. The planning process highlights whatever funding might be required to execute on the plan.	2 - 4	1,2,(3),4, (10),(11)
Journey: FUNDING				
13	Funding Options	After working out how much funding is required in the Planning Course, we explore typical funding choices, from avoiding funding through "bootstrapping", to "organic" growth, to debt and equity. We also cover the pros and cons of each. NOTE: this Course does not include actual sources an Entrepreneur can approach (e.g. Banks or Investors)	1 - 2	12
Journey: PERSONAL GROWTH				
14	Emotions of Money	Explore your "Money Personality" using the Klontz Money Script Inventory, as well as "Finance Overwhelm" emotions that can be a huge blockage for Entrepreneurs.	3	None



Journeys

- Journeys are modular, and can be combined in innovative ways to meet your needs and budget
- The Foundational Journey is a pre-requisite for all other Journeys

Delivery and Scheduling Options

1. LIVE (On-site and Online)

• On-site delivery style

- Group size can be from a minimum of 12
- Group sizes up to around 50 are quite practical and still allow for high engagement
- Much larger groups of 100 or more can also work e.g. lectures or conferences

• Online video-conferencing (VC) delivery style (two-way video)

- Typically smaller groups of 10 to 25 to maintain good engagement
- Engagement level and learning outcomes are more dependent on participant motivation

• Online webinar-style (the facilitator presents via video)

- Suited to larger groups (50 to 1,000+)
- More of a "lecture" feel with lower audience engagement
- Participants could still interact via a group chat box and audio

2. ON-DEMAND / HYBRID (on our Product Roadmap)

- To enrich our Live engagements and extend our reach, in time we will offer On-Demand delivery
- A subscription to the On-Demand content would be included for Live session Participants

3. DURATION & SCHEDULING

- Options go from a "Masterclass" type session of 1 or 2 hours to a multi-day engagement
- Offerings can be scheduled as a single event or scheduled over a number of weeks or months

Support Options

- Live online Q&A and/or refresher sessions can be scheduled at a point after the main content has been delivered
- Within reason our Facilitators are available after Live event to handle any questions
- On our Product Roadmap - A community engagement platform to support ongoing learning

Materials

- Hand-outs are provided prior to online sessions where relevant
- A practical worksheet is provided to promote engagement for the Business Activities Course
- Summary slides can be distributed post-event

"I came in with no understanding and left with what I feel is a very solid grounding"



Marc Johnson, Founder and CEO: It's a Breeze

Empower and Inspire | Explore | Entrepreneurship

Marc is at heart inspired by possibility, most alive when putting his energies into work that contributes to societies thriving. He sees a direct line from his work in business financial literacy to building a much-needed entrepreneurial class across Africa.

Through his ability to distil things down to their core, he makes finance simple for non-financial people.

He only managed to spend the first 10 years of his working life in the corporate world. He did his MBA in 1997 at UCT, whereafter the autonomy and freedom of self-employment and entrepreneurship summonsed him. In 2012 he came across a business financial literacy training opportunity, and at this relatively late stage of life discovered his gift and passion for teaching.

Since then Marc has run in-person business financial literacy workshops in South Africa, Ghana, South Sudan, India, Rwanda, Botswana, Namibia, Lesotho and Tanzania, and his inner explorer looks forward to training in every African country.

Giving back time is part of his business philosophy and he welcomes Entrepreneurs booking calls with him, to talk about finance, or whatever's on their minds.

He relishes public speaking, loves motorbikes and travelling, and as his legacy aims to create a "Venture Factory" to carry forward his spirit of innovation, that helps build a better world.



<https://www.linkedin.com/in/marc-fx-johnson/>



It's a Breeze

Academy of Finance

- LINKED-IN -

How may we help you today?

In addition to the Recommendations below, please see my Linked-In profile for a thorough listing of my experience; and other relevant information <https://www.linkedin.com/in/marc-fx-johnson/details/experience/>



Daniel Maloba · 1st

Founder & CEO | Board Member | Startup Advisor | Investment Readiness

October 17, 2024, Daniel was Marc's client

👁 All LinkedIn members

Marc JOHNSON is excellent at what he does, and his mission to make every African entrepreneur financially literate greatly resonates with Maloba Consulting's vision of lifting African nations out of poverty through innovation.

For anyone looking to deepen their understanding of financial literacy, especially in the entrepreneurial space, Marc offers valuable training that can make a real difference. I highly recommend his services to those who are eager to take their financial knowledge to the next level.



Seipati Asante Mokhuoa · 1st

Strategic African Women In Leadership

October 14, 2024, Seipati Asante was Marc's client

👁 All LinkedIn members

I've had the pleasure of working with Marc in both my Asante Accelerator Programme, where he delivered an exceptional module on 'Finance for Non-Financial People' tailored to startups, and more recently in our Global Board Directorship Programme, covering 'Finance for Boards.' Marc has an unparalleled ability to break down complex financial concepts, making them accessible and actionable. His expertise and engaging teaching style have been invaluable to our participants, significantly enhancing their confidence in financial decision-making.



