

A person in a red jacket is walking away from the camera on a rocky, mountainous landscape. The sky is blue with scattered white clouds. The foreground is a rocky, uneven terrain with some small pools of water reflecting the sky and the person. The overall scene is bright and clear.

# The Successful Professional's Guide to Financial Freedom

**3 Keys to Becoming Free in Five Years or Less!**

MANYARA KIRAGO

*“Whatever Your Mind Can Conceive and Believe, It Can Achieve.”  
– Napoleon Hill*



## **From Salary Slave to Financial Freedom**

I wish I had a shilling for each time someone has said to me that they hate being completely dependent on their job for survival and wish they were financially independent. What most do not realize is that, for many successful professionals, this can be a reality. In this short guide, I will give you the three important keys that can unlock financial freedom for anybody who is prepared to follow a few simple steps.

My name is Manyara Kirago and since 1999, many leading organizations in Kenya have trusted me to provide personal finance training and coaching to their employees. These organizations include The World Bank Group, PWC, Kenya Breweries, Safaricom, Bamburi Cement, Citibank, Unilever, Ernst and Young, KPMG and many others. Many of these employees have been able to build great financial lives and are now financially independent as a result.

I now present to you three key nuggets distilled from my many years of helping individuals explode their financial results. Nuggets that you can use to help you become financially independent quickly, in five years or less.

# KEY# 1: Knowledge & Mindset Upgrade

To become financially independent, you need personal finance skills. But you don't know what you don't know and this is the worst kind of ignorance. One can spend a lifetime of low quality life for lack of the right knowledge.

The internet provides a tidal wave of information of varying quality. Going that route in search of knowledge without guidance can take you down an endless rabbit-hole that often results in even more confusion or worse – being totally misled. What is needed is structured learning that is concise, relevant and practical. More importantly, you do not need detailed technical skills, just a 30,000 ft. overview – your professional advisors will take care of the technical stuff.

Also important is the right mindset. Becoming exposed to the experiences of others who have travelled that journey can inspire you to see what is possible and help you adapt the right attitude that attracts success. Like Napoleon Hill said, "Whatever your mind can conceive and believe, it can achieve".

Upgrading your knowledge and your mindset will enable you become the person who can then do what is needed so that they can have what they want; Be, Do and Have.



*"If I had eight hours to chop down a tree, I'd spend six hours sharpening my axe."*  
- Abraham Lincoln



## Coaching Tip:

1. Read quality personal development and personal finance books
2. Enroll on personal finance course
3. Reach out to people knowledgeable in money and investment for mentorship and guidance. Ensure you are talking to unbiased individuals who have no conflict of interest

## KEY# 2: Planning Your Escape

The second key to financial freedom is to develop a personal financial plan that will help you move from where you are to where you want to be.

I teach a framework for planning and managing personal finances that ensures all aspects of your finances are considered and taken care of in the best way possible. It simplifies one's finances by enabling you have a bird's eye view and provides one with a way to track progress and facilitate course correction. By keeping everything simple and clear, it enables you remain focused and on track to your most important goals. Never again will you be tempted to take detours by every new shiny object in the shape of attractive sounding investments that ultimately disappoint. These are timeless, proven wealth building principles.

The six pillars of my framework are;

### Knowledge of your financial position

Socrates said "Know thyself." A person who truly knows themselves will succeed because he or she knows what is within their capability and how to deploy it. This person will also know their weaknesses and how to mitigate those weaknesses. One determines their financial position by doing a net worth statement. Knowing your net worth, assets and liabilities and understanding their effects on your financial security will help you make more informed spending and investing decisions. Some people spend their entire lives chasing after misguided assets only to discover too late in their lives that those assets do not help their financial security. When one is clear about the various components of their financial picture, they are then equipped to take action towards a better financial life.

