



lemons into lemonade financial planners cc

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

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authorised financial services provider 16213 FSCA • tax practitioner SARS PR1193813 • tax technician™ SAIT 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

Abbreviated Curriculum Vitae & More personal information about Charné van der Walt a.k.a. "The Lemon Lady"

School Years

Up to 1987, I attended schools in Pretoria and matriculated at Hoërskool Hendrik Verwoerd, loving the academic side of learning and particularly subjects like Afrikaans, English, Maths, Accountancy, Economics, Business Economics & Computer Science (the names of these subjects give away my age!).

After School - Profport

After school, I "temporarily" joined my father's business "Profport Financial Advisors" but stayed 12 years. I worked for his legal & financial advisory firm every school holiday since high school (and enjoyed it!). "Financial advisory" is part of my DNA. His firm was founded in 1989 and eventually became part of the PSG Konsult group. His legacy in the financial services industry since 1956 is legendary. I was made partner in 1995 and was thus 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 my father's business and moved to Western Cape to start "Lemons into Lemonade", a dream I wanted to pursue after two life-changing events: converting to historic Christianity and visiting France's vineyards. One thing that remained the same was to do my work with high levels of ethical values and integrity that my father modelled to me.

Fee-based practice

Within the framework of my passion for, and experience in, the fields of tax and estate planning, I charge an hourly fee in addition to certain fixed fees such as contracts, tax returns, Wills or company registrations. Charging an hourly fee sets a professional atmosphere in which the client is not "forced" to take out products through me (although they may be important as part of any client's financial & estate plan). Clients take full responsibility for their finances but I'm there, every step of the way. Some clients want more guidance and some less.

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, Member no 19208746, TaxTechnician™). These licences require me to continue in professional training and development, which I embrace and enjoy.

Public Appearances and/or Publications

Even before legislation prescribed it as compulsory, I believed in the principle that clients should understand their financial circumstances, ultimately make their own financial decisions, and be directly (and continuously) 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.

Clients and readers know me best from my regular columns on the Sake24 financial platform (www.netwerk24.com). Since 2012 I have been writing articles of my own choice and/or answered reader questions about various financial, legal and tax-related issues. You can find these articles online, or every three weeks in publications such as Die Burger and Die Beeld.

Other media contributions I have made include the following :

- Finance Expert at Women24 from 2005 to 2017
- Several magazine articles with financial related themes since 2006 (Finesse, Sarie, Good Housekeeping, Glamour, Clicks Magazine, Your Baby, Huisgenoot).
- Public speaker at The Woman Show (CTICC), Stellenbosch Woordfees and Momentum Woman's Day.
- Private tax & estate planning workshops at well-known Stellenbosch institutions such as VLV & Distell.
- Guest on Radio programmes such as 702's "The Money Show" and Cape Talk.

Work Methods - Lemon Lady

One of my talents is good "letter writing" and I have thus decided to build an email-based business. It is an excellent way of keeping record of a client's questions and what advice I give. With most clients, we do all the work on email and sometimes meet via Zoom. For FICA purposes, I have to meet you in person (Zoom counts) at least once. I love one-to-one contact and that helps me to fully focus on you & your financial situation.

Privacy of client records

The privacy of your financial affairs is important to me. I naturally understand the need to treat my clients' information with a very high level of confidentiality and respect. "Name dropping" is a pet peeve of mine so I don't discuss clients' financial situations with anyone but you.

Me ... as your servant: financial & tax advisor

I am diligent and I take my work and client/business relationships very seriously. I am responsible. I'm honest, candid and a straight shooter on the one hand, but also compassionate, patient and kind. Why I think I make a good advisor, is because I am both analytical and strategic: I see the details you don't, but don't get stuck there. I immediately build it into a workable practical financial plan, tailor-made just for you. I definitely view the act to work as a way to serve and love Christ Jesus and my fellow man.

Me ... as a person

I love Jesus Christ! I believe with all my heart and soul and mind that He is the Son of God, that He died for my sins (call it imperfections, transgressions, etc) and rose again so that I can have peace and eternal life with God. I love God & His creation (especially animals, specifically dogs). Other loves are reading, specifically non-fiction such as biographies, books on animals, true stories and the Bible. I love good, clean movies. To grow as a person, I set realistic & healthy boundaries for myself where it is important for me to remain morally accountable to friends and family.