



**COMELY GLOBAL  
CONSULTING LTD**

*- Personal Finance & Business Solutions -*

P.O. Box 37715 - 00100 Nairobi  
+ 254 117 575 648 | +254 750 611 664

**COMELY GLOBAL  
INSURANCE AGENCY LTD**

*simon@comelyglobalconsulting.com www.comelyglobalconsulting.com simon@comelyglobalconsulting.com*

# SAVINGS AND INVESTMENT ADVISORY

**Grow Wealth Safely & Build A Diversified Portfolio**



**For Organizations | Chamas | Professionals | SME Owners | High Net Worth  
Individuals**

**CPA Simon Muchiri**

Licensed Insurance & Financial Advisor

+254 117 575 648 | +254 750 611 664

[simon@comelyglobalconsulting.com](mailto:simon@comelyglobalconsulting.com)

<https://comelyglobalconsulting.com>

*Licensed by Insurance Regulatory Authority (IRA) & Institute of Certified Public Accounts of  
Kenya (ICPAK)*

## Table of Contents

<b>EXECUTIVE SUMMARY</b> .....	3
<b>THE PROBLEM YOU'RE FACING</b> .....	3
<b>OUR SOLUTION: THE 4-LEVEL INVESTMENT LADDER</b> .....	4
<b>Level 1: Safety Foundation (Emergency &amp; Short-Term)</b> .....	4
<b>Level 2: Balanced Growth (Medium-Term Goals)</b> .....	4
<b>Level 3: Aggressive Growth (Long-Term Wealth)</b> .....	5
<b>Level 4: Alternative Investments (Specialist Advice)</b> .....	5
<b>GOAL-BASED INVESTMENT STRATEGIES</b> .....	6
<b>Goal 1: Emergency Fund (Priority #1)</b> .....	6
<b>Goal 2: Home Deposit (3-7 Years)</b> .....	6
<b>Goal 3: Children's Education (10-18 Years)</b> .....	7
<b>Goal 4: Comfortable Retirement (20-30 Years)</b> .....	7
<b>CLIENT SUCCESS STORIES</b> .....	8
<b>Case Study 1: Young Professional - Building Foundation</b> .....	8
<b>Case Study 2: Mid-Career Professional - Lump Sum Deployment</b> .....	9
<b>Case Study 3: High Net Worth - Portfolio Restructuring</b> .....	9
<b>INVESTMENT RISK MANAGEMENT</b> .....	10
<b>Risk 1: Ponzi Schemes &amp; Fraud</b> .....	10
<b>Risk 2: Market Volatility</b> .....	10
<b>Risk 3: Inflation Erosion</b> .....	11
<b>Risk 4: Concentration Risk</b> .....	11
<b>Risk 5: Liquidity Risk</b> .....	11
<b>OUR VALUE PROPOSITION AS YOUR INDEPENDENT FINANCIAL ADVISOR</b> .....	11
<b>Why Choose Comely Global for Investment Advisory?</b> .....	11
<b>FREQUENTLY ASKED QUESTIONS</b> .....	12
<b>REGULATORY COMPLIANCE</b> .....	13
<b>RISK DISCLOSURE</b> .....	13
<b>TAKE ACTION TODAY</b> .....	14
<b>Every Month Delayed Costs Compound Growth</b> .....	14
<b>Let's Connect and Walk Your Investment Journey Together</b> .....	14
<b>Office Hours: Monday - Friday, 8:00 AM - 6:00 PM</b>	
.....	14

---

# EXECUTIVE SUMMARY

## Build Wealth Safely: From Foundation to Fortune Through Smart Investing

Most Kenyans lose 3-5% purchasing power annually keeping savings in accounts earning 2-4% while inflation runs at 7-8%. Others fall victim to Ponzi schemes promising unrealistic returns. Our **4-Level Investment Ladder** provides a proven framework to grow wealth safely, matching your goals, timeline, and risk tolerance with appropriate investment products.

