

2 PROFESSIONAL EXPERT ADVICE

ASK OUR

OUR TRUSTY TEAM OF ADVISERS ANSWERS YOUR QU... BUILDING TO DATING AND DENTISTRY. THIS WEEK, THE

How do I hedge against crisis?

Dear Daniel

I'm in the process of buying a property in Israel and have to make payments over the next six months. I'm concerned the upheavals in the Middle East may impact on the exchange rate. Is this the case and can I protect myself? David

Dear David

There is no denying that the upheavals have had an impact on the exchange rates, but it is not just limited to the shekel.

There are a number of ways you can hedge against adverse movements in the exchange rates. First, you can take out a forward contract – if you need to pay 1,000,000

shekels in six months' time, you can fix the rate today so you know exactly how much this will cost you.

Second, you can take out an option. For example, if you take an option to buy 1,000,000 shekels in six months for a rate of 5.90, and if then the rate is 6.50, you do not need to carry out the

option and instead you buy the 1,000,000 NIS at the current rate of 6.50.

If the rate then is 5.50, then you buy the 1,000,000 shekels with the option at 5.90. The problem with an option is that there is a fee to take the option which has to be paid whether you take up the option or not.



Daniel Engelsman
IsraTransfer & IsraMortgages
020 8133 1302
daniel@isratransfer.com

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MEET THE JEWISH NEWS' PANEL OF 23 EXPERTS...

Do you have a question for a member of our team?
Email: karir@thejingroup.com

Name: Leonie Lewis
Job: Director of the Jewish Volunteering Network
Qualifications:

- Worked in the Jewish charity and volunteering sector for over 30 years, including 10 as a director of the United Synagogue.
- MBA in educational leadership, Trustee of the Faith Based Regeneration Network and Adviser to the Children's Aid Committee.
- Particular interest in community development and sustainability.



Jewish Volunteering Network
Leonie@jvn.org.uk
020 7443 5101

Name: Ian Green
Job: IT
Qualifications:

- Launched Man on a Bike IT consultancy eight years ago to provide computer support for the home and small businesses.
- Clients range from legal firms in the City to families, small business owners and synagogues.
- More than 10 years experience means there aren't many problems Ian has not seen before.



Man on a Bike
020 8731 6171
mail@manonabike.co.uk

Name: Nathan Gluck
Job: Hearing care
Qualifications:

- Qualified as a hearing aid audiologist in 1994.
- Founded The Lotus Hearing Aid Centre in Golders Green, now known as Nathan Gluck Hearing Care.
- The most experienced hearing care specialist in north London and south Hertfordshire. As well as a head office in Golders Green, Nathan has five outreach centres.



Lotus Hearing
020 8455 4210
info@lotus-hearing.co.uk

Name: Jonathan Bregman
Job: Accountancy
Qualifications:

- Qualified chartered accountant with more than 12 years experience and a partner at Accura Partners LLP.
- Main areas of responsibility are accounting, auditing and tax.
- Works with a variety of clients in different sectors including property, hotels, fashion, IT, manufacturing, recruitment and retail.



Accura Partners
020 8444 2000
jb@accurapartnersllp.co.uk

Name: Uri Kosky
Job: Web Consultant
Qualifications:

- Launched 1602 media web design consultancy two years ago.
- Provides advice and website consultancy to businesses of all sizes.
- Partnered with Ogone Payment Services to provide competitive rates on website transactions.
- Can set up a new website or online shop within two weeks.



1602 Media Web Design & eCommerce
0333 444 1602
1602media.com

Name: Daniel Engelsman
Job: Israel Finance Specialist
Qualifications:

- Founding partner of IsraTransfer & IsraMortgages.
- Specialises in currency transfers and mortgages in Israel.
- Clients include people making Aliyah, investment property purchases, charities, lawyers and corporate.
- Daniel commentates on the Foreign Exchange markets on daily Israeli radio.



IsraTransfer & IsraMortgages
020 8133 1302
daniel@isratransfer.com

Name: Robert Caplan
Job: Finance
Qualifications:

- Joined First Wealth in September 2004 and has been highly successful in building the company's assets under management, which are now in excess of £120m.
- Now a partner, Robert specialises in investments, pensions and tax-planning solutions. He is qualified to diploma status.



First Financial
020 8416 0111
robert@firstf.co.uk

Name: Simon Assor
Job: Dentist
Qualifications:

- Runs The Dental Clinic in Radlett together with Dr Stuart Levy.
- Has a Master of Science degree in restorative dental practice from the prestigious Eastman Dental Institute.
- Provides complex dental treatments, such as dental implants, smile makeovers, cosmetic dental treatments and all routine treatments.



Dental Clinic
01923 859678
simon@dental-radlett.com

Name: Louise Leach
Principal – performing arts school
Qualifications:

- Professional choreographer qualified in dance, drama and zumba (ZIN, ISTD & LAMDA) gaining an honours degree at Birmingham University.
- Former contestant on ITV's Popstars, reaching Bootcamp with Mylene Klass, Suzanne Shaw and Kym Marsh.
- Set up Dancing with Louise 10 years ago. Now teaches 800+ people across north London.



Dancing with Louise
020 8203 5242
www.dancingwithlouse.co.uk

Name: Peter Lurie
Job: Insurance
Qualifications:

- Member of the Chartered Insurance Institute.
- Recently commended for "Best Protection Adviser" at the Moneyfacts Good Advice Awards 2010.
- Proactive Medical & Life Ltd specialises in medical insurance, life insurance, critical illness and income protection.



Proactive Medical & Life Ltd
020 8371 7854
peter@proactiveinsurance.co.uk

Name: Stephanie Sollosi
Children's nurse
Qualifications:

- Several years experience and expertise working with families, advising on feeding and nutrition.
- Stephanie has held senior posts across several London teaching hospitals.
- Consults jointly with Becky Stevenson, paediatric dietitian at the Feeding Clinic, to advise on all aspects of feeding, nutrition, parenting and behaviour.



The Feeding Clinic
020 7138 2891
www.thefeedingclinic.com

Name: Barry Allsuch
Job: Estate agent
Qualifications:

- Senior partner at Barry Allsuch & Co, which Barry established in 1977, with high-street residential sales and lettings offices in Radlett & Elstree, Herts.
- Specialising in all aspects of residential property sales from cottages to mansions in Radlett, Elstree, Borehamwood, Shenley, Arkley and surrounding areas.



Barry Allsuch & Co
01923 852 333
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