



*Financial*  
**PLANNING**

By Loshnee Kasil



[www.xinixinsurance.co.za](http://www.xinixinsurance.co.za)



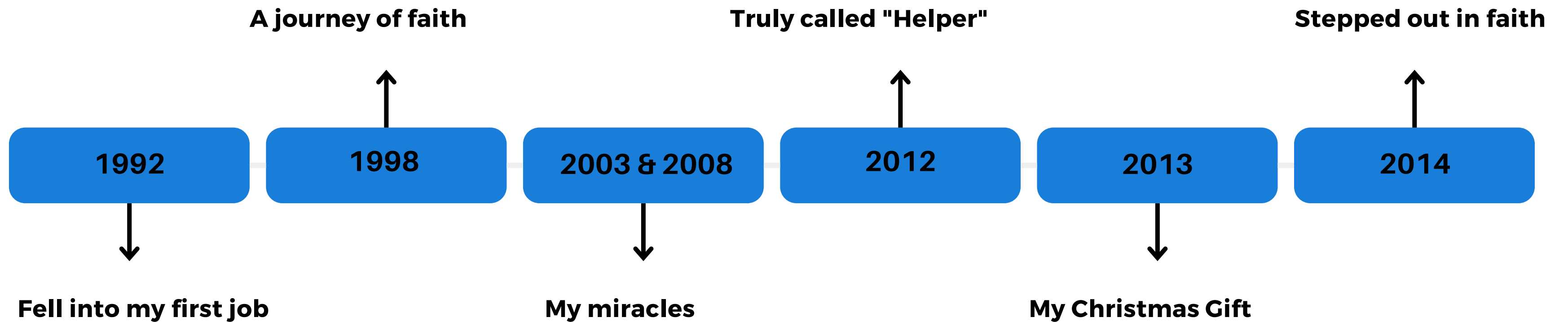
# *Introduction* **ABOUT ME**

Let me share a little about myself



**Loshnee Kasil**  
Financial Planner

# Some of my KEY LIFE MOMENTS



*a few things*  
**I REALLY  
LOVE**

- Summer is the best season
- Carbs is my favourite treat
- Being on time
- Beautiful flowers and spaces
- Baking | cooking with my girls
- Playing board games
- Books
- Learning



*Personal*  
**CORE  
VALUES**

**Integrity**

There's black,  
there's white,  
there's no grey in  
between!

**Excellence**

"I have the  
simplest of taste,  
I only want the  
best" Oscar Wilde

**Honesty**

I treasure a good  
night's sleep

**Collaboration**

Two walking in  
the same  
direction makes  
things easier

# HELLO?

Are you surprised by my introduction?  
Where is the Financial Planning?

**NOW WHAT?**

Would you give your  
money to someone you  
don't know and trust?

# NOW FOR THE GOOD STUFF

Making sense of making money  
for making a difference

- 01** FINANCIAL PLANNER
- 02** BUSINESS FINANCIAL PLANNING
- 03** PERSONAL FINANCIAL PLANNING
- 04** TIPS

**My goal: make you feel better  
about managing your money**

*Did*  
**YOU KNOW?**



**2,350**

**2 x more**

**+/- 15%**



*biblical*

# PRINCIPLES

**01**

**Exodus 19:5**

God owns everything

**02**

**Matthew 6:24**

Money is about discipleship

**03**

**1 Timothy 6:10**

Money is not evil

**04**

**Matthew 6:24**

Work for money

**05**

**Philippians 4:11-13**

Fight for contentment

**06**

**Proverbs 22:7**

Mind your debts

**07**

**Luke 14:28-29**

Manage and plan

*biblical*

**PRINCIPLES**



# Good FINANCIAL PLANNER

**IGNORANCE IS  
NO LONGER  
BLISS**



- 01** Confidentiality and assurance
- 02** Good fit for you
- 03** 2:1 Resept the ratio
- 04** Contactable clients
- 05** Qualification and experience
- 06** Fees

# BUSINESS FINANCIAL PLANNING

*Question time*

Business Insurance VS **Business Assurance**

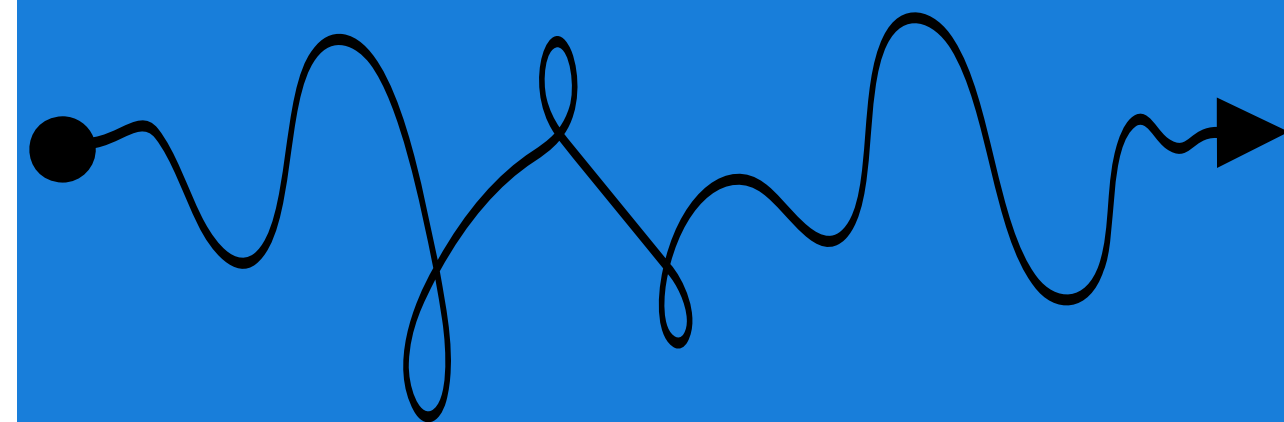


# TIPS FOR BUSINESS OWNERS

Financial planning is a journey  
NOT a sprint!!

