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## **CHACHANOMICS 101 PERSONAL FINANCIAL COACHING PROGRAM**

**Dear Prospective Client,**

Congratulations on your decision to enrol for the **Chachanomics 101 Coaching Program**.

You are going to embark on a journey that will transform your life. We intend to do everything within our power to help you transform your own life. What that means exactly is that YOU are indeed going to transform your financial life.

This brief guide is all you need to go through the coaching experience. Make it your constant companion for reference to explanation of concepts and exercises that you are required to undertake.

Before I welcome you onto the program, I would like to make sure that we fully understand each other. So, therefore, let me explain what this coaching program is all about and also what it is not.

**I shall start with the latter.**

### **What this program is NOT**

1. This program is not a get rich quick scheme. We like to say that money does not grow on trees. Even if it were to be so, you have to plant the tree! So therefore, you should remember that **ACTION BEATS INACTION**.
2. This coaching program is not an investment scheme. The coach will not take your money to invest for you. But rather, the coach will guide you on the most prudent investment methodologies that have been proven to work. Ultimately it is your decision to put in your money or not. The **RISKS** and the **REWARDS** are all yours.
3. The philosophy that will be introduced to you is not commonplace. Therefore, based on your level of knowledge, experience and personal growth, most of the ideas may sound counter intuitive. In other words, they may sound contrary to popular belief at best and at worst, they may sound far-fetched. You are therefore encouraged to test them for your own benefit but try not to push them to others who are not part of this program. There is a reason why only 5% of the population control all the wealth there is to be made and the 95% contend with what is left. Trying to make this program work for someone else will be counterproductive and is therefore not advised at all.

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Transforming Lives  
Till No. 986753, Chachanomics

**Now that we have that out of our way, let us focus on what the program is all about.**

This is what the **Chachanomics 101 Coaching Program** will do for you if you implement the information presented accordingly:

1. **Grow your wealth.** If implemented, the information in this program has the potential to more than double your investment returns immediately. Numbers do not lie. The vast majority of people make purchases rather than investments. A simple realignment of the investment rationale suffices to drastically change the outcome from your current investments' portfolio.
2. **Grow your knowledge.** It is said that in life, your rewards are in direct proportion to your level of knowledge and ability to produce. Money is just but a yardstick of measuring the above.

Yes, indeed what we advocate is that it is impossible to improve your financial fortunes without improving your knowledge base. Your money blueprint will dictate how much you can hold at any given point in your life. It is common knowledge that wealthy people lose all their material wealth and then go ahead to recreate it within a short period of time. How do they do that? Because material wealth is a manifestation of mental wealth; it therefore follows that without loss of mental knowledge and skill, nothing is really lost.

This program is designed to drastically improve your knowledge on how money works, discovering your passion business, setting and implementing financial goals among others. Your improvement in knowledge alone will change your mental compass to face north without which you would end up somewhere else; a location which may not have been your desired destination.

3. **Change your results for the better.** Change is the only constant. Most people remain in the same place because it feels comfortable without realizing a very important universal truth – nothing remains the same. You are either growing or disintegrating. Soon enough, people realize that though the comfort zone may have felt good, it is the most dangerous place on earth. Your coach will hold you to account in doing the exercises outlined in the program. Most of them are easy; some are hard when you are doing them for the first time. But as the saying goes, if the car isn't shaking, then it probably isn't moving. Therefore, we promise to hold you to account in order for you to grow. Don't be happy living in the comfort zone. Nothing grows there. That is why it is the most dangerous place on earth.

We have a host of bonuses to help you move away from your comfort zone on to the fast lane.

The overall charges for the program are **Kshs. 50,000** but we have given you a discount of **Kshs. 20,000** and you will be required to pay **Kshs.30,000** in three instalments. Please note that the charges include the cost of materials or e-books sent to you for further reading and worksheet templates for budgeting, financial planning etc.

When making any payments, **use the Buy Goods Till No. 986753, Chachanomics Ltd** and share the transactional message as soon as possible.

