

About SGB Services: Financial and Business Consulting

SGB Services was founded by Stephanie Budlender, who has over 30 years experience in financial and business management consultancy. Qualifications include an undergraduate degree in Accountancy registered as a Chartered Accountant SA; an MBA with a specialisation in Internet Technology; Certified Fraud Examiner and Honours in Psychology.

Working primarily for small to medium enterprises, Stephanie has gained knowledge and expertise in the following areas:

- Identification and implementation of business systems.
- Strategic Planning, including processes and plans.
- Financial and strategic analysis,
- Organisation and business model recommendations.
- Entrepreneurial and administration skills.
- Forensic investigations
- Identification, pursuit and implementation of business turnaround solutions.

Wide exposure to a variety of clients and having to be very 'hands-on' during her career means that Stephanie has experience of vast aspects of finance and business management.

SGB Services Financial and Strategic Consulting's core proposition is:

“To help you help yourself to apply the basic principles of sound business practices to achieve strategic business objectives”

SGB Services' aim is to work closely with companies to identify the most effective forms of managing their business and to work with them to deliver that objective.

You know your product and market. SGB Services knows about finance and business systems. Together we can identify how to use business tools most effectively to grow your business and achieve your strategic goals.

SGB Services Financial and Strategic Consulting core product offerings:

- 1. Business systems analysis** to determine how effective a company's business activities and accounting systems are, leading to best practice recommendations, forming the basis of a business plan.
- 2. Forensic investigations** to identify the existence of fraud or 'problems' within an organisation, with the objective of quantifying the fraud or problem and recommending a plan to detect and prevent a recurrence of the event. This has also included work for attorneys to estimate the financial worth of spouses in divorce situations.
- 3. Accountancy, Tax and Financial services** to assist clients in their day-to-day accounting procedures, by offering, onsite and offsite backup services, supervising and assisting client's staff. Assessment of client's accounting records for accuracy, completeness and timely completion, with a view to making recommendations of practical suggestions to ensure the accounting information can be relied upon and be received on time for management to make decisions.

Includes the provision of tax planning advice to minimise the tax liability, assistance in reducing the administrative workload brought about by the ever-increasing legislative burden for tax compliance. Assessment of client's current financial standing with a view to offer guidance on how to ensure they meet their current and prepare for their future financial needs. Providing clients with debt counselling and monthly budgetary advice.

SGB Services Forensic Investigations

Forensic investigations have been conducted for a wide range of client businesses as well as firms of attorneys. My studying and qualifications as both an accountant and in psychology honours have facilitated the identification of unusual business behaviour.

These investigations have included:

- Identifying fraud in clients' businesses by identifying unusual behaviour in personnel, forensic analysis of business transactions, and a general appreciation of normal business practices and accounting systems.
- Identifying causes of poor financial performance and liquidity in businesses through an analysis of the entity's key performance indicators, financial records and external markets.
- Leading from the investigations, preparation of corrective measures and implementation of 'checks and balances' systems.
- Assisting attorneys in estimating the financial worth of spouses in divorce situations.