



FinanceFlo.ai

AI Business Analysis *Proposal*

Prepared exclusively for Stu Davidson & Sons (Pty) Ltd

February 2026

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PERSONAL WALKTHROUGH

A Message from Dudley

Thank you for a truly productive discovery meeting. I've prepared this discussion document to give your directors a clear picture of what we discussed, the constraints we identified, and the options available — without any pressure or hard sell.

VIDEO WALKTHROUGH

I've recorded an 8-minute video walking through this proposal, the key findings from our meeting, and exactly how the AIBA process works for a business like yours. I'd recommend watching this before sharing with the directors.

[Watch the Loom Video →](#)

Duration: ~8 minutes • Covers: Meeting recap, constraint diagnosis, AIBA process, investment options, and next steps.

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MEETING SUMMARY

What We Discussed

On our discovery call, we explored your current technology landscape, operational challenges, and growth ambitions. Here's a summary of the key themes.

ATTENDEES

- Lisa van den Berg — Finance/Admin Manager
- Ashley Bhana — Accountant
- Chris — IT/Technical
- Dudley Peacock — FinanceFlo.ai

CURRENT STACK

- Sage Pastel Partner v19 (10 instances)
- Whimbrel (custom operations system)
- Paper-based aircraft maintenance
- Excel, WhatsApp, email

KEY THEMES

- 12 companies, only 10 on Pastel
- Data integrity issues in larger entities
- No consolidated financial view
- Whimbrel is non-negotiable (stays)

GROUP STRUCTURE

Approximately 12 companies spanning plant hire and construction (core), an aviation division with 15–20 aircraft (buy/sell, maintenance, charter), property companies, directors' capital entities, and a mining company. Currently operating on 10 separate Pastel instances with no consolidated reporting.

