Personal Finance

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Profile

Oluwadamilola is an award-winning, fully qualified accountant and an Experienced Auditor with over 3 years’ experience in performing statutory audits to a broad client base across several industries.

Oluwadamilola has her MBA from the Quantic School of Business and Technology, Washington DC. She is also a CFA Investments foundation certificate holder.

Outside of her audit profession, she is a Personal finance and investment coach, with over 3 years of teaching and coaching experience.

She founded Kaizen Organization in 2016, which is channelled towards helping individuals and SMEs, through series of programs.

She founded Wealthy Nexus in 2022, which is a Personal finance coaching company and community

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Outline

MONEY MINDSET

UNDERSTANDING PERSONAL FINANCE

KEY STEPS IN MAKING RIGHT INVESTMENT DECISION

INVESTMENT OPTIONS IN THE UK FOR BEGINNERS AND INVESTMENT APPS

Q&A

Money Mindset

Your mindset is like a lens through which you view the world, and like a pair of sunglasses, it can alter what you see and how you think about it

The mental model shift requires us to do a mindset reconditioning, from words such as

- You have to work really hard to make money in the UK
- Money does not grow on trees in UK
- Most rich people are into illegal business
- The rich always get richer, and the poor get poorer

Don’t let your mindset limit your power to make wealth.

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Understanding Personal Finance

Your personal finance is your personal means of improving your finances and creating wealth

There are four key components of Personal finance

- Income
- Spendings
- Savings
- Investments

The 50:30:20 Budgeting Rule

50% - Needs 30% - Wants 20% - Savings/Investments

Or 40:30:20:10 Budgeting

Or 20:10:70 Budgeting

Steps to Making right Investment decisions

SET YOUR FINANCIAL GOAL

SET INVESTMENT GOAL AND CREATE INVESTMENT PLAN

MATCH YOUR INVESTMENT GOAL WITH YOUR CASHFLOW

KNOW YOUR RISK APPETITE

MAKE INVESTMENT A BILL

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INVESTMENT OPTIONS IN THE UK FOR BEGINNERS

Low risk	Interest Savings Accounts
	Mutual funds
	Cash ISAs
Medium - Investment ISAs such as	Shares and stocks ISAs – Tax relief
	General Investment Accounts
	Fixed rate Bonds
High risk	Stocks and Shares
	ETFs
	Crypto
	NFTs

Note: The higher the return, the higher the risk

Ways to Invest in the UK

- **Traditional Investments:**

i. Investing through your banks Investment arms – Investment banking

- **Investment Platforms/Banks/Brokerage:**

i. eToro Investment App – good for beginners and social - Various investment options (Stocks, Crypto, Commodities etc)

ii. Fidelity Personal Investing - good for funds

iii. Freetrade - good for easy investing and guides

iv. AJ bell - Investment banks – comprises all investment you can get through your banks as well

v. Hargreaves Lansdown

vi. Charles Schwab

vii. BlackRock

viii. Vanguard

ix. Others – Do your due diligence

Catalog

Basic

Financial Literacy!

ONE-ON-ONE 1 HOUR COACHING CALL!

This is a one-off coaching session discussing "You and Your finance", your money challenges, assessment of your finances and investment recommendations.

Price - £10

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Catalog

Standard

Money Moves!

3 MONTHS PERSONAL COACHING!

Up to 3 One-on-one coaching sessions. Coaching materials are provided for your use which you can refer to for subsequent use covering up to 10 Key areas in Personal finance and Investments, money affirmations for the coaching period

Price - £50

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Premium

Wealth Creation!

6 MONTHS PERSONAL COACHING!

In addition to the services for the 3 months coaching, this includes 3 additional coaching sessions, detailed assessment of your risk appetite with experts, personalized budget template, investment portfolio building, recommendations

Price - £100

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Service Catalogue at Wealthy Nexus

FAQ

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FAQ (Cont)

- Will I get rich quick?

Financial coaching provides you with planned and proven approach to building wealth. It is not some "get-rich-quick" marketing scheme.

The goal is to set you on track and put you on the path toward financial independence with a well formulated plan and taking clear actions steps within 3-6 months

- Do you sell any investment products or services?

No. The only thing I sell is financial education.

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FAQ

- Can you sum up what you do in a few words?

Yes! I bring order to financial chaos!

- Where are coaching sessions held?

Sessions are held virtually on Zoom

- What happens during a coaching session?

Coaching sessions focus on the most important issues affecting your progress towards achieving the goals in your wealth plan.

After each call, you have some homework, which are the action steps you can take the following weeks towards achieving your goals

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Questions and Answers

Connect with us