



# 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

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

Updated on 31.01.2026

### School Years

Up to 1987, I attended schools in Pretoria and matriculated at Hoërskool Hendrik Verwoerd, loving the academic side of school 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. My dad's example, his ethical & professional approach and his mentorship has shaped me in more ways than one.

### 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 Christianity in 1998 and visiting France's vineyards in 2000. One thing I would the same however, and that is work with the 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 contract, tax returns, Wills or company registrations. Charging an hourly fee sets a professional atmosphere the client is not "forced" to take out products through me (although they are important as part of any client's financial & estate plan). Clients take full responsibility for their own finances but I'm there, every step of the way. Some clients want more guidance, and some less.

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### 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 from 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.

- Regular Contributor to Sake since 2012
  - Client and readers know me best from my regular columns on the Sake24 financial platform ([www.netwerk24.com](http://www.netwerk24.com)).
  - I write articles of my own choice and/or answer reader questions about various financial, legal and tax related issues. Find these articles online under a Netwerk24 subscription.

Other media 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", Radio 702 Afternoon Drive with John Perlman and with Cape Talk.
- An open letter to SARS' Commissioner featured on RSG Geldsake (Moneyweb) with Ryk van Niekerk and also Moneyweb's Amanda Visser who did an exposé on this controversial but effective letter.

### Work Methods - Lemon Lady

One of my talents is good "letter writing" and I have therefore decided to build an email based business. It is an excellent way in keeping record of a client's questions and what advice I give. With most clients, we do all the work on email but we 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 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.

### Cyber security of client and other records

I make use of a recognized cyber security expert who manage my systems on a monthly basis to avoid any data leaks. Also, I use double encryption methods on all my emails (daily) and passwords on all the company's mobile phones. My laptop is secured in a 1fireproof, crowbar

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

I am diligent, 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 on the other hand 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 including good clean movies, and of course the Bible. To grow as a person, I set realistic & healthy boundaries for myself where it is important for me to remain morally accountable to solid friends and to my real family of fellow-believers.

(End)