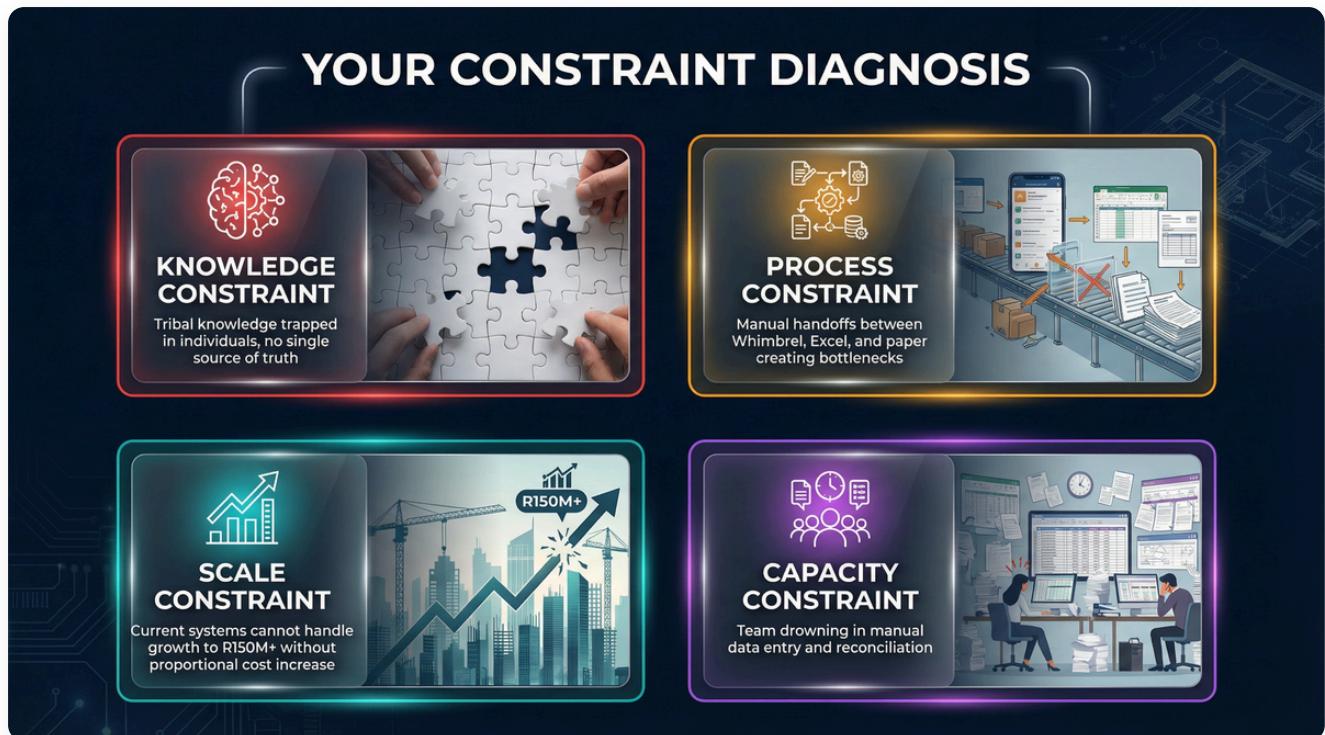
CRITICAL INSIGHT

The Whimbrel operations system is deeply embedded and non-negotiable — the directors built it over 8 years and consider it a competitive advantage. Any solution must integrate with Whimbrel, not replace it. As Ashley noted: *"It's a not negotiable. It will stay."*

CONSTRAINT DIAGNOSIS

Where Your Business Model Breaks at Scale

We don't ask "What do you want to automate?" We ask "Where does your business model break?" Based on our conversation, we've identified four primary constraints affecting Stu Davidson & Sons.



"We have had some data integrity issues, particularly in the bigger company."

— Ashley Bhana, Accountant

"It's very paper heavy. They don't really have a computerized system for keeping service records."

— Chris, on aircraft maintenance

"Change is sometimes slow."

— Lisa van den Berg, Finance/Admin Manager

"Don't go and build models and whatever yet. Let's just get the basics together."

— Lisa van den Berg, on the pragmatic approach

THE NUMBERS

The Cost of Doing Nothing

Based on industry benchmarks for multi-entity construction businesses of your scale, we estimate the following monthly cost of maintaining the status quo. These are conservative figures — the actual cost may be significantly higher.



How we calculated this: Manual processing overhead is based on estimated hours spent on duplicate data entry across 10 Pastel instances, intercompany reconciliation, and manual consolidation. Revenue leakage accounts for delayed invoicing cycles in construction (where payment terms are already 30–60 days). Duplicate entry errors are based on industry error rates of 1–3% in manual data capture. Early payment discounts assume standard supplier terms that cannot be captured without real-time cash visibility across all entities.

Estimated total: R85,000 – R145,000 per month (R1M – R1.7M per year)

IDENTIFIED OPPORTUNITIES

Quick Wins from Our Discovery

Even before the full AIBA, our initial conversation revealed several high-impact opportunities that could deliver immediate value.

01

Multi-Company Financial Consolidation

Replace 10 separate Pastel instances with a single Sage Intacct environment. Real-time consolidated reporting, automated intercompany transactions, and one-click financial statements across all 12 entities.

HIGH IMPACT

02

Aircraft Digital Job Cards

Mobile app for hangar mechanics to capture service records digitally. Eliminates paper-based tracking, creates searchable aircraft maintenance history, and supports compliance documentation.

HIGH IMPACT

03

AI Layer on Whimbrel

Natural language business intelligence on top of your existing Whimbrel data. Ask questions like "What was our fuel cost per hour on the N2 project last month?" and get instant answers.

