

**IGROW WEALTH**
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www.igrowwealth.co.za**Welcome!****Dear Investors**

We would like to dedicate the first section of this edition to say thank you for the interest and support shown by all **IGrow Wealth** clients. We have sold more than 100 selected investment properties and consulted with hundreds of clients since January 2007, as a result our business has grown significantly in a very short space of time and it's all thanks to you!

IGrow Wealth together with our service providers will remain as dedicated and motivated as ever to find you the best investment properties available.

Should you need any assistance or advice with property related matters please contact our offices to book an appointment or alternatively write to us: info@igrowwealth.co.za

Financial Planning at IGrow Wealth

One of the service providers on the **IGrow Wealth Team** are our Risk and Investment Specialists. Mark Edgumbe started his career in 1993 when he was a Financial Advisor for the Standard Bank Group. In 1995 he started his own financial consulting firm, which handles all aspects of finances including, Corporate Benefits, Pension Funds, Personal Insurance, Medical Aids, Short Term Insurance and Investments.

He is a Certified Financial Planner, which is currently the highest certification available in South Africa and is also recognized internationally. Further more, he has been rated personally as one of the Top 10 Financial Planners in South Africa for the largest insurance company, for a number of years. The firm also has a number of consultants that specialize in their respective fields.

It's time to stop spending and start planning

Most of the clients we see spend a significant amount of their disposable income on various types of insurance. Every year they spend more, in addition to which they are continuously told by their brokers to take out yet "Another" policy, which many of them do. The result is that their portfolios become unbalanced. Unfortunately very few advisors are prepared to take the time to properly analyse and balance the existing expenditure (e.g. life policies vs. medical aid vs. car insurance) and rather focus on income generating tasks like selling another new policy.

Another alarming fact is that very few clients know and understand what they have. For years they have operated on trust and merely hoped for the best, but seldom have peace of mind. Despite many hours of consultation, there always seems to be some fine print or shortfall in the event of a claim.

Our approach is to analyse each portfolio prior to meeting with any client. The advantage of this system is that the prospective client is only seen if there are significant positive changes that can be made and therefore no time is wasted on just another consultation.

Each client will be provided with a simple, yet efficient summary on a single page, which covers all existing insurance as well as logical suggestions to optimize expenditure, cover shortfalls and increase total cover, in most cases at NO additional cost. The result is that all of our clients have a clear understanding and peace of mind, knowing exactly where they stand.

Kindly contact the **IGrow** office on 021-979 2501 to make use of this valuable service.

by Mark Edgumbe

Vacancy at IGrow Wealth

Because of the rapid growth that we are experiencing a receptionist position became available with immediate effect.

The Ideal candidate must:

- be fully bilingual
- have MS Office and Outlook experience
- have previous switchboard experience
- have strong administration skills

Previous experience in the property market would be an advantage.

Should you be interested in this position please forward a short CV to: info@igrowwealth.co.za

Upcoming Software training for members

Saturday, 28 July 2007 from 09h00 to 12h00.

During the software training session we will analyse and compare various investment properties, using all the functions of the software including the "Property Evaluator". Please remember to bring your laptop and to install your software beforehand (installation procedures on back of software cover).

Bookings to attend training are essential:
info@igrowwealth.co.za
or contact **Anél** on (021) 979 2501

"Great things are not done by impulse, but by a series of small things brought together."
Vincent Van Gogh

Best wishes

Jacques Fouché & Pieter van der Walt
IGrow Wealth Investment Team