

At SEKA CApital, we offer a wide range of professional financial services to support your business.

INDUSTRY EXPERTISE

COMPREHENSIVE ANALYSIS

BESPOKE SOLUTIONS

ONGOING SUPPORT

SEKA CAPITAL

www.sekacapital.co.za

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ABOUT SEKA CAPITAL

SEKA Capital is a market leader in CFO Outsourcing offering the best Finance skills for businesses looking to acquire funding for growing profits and cash flow. We specialise in firms that turn over more than R10m a year and/or specialist medical practices.

We will work as an internal finance resource to help you streamline your finance department and gear your business up for growth. We will assist you to fix your financials and prepare documents for raising funding within and without the business.

We will do this by placing an accountant within your business to complete all these tasks above under the supervision of a senior partner in our business. Your business has the option to have an exclusive accountant resource, or you could share an accountant with our other clients. We will plan workflows and deliverables together with you our client and then monitor the delivery thereof.



ABOUT SEKA CAPITAL

As part of capital raising for both business and personal funding, we also assist people in accessing Home Loans and Commercial property loans. We also write financial ratio and quantitative and qualitative analyses for discerning clients to assist them maintain/grow cash flow, achieve business objectives and set themselves up for success. This is a Finance function basically.

We have provided training to suppliers in companies such as Tongaat Hullet, The Hope Factory and Success Avenue which had a contract to provide mentorship and business planning training for the incubates at the eThekwini Manufacturing Incubator in Chesterville, in Durban.





INDUSTRY EXPERTISE
We are market-leaders in the provision of services in our industry that help clients grow their business profits, income and cash flow.

COMPREHENSIVE ANALYSIS
We use real-time data to provide you with quality information to make decisions and to inform our models.

BESPOKE SOLUTIONS
We will conduct a needs analysis for each client and then draw up a plan specific to your needs.

ONGOING SUPPORT
Choose from a range of options the support that you need from us.

SEKA CAPITAL - SERVICES

At SEKA CApital, we offer a wide range of professional financial services to support your business growth. Whether you need tax planning, bookkeeping, or financial analysis, or business planning and capital raising, we have the expertise to assist you.

HOME LOANS OFFERING

With Ntuthuko/TK's 9 years' experience as a Business and Private Banker in the top banks in South Africa, we can handle all types of home loan or property funding requests including:

- Self-employed individuals
- Salaried individuals
- Individuals with a complicated family office or tax structure and uneven cash flows
- Commercial Property Finance

In total, Ntuthuko has secured over R2bn's of property related loans since he started working in banking. In his last year as a Private Banker/Banker, he was awarded with Best Networker and Best Property related funding based on payouts in KZN.

While some salaried people struggle to access funding because many experienced bankers have gotten old and left the banks, self-employed individuals also find it difficult to access funding for both their businesses and to purchase properties. We can assist in both.



BUSINESS PLANS

Get your Business funded with our fundable Business Plan. We combine our funding desk expertise with our business savvy and know-how and research capabilities to have you best place to take advantage of funding opportunities for your business. We offer the following relate solutions:

- A Funding plan – we will research funders willing to fund your business expansion and put it in a user-friendly report for you
- A Business Plan – we will write a plan that we know that funders will find easy to understand and that relates the true position of your business. We will help you improve where you are lacking and to accentuate where you are excelling. The onus is on you to take the advice and run with it
- A Prospectus – this is a document alerting potential investors to your business opportunity and how they can invest in it
- Any Business Proposal documents including presentations.

There are different options for both, depending on what you need each document for. The funding plan is great for Executive and Board meeting discussions.
Take advantage of our 1-hour Business Plan format where you can troubleshoot your business issues with us.





OUTSOURCED CFO SERVICES & BOOKKEEPING

- We are always recruiting for Accounting and Finance individuals who can do ad hoc or contractual work for businesses and accounting services according to their needs and workflows.
- We are currently setting one of our clients for that purpose by streamlining all finance processes and then putting in an accountant to apply it.
- We are in the final stages of this process. Ntuthuko/TK will then oversee the management of that individual as they will report directly to him.
- The accountant can do all Accounting and Finance functions



CAPITAL RAISING/ FUNDING

Common markers that a business will need funding is large equipment purchases that are self-funded – so the PPE increases but neither creditor nor bank lending increases – there will be cash flow problems somewhere.

Another example is a growth in turnover of over 20% without a commensurate increase in creditors including banks or other funders/a decrease in stock held or debtors and/or a cash injection.

The best time to do is this is when a business receives their Annual Financial Statements. There are other ways of telling that a business needs funding, that we employ to assist in getting your business to always be in the best cash flow position for your needs. A good time to get us involved is when you plan large equipment or even staff expansions.

Having completed more than 250 credit applications for both business and private banking, financial analysis is a critical part of the 5-point plan used by banks to motivate for funding to credit.



Through the banks and university training, Ntuthuko/TK has a certain way with analysis that can help raise issues and also provide solutions for them.