MEDIUM TERM

04

Automated Data Cleanup

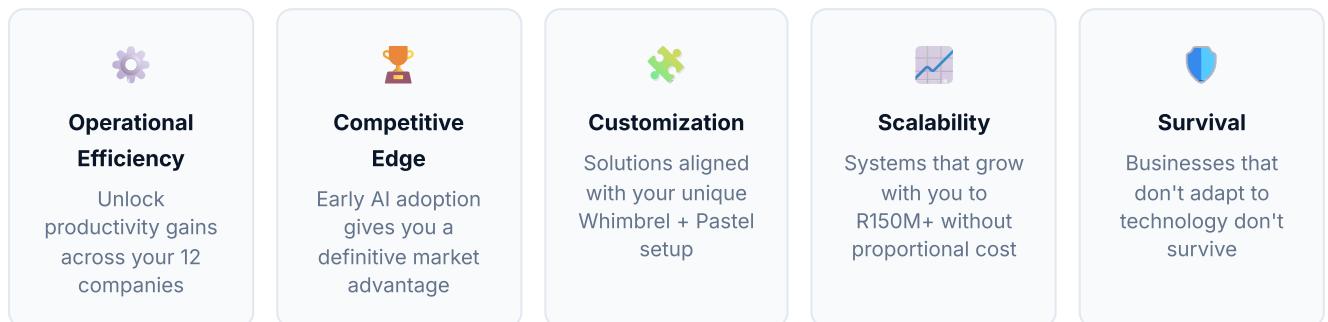
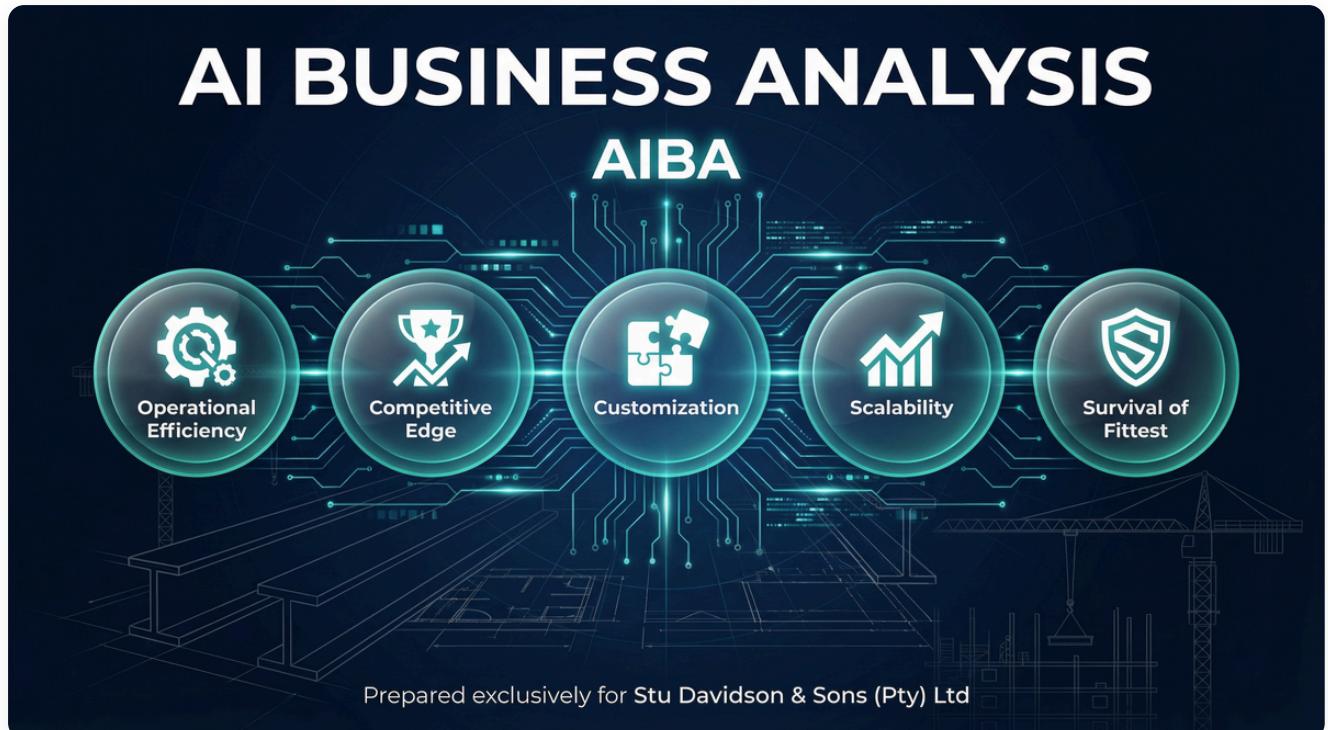
AI-powered deduplication and standardisation across your databases. Fix misspellings, merge duplicate records, and establish data quality rules to prevent future degradation.

