

BLUE  
LEAGUE  
CONSULTING

ADVISORY | STRATEGY | EXECUTION



EXECUTION



STRATEGY



ADVISORY

# **SHAMIRI SACCO**

# **2022 MEMBERS EDUCATION**

## **ELDORET**

**14.10.2022**



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**Lead Consultant : Blue League Consulting**

# PERSONAL FINANCIAL WELLNESS

# Objectives

**To sensitize Participants to:**

Appreciate the fact that it's never too early to plan your personal wealth and never too late to make more of it.

Learn tips to improve your net worth.

# THEME

**“THE FUTURE I WANT”**



The  
**FUTURE**  
depends on  
what we do  
in the  
**PRESENT.**  
Mahatma Gandhi

PictureQuotes.com



Savings



Investment



Retirement  
planning



**PERSONAL  
FINANCE IS 80%  
BEHAVIOR AND  
ONLY 20% HEAD  
KNOWLEDGE.**

Anyone who expects to be successful or is interested in self improvement and making a better life for him/herself in the future must be prepared to take full personal responsibility for every aspect of their finances for a better future.

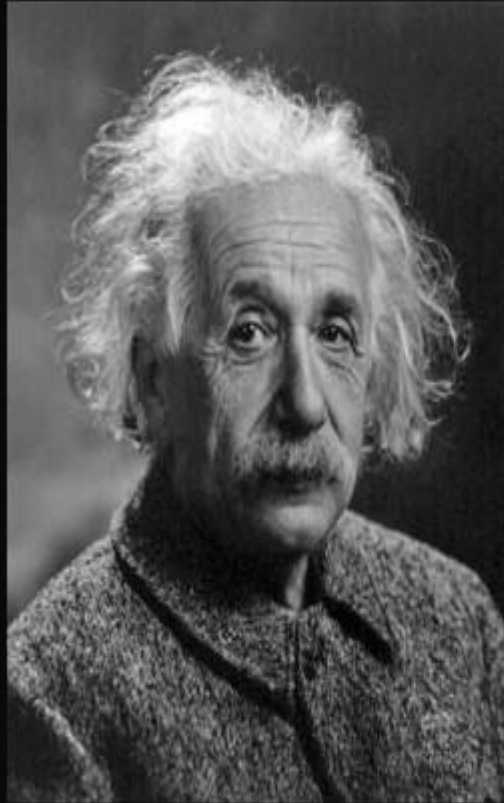
# FINANCIAL WELLNESS

# Discussions

- Do you have financial challenges?
- **What's your financial temperature?**
- For How long have you had them?
- Have you tried to get some help?
- Who is in your network? Do they have the same problem?
- When are you retiring?
- How prepared are you for retirement?
- What are you planning to do after retirement?

# Common problems

- Poor savings culture
- Life style challenges not consistent with cashflows
- Many of us Operating on DR(Debit)
- Too much debts-many platforms to access loans/debts including friends
- Wrong investment choices



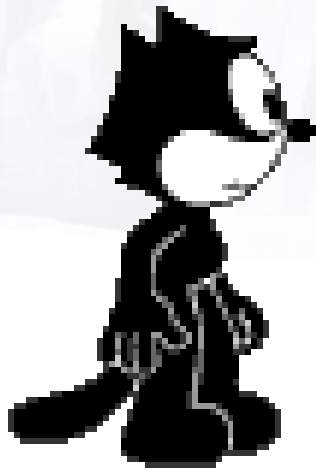
A new type of thinking is essential if mankind is  
to survive and move toward higher levels.

(Albert Einstein)

izquotes.com



# I must make hard decisions NOW! And move out of my comfort zone



# How?

## 1. Get information /Trained

You must first educate yourself. The more you know about something, the less scary and more powerful you'll feel.

## 2. Have a plan

This will be your step by step Blue Print

# How?

## **3. Hold yourself Accountable**

This is key to breaking through to your success.

