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PERSONALIZED FINANCIAL PLANNING

Your Personal Money Coach - From Planning to Achievement



For Corporate Organizations | Chamas | Young Professionals | SME Owners

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EXECUTIVE SUMMARY

The Problem

You've attended financial seminars. You've read books. You understand the basics. **But you're not implementing.** You know what you *should* do, but between knowing and doing lies a massive gap filled with:

- Paralysis from complex decisions
- Zero accountability
- Generic advice that doesn't fit YOUR situation
- Life changes that require plan adjustments
- Couples' financial conflicts

You need personalized guidance, accountability, and someone to help navigate your unique financial situation—not generic advice that doesn't fit your reality.

The Cost: Without personalized guidance, you waste 5-10 years of prime earning time, costing **KES 2M-5M** in lost wealth-building opportunity.

Our Solution

Personalized Financial Planning transforms awareness into action through dedicated one-on-one coaching. You get:

- Custom strategies for YOUR unique situation
- Monthly accountability check-ins
- Expert guidance through complex decisions
- CGCent App + Physical booklet dual-tool system for planning and tracking
- Partnership that adapts as life changes

Services Covered:

- Comprehensive financial coaching and planning
- Custom budgeting systems for your unique situation
- Emergency fund building strategies
- Debt elimination roadmaps
- Insurance needs analysis and guidance
- Retirement planning and projections
- Investment strategy framework
- Ongoing accountability and adjustments

The Value

Within 6-12 months, clients typically achieve:

- Complete custom financial plan

- 22-35% increase in savings rate
- Major financial decisions made confidently (home purchase, career change, etc.)
- Debt elimination timeline cut by 40-60%
- Clear retirement roadmap with specific monthly actions
- For couples: 90% reduction in money fights
- Partnership with advisor who knows your situation deeply

Investment Range

- Monthly Retainers: KES 15,000 - 30,000 per month
- Comprehensive Planning (One-time): KES 50,000 - 100,000
- Quarterly Reviews: KES 10,000 - 15,000
- Annual Packages: KES 120,000 - 250,000 (save 15-20%)

Why This Over Group Training?

Group training gives you the framework. Personalized planning gives you the **implementation**. Think of it this way:

- Group training = Learning to drive
- Personalized planning = Having a co-pilot for your actual journey

You need both. Group training teaches principles. Personalized planning applies them to YOUR specific situation with ongoing support as life changes.

WHO THIS SOLUTION IS FOR

This personalized planning service is for people who need more than education—they need implementation support, accountability, and guidance through complex decisions.

2.1 Young Professionals (Ages 28-40)

You're earning good money but...

- Confused about which financial goals to prioritize
- Want to build wealth during peak earning years
- Facing major decisions: buying home, getting married, starting family
- Need help avoiding costly early-career mistakes
- Want habits that compound over decades

Why You Need This: Your 30s are your wealth-building decade. Mistakes now cost exponentially. Professional guidance ensures you maximize this critical period.

2.2 Couples (Married or Planning Marriage)

Money is causing friction...

- One partner saves, one spends—constant conflict
- Can't align on financial goals and priorities
- Struggle to create joint budgets both commit to
- Major milestones approaching: home, children, retirement
- Need neutral third party to facilitate money conversations

Why You Need This: Money problems destroy marriages. A financial coach provides structure, mediation, and systems that reduce conflicts by 80-90%.

2.3 Entrepreneurs with Irregular Income

Your income varies wildly...

- Some months KES 80,000, others KES 350,000
- Traditional budgets don't work for you
- Fear drives hoarding OR overspending in good months
- Tax obligations catch you by surprise
- Mixing business and personal finances

Why You Need This: Variable income requires completely different strategies. We create flexible systems that adapt to your income patterns.

2.4 Mid-Career Professionals (Ages 40-50) Playing Catch-Up

You're behind and feeling panicked...

- Minimal retirement savings despite earning well
- Accumulated debt over the years (KES 500K-2M)
- 10-15 years to retirement but unprepared
- Want to maximize late-stage wealth accumulation
- Need realistic plan, not false hope

Why You Need This: You can't afford generic advice anymore. Every decision matters. Professional guidance helps you catch up aggressively without unrealistic sacrifices.