Let me confirm what your purchase of the Chachanomics Program entitles you to:

- i. Weekly one-hour online coaching sessions within the next 90 days with Chacha Nyaigoti Bichang'a, the founder of Chachanomics and the lead trainer.
- ii. One physical meeting in a month at a venue agreed upon by the student and the coach.
- iii. Weekly action plans
- iv. Unlimited consultation with the coach via email or social media.
- v. Investment analysis and execution advisory.

Now that you know what you are getting into, I will ask you to sign the acceptance to coaching. The three months' coaching will cover the following key topics:

### **Key topics**

#### **1. Developing the big picture perspective: painting the picture**

- Breaking the ground
- Your big why
- Finding your true North or purpose in life

#### **2. Working out your current financial position**

- Calculating your net worth/balance sheet
- Understanding the implications of your net worth
- Improving your net worth statement

#### **3. Breaking your financial vicious cycle**

- Determining your financial blue print
- Beliefs, attitudes and thoughts about money (What you believe, say and do with money)
- Improving your relationship with money

#### **4. Personal financial planning guidelines**

- Setting financial goals
- Budgeting
- Developing a Saving culture
- Investment and retirement planning

**5. Protecting your assets**

- Estate planning: writing will
- Forming a company
- Taking insurance policies
- Paying tax and filing returns

**6. Identifying your passion business**

- Using the TRAP model to identify your purpose
- Monetising your TRAP
- Networking strategies

**7. Implementation of financial lessons**

- Picturise, prayerise and actualise (PPA)
- Building accountability
- Regular review set goals
- Giving feedback

**N.B.** Remember to sign the terms and confidentiality agreement (to be signed and sent before the start of the program) in the next page.

## Acceptance to Personal Coaching Terms and Confidentiality Agreement

I, \_\_\_\_\_, having read and understood the terms of the **Chachanomics 101 Personal Financial Coaching Program** being provided by Chacha Nyaigoti Bichang'a of Chachanomics do hereby accept to be bound by those terms.

I further agree to be bound into confidentiality as to any personal matters that may be revealed to me by my coach and also expect the coach to keep any personal details that I may reveal during the course of this coaching program.

I fully understand that it is my responsibility to implement the ideas and concepts presented to me by the coach for my benefit and I cannot hold the coach or the company accountable for any results thereof.

Signed \_\_\_\_\_ on this \_\_\_\_\_ day of 2022

## Coaching Schedule

This is your coaching schedule. It should be followed strictly. Any coaching sessions missed within the first 8 weeks **MUST** be completed within the succeeding 4 weeks.

Orientation call/meeting will be done on:

Your official coaching period starts on:

Your official coaching period ends on:

Kindly choose the day and time that will be appropriate for the one hour online coaching program. The following table acts as a guide.

Week	Preferred Day & Time	Main Topic
Week 1		Break the ground: money beliefs, thoughts and patterns Developing the big picture perspective
Week 2		Understanding your current financial position (your true North) & its implications
Week 3		Calculating your net worth/balance sheet
Week 4		Your relationship with money (breaking the vicious cycle)
Week 5		Financial planning: setting and achieving financial goals
Week 6		How to budget responsibly
Week 7		Developing a culture of saving and investing
Week 8		Managing and using debts to generate cashflow
Week 9		Prudent ways of saving and investing
Week 10		Principles of saving and investing
Week 11		Protecting your assets
Week 12		Identifying your purpose & passion (building a side hustle)
Week 13		Implementation & accountability Review, additional activities

**N.B.** Makeups can be done at an agreeable date. The Physical contacts can last a maximum of one and half hours and should be considered a lesson for that week. The costs of the meeting (snacks/meals) shall be incurred by the student. Assignments will have to be done as scheduled and handled with the seriousness they deserve.

I welcome you to the **Chachanomics 101 Personal Financial Coaching Program** and I am really excited to have you on board.

Wishing you success in your journey to acquiring financial literacy so as to attain financial freedom!

Yours sincerely,



**Chacha Nyaigoti Bichang'a**

**Chachanomics Founder and Lead Trainer**