You can look for an accountability partner.

## **4. Take Baby Steps**

A journey of a thousand miles begin with a single Step.

# How?

## **5. Aggressively challenge your current status.**

**Look for new challenges !**

**Look for new opportunities!**



How can I improve my  
personal Financial  
Wellness?

# Now or Never..

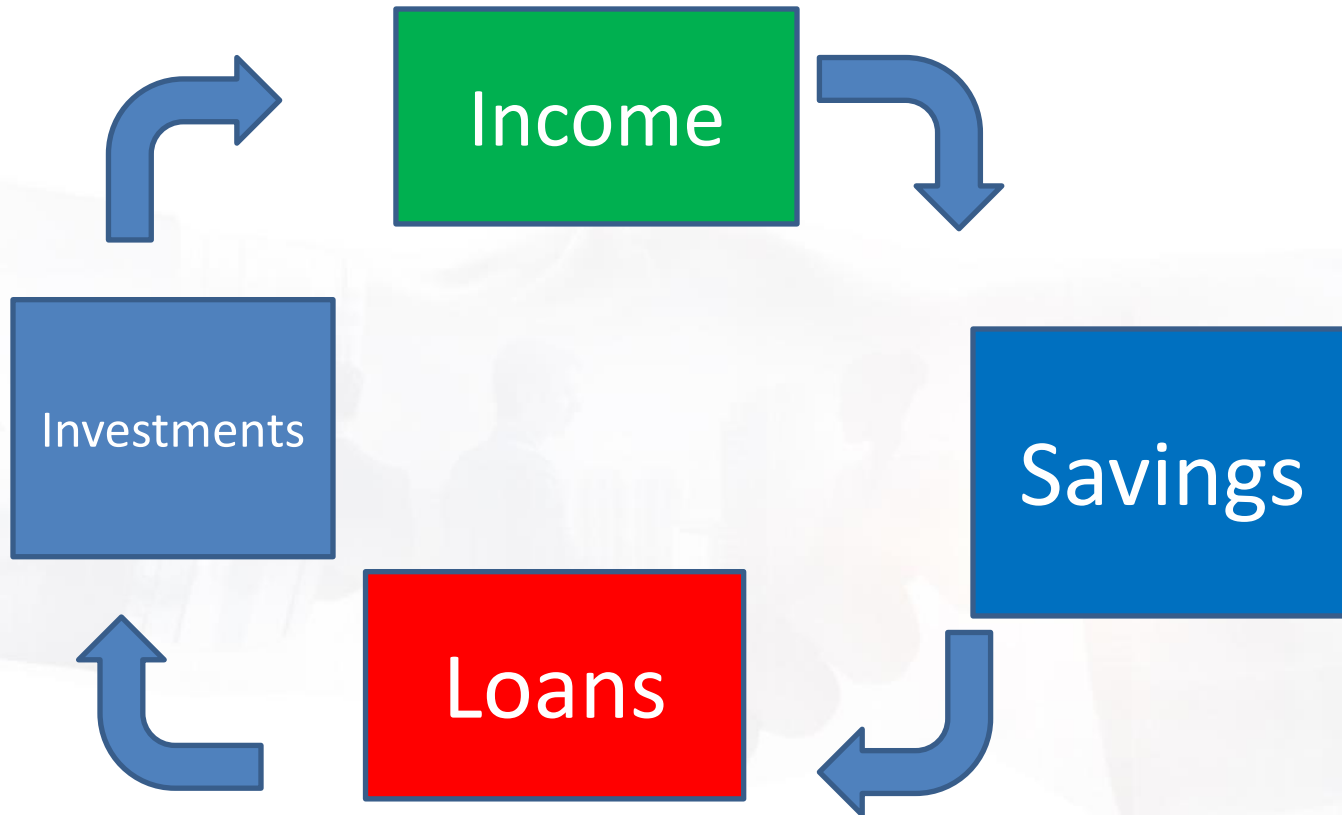
- Financial well-being, like your physical health, does not just happen.
- It takes deliberate efforts and discipline to achieve it.
- What we want to be tomorrow must be planned and acted on today.
- Your financial long-term health starts with what you do with the cash you have today.