**START**

- 01 SEPARATION IS KEY**
- 02 DO IT RIGHT**
- 03 EVERY CENT COUNTS**
- 04 INSURANCE COVERS**



**High risks  
first**



**Is your  
business more  
important  
than you?**

**Your business is an extension  
of who you are. It should NOT  
be who you are!**



*Why* **DO**  
**99.999%**  
**MY CLIENTS**  
**DO THIS?**



Default Setting



Change Your Mindset

# PERSONAL FINANCIAL PLANNING

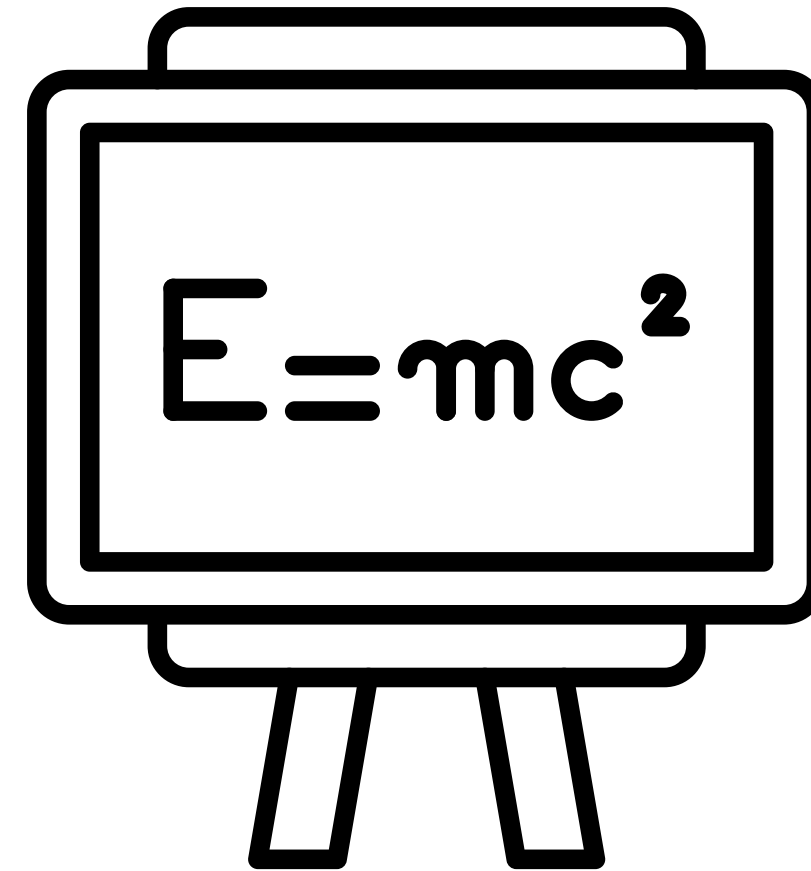
*Question time*

Short Term Insurance VS Long Term Insurance

At which life  
stage are  
you?



**"Compound interest is the eighth wonder of the world. He who understands it, earns it...he who doesn't...pays it"**



## Baby

R500  
p/yr

From age 0 to 18

Contributions

R9,000

Age 65

R2,010,000

## Teenager

R1 000  
p/yr

From age 15 to 35

Contributions

R20,000

Age 65

R999,415

## Adult

R5 000  
p/yr

From age 35 to 65

Contributions

R150,000

Age 65

R822,470

#NotFinancialAdvice

# TIPS FOR PERSONAL PLANNING

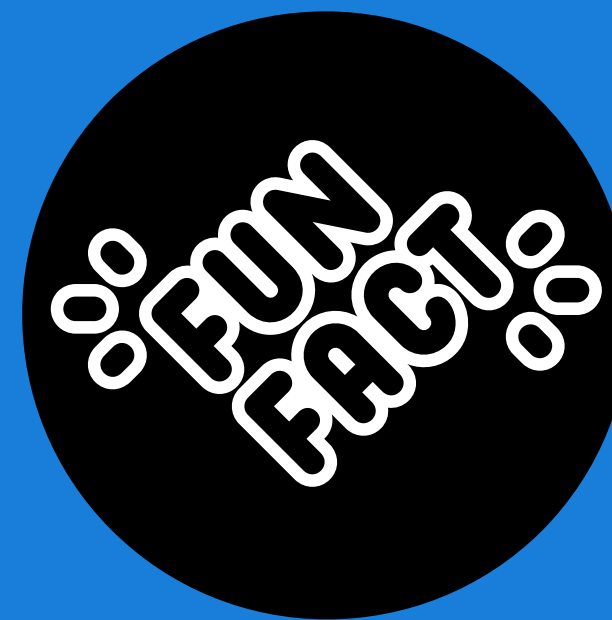
If you do these five things, you  
will win with money 100% of the  
time

**01 BUDGET X 3 - SET GOALS**

**02 LIVE ON LESS THAN YOU MAKE**

**03 GET OUT OF DEBT**

**04 SAVE**



**05 IS THE BEST ONE!!**

**"No one would  
remember the  
Good  
Samaritan if  
he'd had good  
intentions, he  
had money as  
well"**

Margaret Thatcher

*Give  
generously*

# ACKNOWLEDGE YOU FOR THE HONOUR

*Thank you*

 **XINIX**  
www.xinixinsurance.co.za



079 602 2002

loshnee@xinixinsurance.co.za  
www.xinixinsurance.co.za

*"Financial freedom is available  
to those who learn about it and  
work for it"*

*Robert Kiyosaki*