



## **Certified Cash Flow Specialist™ Says Cash Flow Planning Allows Him To Take a Different Approach With Clients**

**May 13, 2015 Halifax, NS** – Certified Cash Flow Specialist™ (CCS™) Desmond Jenic knows the importance of Cash Flow Planning as he's been an entrepreneurial business owner for 45 years himself. As a financial professional, he says that Cash Flow Planning allows him to take a different approach with clients. "I thought it was a good fit—being able to offer a client a solid holistic approach to planning that considered their whole situation."

He says it gives him a new level of comfort as an advisor because he knows that he's offering something so positive to his clients. This type of planning is necessary in today's world, Jenic says, "because the world we live in has demands so great that people often think they have no options to set money aside."

Once a client's plan is in place, the daily stress of managing spending is removed. "Cash Flow Planning gives them relief. They know their bills are taken care of and what's left to spend won't create a shortfall or affect their growth."

Jenic says he would ask someone who might be considering Cash Flow Planning how their current savings are working and whether they know when they'd be set to retire. With Cash Flow Planning, Jenic provides clients with written plans to clearly show where they are and how they can reach their goals.

"People need to know and grow on their own without being led down the debt row path we've all become familiar with, which makes us work our butts off to try and get ahead again. I want to be able to help families with homes and workable incomes, business owners needing direction to create their own opportunities, trades people, and professionals who would like to have their income and lives under control," he says.

### **About the CCS™**

[The Certified Cash Flow Specialist™ \(CCS™\) Designation](#) is the first program of its kind in Canada. Since its launch in November 2013, Financial Professionals in almost every province have received the CCS™ Designation. Certified Cash Flow Specialists™ are tested for competency in the use of cash flow formulas, behavioural spending concepts, debt management, and on the review and creation of written cash flow plans. Designates must meet continuing education requirements, as well as follow a professional code of conduct. In order to renew the designation, qualified professionals will have their skills put to the test by completing an annual case study and will be required to prove they are actively and regularly writing cash

flow plans for their clients. The CCS™ is worth 30.75 CE credits from the Institute for Advanced Financial Education.

The CCS™ program is managed and owned by The Money Finder. Find out more about The Money Finder <http://themoneyfinder.ca/>

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