# Where do I start???



# The Money Cycle



# Start Now

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**Practice the new habit  
this year - October 2022**



"It's not your salary that  
makes you rich; it's your  
spending habits."  
-Charles A. Jaffe



Credit Karma

# SAVINGS

- Start saving as soon as you can
- Have a savings plan: 10-15% of salary
- Build an emergency fund from your savings in FOSA account



# DEBT MANAGEMENT

- Plan before you borrow
- Thou shalt not covet - don't borrow for things you desire but don't need
- Avoid borrowing on consumption items

# GET OUT OF BAD DEBTS!!!!



# Move out of your Comfort zones

- ❑ You have to be **uncomfortable** in order to be **successful**, in some ways.
- ❑ If you stay in your comfort zone! You would never do the things that you need to do.”

If you want something in your life you've never had,  
you'll have to do something, you've never done.

~ JD Houston



# **INVESTMENT & RETIREMENT PREPAREDNESS**

# INVESTMENT

=

# MONEY

# MAKING

# MONEY

# FOR YOU



- **A RICH MAN'S MONEY DOES NOT COME FROM SALARY OR MONTHLY CHEQUE.**
- **It comes from his businesses and relevant investments.**
- **It also comes from guarding against the unnecessary losses.**

# ARE YOU PREPARED FOR RETIREMENT?

# Retirement: Irresistible, Irreversible!



## Why Discuss Retirement Now?

- ☐ People need answers on how to confront reality after retirement.
- ☐ Our current jobs are not permanent unless we own them.

# The need for Multiple sources of income

# INVESTMENT OPPORTUNITIES





# 24 Hr Clock





# Investment Opportunities

- Poultry Farming



# Investment Opportunities





# Farming



# Farming





# Farming



# Investment Opportunities

- Vegetables farming





# Dairy Farming



# Investment Opportunities

- Maize farming





# Investment Opportunities

- Trees



# Investment Opportunities - Members

- Fodder – Nappier grass etc





# Investment Opportunities

- Secondary farming- Buying cereals, storing and selling.



# Real estate

- Increase in population has led to a demand for housing in growing towns and the increase of residential property.





