

## YOUR PERSONAL FINANCIAL FREEDOM STARTS HERE

**Integrated Financial, Insurance & Life Planning Solutions for Individuals & Families**

*Simplifying money. Protecting what matters. Building the future you deserve.*

### DO ANY OF THESE SOUND FAMILIAR?



*“My salary comes and goes. I’m never sure where the money went.”*



*“I want to invest and save, but I don’t know where to start safely.”*



*“What happens to my family if something happens to me?”*

**You’re not alone. And with the right guidance, it doesn’t have to stay this way.**

Simon Muchiri and the Comely Global team exist to simplify your money, protect your future, and help you build sustainable wealth.

## WHO WE ARE

Comely Global Consulting Ltd and Comely Global Insurance Agency Ltd are Kenya-based firms led by Simon Muchiri — a seasoned financial expert with 20+ years of experience, including as Regional Financial Controller at Sanofi-Aventis (overseeing 19 African countries) and CFO at The Karen Hospital.

Simon is an MBA holder, a Certified Public Accountant (CPA-K), Licensed Insurance Agent, ILO-SIYB certified Entrepreneur Trainer, and published author of “The Roadmap To Build Wealth and Secure Your Future.”

His mission: to make financial literacy, planning, and protection accessible and practical for every Kenyan individual and family.

## YOUR PERSONAL FINANCIAL ROADMAP

We guide you through a proven, step-by-step journey — from knowing nothing to being completely in control of your financial future.

### STEP 1

Financial Literacy

### STEP 2

Financial Planning

### STEP 3

Protect & Insure

### STEP 4

Save & Invest

### STEP 5

Plan Retirement

### STEP 6

Build Legacy

## SOLUTIONS TAILORED FOR YOU

### 1. Financial Literacy Training — Master Your Money

Understanding your money is the most powerful first step. We offer practical, jargon-free training that gives you immediately usable tools.

- Net worth analysis — know exactly where you stand today
- Cash flow & spending habits — see where your money really goes
- Income & expenditure planning — create a spending plan that works
- Debt elimination strategy — get out of debt, stay out
- Savings & investment foundations — start small, build big

- Insurance & retirement basics — understand what you need and why
- Estate planning fundamentals — protect those you love

**How we deliver:**

In-person sessions, group workshops, Chama sessions, digital learning modules, and self-paced study through Simon's book "The Roadmap To Build Wealth and Secure Your Future."

**After this training you will:**

- Have a clear financial picture
- Know exactly what to do with your next pay cheque
- Feel in control, not overwhelmed

## 2. Personalised Financial Planning — From Knowing to Doing

Knowledge without action changes nothing. We sit with you — one-on-one — and build a structured plan that fits your real life.

- Financial health check: we diagnose your current financial position
- Spending plan creation — value-based, realistic, and yours
- Emergency fund strategy: build 3–6 months of expenses as your safety net
- Debt repayment plan: eliminate high-interest debt systematically
- Savings & investment advisory: aligned to your goals and timeline
- Insurance protection review: make sure you're covered where it matters
- Retirement contribution planning: start now, however small
- Estate planning: structure your affairs before life forces the issue

**Tools we use with you:** The CGCent App (download from Google Play Store), the Personal Financial Planner booklet, and regular 1:1 coaching sessions for accountability.

## 3. Health Insurance — Protect Your Health and Your Income

A single medical emergency can wipe out years of savings. Don't let it happen to you or your family.

- Private medical cover: inpatient, outpatient, maternity, chronic conditions, dental, optical etc.
- Individual & family plans — tailored to your household needs and budget
- Senior and retiree medical cover & transition plans
- Post-Retirement Medical Fund (PRMF) setup for long-term security
- SHIF compliance guidance for employed individuals

**Why this matters:** Medical emergencies are the leading cause of financial ruin in Kenyan families. The right cover costs far less than an uncovered hospital bill.

## 4. Life Insurance — Secure Your Family's Future

If you stopped earning tomorrow, what happens to your family? Life insurance isn't about death — it's about ensuring your loved ones can still live.

- Term life cover (20–30 years): income and mortgage protection
- Children's education cover: ensure school fees are never at risk
- Disability & critical illness cover: protection when you can't work
- Endowment insurance: protection with a savings element
- Whole life & investment-linked products for long-term wealth
- Beneficiary alignment & planning: ensuring the right people receive the right amounts

## 5. Savings & Investment Advisory — Grow Your Wealth Safely

Wealth is not built by luck. It is built by consistent, structured, informed investment decisions over time. We guide you through the entire landscape.

#### FOUNDATION

Low risk, high liquidity  
Money Market Funds, T-Bills

#### GROWTH

Moderate return + stability  
T-Bonds, Balanced Funds

#### AGGRESSIVE

Higher return, more risk  
NSE Stocks, REITs

- We align your investment choices to your goals: education, housing, retirement, or business
- We build, monitor, and rebalance your portfolio over time
- We also cover: Unit Trusts, REITs, NSE equities, ETFs, and alternative investments

## 6. Personal & Vehicle Insurance

Cover the practical, everyday risks that could derail your financial progress.

