



COMELY GLOBAL CONSULTING LTD

- *Personal Finance & Business Solutions* -

P.O. Box 37715 - 00100 Nairobi
+ 254 117 575 648 | +254 750 611 664
simon@comelyglobalconsulting.com
www.comelyglobalconsulting.com/

PERSONAL FINANCE & FAMILY WEALTH MANAGEMENT LITERACY

From Financial Confusion to Clarity



For Corporate Organizations | Chamas | Young Professionals | SME Owners

Simon Muchiri

Personal Finance Educator & Licensed Financial Advisor

+254 117 575 648 | +254 750 611 664

simon@comelyglobalconsulting.com

<https://comelyglobalconsulting.com>

Table of Contents

| | |
|--|---|
| EXECUTIVE SUMMARY | 3 |
| WHO THIS SOLUTION IS FOR | 4 |
| THE LINK BETWEEN EMPLOYEE FINANCIAL WELLNESS AND WORKPLACE PRODUCTIVITY | 4 |
| TYPICAL RESULTS AFTER CORPORATE TRAINING (30–90 DAYS) | 5 |
| WHAT A TYPICAL CORPORATE WORKSHOP LOOKS LIKE | 5 |
| HOW HR TEAMS POSITION FINANCIAL LITERACY TRAINING TO MANAGEMENT | 6 |
| KEY BENEFITS | 6 |
| IMPLEMENTATION OPTIONS (<i>For Organisations, Groups & Individuals</i>) | 7 |
| Option A: In-Person Training for Corporate Excellence (<i>Organisation-Wide Financial Wellness Program</i>) | 7 |
| Option B: Group Transformation (<i>Chama / Community organisations</i>)..... | 7 |
| Option C: Digital Plug-and-Play Lessons (<i>Structured Online</i>)..... | 8 |
| Option D: Self-Paced Book Study for Self-Starters (<i>Individual Learning</i>) | 8 |
| Option E: Free Q&A Sessions (<i>Weekly Online Webinar</i>)..... | 8 |
| RISKS OF NOT TAKING ACTION | 9 |
| WHY WORK WITH COMELY GLOBAL CONSULTING | 9 |
| YOUR NEXT STEP | 9 |

EXECUTIVE SUMMARY

Many organisations invest heavily in productivity tools, digital systems, and technical training. However, one of the most overlooked factors affecting employee performance is **personal financial stress**.

In Kenya, a significant percentage of employees live paycheck to paycheck. When staff members struggle with debt pressure, lack of savings, or financial uncertainty, the impact often shows up in the workplace in subtle but measurable ways.

Common organisational challenges linked to financial stress include:

- Frequent salary advance requests
- Reduced concentration and productivity
- Increased absenteeism and presenteeism
- Workplace conflicts and stress
- Poor long-term decision making

Forward-thinking organisations are now recognising that employee financial wellness is not just a personal issue — it is a **productivity and organisational performance strategy**.

When employees feel financially secure, they are better able to focus, plan long-term, and contribute meaningfully to organisational goals.

Organisations implementing staff financial literacy programs typically experience:

- Reduced financial stress among employees
- Improved focus and workplace productivity
- Lower pressure on HR for salary advances and financial emergencies
- Stronger employee morale and wellbeing
- A more financially responsible workforce

At Comely Global Consulting Ltd, we approach financial literacy as a practical employee wellness and performance strategy.

Our **Personal Finance & Family Wealth Management Framework** equips employees with simple, actionable systems to manage money effectively and build long-term financial stability. Participants begin applying these systems immediately using structured tools such as the book Roadmap To Build Wealth And Secure Your Future, CGCent App and Personal Financial Planner.

WHO THIS SOLUTION IS FOR

This financial literacy training is ideal for:

- **Corporate Organizations** with 10+ employees seeking to reduce financial stress and improve productivity
- **Chama Groups** wanting better financial management and investment outcomes (educate all members together)
- **Young Professionals** (ages 25-40) avoid costly mistakes early and ready to break the paycheck-to-paycheck cycle
- **SME Owners** needing to separate business and personal finances (separate and optimize both)
- **NGOs & Associations** serving communities that need financial empowerment
- **Families** wanting to build generational wealth and financial security
- **Anyone** who feels financially stuck despite earning a decent income

THE LINK BETWEEN EMPLOYEE FINANCIAL WELLNESS AND WORKPLACE PRODUCTIVITY

Financial stress does not remain at home — it follows people into the workplace. It is one of the most silent but powerful productivity killers in the workplace. Common organisational challenges linked to financial stress include:

- Frequent salary advance requests
- Reduced concentration and productivity
- Increased absenteeism and presenteeism
- Workplace conflicts and stress
- Poor long-term decision-making

Organisations that implement staff financial literacy programs often experience:

- Reduced financial stress among employees
- Improved focus and workplace productivity
- Lower pressure on HR for salary advances
- Higher employee morale and wellbeing
- A more financially responsible workforce

When employees receive practical financial literacy training, they learn practical skills such as:

- Understanding their net worth and financial position
- Tracking income and expenses effectively
- Eliminating unnecessary debt
- Building emergency funds
- Beginning structured investing
- Planning for retirement and family financial security

Financial wellness therefore becomes **both a personal transformation tool and a workplace productivity strategy.**

TYPICAL RESULTS AFTER CORPORATE TRAINING (30–90 DAYS)

Organizations that implement structured financial literacy programs often observe measurable improvements within the first three months.

