



lemons into lemonade financial planners cc

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

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writer since july '05 on Women24 and regular contributor to Netwerk24's Sake/Die Burger since 2012 **financial services board reg no** authorised financial services provider 16213 **SARS tax practitioner** PR1193813 **SAIT member** 19208746
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

2026-02-01

The Lemon Lady™ : Fees from January 2026

My practice offers all work at a combination of :

- fixed fees (e.g. tax returns, provisional tax returns, VAT/PAYE applications, company registrations, tax clearances etc.); **and**
- hourly fees (see below).

There are three types of hourly fees namely (1) administration/emails (2) calls and (3) Zoom meetings.

Each type of fee above can either be charged at the Standard Rate (basic replies & procedural replies) or at a higher Advanced Rate for advice-driven replies & more complicated calculations.

Hourly fees for South Africans are subject to VAT of 15%. Non-residents who live overseas and expats who plan to cease tax residency via SARS or are covered under Double Tax Agreements do not pay VAT.

Year	Admin		Calls		Appointments	
2026	Basic	Advanced	Basic	Advanced	Basic	Advanced
Excl VAT	880,00	1 040,00	1 210,00	1 520,00	1 540,00	2 000,00
Incl VAT	1 012,00	1 196,00	1 391,50	1 748,00	1 771,00	2 300,00

Please contact me for estimates, how my fees work (i.e. a monthly retainer basis determined per client, depending on the client's situation and needs) and also the agreement that myself & the client will sign.

For those who want a 2nd opinion or advice on whether to emigrate (for example), I do 2nd opinion Zoom sessions. The 1st appointment with expats is also packed with advice and therefore more expensive. Even if you don't continue with my services, you will benefit immensely by it. In some cases, an upfront deposit (advance payment) & FICA records are required.

I have a very wide scope of expertise & insight into all financial, tax & legal matters and with 38 years' experience as an advisor and writer, my fees are very competitive compared to other providers.

Thank you! Ms HC (Charné) van der Walt aka The Lemon Lady™

Ms HC (Charné) van der Walt • CC Member & Owner

Lemons into Lemonade Financial Planners is an Authorised Financial Services Provider 16213 (FSCA, SA)
 Registered Tax Practitioner SARS PR1193813 & TaxTechnician™ with The South African Institute of Taxation 19208746