

Whoever has received angry phone calls from his bank manager, calling to tell them that their check has bounced, or that their standing order is not covered understands the essence of the cash flow in their business and/or of a household needing to stay within its line of credit.



Businesses rise and fall on their cash flow, but the balance sheets that business owners receive from their accountants do not show the cash flow.

Households must remain within the framework of the line of credit that was agreed on with the bank. The bank is not interested in hearing about the family's financial problems, so it will not take long for the bank to shut down the line of credit that the family so desperately needs.

Contact me



Everyone has a framework, not for photos on the wall, but rather a line of credit framework at the bank. We fight to stay within our framework, otherwise it will cost us dearly. As a part of our test, we will check and prepare the necessary strategy for our business. We will adopt work methods that will enable us to foresee deviations from the agreed line of credit.

In the family session, we will understand together how we can live well without a minus. We will learn how not to pay the large commissions and interest that the banks expect us to pay.

Call me...

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Who will look after your children? Who will take care of your spouse? Who will see to it that you will be secure financially when you're 70 – 80 – 90? Only me...because I examine your financial portfolio over the long haul (quantitatively) and not just according to tax benefits or for the good of one agent or another, but rather according to the what the family consumes, and what the family needs. I offer a



broad view covering all areas of life and their relevant costs, such as joyful occasions, or Heaven forbid, health emergencies.

All of us want to have food and money for presents for our grandchildren when we reach the age of 85, 90, or more.

[Contact me](#)

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When was the last time that you signed a contract? When did you last check what was written to ensure that the other party was living up to their end of the bargain?

If you want to learn how to read a contract so that you are no longer taken advantage of, let's sit down and study the matter together.



Let's take your cell phone bill for example: Everyone has a contract? Of course!!

Are they taking more than the contract entitles them to? Perhaps...

Not Perhaps!!! Of course they're taking more than they should, but nobody is looking in to it.

So pick up the phone, and, as part of an examination of your business/household we will look over your various contracts and make sure that everything is being done as was agreed on.

Call me...

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and call-me [Contact Information](#) Please use my