



lemons into lemonade financial planners cc

financial order, financial planning & tax advice to south africans worldwide

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our mission that our clients reach financial - : independence, stability & peace of mind **our passion** planning to make you realise your financial dreams **our hope** that you learn to apply the "lemons into lemonade"-principle to every dimension of your life **the challenge** have the courage to lead your heart **the idea** coaching from where you are to where you want to be financially **the focus** financial order, estate planning, budgets, investment planning & tax advice to business owners & individuals **the person** committed & focused, "living what I preach" integrity, a believer in excellence & in John 3:16 & 17
the tools communication, email & fee-based service, continuous education, insight, accountability, creativity & simplicity

Description of Services

Lemons into Lemonade

*Updated on 28.06.2016

estate analysis : it determines the amount required for yourself and/or your family to provide them with a monthly income in case of a serious illness or medical disability or even the unexpected death of the breadwinner(s)

consolidation of policies : we determine whether a monthly saving can be generated on your current life policies - are you paying too much for your current benefits or can we increase your benefits for the same premium? this applies to both life insurance as well as short term insurance

determine your actual needs : it determines whether your current life policies are indeed addressing your need - are you over or perhaps under insured? is there a shortage (and i quote to correct your death cover and other benefits) or a surplus (and we decide whether to reduce cover and benefits)?

save on your policies : usually a saving can be generated simply by creating order in a client's portfolio - the monthly saving can be used elsewhere, on liabilities/debt or funding additional life policies (should the estate analysis indicate a shortage)... an evaluation on each policy is done before it is included in the process of consolidation (in many situations policies are amended and not necessarily cancelled)

last will and testament : we determine the content of your will : legally correct yet understandable; a non-emotional document yet addressing your needs 100% and aligned with your most recent estate planning report

family trust : determine whether a family trust could be applied effectively (or current trust better utilised) after income tax or capital gain tax implications were taken into account and after an estate analysis for the client was completed

business plan (or general advice to start a new business) : determine which entity the client starts the business in such as sole proprietor, company or close corporation (cc) - also advice on how to approach banks/financiers, how to compile cash flow statements and the drafting of business plans

administration systems : we implement new systems or improve current systems; we help determine which administration system is required for your business (for maximum productivity, cost effectiveness and a system supporting a healthier turnover) or evaluate your current system and make suggestions to increase efficiency! this is an excellent opportunity if you have a business but not necessarily gifted with admin skills because we develop a workable and accountant-friendly system (easy to understand and simple enough to maintain!) and the only requirement is that you are willing to take ownership of your administration!

income tax returns & preparation of financial statements : determine income tax for individuals by completing returns and supplying training for those clients who would like to handle their own tax returns (although i do not handle tax returns for companies, close corporations (cc's) or trusts, i give advice on how to prepare your documentation to ensure minimum charges by your auditor / accountant)

facilitate business meetings : to streamline negotiations between various parties such as the client, his/her accountant and/or lawyer or even between new or existing business partners

investments : determine investment opportunities for client in terms of risk profile and availability of client's investment funds; whether client is interested in lump sum investments or simply wants to invest on a monthly basis

(end)