- Motor Third Party (mandatory, Cap 405) & Comprehensive vehicle insurance
- Personal Accident Insurance — income protection if you're injured
- Travel insurance for domestic and international travel
- Domestic package: home contents and household liability

## 7. Retirement Planning — Retire on Your Terms

The average Kenyan retires without enough. You don't have to. Start planning today — no matter your age or income level.

- NSSF Tier II advisory for self-employed and employed individuals
- Personal Retirement Scheme (PRS) enrolment — tax-efficient savings
- Annuity & Income Drawdown planning for structured retirement income
- Retirement income projection: know exactly what you're heading towards
- QROPS: transfers of UK pension funds to Kenya

## 8. Estate Planning — Protect Your Legacy

What happens to what you've built? Dying without a will means the government decides — often contrary to your wishes. Let's get your affairs in order.

- Will drafting & review (in liaison with trusted lawyers)
- Trust setup: cash & family trusts for wealth protection
- Power of Attorney arrangements
- Estate planning organiser & execution checklist
- Guardianship planning, nominations, and gift planning

**The truth:** Without a will, Kenya's Law of Succession Act determines how your estate is distributed — often contrary to your family's needs. Don't leave this to chance.

## REAL CLIENT TRANSFORMATIONS

### Kwame — Young Professional, 32

**Challenge:** Struggling with mobile loan debt and unable to save despite a steady income.

**What we did:** Built a debt elimination plan, introduced a structured spending plan, and set up a Money Market Fund for emergency savings.

**Result:** 50% debt reduction in 8 months. First-ever savings account consistently funded.

### Fatima — Self-Employed Entrepreneur, 41

**Challenge:** No investment strategy, insurance cover, or retirement plan. “I just keep working and hope for the best.”

**What we did:** Conducted a full financial health check, structured a diversified investment portfolio, set up life cover, and enrolled her in a Personal Retirement Scheme.

**Result:** 20% portfolio growth in Year 1. Full insurance protection in place. Retirement plan on track.

### The Mwangi Family — Couple with 3 Children

**Challenge:** No will, no life insurance, no education plan for children. “We kept saying ‘next year’.”

**What we did:** Set up children’s education cover, drafted a will, structured term life cover for both spouses, and created a family financial plan.

**Result:** Full family protection in place. Peace of mind for the first time.

## WHY SIMON MUCHIRI & COMELY GLOBAL

### THE PERSON YOU’RE TRUSTING WITH YOUR FUTURE

Simon Muchiri is not just a consultant — he is a practitioner with 20+ years at the highest levels of corporate finance.

- Former Regional Financial Controller — Sanofi-Aventis (19 African Countries)
- Former Chief Finance Officer — The Karen Hospital
- World Bank & UNDP Consultant
- MBA (Finance) — University of Nairobi
- CPA-K — ICPAK & IIA Member in Good Standing
- Licensed Insurance Agent
- Certified ILO/SIYB Trainer

*Author: “The Roadmap To Build Wealth and Secure Your Future: A Simplified Guide to Money, Debts, Investments, Insurance, Retirement and Estate Planning”*

### WHY CLIENTS TRUST US

#### ✓ We Speak Plain Language

No jargon. No confusion. We explain everything in terms that make sense to your real life.

#### ✓ We Are Independent

No product-pushing. We select what’s best for you from the market.

#### ✓ We Stay With You

Annual reviews, 1:1 coaching, and ongoing accountability — not a once-off transaction.

#### ✓ Kenya-Focused

Deep practical knowledge of Kenya’s financial landscape, regulations, and market realities.

#### ✓ Under One Roof

From financial literacy to retirement planning — you work with one trusted team, not multiple providers.

## WHO WE WORK WITH

### EMPLOYED PROFESSIONALS

You earn well but wonder where it goes. We help you take control, eliminate debt, build savings, and plan your retirement.

### ENTREPRENEURS & SELF-EMPLOYED

Your income is irregular; your risks are higher. We structure your finances, protect your business, and ensure your future doesn’t depend on today’s cash flow.

### FAMILIES & COUPLES

Protect your children’s future, secure each other, plan your estate, and build generational wealth together.

## YOUR NEXT 12 MONTHS COULD CHANGE EVERYTHING

**Book a FREE 20-minute personal discovery call with Simon Muchiri.**

Together, we'll map your financial position, identify your biggest risks, and outline a clear action plan — at no cost.

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🌐 <https://comelyglobalconsulting.com> | 📖 Book: "The Roadmap To Build Wealth and Secure Your Future" by Simon Muchiri

***"Wealth is not built by luck. It is built by discipline, structure, and correct information." — Simon Muchiri***

*Comely Global Consulting Ltd | Comely Global Insurance Agency Ltd | Nairobi, Kenya  
Building Wealth • Protecting Your Future • Growing Your Business*