



HEREFORD GROUP

Welcome to the Hereford Team...

It's a pleasure to have you on board!

The Hereford Group was established in February 1995. The brand has become synonymous with financial services across the three major centers of South Africa, namely Johannesburg, Cape Town and Durban.

The company was founded through the collaboration of the hearts and minds of a number of individuals whose passion for the Hereford Group raised the company to a level where it is now widely recognized and acknowledged as a powerful proposition in the market. We are resolute in our quest to provide a home for the entrepreneur, for those individuals filled with a desire to achieve career and life goals way beyond the mundane and the norm.

Engineering a platform for the self starter was both a challenging and rewarding mission. Through many years of trial and error, and through continual reinvention, we now are firmly convinced that we have achieved this goal. This unparalleled platform allows you the space and support to dream as broadly as you desire, and to put these dreams into action.

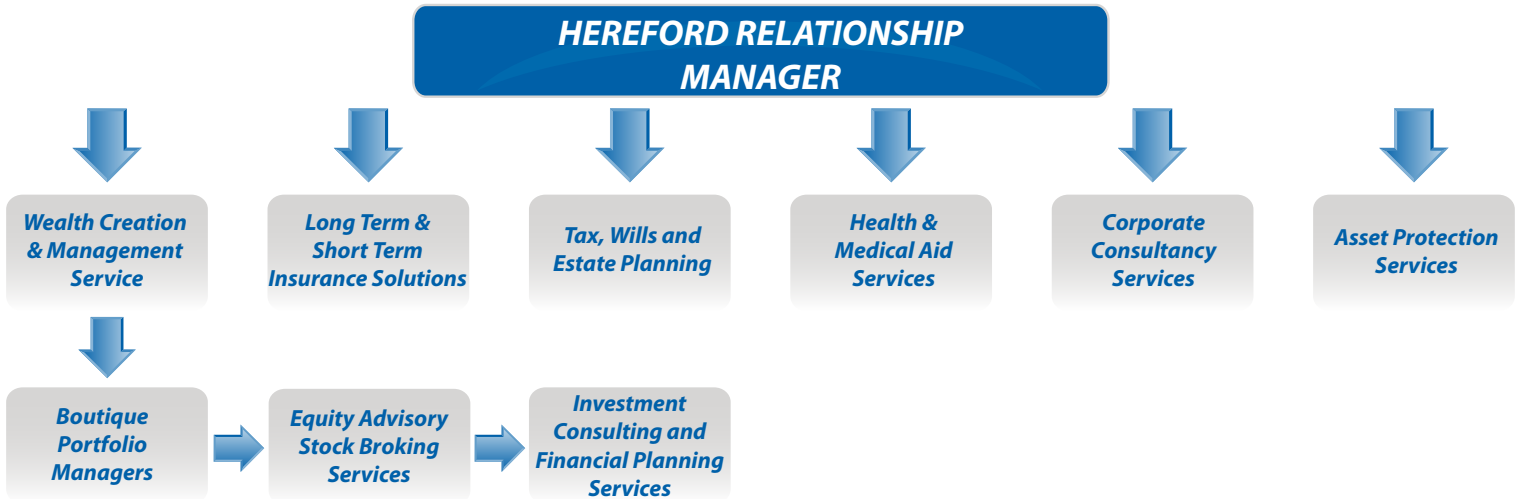
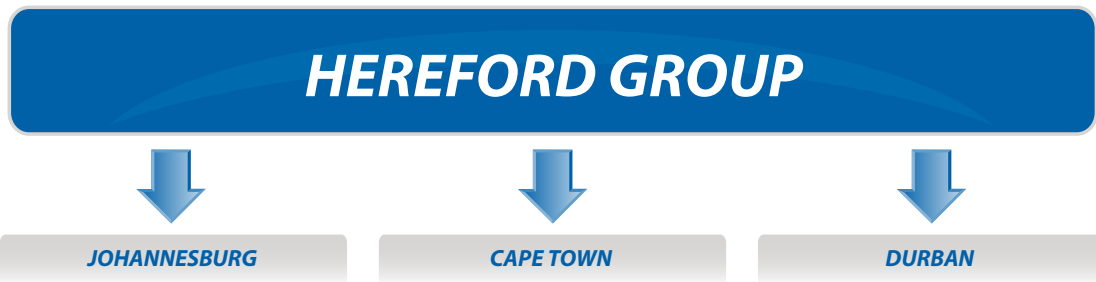
Greatness is born through a spirit of serving others first. Today the Hereford Group is brimming with individuals who have not only taken ownership of their own lives but have also been instrumental in helping others to improve their lives. Team has become the epicenter of our success to date.

Does this mean that we have arrived? That we have achieved all that we have set out to achieve? Far from it. Although we have achieved many accolades and awards over the years, the Hereford Group is now more focused than ever to develop the brand both locally and internationally, and to entrench it deeply in the hearts and minds of our partners and clients alike.

The brief ahead will outline the key drivers of our business. It is also the blueprint that governs our values and behavior. We are continually on the lookout for partners who are willing to serve to succeed, who understand and support the powerful dynamics of team, individuals who are driven to achieve more in their lives than what they thought possible on their own. If this is you then climb aboard and enjoy the ride.