### Your Investment Journey:

- **Level 1 (Foundation):** Money Market Funds & T-Bills. 10-13% returns, high safety
  - **Level 2 (Balanced Growth):** Treasury Bonds & Balanced Funds. 12-16% returns, moderate risk
  - **Level 3 (Aggressive Growth):** Stocks, REITs, Equity Funds. 15-25% returns, higher volatility
  - **Level 4 (Alternatives):** Private Equity, Commodities, Crypto etc. High risk, invest with specialist advice only
- 

## THE PROBLEM YOU'RE FACING

### Problem 1: Savings Accounts Destroy Wealth

- Bank savings: 2-4% annual interest
- Inflation: 7-8% annually
- **Real loss: 3-5% purchasing power every year**
- Ksh 1M today = Ksh 700,000 purchasing power in 10 years (if left in savings)

### Problem 2: Fear of Investing Paralyzes Action

- "I don't know where to start"
- "What if I lose everything?"
- "Investment is for rich people"
- "I heard about people losing money in the stock market"

### Problem 3: Poor Investment Choices

- Ponzi schemes promising 20%+ monthly (too good to be true)
- Undiversified portfolios (all eggs in one basket)
- Wrong risk level for goals (aggressive funds for short-term needs)
- No strategy (random product purchases based on friend / family recommendations)

### Problem 4: No Professional Guidance

- Bank advisors push their products only
- Online platforms provide no personalized advice
- Unregulated "investment clubs" with hidden agendas
- No ongoing monitoring or rebalancing

---

# OUR SOLUTION: THE 4-LEVEL INVESTMENT LADDER

## Level 1: Safety Foundation (Emergency & Short-Term)

### Products:

- Money Market Funds (MMF): 11-13% annual returns
- 91-day Treasury Bills: 15.5-16.5%
- 182-day Treasury Bills: 16.0-16.8%

### Best for:

- Emergency funds (3-6 months expenses)
- Short-term goals (0-2 years)
- Capital you cannot afford to lose
- First-time investors building confidence

**Risk Level:** Very Low | **Liquidity:** High (24-48 hours access)

### Recommended Allocation:

- Beginners: 100% while building emergency fund
- Conservative investors: 30-40%
- Moderate investors: 20-30%
- Aggressive investors: 10-20%

---

## Level 2: Balanced Growth (Medium-Term Goals)

### Products:

- Treasury Bonds (2-30 year terms): 15.5-17.5% coupon rates
- Balanced Unit Trust Funds: 12-14% average returns
- Corporate Bonds: 13-16%

### Best for:

- Medium-term goals (3-10 years)
- Home deposit savings
- Children's education funds
- Business capital accumulation

**Risk Level:** Low-Moderate | **Liquidity:** Medium

### Recommended Allocation:

- Conservative investors: 40-60%

- Moderate investors: 30-40%
  - Aggressive investors: 20-30%
- 

### **Level 3: Aggressive Growth (Long-Term Wealth)**

#### **Products:**

- NSE Listed Stocks (Blue Chips)
- Equity Unit Trust Funds: 15-20% average (volatile)
- REITs (Real Estate Investment Trusts): 6-9% dividend yield
- Offshore ETFs (Dollar exposure)

#### **Best for:**

- Long-term goals (10+ years)
- Retirement portfolios
- Generational wealth building
- Investors under 50 with long horizons

**Risk Level:** Moderate-High | **Liquidity:** Medium

#### **Recommended Allocation:**

- Ages 25-40: 40-60%
  - Ages 40-50: 30-40%
  - Ages 50-60: 20-30%
  - Ages 60+: 10-20%
- 

### **Level 4: Alternative Investments (Specialist Advice)**

#### **Products:**

- Private Equity Funds (7-10 year lock-in)
- High-Risk Commodities (Natural Gas, Crude Oil, Coffee, Cocoa etc.)
- Cryptocurrencies (Bitcoin, Ethereum etc.)
- Derivatives & Options
- Early-stage ventures
- **CRITICAL WARNING:**

⚠ **Only invest what you can afford to lose completely**

⚠ **Requires specialist knowledge**

⚠ **Extremely volatile (50%+ swings)**

⚠ **Illiquid (cannot access for years)**

△ **High Net Worth only (Ksh 1M+ minimum investments)**

**Risk Level:** Very High | **Liquidity:** Very Low

**Recommended Allocation:**

- Most investors: 0% (not suitable)
- High Net Worth (<Ksh 10M portfolio): 5-10% maximum
- Ultra High Net Worth (>Ksh 20M portfolio): Up to 15%

---

## **GOAL-BASED INVESTMENT STRATEGIES**

### **Goal 1: Emergency Fund (Priority #1)**

**Target:** 3-6 months living expenses

**Strategy:**

- 100% Level 1 (MMF + T-Bills)
- High liquidity essential
- Zero risk tolerance

**Example:**

- Monthly expenses: Ksh 80,000
- Target emergency fund: Ksh 240,000 - 480,000
- Starting point: Ksh 50,000
- Monthly contribution: Ksh 15,000
- Time to goal: 13-29 months (depending on target)

**Why Emergency Fund First:** Prevents forced sale of investments and debts during crises (medical emergencies, job loss). Foundation before building wealth.