MEDIUM TERM

OUR METHODOLOGY

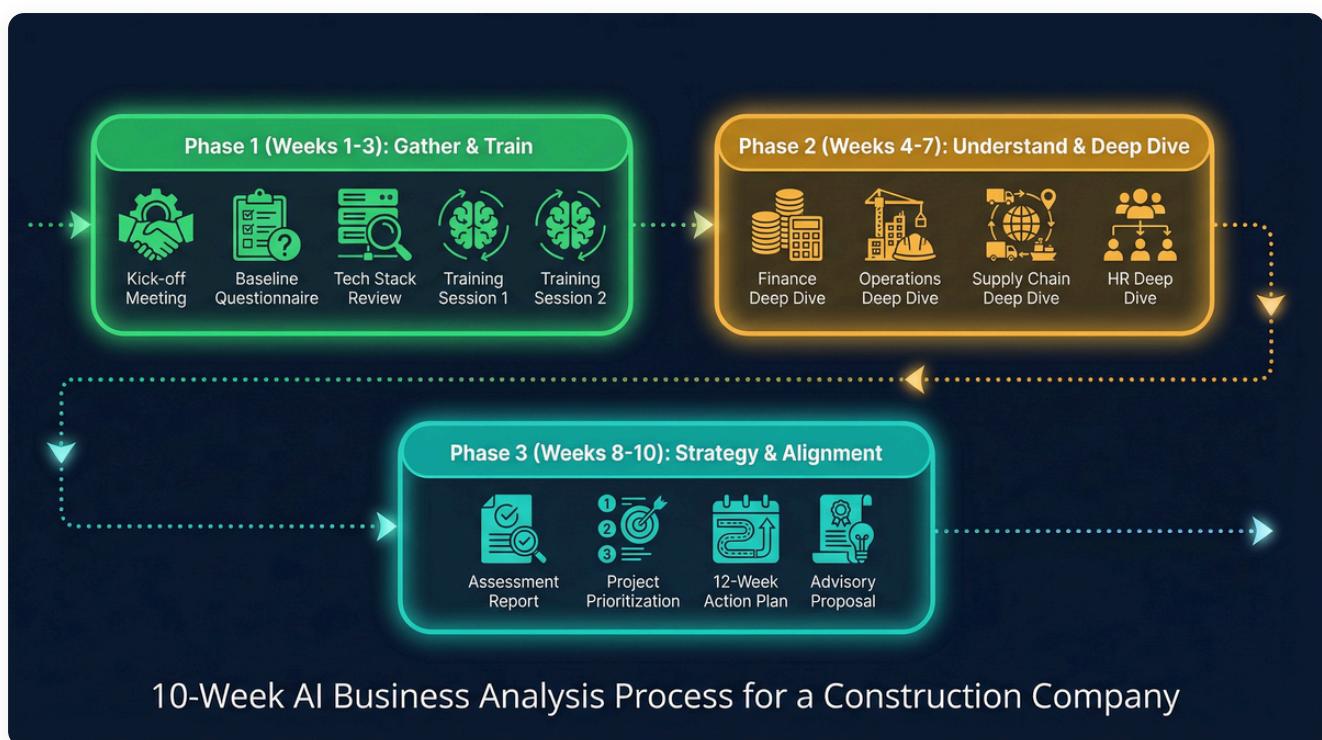
The AI Business Analysis (AIBA) Framework

AIBA is our structured consulting framework designed to pinpoint exactly where AI and automation can enhance your business. It systematically identifies opportunities to streamline processes, improve decision-making, and boost performance — without disrupting what's already working.



THE PROCESS

The 10-Week AIBA Engagement



PHASE 1: GATHER & TRAIN (WEEKS 1-3)

- Kick-off meeting with key stakeholders
- Baseline questionnaire for all departments
- Full tech stack review (Pastel, Whimbrel, etc.)
- Two AI awareness training sessions
- Task mapping: identify repetitive processes

PHASE 2: UNDERSTAND (WEEKS 4-7)

- Finance & Accounting deep dive
- Operations & Supply Chain deep dive
- Aviation division deep dive
- HR & Procurement deep dive
- Leadership & Strategy alignment

PHASE 3: STRATEGY & ALIGNMENT (WEEKS 8-10)

- Comprehensive AIBA assessment report
- Project prioritisation and alignment
- Timeline & budget breakdown
- 12-week action plan
- Advisory & services proposal

TAILORED FOR STU DAVIDSON & SONS

Your AIBA will focus specifically on: (1) multi-company financial consolidation across your 12 entities, (2) Whimbrel integration and AI-powered business intelligence, (3) aircraft maintenance digitisation, and (4) construction operations optimisation. We respect that Whimbrel stays — our job is to make everything around it work better.