Common Thread

All these segments share one reality: **They need personalized attention.** Their situations are too unique, their stakes too high, their questions too specific for group training alone. They need a dedicated partner who understands their full situation and guides them month by month.

THE REAL-WORLD PROBLEM

The Implementation Gap

You KNOW what to do. You've read articles, attended seminars, downloaded apps. But knowledge doesn't equal action. Here's what's really happening:

1. Paralysis by Complexity

Your situation is unique and complex:

- "Should I pay off debt or invest? I've heard both..."
- "My income varies—how do I budget?"
- "We're getting married—how do we merge finances?"
- "I inherited KES 2M—what do I do with it?"
- "Should I buy property now or wait?"

Real Example: Peter earned KES 180,000 monthly and wanted to buy land. He spent 2 YEARS researching and "planning" but never acted because every source gave different advice. Two years later, land prices had increased 40% and he'd saved nothing. **Cost of paralysis: KES 800,000+**

2. Lack of Accountability

Nobody's checking on you:

- Create budget in January → Abandon by February
- Promise yourself "this month I'll start saving" → Don't
- Download expense tracker → Stop using after 3 weeks
- Set financial goals → Forget them by month-end

Real Example: Susan attended a financial workshop, got motivated, created a perfect budget. Three months later, hadn't tracked a single expense. "I meant to, but life got busy." Without accountability, intention remains just intention.

3. Generic Advice Doesn't Fit

Your situation is not one-size-fits-all:

- Advice for salary earners doesn't work for entrepreneurs
- Single person strategies don't work for families with 4 kids
- Debt-free advice irrelevant when you owe KES 1.5M
- Retirement planning at 25 differs radically from at 45

Real Example: David and Grace, dual-income couple with KES 380,000 combined income, tried following a personal finance book written for Americans. The "50/30/20 rule" didn't account for extended family obligations, cultural expectations, or Kenyan insurance costs. They felt like failures because "textbook advice" didn't work for their reality.

4. Life Events Require Adjustments

Your situation keeps changing:

- Got promoted → Income increased → Old budget obsolete
- Had a baby → Expenses exploded → Need new plan
- Partner lost job → Single income suddenly → Crisis mode
- Inherited money → Windfall opportunity → What now?

Real Example: James had a solid financial plan. Then his father died, leaving him as the primary provider for his mother and two younger siblings. His carefully crafted budget collapsed. He needed someone to help restructure everything quickly. Without guidance, he made poor emergency decisions that cost him KES 400,000.

5. Couples' Financial Conflicts

Money fights are destroying relationships:

- Different money values causing constant tension
- One partner sabotaging the other's efforts
- Major decisions (home, kids, career) stalled by disagreement
- Financial infidelity (hiding spending/debt)

Real Example: Paul and Christine earned KES 290,000 combined but fought weekly about money. Paul wanted to invest aggressively, Christine prioritized family and lifestyle. Neither trusted the other with money. After 8 years of marriage, they had zero investments, KES 600,000 debt, and were considering divorce. **A financial mediator could have saved them years of pain.**

The Financial Impact

Without personalized planning:

- **Decision paralysis:** 2-5 years wasted = KES 800,000 - 2M in lost opportunity
- **Poor major decisions:** Wrong property, bad investment, expensive loans = KES 500,000 - 1.5M in mistakes
- **Relationship damage:** Divorce costs average KES 1M+ plus split assets
- **Missed optimization:** Not maximizing earnings/savings = KES 300,000 - 600,000 annually
- **Stress and health:** High blood pressure, anxiety, depression = Immeasurable

Total typical cost of going it alone: KES 2M - 5M over 5-10 years

THE SOLUTION EXPLAINED SIMPLY

Your Personal Money Coach

Think of this as having a personal trainer—but for your finances. Just as you'd hire a trainer for fitness (expertise, accountability, customized program), you hire us for financial fitness.

