

A CGA Manitoba, is the First Official Certified Cash Flow Specialist™ in Canada

December 10, 2013 Halifax, NS – The first professional to complete the Certified Cash Flow Specialist™ Designation (CCS™) is Brendan Gardner, a Certified General Accountant from Manitoba. The designation, launched in Canada in November, is the first designation of its kind as it focuses on cash flow (spending and saving) and debt management. Gardner says, “This designation is going to make an impact on the debt problem plaguing this country, one person at a time. It’s time to take control and be liberated.”

According to a survey conducted by Manulife Bank of Canada which surveyed 1,000 Canadian homeowners between the ages of 30 and 55 with a household income of more than \$50,000, nearly 70% of Canadians say that becoming debt free is a top financial priority but less than 10% say they’d made the progress they desired toward paying down debt.

As an accountant, Gardner had been using cash flow planning for years but he had been finding it challenging to adapt his corporate accounting skills into a “personal accounting” environment. For example, cash flow planning shows people how to control spending in a way that is compatible with human behaviour. Professionals like Gardner show clients how to figure out what they can spend on the things they control in their lives and help them prevent unintentional spending on things they don’t necessarily care about. All the while showing them ways they may be able to free up money—through saving on taxes or consolidating their debt. This freed up money can fund the financial plans many dream of but can’t afford.

For Gardner, the CCS™ designation changed his approach, “With hope and belief in my hand, I was able to transform *my* experience into an experience for my clients.”

Cash flow planning is not akin to budgeting. Rather than setting limits on a client’s spending, cash flow planning allows clients to view their spending habits in a new light. Gardner says, “The impact of changing a client’s spending behaviours will provide everlasting success.”

Gardner says his ideal clients are young families, or young professionals such as doctors, lawyers, accountants, engineers and nurses, or individuals nearing retirement who need help in eliminating debt, gaining control of cash flow and maximizing the opportunity to significantly enhance their net worth.

The designation has been designed so that participants *must* complete the program within 12 months of registration. In order to maintain the designation, participants must show documentation that they are continually creating cash flow plans for clients. Gardner says, “Clients really appreciate the valuable advice you are providing and thus become more loyal and trustworthy.”

About the CCS™

The Certified Cash Flow Specialist™ (CCS™) designation is the first program of its kind in Canada. CCS™ professionals 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™ program is managed and owned by The Money Finder. Find out more about The Money Finder <http://themoneyfinder.ca/>

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