Regards

Michael Dundulakis
Chief Executive Officer
Hereford Group of Companies



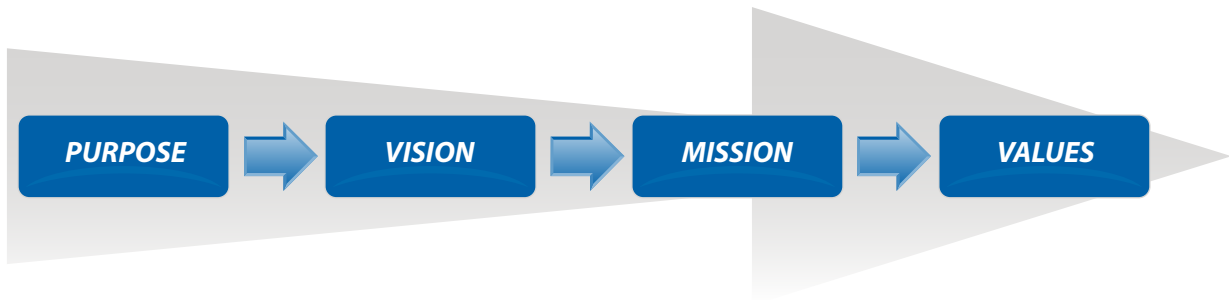
Our industry has continually grown and to a great extent has been recession proof. The choice however to make change a constant will hopefully keep us ahead of the pace. We believe that the day of the general practitioner is over and have formed specialist units dating back to 2004. The strategy has proved to be a huge success and has resulted in significant expansion and a four folding of turnover in the space of five years.

Ownership is not just the one thing that drives success, it is everything. Each business unit has an MD that either has equity in the respective area or within the group. The business units that are outsourced are governed by preferred provider agreements that are strictly adhered to.

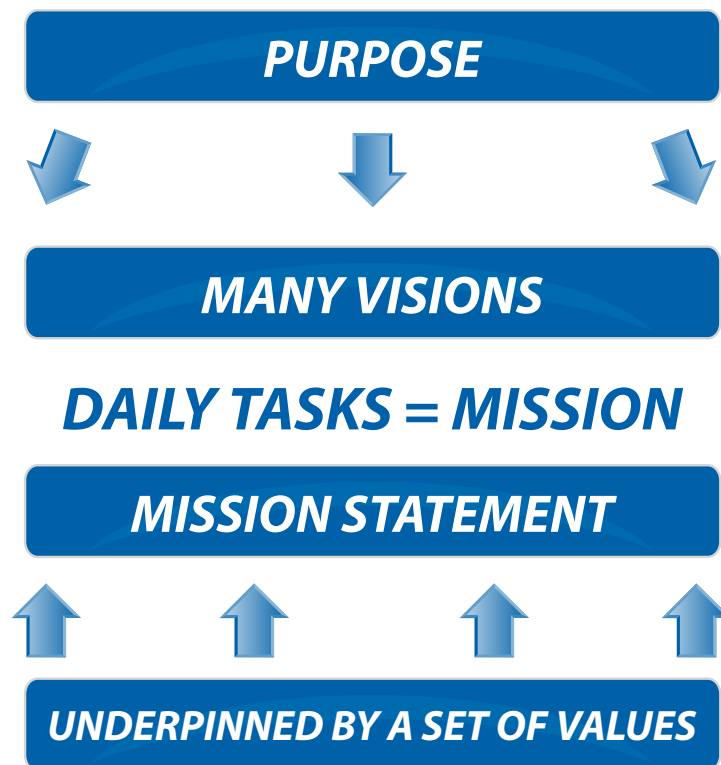
Our philosophy for all is that we try everything, do anything until you find the one thing you must do, and that is your gift. Becoming so focused that you recognize your gifting and potential requires mentorship at the highest level. Each one of our regional offices is characterized by these three parts:

- The Academy
- The Body
- The Mentor Group

The ability to transfer and train skill happens at approximately five times the pace when a purposed mentorship program exists. Now that we are familiar with some of the structural aspects of the group let us move on!!!



Without purpose there can be no vision, without vision no mission and without mission no value statement. The following diagram illustrates the process.



PURPOSE

Our purpose as financial planners is very simple: We have to make it our single aim to provide “FINANCIAL SECURITY” to our broad client base. Understanding how to live financially free ourselves first has to be practiced and then delivered at multiple levels.

VISION

To have but only one vision is futile at best, many visions provide a platform for growth. The key is that each of the visions carefully aligns with the purpose of the group. The encompassing vision is that we would like to be regarded as a group that provides a differentiated platform of financial service products to a broad base of the local and international market. We do so by understanding that our long term goal is to become a brand that is synonymous with financial services countrywide and that we continue to increase our footprint of distribution.

Segregating this mandate into each business unit is imperative as we do not want to be recognized as a business with a broad base of influence, but rather one in which each of our business units becomes the destination of choice for the client and concurrently Hereford the place of choice for the advisor.

MISSION

“We are intentional in providing differentiated services on all levels daily, striving for excellence in all that we do.”

Our mission statement is one of intent, as only when one becomes intentional do we see progressive change. We are resolute in placing the needs and expectations of others at the forefront of our thinking. Delivery is our mandate and diligence our ethos.

VALUES

Values are key ingredients to our design and intent. By articulating them we can live by them. Our ten basic values are:

- You cannot export that which you have not grown at home
- The incredible power of each individual will only be released in our togetherness
- We can only become disillusioned if we were delusional in the first place
- We will track performance and not opinion
- Get over yourself – it’s not all about you
- Give beyond yourself
- Grow beyond yourself
- Go beyond yourself
- Respect each other by being on time