



# 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

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## Abbreviated Curriculum Vitae Charné van der Walt a.k.a. "The Lemon Lady"

### School Years

I attended schools in Pretoria and matriculated in 1987, loving the academic side of school.

### After School - Profport

After school, I joined my father's business "Profport Financial Advisors", firstly only for a year or two but ended up staying for 12 years in full time service. I worked for him every school holiday since I was 12 and have always felt that "financial advisory" was part of my DNA. His firm was founded in 1989 and is now part of the PSG Konsult group, but his presence in the financial services industry since 1956 is legendary. I was made partner in 1995 and was exposed to various aspects of the financial services industry under his mentorship.

### Starting Lemons into Lemonade

At the end of 2001, I was ready for a new challenge. I sold my shareholding in the business and moved to Western Cape to start "Lemons into Lemonade", a dream that was slowly formed in my mind after two life-changing events : radically converting to Christianity in 1998 and visiting France's vineyards in 2000.

Within the framework of my experience regarding tax and estate planning, I charge professional fees (fee structure is available on the website). I believe that this sets a professional atmosphere between me and the client.

I am proud of the fact that I do not force clients into policies but rather show them, through proper planning mechanisms, what they need in terms of life insurance and savings for retirement. It is important for me to help clients to take responsibility for their finances.

## Public Appearances and/or Publications

I have believed, even before legislation prescribed it as compulsory, that clients should understand their financial decisions and be directly involved in the financial planning process. As a result, I have embraced opportunities to educate the public on financial matters in easy-to-understand language.

- Finance Expert at Women24 since 1995.
- Writing articles for Sake24 (online) as well as Burger and Beeld every two weeks since February 2014.
- Several magazine articles with financial related themes since 2006 (Finesse, Sarie, Good Housekeeping, Glamour, Clicks Magazine) since 2009.
- Public speaker at events like The Woman Show (CTICC) and Momentum Woman's Day.
- Regular guest on various Radio programmes such as 702's "The Money Show" and Cape Talk.

## Work Methods – Lemon Lady

I believe that a talent of mine is good "letter writing" and have therefore decided to build the practice as an email based business. It is also an excellent way in keeping record of client's questions and what advice I give them. I connect well with people from various ages and backgrounds. In essence I am a private person and therefore I understand the need to treat my clients' information and records with a very high level of confidentiality and respect.

My Strengthsfinder™ talents are : Activator; Responsibility; Relator; Analytical and Strategic (page 3).

I believe that my greatest assets to my clients are being :

- totally honest & willing to serve clients
- knowledgeable on general and specific financial matters
- able to interpret client information into a workable practical financial plan
- hard working & able to focus
- available in working hours

## Personal Life

I absolutely adore my work but still have good boundaries between private and work life. From being a sold-out Christian, my spiritual growth enjoys priority in my personal life. I have hobbies, stay fit and love spending time with my pets and close family.

## Professional Licences

"Lemons into Lemonade Financial Planners CC" is an authorised financial service provider (FSP16213) with FSB ("financial services board") and I am a Registered Tax Practitioner with both SARS (PR1193813) and The South African Institute of Tax Professionals (SAIT - 19208746). I am also regularly exposed to seminars, technical training & changes in legal aspects of tax and estate planning and has endeavoured on private studies in the last few years to ensure clients benefit from up-to-date info!

(Updated on 01.09.2016)

# Strengthsfinder™

## The Lemon Lady

### Activator

"When can we start?" This is a recurring question in your life. You are impatient for action. You may concede that analysis has its uses or that debate and discussion can occasionally yield some valuable insights, but deep down you know that only action is real. Only action can make things happen. Only action leads to performance. Once a decision is made, you cannot not act. Others may worry that "there are still some things we don't know," but this doesn't seem to slow you. If the decision has been made to go across town, you know that the fastest way to get there is to go stoplight to stoplight. You are not going to sit around waiting until all the lights have turned green. Besides, in your view, action and thinking are not opposites. In fact, guided by your Activator theme, you believe that action is the best device for learning. You make a decision, you take action, you look at the result, and you learn. This learning informs your next action and your next. How can you grow if you have nothing to react to? Well, you believe you can't. You must put yourself out there. You must take the next step. It is the only way to keep your thinking fresh and informed. The bottom line is this: You know you will be judged not by what you say, not by what you think, but by what you get done. This does not frighten you. It pleases you.

### Strategic

The Strategic theme enables you to sort through the clutter and find the best route. It is not a skill that can be taught. It is a distinct way of thinking, a special perspective on the world at large. This perspective allows you to see patterns where others simply see complexity. Mindful of these patterns, you play out alternative scenarios, always asking, "What if this happened? Okay, well what if this happened?" This recurring question helps you see around the next corner. There you can evaluate accurately the potential obstacles. Guided by where you see each path leading, you start to make selections. You discard the paths that lead nowhere. You discard the paths that lead straight into resistance. You discard the paths that lead into a fog of confusion. You cull and make selections until you arrive at the chosen path—your strategy. Armed with your strategy, you strike forward. This is your Strategic theme at work: "What if?" Select. Strike.

### Relator

Relator describes your attitude toward your relationships. In simple terms, the Relator theme pulls you toward people you already know. You do not necessarily shy away from meeting new people—in fact, you may have other themes that cause you to enjoy the thrill of turning strangers into friends—but you do derive a great deal of pleasure and strength from being around your close friends. You are comfortable with intimacy. Once the initial connection has been made, you deliberately encourage a deepening of the relationship. You want to understand their feelings, their goals, their fears, and their dreams; and you want them to understand yours. You know that this kind of closeness implies a certain amount of risk—you might be taken advantage of—but you are willing to accept that risk. For you a relationship has value only if it is genuine. And the only way to know that is to entrust yourself to the other person. The more you share with each other, the more you risk together. The more you risk together, the more each of you proves your caring is genuine. These are your steps toward real friendship, and you take them willingly.

### Responsibility

Your Responsibility theme forces you to take psychological ownership for anything you commit to, and whether large or small, you feel emotionally bound to follow it through to completion. Your good name depends on it. If for some reason you cannot deliver, you automatically start to look for ways to make it up to the other person. Apologies are not enough. Excuses and rationalizations are totally unacceptable. You will not quite be able to live with yourself until you have made restitution. This conscientiousness, this near obsession for doing things right, and your impeccable ethics, combine to create your reputation: utterly dependable. When assigning new responsibilities, people will look to you first because they know it will get done. When people come to you for help—and they soon will—you must be selective. Your willingness to volunteer may sometimes lead you to take on more than you should.

### Analytical

Your Analytical theme challenges other people: "Prove it. Show me why what you are claiming is true." In the face of this kind of questioning some will find that their brilliant theories wither and die. For you, this is precisely the point. You do not necessarily want to destroy other people's ideas, but you do insist that their theories be sound. You see yourself as objective and dispassionate. You like data because they are value free. They have no agenda. Armed with these data, you search for patterns and connections. You want to understand how certain patterns affect one another. How do they combine? What is their outcome? Does this outcome fit with the theory being offered or the situation being confronted? These are your questions. You peel the layers back until, gradually, the root cause or causes are revealed. Others see you as logical and rigorous. Over time they will come to you in order to expose someone's "wishful thinking" or "clumsy thinking" to your refining mind. It is hoped that your analysis is never delivered too harshly. Otherwise, others may avoid you when that "wishful thinking" is their own.

(End)