Moulaye Camara · 1st

Corporate Service Executive & International Advisory Board Member

September 26, 2024, Moulaye was Marc's client

👁 All LinkedIn members

I was impressed by Marc's pedagogical approach to teaching financial literacy to board director candidates, mainly when they are finance professionals.

Our learning journey, guided by Marc, involved adopting the perspective of a board member, setting aside the influence of our professional backgrounds. Focusing on the structural components (percentages) rather than the specific figures (dollar amounts) in the balance sheet and income statement was not only helpful but also made the learning process engaging and enjoyable.

Thank you, Marc, for your invaluable guidance and for sharing your expertise with us. Your unique approach to teaching financial literacy has had a profound impact on our learning journey. We are truly grateful for your dedication and commitment.



Nadine October · 1st

Programme Manager - Business Incubation

August 28, 2024, Nadine was Marc's client

👁 All LinkedIn members

I have not met an entrepreneur as passionate about making finance easy as Marc Johnson. It is always a pleasure to work with Marc as he always goes over and above to ensure that the entrepreneurs he works with enjoy his sessions, learn what they need too and walk away with some additional nuggets. His Practical Business Finance Workshop really simplifies accounting and makes it fun to learn.



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

It's a Breeze

Academy of Finance

- CREDENTIALS -

How may we help you today?



"[Marc is] professional, knowledgeable of the subject matter and accessible as a facilitator. I can confidently recommend It's a Breeze for the delivery of this important course for non-financial savvy individuals who need to understand accounting. The course simplifies accounting and makes it less intimidating."

Rebone Sesoko
Operations Manager,
Tsogo Sun Entrepreneurs



"Over the years we have worked closely together and have a deep respect for his intellect and integrity. So much so, that he was recently invited to join us in London for a strategic planning conference. We have no hesitation in recommending him for your Financial Literacy training venture."

Mark Robilliard
Co-founder, Colour
Accounting International



"The Colour Accounting workshops have been well received and the feedback from entrepreneurs has been positive. We are looking forward to continue incorporating the Color Accounting workshop into the programme again this year."

Mbali Zamisa
Enterprise Programme
Coordinator, SAB
Foundation



"Feedback we received from all participants was overwhelmingly positive. Marc had remarkable energy and excitement for his topic and displayed a true passion for educating our entrepreneurs. I can, without hesitation, recommend Marc and It's a Breeze."

Matthew Smart
Development Facilitator -
Accounts and Finance,
Riversands Incubation Hub



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

It's a Breeze

Academy of Finance

- CREDENTIALS -

How may we help you today?

ENTREPRENEUR SEGMENT

We have worked with



FETOLA



RIVERSANDS
INCUBATION HUB



**startup
grind**

IN PARTNERSHIP WITH
Google for Startups



**Black
Umbrellas**



AfriGrow
Sowing Sustainable Solutions

THE INNOVATION HUB
Innovation Catalyst for Gauteng City Region

A subsidiary of the Gauteng Growth and Development Agency



**THE
BUSINESS
PLACE**
YOUR GATEWAY
TO ENTREPRENEURSHIP



ACADEMIC SEGMENT

We have worked with

Duke
CORPORATE EDUCATION



WBS Wits
Business
School
Sculpting global leaders



UNIVERSITY OF THE
FREE STATE
UNIVERSITEIT VAN DIE
VRYSTAAT
YUNIVESITHI YA
FREISTATA



SEFAKO MAKGATHO
HEALTH SCIENCES UNIVERSITY



SOL PLAATJE
UNIVERSITY



University of Venda



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

It's a Breeze

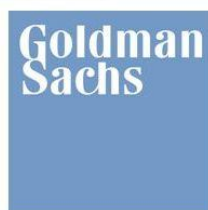
Academy of Finance

- CREDENTIALS -

How may we help you today?

CORPORATE SEGMENT

We have worked with



MARSH

momentum



HSBC



FNB



WEBBER WENTZEL

in alliance with > Linklaters



EVERSHEDS

AVI



TSOGO SUN



CUSHMAN &
WAKEFIELD

EXCELLERATE

MARKHAM



Imperial
logistics

Hudaco

CLARIANT



ARM
African Rainbow Minerals



adapt IT

SYSPRO



a world class African city



DERIVCO

EOH

GROVATION



The Skills Authority



CLUB MANAGEMENT ASSOCIATION
OF SOUTHERN AFRICA



BUSINESS
RESULTS
GROUP

TSM
consulting

HENCON

GWK
innovate agriculture



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564

It's a Breeze

Academy of Finance

- CONTACT US -

How may we help you today?

Your Partner in Entrepreneur Financial Literacy



Website		www.itsabreeze.co.za
Call / WhatsApp	Marc	+27 83 445 5564
Linked-In	Marc	https://www.linkedin.com/in/marc-fx-johnson/
E-mail	Marc	marc@itsabreeze.co.za

**Over 2500 people
trained in-person in**

*South Africa, Ghana, South Sudan, India,
Rwanda, Botswana, Namibia,
Lesotho & Tanzania*

Decisions

Conversations

Confidence

Competence

*"I can now analyse the financial state
of my enterprise and make good
decisions based on my knowledge."*



www.itsabreeze.co.za



marc@itsabreeze.co.za



Marc+27 83 445 5564