# Financial.co.ke

A Kenyan platform for clear, confident money decisions



## **Bridging the Gap**

Financial.co.ke was founded to connect everyday financial realities in Kenya with the complex world of markets, products and institutions – through education, context and practical tools.

When Kenyans understand money, markets and products more clearly, families, SMEs and institutions make better decisions – and the entire ecosystem wins.



## Why Financial.co.ke Exists

Behind every financial decision is a person, a family, a team, a board – with real trade-offs, pressures and dreams. Our work is to make those decisions clearer and more grounded.



### **Translate**

Financial language into practical Kenyan realities



### **Connect**

Education, markets, products and tools in one place



### **Support**

Individuals, SMEs and institutions with independent insight



### Champion

Long-term thinking over quick fixes and hype

## **Our Story**

### Born out of real-world financial questions

Financial.co.ke is the result of years spent advising, building businesses and navigating Kenya's financial landscape – from markets and capital to insurance, technology and advisory work.

### Pattern Emerges

SMEs, companies, chamas and families making important decisions without enough clarity

2 Solution Created

Combining independent thinking, deep local experience and structured education

3 Platform Launched

Financial.co.ke brings clarity to Kenya's financial ecosystem



### **Our Mission**

To help Kenyans and Kenya-linked organisations make better financial decisions through four key pillars:



#### **Education**

#### Financial literacy that respects your context

Clarity, simple language and real examples from Kenyan life – not generic textbook content



#### Context

#### Markets explained, not sensationalised

How local and global events connect to your money and strategy without jargon or noise



### Clarity

### Products understood before they're chosen

Understand what products do, their risks and questions to ask before signing



### Action

#### Tools that turn ideas into decisions

Frameworks that move you from "we should" to concrete next steps

### What Makes Us Different

Kenya-focused

Built for the Kenyan context, understanding local income patterns, markets and regulation

**Entrepreneur-led** 

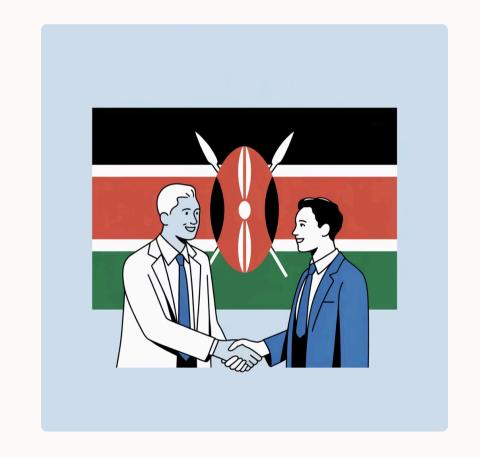
360° view from building ventures in finance, insurance and technology

Independent

Platform-agnostic approach helping you think clearly regardless of provider

**Education first** 

Grounded in rigorous study applied to everyday decisions



### **Meet the Founder**



### Joseph Muongi Kamau

Founder, Financial.co.ke

Kenyan-based serial entrepreneur with deep interests across finance, insurance and technology. Featured in **Top 40 under 40 Men 2018 Kenya** by Business Daily Africa.

"Financial decisions are rarely just about numbers. They are about people, time, uncertainty and opportunity. My work with Financial.co.ke is to make those decisions clearer, especially in a Kenyan context."

PhD

MSc

**BSc** 

COP

**Current Studies** 

**Advanced Degree** 

**Foundation** 

**Professional** 

Business Administration (Finance)

Master of Science in Finance

Actuarial Science degree

Insurance qualification

### **Our Core Values in Practice**

### **Clarity over complexity**

Simple, accurate explanations over buzzwords. If we can't explain it clearly, we don't expect you to bet your money on it.

### Respect & stewardship

We treat your time, information and resources with care.

### **Practical outcomes**

Concrete next steps, frameworks or tools – not just information overload.



### Independent thinking

Not tied to a single provider. We help you ask better questions and see trade-offs clearly.

## Kenyan context, global standards

International best practices meet Kenyan realities.

### **Long-term orientation**

Decisions that hold up over years, not just short-lived trends.



### **Four Pillars of Service**

Everything we do sits on four interconnected pillars – giving you a holistic way to think about money, markets and decisions in Kenya.



### **Financial Education**

Clear, Kenya-focused learning paths for individuals, teams and organisations



### **Financial Markets**

Context around key moves in Kenya's markets and why they matter to you



### **Financial Products**

Understanding offerings and how they map to your goals and risk comfort



### **Financial Tools**

Simple calculators and frameworks for concrete decisions

## **Start Your Journey to Financial Clarity**



# Ready to make clearer financial decisions?

Whether you're an individual, SME or institution, Financial.co.ke provides the education, context, clarity and tools you need to navigate Kenya's financial landscape with confidence.

**Learn More About Us** 

**Visit Platform** 

Independent. Kenya-focused. Education-first. We help you think clearly and ask better questions, regardless of which bank, Sacco, fund manager or provider you use.