How It Works: The Partnership Model

INITIAL: Comprehensive Financial Assessment (Month 1)

What Happens: We conduct a deep dive into your complete financial situation over 3 sessions:

Session 1: Current State Analysis

- Net worth calculation (assets vs liabilities)
- Cash flow analysis (income and all expenses)
- Debt inventory and interest rate analysis
- Current insurance and investment review
- Financial behavior and psychology assessment

Session 2: Goals and Priorities Session

- Short-term goals (1-2 years): Emergency fund, debt payoff, vacation
- Medium-term goals (3-7 years): Home purchase, business start, children's education
- Long-term goals (8+ years): Retirement, financial independence
- Priority ranking when goals conflict
- Risk tolerance and investment personality

Session 3: Custom Plan Creation

- Tailored budget for your unique situation
- Debt elimination strategy with timeline
- Savings and investment allocation
- Insurance gap analysis and recommendations
- Action plan with specific next steps

Deliverable: Comprehensive Financial Plan Document specific to you

ONGOING: Monthly Coaching & Accountability

Monthly Check-In Sessions

Week 1 of Each Month:

- Review previous month's progress
- Analyze actual vs budgeted spending (from app tracking)
- Identify wins and challenges
- Adjust strategies based on real-world results
- Set specific action items for coming month

Between Sessions:

- Continuous tracking via CGCent App and / or Physical booklet (you)
- WhatsApp/email support for urgent questions
- Real-time guidance when decisions arise
- Monthly progress reports generated automatically

What We Track:

- Net worth growth month over month
 - Savings rate percentage
 - Debt reduction progress
 - Emergency fund building
 - Budget variance analysis
 - Goal completion percentage
-

AS NEEDED: Life Event Planning

When Big Changes Happen:

- Job change (promotion, career switch, unemployment)
- Family changes (marriage, baby, divorce, death)
- Windfalls (inheritance, bonus, asset sale)
- Major purchases (home, car, business)
- Crisis situations (medical emergency, job loss)

We Provide:

- Emergency session within
 - Revised financial plan accommodating new reality
 - Emotional support during stressful transitions
-

The Dual-Tool System

1. CGCent App (Digital Tracking)

- Inputting your financial data
- Viewing your net worth and analysis
- Viewing your current spending pattern and analysis
- Calculating the amounts and setting up your financial goals
- Preparing your personal automated budget
- Tracking your actual expenditure against the budget
- Viewing your budget as well as actual regular and irregular expenses

2. Physical Planning Booklet (Physical Tracking)

- Prepare the net worth statement to show your net worth
- Preparing your cash flow statement, and budgeting
- Planning your monthly expenses (emergencies, debt payment plan, setting financial goals)
- Tracking your financial health every month and at the end of the year
- Notes on your financial reviews

Why Both? Digital for daily tracking (effortless), physical for strategic thinking (intentional). Research shows this dual approach increases success rate by 65%.

KEY BENEFITS: WHAT'S IN IT FOR YOU

Custom Plans.

Get a plan built specifically for YOU:

- Your income pattern (salary, business, variable)
- Your family situation (single, married, kids, dependents)
- Your goals and timeline
- Your risk tolerance and personality
- Your cultural and family obligations

Outcome: A plan that actually works because it fits your reality, not someone else's.

Accountability That Works.

Someone checking on you regularly:

- Monthly sessions = No hiding from your finances
- App tracking = Your coach sees your actual spending
- WhatsApp check-ins = Can't procrastinate on action items
- Progress reports = Measurable proof of improvement

Outcome: 85% of clients stay on track vs 15% who go alone. Accountability multiplies results.

Expert Guidance for Complex Decisions.

When facing major choices:

- "Should I buy this property or invest differently?"
- "My business is growing—when do I hire and how do I pay myself?"
- "We're divorcing—how do we split finances fairly?"

Outcome: Avoid KES 500,000 - 2M mistakes through expert guidance on complex decisions.

Faster Results Than Do It Yourself (DIY).

Professional expertise accelerates progress:

- **DIY:** 3-5 years to figure out what works = 3-5 years lost
- **With coaching:** 6-12 months to full implementation = Years saved

Outcome: Reach financial goals 3-4x faster with professional guidance vs trial-and-error alone.

Couple's Financial Harmony.