We will draw up all financial models incl.:



Cash Flow Projections

Cash Flow Budgeting

Debtors and Creditors' lists with age analysis

Full Financial Projections as part of a Business Plan or stand alone

Management Accounting Information.

WE CAN ALSO DRAW UP: BALANCE SHEET AND PROJECT FINANCING PROJECTIONS AND ANALYSIS

Cash Flow Analysis including Cash Flow cycle optimisation strategies and implementation

Assist in putting together a Funding Plan encompassing both internal and external funding mechanisms.

An example is where a client of ours was looking to pay 25% of the price of new equipment for a company in Johannesburg to come inspect faulty equipment. We arranged that the client purchases a new machine and have the other one taken by the client on delivery for inspection.

The client needed another machine anyway but, in this way, we saved our client 25% of the price of the new machine that would have been used for inspection only.

Other cash flow management strategies such as streamlining debtor payment dates and creditors' dates are also what we have done as bankers and also as consultants outside the bank.

TK does this as his bread and butter from the banking days as a holistic way of looking at the funding of a business, it is not always about getting an equity or a funder lending investor.

An example of this is a tuck shop we helped negotiate a creditors facility from COD at inception to R100k payable after 7 days, after just six months. The relief in being able to restock their shop without worrying about being short on key items was great to see in our clients.

We also did an analysis for them on which items were high margin and helped them position them with pricing and pairing. We got that business to more than R400k turnover per month in 6 months, then COVID hit

We can provide a turnkey solution where we design the Funding, Capital Business and Project Plan and then implement it. Our type of business plan is the one that corporate funders love, i.e:

- Based on quoted amounts that are thoroughly researched
- We conduct our own research to ascertain how realistic your assumptions are and amend with your co-operation
- We also look at risks throughout the whole plan and ensure that we do not leave anything out e.g. you can quote for a generator, but it has to be delivered and installed on a property with the requisite lines and services in place. We look at all of that to ensure that you don't create an underfunded project



TRAINING & UPSKILLING

- Our training although not accredited with any Qualifications authority provides bespoke and tailor-made training solutions based on the gap analysis for the business, finance manager and/or department or owner.

- Through this, we can also assist your executive team in compiling a Business Plan with action plans and SMART objectives so that progress can be tracked.

- This we can do for Corporate Teams doing sales budgeting/planning for the following year and/or for a small business team paying their own way or for participants in an Enterprise Development programme.

- We have completed such training for the Construction sector companies where we initiated the project with the Durban Chamber of Commerce and Industry.



CV & BUSINESS WRITING

Give your CV and Business documents a professional flair. We can draw up or improve the following documents for you:
Professional CV writing skills that include:

- Cover Letters that accentuate your skills, character and experience
- CVs that contain all the information required by hiring specialist to make a hiring decision
- Making it ATS compliant if necessary.

Business Writing skills for various business documents including minutes, proposal documents, emails and negotiation documents. Try us and ask us if we can do it for you.

As hiring managers ourselves, we always keep that in mind when drawing up CVs. Unfortunately, far too many people are caught up in aesthetics of these documents instead of substance. We will support the aesthetics but substance over aesthetics is paramount.







Ntuthuko "TK" Zwane

Bcom (Economics and Finance)

TK is a Finance professional with 2 years of Actuarial Science with Maths II. He holds a Bcom (Economics and Finance) from UCT, a National Certificate in Business Banking Credit and has 9 years' experience in both Busines s and Private Banking as an Assistant Banker and main Private and Business Banker at Investec, Absa and Nedbank.

From 2015, he has worked as a Business Mentor for various Enterprise Development programmes and has written Business Plans for Seda and own clients. Funders for his projects include Investec, Absa and Sefa.

He has also worked as a Finance Manager for Celinhlanhla Investment cc (a commercial property-owning entity) and Dr Nkanyiso Zwane Inc/ t/a Sina Oncology where he draws up and collates financial information for funding purposes, writes Business Plans and motivations for credit and provides a Full Finance Manager function.

He also specialises in maximising and optimising working capital cycles and cash flow management. TK has an exceptional understanding of Finance principles and a good team to rely on for International Accounting principles.

In essence, the biggest issue with funding is that the International Accounting Standards sometimes do not reflect the full financial position and a Finance professional with the requisite experience has to make it easy for the client and the funding prospect to come to an agreement. This is his strongest point.



Donald Ngwane

Advanced Diploma in Internal Auditing

A Junior Accountant who graduated with an Advanced Diploma in Internal Auditing from TUT Nelspruit in 2024.

He has 1 years' experience working as an outsourced Junior Account in a business that sold Air Compressors.

He is keen to learn and is excited by opportunities to see our client's dreams come to fruition. He started with us in January 2025. Watch this space, we expect exciting things from him.





Milles Thobela

Diploma in Financial Management

Milles Thobela is a detail-oriented finance professional with a strong academic foundation.