# Hospitality

- Tafaria Castle & Country Lodge



# Hospitality

- Famous Gate Hotel – Bomet





# Education sector

- Naisula School - Kajiado



# Supermarket





# Petrol Station

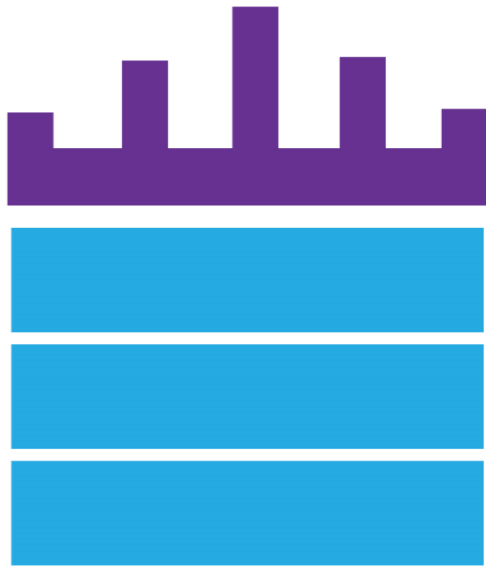


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# School Business





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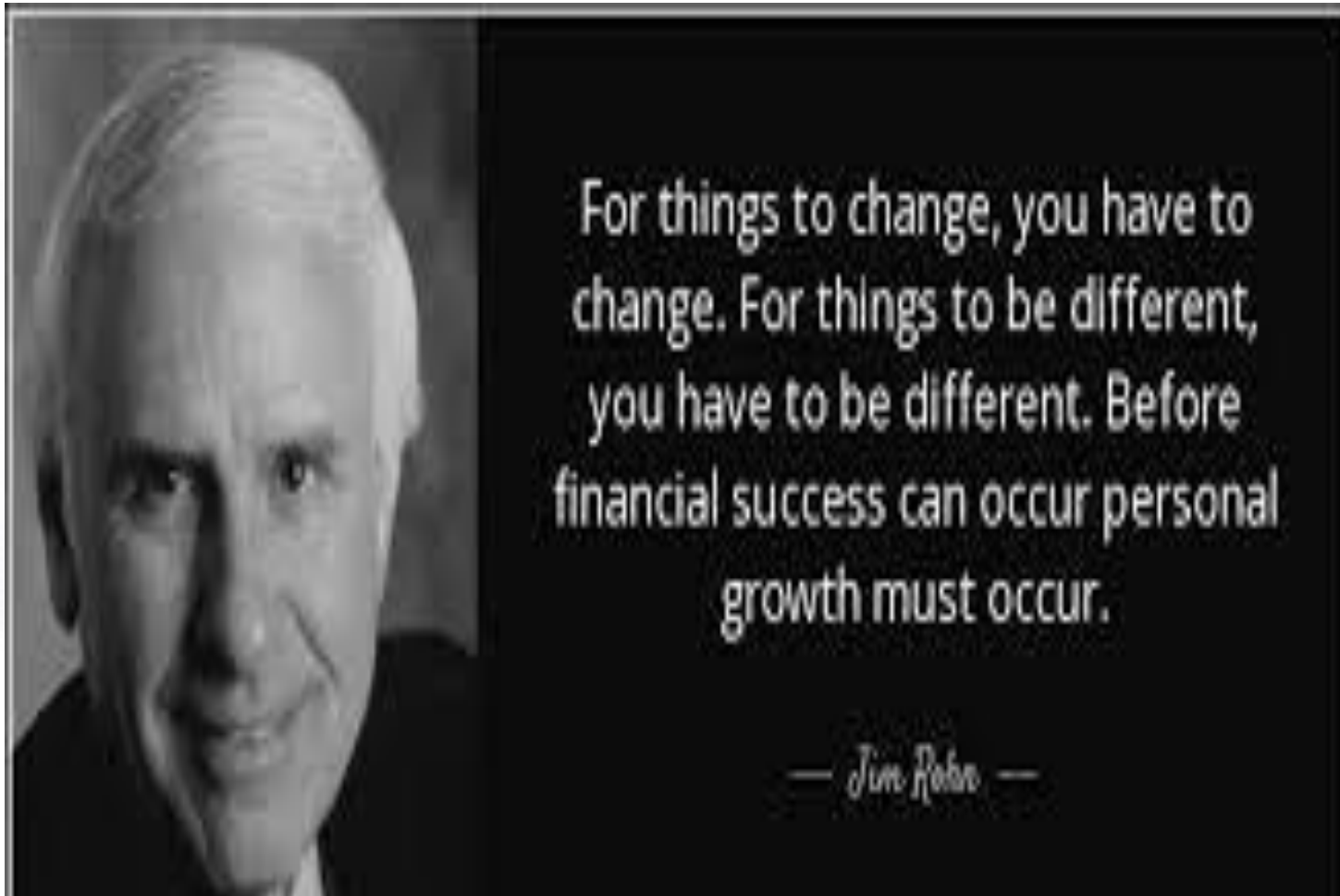


**SET A GOAL**

**MAKE A PLAN**

**STAY FOCUSED**

# Start Now





# □ Conclusion

“Abraham Maslow-  
In any given moment, we have two  
options; to step forward into growth or  
step back into safety”







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