---

### **Goal 2: Home Deposit (3-7 Years)**

**Target:** 20-30% of property price

**Strategy:**

- 30% Level 1 (liquidity if opportunity arises)
- 50% Level 2 (T-Bonds stable growth)
- 20% Level 3 (Conservative stocks/REITs)

**Example: Ksh 3M Home Deposit Goal (5 Years)**

**Portfolio Allocation:**

- Ksh 900,000 in MMF (accessible)
- Ksh 1,500,000 in 5-year T-Bonds (14% semi-annual)
- Ksh 600,000 in REIT or Blue Chips

#### **Investment Plan:**

- Starting capital: Ksh 500,000
  - Monthly contribution: Ksh 30,000
  - Expected average return: 13%
  - **Projected value in 5 years: Ksh 3.2M**
- 

### **Goal 3: Children's Education (10-18 Years)**

**Target:** Ksh 2M - 6M per child (university level)

#### **Strategy:**

- 20% Level 1 (emergency buffer)
- 40% Level 2 (T-Bonds predictability)
- 40% Level 3 (Stocks long horizon allows volatility)

### **Example: Ksh 4M Education Fund (15 Years)**

#### **Investment Plan:**

- Starting capital: Ksh 100,000
  - Monthly contribution: Ksh 12,000
  - Allocation:
    - Ksh 20,000 in MMF
    - Ksh 40,000 in 5-10 year rolling T-Bonds
    - Ksh 40,000 in Equity Funds (NSE Index)
  - Expected average return: 14%
  - **Projected value in 15 years: Ksh 4.3M**
- 

### **Goal 4: Comfortable Retirement (20-30 Years)**

**Target:** 15-20X annual expenses

#### **Strategy (Age-Adjusted):**

##### **Ages 30-45:**

- 15% Level 1 (liquidity)
- 25% Level 2 (stability)
- 50% Level 3 (growth)
- 10% Level 4 (alternatives, if HNWI)

##### **Ages 45-55:**

---

- 20% Level 1
- 40% Level 2
- 35% Level 3
- 5% Level 4 (if applicable)

#### Ages 55+:

- 30% Level 1
- 50% Level 2
- 20% Level 3
- 0% Level 4

#### Example: Building Ksh 20M Retirement (Age 35, 25 Years)

##### Investment Plan:

- Starting capital: Ksh 300,000
- Monthly contribution: Ksh 25,000
- Allocation: 15% MMF, 25% T-Bonds, 50% Stocks, 10% Alternatives
- Expected average return: 15% (aggressive but achievable)
- **Projected value at age 60: Ksh 22M+**

**Key Principle:** As you age, progressively move from Level 3/4 to Level 1/2 (protect accumulated wealth).

## CLIENT SUCCESS STORIES

### Case Study 1: Young Professional - Building Foundation

**Client:** Mercy, 29, Marketing Manager

**Income:** Ksh 110,000 monthly

**Starting Position:** Ksh 50,000 in savings (earning 3%)

#### Our Strategy:

- **Phase 1 (Months 1-6):** Build emergency fund
  - Ksh 10,000 monthly into MMF (earning 12.5%)
  - Target: Ksh 180,000 (6 months expenses)
- **Phase 2 (Month 7+):** Start investing for growth
  - Ksh 15,000 monthly split: 60% T-Bonds, 40% Balanced Fund

#### Results After 5 Years:

- Emergency fund: Ksh 180,000 secured
- Investment portfolio: Ksh 1,200,000
  - Contributions: Ksh 900,000
  - Returns: Ksh 300,000
- Average annual return: 13.2%

## Projected at Age 50 (Continuing Strategy):

- Portfolio: Ksh 12M+ enabling comfortable retirement at 60

## Mercy's Testimonial:

*"I was scared to invest. Simon's 4-Level Ladder made it simple. Started with emergency fund in MMF, then gradually moved to growth funds. Now I'm on track to retire comfortably."*

