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# Financial Literacy

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# Today Highlight

This is the discussion outline

- 01** Cash Flow
- 02** Protection
- 03** Investment



**step  
01**

# Cash Flow

We need to understand the cash flow. How money goes in and off your pocket, by tracking & assigning percentages to our expenses.

## **Needs**

50 % from  
Income

## **Wants**

30 % from  
Income

## **Savings**

20 % from  
Income



# Needs

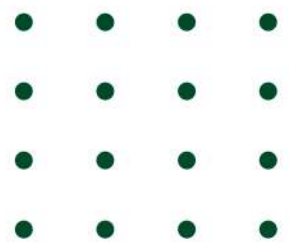
Separate 50% of income for all primary needs. These needs include food, clothing, and shelter. Make sure the primary needs do not exceed 50%.





# Wants

The next 30% we can allocate for our wants. For example buying the things we want but should not exceed 30%. If not used, the funds can be allocated for savings.







# Savings

Before allocating funds for wants, separate it 20% for savings. Try not to use savings funds, savings funds will be used for the next step.



step  
02

# Protection

The next step is the allocation of funds for protection. The protection fund is obtained from 20% of the savings that we set aside each month. If the savings fund has reached 6x of salary, we can enter step 2.



# Various Kinds of Protection

The protection fund consists of:

## Insurance Fund

List of health insurance and life insurance.

## Emergency Fund

Emergency funds that must be available to be safe at least 3x our income each month.



step  
03

# Investment

After step 2 is fulfilled, we can go to step 3. Step 3 is allocating funds for investment. For income that is not so big we can choose the following investments:

**01** Invest in something that creates income

**02** Invest in financial instruments





# Thank You



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