For couples, this is relationship therapy through finances:

- Neutral third party facilitates difficult conversations
- Both partners heard and respected
- Joint goals created collaboratively
- Conflict-reduction systems implemented
- Financial infidelity addressed safely

Outcome: 90% reduction in money fights. Many clients credit this service with saving their marriages.

Adapts as Life Changes.

Your plan evolves with you:

- Got promoted? We adjust.
- Had a baby? We restructure.
- Started business? We adapt.
- Parents need support? We incorporate.

Outcome: Never outgrow your plan. It grows with you through all life stages.

Emotional Support During Financial Stress.

Money problems are emotionally draining:

- Coach provides reassurance during setbacks
- Celebrates wins (even small ones)
- Helps process financial shame/guilt
- Maintains perspective during crisis

Outcome: Reduce financial anxiety by 60-80%. Sleep better knowing someone's got your back.

Maximum Wealth Building.

Optimize every shilling:

- Identify additional 10-15% savings beyond DIY attempts
- Tax-efficient strategies (NSSF, pension contributions)
- Better investment allocation
- Eliminate financial blind spots

Outcome: Build 30-50% more wealth over 10 years compared to going alone.

The Bottom Line

With personalized financial planning, you get:

- Custom roadmap (not generic advice)
- Partner who knows your full situation
- Accountability that ensures follow-through
- Expert guidance on complex decisions
- Faster results (3-4x vs DIY)
- Continuous support as life changes

Investment ROI: Most clients find their coach pays for themselves within 3-6 months through identified savings, avoided mistakes, and optimized decisions. After that, it's pure profit.

WHY WORK WITH ME

Simon Muchiri' s Commitment:

"I've been where many of you are—earning well but always broke, stressed about money, making poor decisions. Personalized coaching transformed my life.

Now I do this full-time because I've seen how powerful it is when someone has a dedicated partner in their financial journey.

Unlike generic advisors, I specialize in the Kenyan context: M-Pesa, SACCOs, extended family obligations, cultural expectations. I get YOUR reality.

When you work with me, you get:

- *Someone who genuinely cares about your success*
- *Objective advice*
- *Proven frameworks that work*
- *Partnership that adapts as you grow*

I only succeed when you succeed. Let's build your wealth together."

FREQUENTLY ASKED QUESTIONS

Q: How is this different from group training? A: Group training teaches the framework. This is ongoing implementation support with accountability and custom strategies for YOUR situation.

Q: What if I just need occasional advice, not monthly coaching? A: Choose Quarterly Reviews (KES 10,000-15,000/quarter) or one-time Comprehensive Planning (KES 50,000-100,000).

Q: Do you manage my investments or handle my money? A: No. We provide guidance and strategy. You maintain control of all accounts and make final decisions.

Q: Can I pause my subscription? A: Yes, monthly retainers can pause up to 2 months (maternity, travel, etc.) with 30 days notice.

Q: What if we're not a good fit? A: Free 30-minute consultation first. If after 3 months you're not seeing progress, we'll discuss what's not working or part ways professionally.

YOUR NEXT STEPS

How to Get Started

STEP 1: Free 30-Minute Consultation

- Discuss your situation and goals
- Answer all questions

STEP 2: Choose Your Package

- Select monthly retainer, one-time planning, or annual package
- Receive service proforma invoice and payment details
- Make 50% deposit (or first month payment)

STEP 3: Custom Plan Delivery

- Complete financial questionnaire
- Gather all financial documents
- Receive your complete financial plan
- Begin implementation
- Begin tracking with CGCent App

STEP 4: Ongoing Partnership

- Monthly coaching sessions
- Continuous tracking and adjustments
- Email/WhatsApp support as needed
- Celebrate wins, troubleshoot challenges

TAKE ACTION NOW

Book Your Free 30-Minute Consultation

WhatsApp Quick Start Messages:

Hello, I'm interested in Personalized Financial Planning.

I want to book a free 30-minute consultation.

*My name is [**Your Name**].*

Your financial transformation starts with one conversation - Contact me today.

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Disclaimer:

While we share success stories and typical results, individual outcomes depend on consistent implementation of the principles taught. Past client results do not guarantee future performance. This is a personalised Financial planning guide for information purposes only—actual wealth building requires your commitment, discipline, and action.