---

## Case Study 2: Mid-Career Professional - Lump Sum Deployment

**Client:** Peter, 48, Senior Engineer

**Windfall:** Ksh 4.5M from family land sale

**Goal:** Grow capital for retirement in 12 years

## Our Strategy:

- Ksh 1,500,000 → MMF (liquidity + emergency)
- Ksh 2,000,000 → 10-15 year T-Bonds (14% coupon, stable income)
- Ksh 800,000 → NSE Blue Chips (Safaricom, KCB, Equity)
- Ksh 200,000 → REIT (real estate exposure, no management)

## Results After 3 Years:

- Portfolio value: Ksh 5,800,000 (12.5% Compound Annual Growth Rate - CAGR)
- T-Bond interest: Ksh 140,000 semi-annually (reinvested)
- Zero capital loss despite NSE volatility (diversification worked)

## Projected at Age 60 (12 Years):

- Portfolio: Ksh 15M+ enabling comfortable retirement

## Peter's Testimonial:

*"I almost put everything in real estate. Simon showed me diversification power. T-Bonds give me stable income, stocks provide growth, and I sleep well knowing it's balanced."*

---

## Case Study 3: High Net Worth - Portfolio Restructuring

**Client:** Dr. Ochieng, 52, Orthopedic Surgeon

**Starting Position:** Ksh 28M portfolio (70% NSE stocks, 30% rental properties)

**Problem:** NSE decline 2022-2023 cost Ksh 4M; high concentration risk

## Our Restructuring:

- **New Allocation:**
    - 30% T-Bonds (Ksh 8.4M) → stable income, capital protection
    - 25% NSE Blue Chips (Ksh 7M) → reduced from 70%, kept best performers
-

- 20% Private Equity Fund (Ksh 5.6M) → unlisted companies access
- 15% Offshore ETFs (Ksh 4.2M) → US/Global diversification, USD hedge
- 10% REITs (Ksh 2.8M) → real estate without direct management

### Results After 18 Months:

- Portfolio value: Ksh 32M (recovered and grew)
- Volatility reduced 60% (diversification smoothed returns)
- Quarterly T-Bond income: Ksh 294,000 provides cash flow
- Peace of mind: Priceless

### Dr. Ochieng's Testimonial:

*"Watching my portfolio drop Ksh 4M was terrifying. Restructuring with Simon gave me balance. Now market swings don't panic me—diversification works."*

---

## INVESTMENT RISK MANAGEMENT

### Risk 1: Ponzi Schemes & Fraud

#### Red Flags to Avoid:

- Unregistered with Capital Markets Authority (CMA)
- Guaranteed returns above 15% annually (without evidence)
- Pressure to invest immediately
- Unclear business model
- Returns paid from new investor funds

#### Our Protection:

- Only CMA-licensed products
  - Audited track records
  - Transparent fee structures
  - Education on legitimate vs fraudulent schemes
- 

### Risk 2: Market Volatility

#### Protection Strategies:

- **Dollar-Cost Averaging:** Fixed monthly investments smooth entry price
  - **Long-term horizon:** 10+ years reduces volatility impact
  - **Diversification:** Multiple assets, sectors, geographies
  - **Rebalancing:** Annual adjustments maintain target allocation
-

### **Risk 3: Inflation Erosion**

#### **Protection:**

- Maintain 60%+ in Level 2-3 assets (returns beat inflation)
  - T-Bonds at 15-17% vs 7-8% inflation = 7-10% real return
  - Equities historically outpace inflation long-term
- 

### **Risk 4: Concentration Risk**

#### **Protection:**

- Never more than 20% in single asset/sector
  - Spread across:
    - Asset classes (bonds, stocks, real estate, cash)
    - Sectors (banking, telecom, manufacturing, agriculture)
    - Geography (Kenya, regional, global through ETFs)
- 

### **Risk 5: Liquidity Risk**

#### **Protection:**

- Minimum 20% in Level 1 (accessible within 48 hours)
  - Never lock 100% in illiquid investments
  - Maintain emergency fund separate from growth investments
- 

## **OUR VALUE PROPOSITION AS YOUR INDEPENDENT FINANCIAL ADVISOR**

### **Why Choose Comely Global for Investment Advisory?**

#### **1. Clear Investment Roadmap**

- 4-Level Ladder anyone understands (no confusing jargon)
- Visual progress tracking
- Age-appropriate strategies

#### **2. Goal-First Approach**

- Start with YOUR objectives (not products)
- Match strategies to timelines and risk tolerance
- Adjust as life changes (marriage, children, career shifts)

#### **3. Multi-Asset Expertise**

- T-Bills to Private Equity (full spectrum)
- Not tied to single provider (compare 15+ fund managers)
- Access to institutional-grade products