He holds a National Senior Certificate from Suikerland Secondary School, which he completed from 2016 to 2020

He furthered his education by pursuing a Diploma in Financial Management at Tshwane University of Technology from 2022 to 2024, achieving an average of 71%. Currently, Milles is advancing his knowledge by studying for an Advanced Diploma in Financial Management, with the ultimate goal of becoming a Chartered Global Management Accountant (CGMA).

Professionally, Milles has gained valuable experience as a tutor for Management and Financial Accounting courses, where he assisted students in understanding complex financial concepts. He has also worked as a student assistant, honing his administrative and academic support skills. Additionally, Milles mentored students in scientific research through the Eskom Expo for Young Scientists from 2020 to 2022, fostering critical thinking and problem-solving skills.

Outside of his academic and professional pursuits, Milles enjoys reading fiction and non-fiction books and occasionally cooking. His passion for accounting, coupled with a strong work ethic and dedication to excellence, drives him to excel in both his academic and professional endeavors. Milles is guided by values such as punctuality, discipline, and responsibility, and he is committed to making meaningful contributions to the financial community.

CONTACT DETAILS

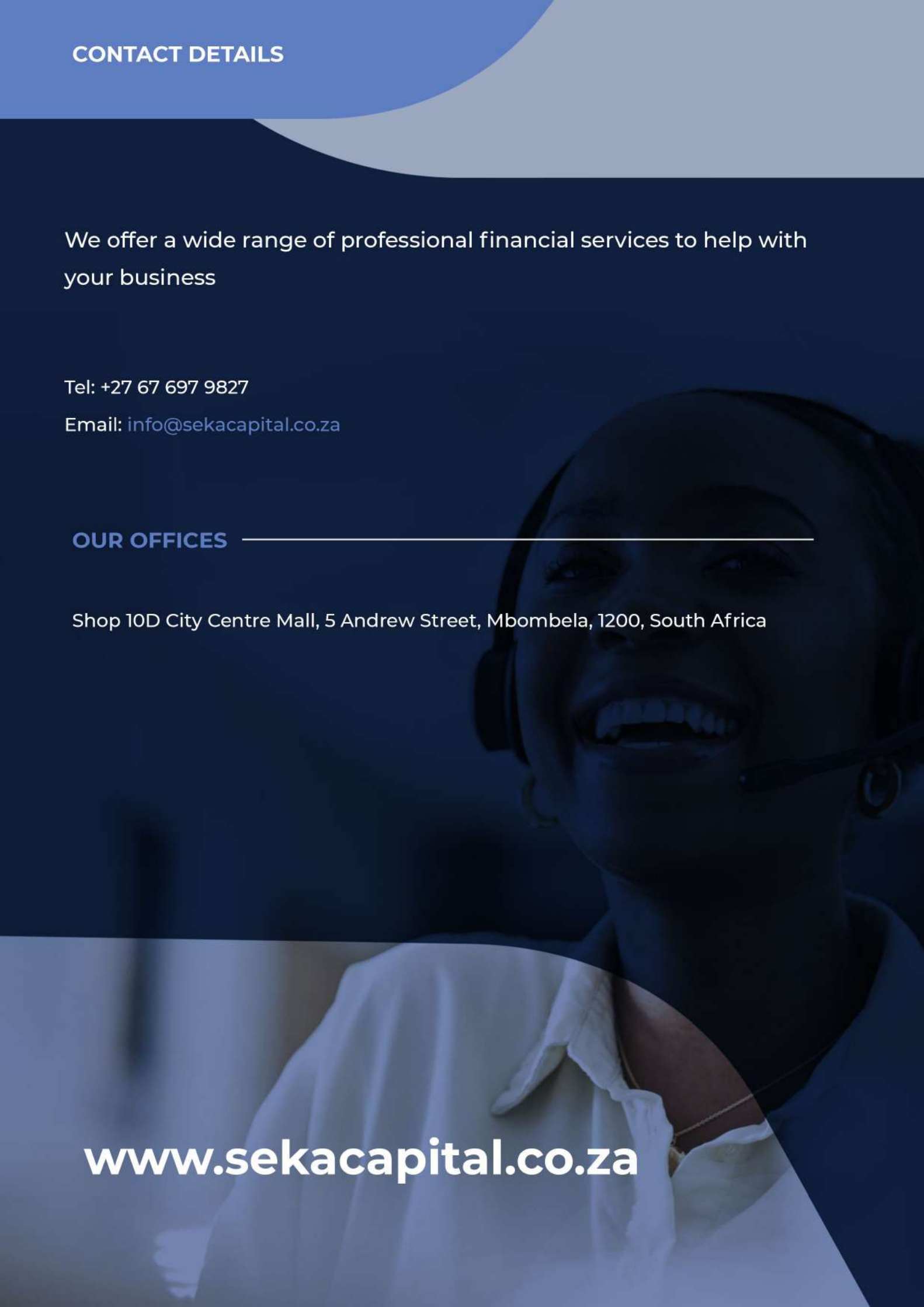
We offer a wide range of professional financial services to help with your business

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