## 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

### 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

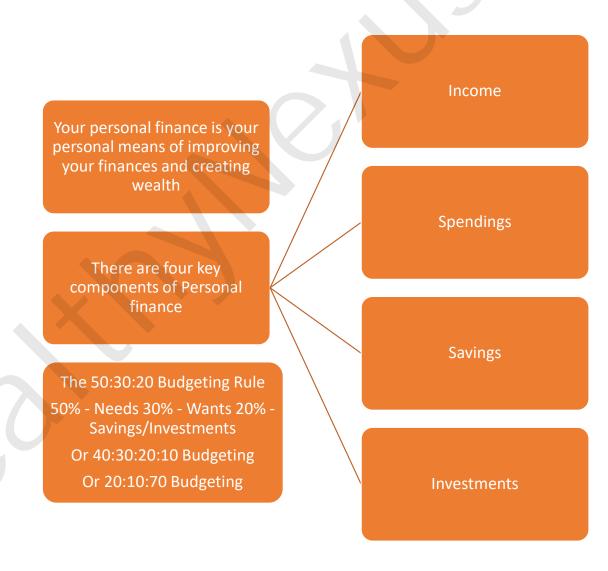
Your mindset is like a lens through which you view the world, and like a pair of sunglasses, it can alter what you see and how you think about it

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.

## Understanding Personal Finance



Steps to
Making right
Investment
decisions







SET INVESTMENT GOAL
AND CREATE
INVESTMENT PLAN



MATCH YOUR INVESTMENT GOAL WITH YOUR CASHFLOW



KNOW YOUR RISK
APPETITE



MAKE INVESTMENT A
BILL

## INVESTMENT OPTIONS IN THE UK FOR BEGINNERS

Low risk	Interest Savings Accounts
	Mutual funds
	Cash ISAs
Medium - Investment	Shares and stocks ISAs – Tax relief
ISAs such as	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:

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



Service
Catalogue at
Wealthy
Nexus

## FAQ



#### 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?

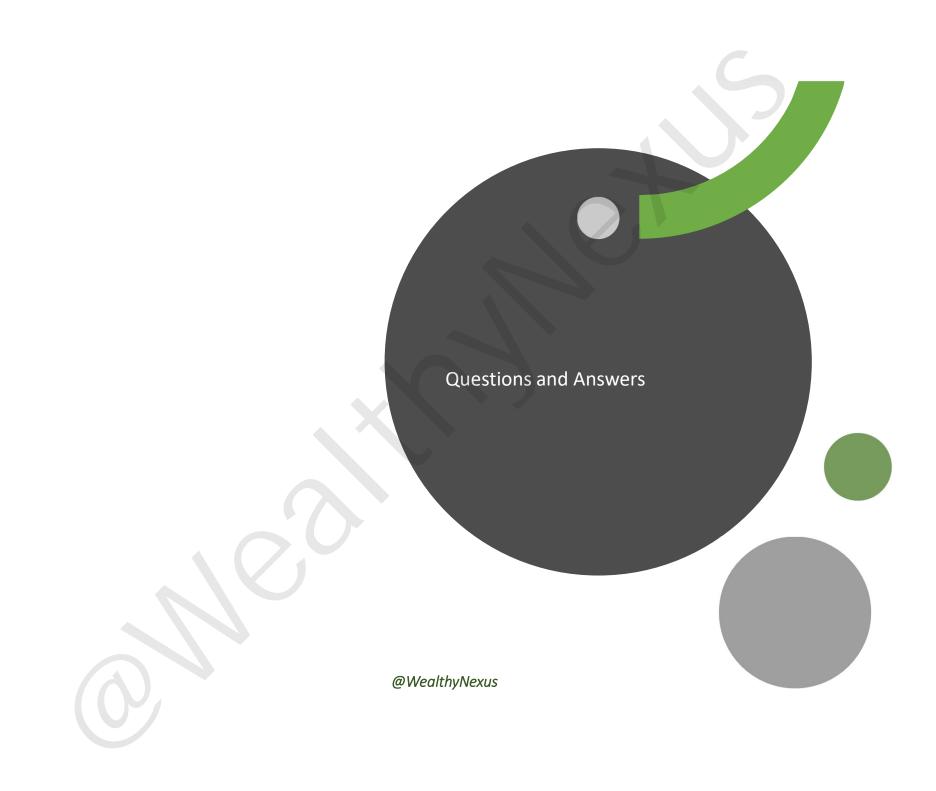
Yes! I bring order to financial chaos!

- 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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