#### 4. Independent Advice

- Provider-neutral (not product salespeople)
- Fee transparency (you know what we earn)
- Your interests prioritized over commissions

#### 5. Ongoing Monitoring

- Quarterly performance reviews vs benchmarks
- Annual rebalancing
- Proactive adjustment recommendations
- Market insights and updates

#### 6. Scam Protection

- Screen all investments for CMA compliance
- Educate on red flags
- Only audited, transparent products

---

## FREQUENTLY ASKED QUESTIONS

### Q1: How much do I need to start investing?

A: Minimum Ksh 1,000 for MMFs. We recommend Ksh 5,000-10,000 monthly if building from scratch.

### Q2: Is this better than bank savings accounts?

A: Bank savings earn 2-4% (losing to 7-8% inflation). Level 1 strategies earn 11-13%, preserving purchasing power.

### Q3: What if I need money urgently?

A: That's why we build emergency funds in Level 1 (24-48 hour access). We never lock 100% in illiquid investments.

### Q4: How do I know these aren't Ponzi schemes?

A: We only recommend CMA-licensed, audited products. All fund managers publish verified returns. Red flags: guarantees above 15%, pressure tactics, unclear models.

### Q5: Can I start with Level 1 and progress later?

A: Absolutely! Most clients start with Level 1 emergency funds, then progress to Levels 2-3 as confidence grows.

### Q6: Do you charge fees on top of investment funds?

A: No, transparency is critical. Providers pay my commission—but you gain viable saving and investment advice, implementation and product performance monitoring support at no extra cost.

**Q7: What if investment performance is poor?**

**A:** Diversification protects against single-product failure. We monitor quarterly and rebalance. Historical data: diversified portfolios outperform 80% of individual investors.

**Q8: Can I manage investments myself after setup?**

**A:** Yes, some clients do. However, 75% stay because markets change, life evolves, and behavioral biases (panic selling, chasing returns) destroy wealth. Our value is disciplined, emotion-free management.

---

## REGULATORY COMPLIANCE

**Comely Global Insurance Agency Ltd** operates under full compliance:

- Licensed Financial Advisor: Simon Muchiri
- Regulated by: Capital Markets Authority (CMA), Insurance Regulatory Authority (IRA)
- Professional Member: Association of Kenya Insurers (AKI) and Institute of Certified Public Accountants of Kenya (ICPAK)

**All Investment Products:**

- CMA-licensed and regulated
- Audited by reputable firms
- Published historical performance
- Transparent fee structures

---

## RISK DISCLOSURE

**Important Investment Disclaimers:**

1. **Past performance doesn't guarantee future returns**
2. **All investments carry risk** (Level 1 lowest, Level 4 highest)
3. **Not deposit-insured** (unlike bank deposits)
4. **Market volatility normal** (short-term fluctuations expected)
5. **Liquidity varies** (some investments have lock-in periods)
6. **Currency risk** (offshore investments exposed to forex)
7. **Regulatory changes** (tax laws, investment rules may change)

**Our Commitment:** We design portfolios to manage these risks through diversification, appropriate allocation, and continuous monitoring. Your risk tolerance guides every recommendation.

---

# TAKE ACTION TODAY

## Every Month Delayed Costs Compound Growth

Starting with Ksh 10,000 monthly today:

- 10 years at 13% = Ksh 2.3M
- Waiting 1 year = Ksh 2.0M (Ksh 300K lost)
- Waiting 5 years = Ksh 1.1M (Ksh 1.2M lost)

## Let's Connect and Walk Your Investment Journey Together

### Contact Me Today

**Simon Muchiri** – IRA Licensed Insurance & Financial Advisor

**Comely Global Insurance Agency Ltd**

☎ **Phone:** +254 117 575 648 | +254 750 611 664

✉ **Email:** [simon@comelyglobalconsulting.com](mailto:simon@comelyglobalconsulting.com)

🌐 **Website:** <https://comelyglobalconsulting.com>

**Office Hours:** Monday - Friday, 8:00 AM - 6:00 PM

---

*Disclaimer: This proposal is for informational purposes only and does not constitute financial advice. Investment decisions should be made after thorough consultation and assessment of individual circumstances, goals, and risk tolerance. All investments carry risk, and past performance does not guarantee future results. Comely Global Insurance Agency Ltd is a licensed financial advisory firm regulated by relevant Kenyan authorities.*