Typical outcomes **for employees** include:

- Identification of 15–25% unnecessary spending in monthly budgets
- Establishment of emergency funds within 3–6 months
- Reduced reliance on high-interest short-term debt
- Increased savings and structured investment habits

For organisations, the workplace impact often includes:

- Reduced salary advance requests
 - Improved employee focus and productivity
 - Reduced absenteeism linked to financial stress
 - Higher morale and employee engagement
 - Employees making more thoughtful long-term decisions
-

WHAT A TYPICAL CORPORATE WORKSHOP LOOKS LIKE

Our corporate workshops are designed to be **practical, engaging, and implementation-focused.**

Typical workshop structure includes:

- **Financial Reality Check (Kenyan Context)** - Understanding common money traps affecting working professionals.
 - **Personal Financial Assessment** - Participants evaluate their current financial position and net worth.
 - **Cash Flow & Budgeting System** - Practical tools for tracking income and expenses.
 - **Debt Elimination Strategy** - Frameworks for clearing expensive loans.
 - **Emergency Fund Strategy** - Building financial resilience.
 - **Investment & Retirement Basics** - Understanding safe investment options available in Kenya.
 - **Personal Financial Action Plan** - Each participant leaves with a clear financial improvement roadmap.
-

HOW HR TEAMS POSITION FINANCIAL LITERACY TRAINING TO MANAGEMENT

Forward-thinking organisations now recognise that **employee financial wellness is a productivity strategy**. HR teams typically position financial literacy training internally as:

- Employee Financial Wellness Program
- Workplace Productivity Enhancement Initiative
- Stress Reduction & Employee Wellbeing Strategy
- Staff Financial Empowerment Program

When presented this way, financial literacy training becomes part of a broader organisational strategy to **improve performance, reduce stress, and strengthen employee engagement**. It is an **investment in organisational performance**, not simply a training expense.

KEY BENEFITS

Financial Protection

- Build emergency funds
- Reduce reliance on expensive debt
- Protect families from financial shocks

Peace of Mind

- Eliminate paycheck-to-paycheck stress
- Improve family financial stability

Wealth Building

- Save 15–25% of income consistently
- Start investing for long-term financial security

Business Value (For Employers)

- Reduce financial stress among staff
- Improve employee productivity
- Strengthen employee wellness programs

IMPLEMENTATION OPTIONS *(For Organisations, Groups & Individuals)*

Choose What Fits Your Schedule & Learning Style.

Option A: In-Person Training for Corporate Excellence *(Organisation-Wide Financial Wellness Program)*

Half-Day Workshop (3–4 Hours)

Best for organisations introducing financial wellness programs.

Participants | Investment

10 – 20 employees | KES 100,000

21 – 50 employees | KES 150,000

51 – 100 employees | KES 200,000

101 – 200 employees | KES 300,000

200+ employees | Custom Quote

Full-Day Workshop (6–7 Hours)

Best for organisations seeking deeper behavioural transformation.

Participants | Investment

10 – 20 employees | KES 180,000

21 – 50 employees | KES 250,000

51 – 100 employees | KES 350,000

101 – 200 employees | KES 450,000

200+ employees | Custom Quote

Includes customised financial literacy training

Optional Add-Ons:

- Quarterly refresher sessions
- HR advisory on financial wellness programs
- Staff one-on-one financial advisory clinics
- Corporate digital learning access

Option B: Group Transformation *(Chama / Community organisations)*

Financial literacy training tailored for **Chamas, SACCOs, churches, and community groups**.

Investment Guide (depending on group size and session scope):

Participants | Investment:

10 – 50 members | KES 20,000 – KES 80,000

50+ members | Custom Quote

Includes customised financial literacy training.

Optional Add-Ons:

- Quarterly refresher sessions
- Member one-on-one financial advisory clinics
- Group digital learning access

Option C: Digital Plug-and-Play Lessons (*Structured Online*)

Self-paced digital learning modules covering the entire financial literacy framework. Participants learn at their own pace using structured digital lessons.

Investment:

Single Module: KES 500

Complete Course (*discounted*): KES 4,500

Option D: Self-Paced Book Study for Self-Starters (*Individual Learning*)

Ideal for individuals who prefer learning independently.

Resources include:

- Book “The Roadmap To Build Wealth and Secure Your Future”
- Personal Financial Planner
- Implementation using CGCent App

Investment:

eBook: KES 1,500

Physical Book: KES 2,500

Personal Financial Planner: KES 1,500

Book + Planner Bundle: KES 3,500

Option E: Free Q&A Sessions (*Weekly Online Webinar*)

Weekly one-hour online session where participants can ask practical financial questions and learn from expert guidance. Open to anyone seeking financial guidance.

Includes:

- Open Q&A discussions
- Financial literacy mini-lessons
- Community learning support

Format:

- 15 minutes — Topic introduction
- 40 minutes — Open Q&A
- 5 minutes — Resources and next steps

Cost: **FREE**

RISKS OF NOT TAKING ACTION

For **Organisations**:

- Reduced employee productivity
- Higher staff turnover
- Frequent salary advance requests
- Increased workplace stress

For **Individuals**:

- Continue living paycheck to paycheck
 - Accumulate expensive debt
 - Miss investment opportunities
 - Reach retirement unprepared
-

WHY WORK WITH COMELY GLOBAL CONSULTING

- Kenya-specific financial literacy framework
 - Practical implementation tools (Book, CGCent App & Financial Planner)
 - Multiple flexible delivery options
 - Action-focused methodology
 - Ongoing support and learning community
-

YOUR NEXT STEP

Ready to transform financial future for you and your team?

You can:

- Book a **Free 30-Minute Consultation**
- Request a **Corporate Training Quote**
- Start immediately with **Book / Digital Course**

Contact:

Simon Muchiri

Personal Finance Educator & Advisor
Comely Global Consulting Ltd

☎ +254 117 575 648 | +254 750 611 664

✉ simon@comelyglobalconsulting.com

🌐 <https://comelyglobalconsulting.com>