Engagement Options

We offer a phased approach so you can prove value before committing to larger transformation. All pricing is in South African Rands, excluding VAT.

RECOMMENDED		
<p>START HERE</p> <p>AI Business Analysis (AIBA)</p> <p>R85,000 — R175,000</p> <p>10-week engagement, scoped to your complexity</p> <p>The comprehensive AIBA maps every constraint, quantifies ROI, and delivers a prioritised implementation roadmap with a 12-week action plan.</p> <ul style="list-style-type: none"> ✓ Full constraint diagnosis across all 12 entities ✓ Department-by-department deep dives ✓ Whimbrel integration assessment ✓ Aircraft operations digitisation plan ✓ AI readiness score and maturity model ✓ Prioritised project roadmap with ROI ✓ 12-week action plan + budget breakdown ✓ 2 AI awareness training sessions 	<p>PHASE 2</p> <p>Quick Wins Sprint</p> <p>Scoped from AIBA</p> <p>4–8 weeks, based on AIBA findings</p> <p>Implement the top 2–3 highest-ROI automations identified in the AIBA. Prove value fast with measurable results.</p> <ul style="list-style-type: none"> ✓ Top priority implementations from AIBA ✓ Measurable KPIs and success criteria ✓ Change management support ✓ User training and documentation ✓ Post-implementation review 	<p>PHASE 3</p> <p>Ongoing Advisory</p> <p>R30,000 — R75,000/mo</p> <p>Monthly retainer, flexible scope</p> <p>Fractional Chief AI Officer (FCAIO) engagement. Continuous optimisation, system health monitoring, and strategic AI roadmap execution.</p> <ul style="list-style-type: none"> ✓ Monthly strategy sessions ✓ System health monitoring ✓ Performance optimisation ✓ Security and compliance management ✓ Ongoing AI implementation projects

Pricing Disclaimer: All figures presented are indicative and not fixed. This project operates on a time-and-materials basis. Actual costs are determined by the final agreed scope, any additional out-of-scope work requested, and actual hours consumed. A detailed statement of work with fixed milestones will be provided upon engagement. Hourly rates: Consultant R975/hr, Senior Consultant R1,850/hr (excl. VAT).

WHAT HAPPENS NEXT

Your Next Steps

We've designed a simple three-step path to get from this discussion document to tangible results. The ball is in your court.



1

Directors Review This Document

Share this proposal with Stuart and the co-directors. We recommend a 30-minute internal review session. Lisa, Ashley, and Chris can provide context from our discovery meeting. Watch the Loom video for a personal walkthrough.

2

Schedule a Discovery Call with Decision Makers

Once the directors have reviewed, we'll schedule a focused 45-minute session with all decision-makers present. This is where we answer questions, discuss priorities, and align on the scope of the AIBA engagement. No obligation.

3

AIBA Kick-Off

Upon agreement, we begin the 10-week AI Business Analysis. Week 1 starts with a kick-off meeting and baseline questionnaire. You'll have a comprehensive roadmap, prioritised projects, and a 12-week action plan by Week 10.

A NOTE ON TIMING

You mentioned planning a Pastel cloud migration at the end of March. This creates an ideal window — before committing to a cloud migration of 10 separate Pastel instances, it's worth understanding whether consolidating to a single Sage Intacct environment would be more cost-effective and future-proof. The AIBA will give you that clarity.

Ready to Explore What's Possible?

Book a no-obligation discovery call with all decision-makers present. We'll answer every question and help you decide if the AIBA is right for Stu Davidson & Sons.

30-Minute Meeting

Quick Q&A or follow-up discussion

[Book 30 Min →](#)

60-Minute Meeting

In-depth review with directors

[Book 60 Min →](#)

Scoping Workshop (2 Hours)

Full AIBA scoping session

[Book Workshop →](#)

[View Full Interactive Proposal Online →](#)



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