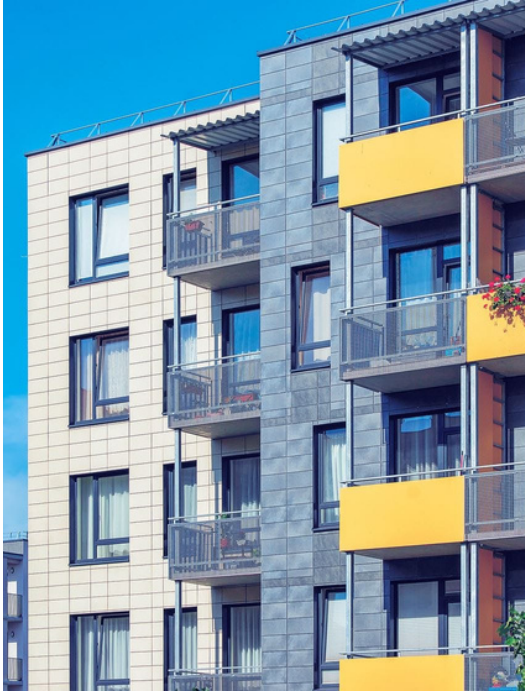


*"Wealth is not about having a lot of money; It is about having a lot of options"*  
- Chris Rock

### Coaching Tip:

1. Use online personal finance calculator to prepare your net worth statement
2. Use online budgeting apps to record and track your expenses
3. Decide on your short term and long term financial goals





## SMART financial goal setting

“If you don’t know where you are going, any road will lead you there”  
 Lewis Carol, Alice in wonderland. Most people do not deliberately determine precisely what they want to achieve. This often leads to haphazard switching between ill considered, spur of the moment targets that are often abandoned before completion leading to little tangible progress. Too many people just drift through life.

To achieve financial freedom, you must set it as your goal and ensure you are working towards it. All your goals must be specific and attainable.

*“General knowledge, no matter how great in quantity or variety it may be, is of but little use in the accumulation of money. KNOWLEDGE will not attract money, unless it is organized, and intelligently directed, through practical PLANS OF ACTION, to the DEFINITE END of accumulation of money.” – NAPOLEON HILL, THINK AND GROW RICH*

## Effective cash flow management

After you have established your financial position, and set your goals, the next step is to develop a practical plan of action to utilize your income in the best possible way to achieve those goals. I call this effective cash flow management.

In order to achieve financial freedom, you need to maximize income and minimize expenses so that you are left with a surplus that will then be invested in assets that will enable you become financially independent. It is simple, but not easy. The devil is in the details.



## Goal oriented investing

Investing is very central to doing this. Investing is not an end in itself, rather it is a means to an end which is your goal. In order to be successful, you must invest with your goals in mind. Successful investing is goal-oriented investing.

Investing is an important pillar of an individual's financial plan. Money that is not spent immediately is used to buy assets that will be worth more and/or will produce an income in the future for consumption. One may invest to achieve goals such as buying a house, taking children to college, for retirement and so on. Without investing, these goals will be hard to achieve. The investment landscape is a minefield where your money can go up in smoke if you are not careful or simply end up accumulating dead assets, of no use in serving your needs. Therefore, before handing in your hard-earned savings, there are a few concepts you need to understand.

### Risk & return

The first is that there is risk in any investment. Risk is the possibility that the return on an investment could be significantly different from what you expect.



### Diversification

The old saying "Don't put all your eggs in one basket" carries an important message to investors. Many people tend to forget the value of this adage especially when investing under the influence of peers or that of authority figures such as religious, political or community leaders and also employers.

### Liquidity

Liquidity refers to the ability to convert an investment into cash quickly and at the current market price. Some investments, for instance the frequently traded stocks of blue chip companies on the stock exchange, are very liquid as you can cash out in just a few days in many cases. However, the owner of an undeveloped plot of land in a remote location may have difficulty in finding a buyer at any price, let alone a good price. An investor who holds an illiquid asset and needs money in a hurry may be forced to sell at a huge loss. Invest in assets whose liquidity is appropriate to your investment goal.

# KEY# 3: Implementation

Finally, it is not enough to have a plan - knowing these pillars of financial success will do you no good without implementation. The best time to start was yesterday and the next best time to start is immediately. Procrastination is said to be the biggest killer of dreams and we all know of an opportunity we missed because we did not take immediate action. Learn as much as you can about all aspects of your finances and develop your financial plan.

As a professional, you probably recognize the need for support in developing and implementing your financial plan. An unbiased, trained personal finance professional would be a high ROI investment and would also help with accountability.

In this short document, we only skimmed the surface of a very complicated subject. If you would like to go deeper, I invite you to watch my free one-hour Masterclass "How to Achieve Financial Independence." [Click here for the free "How to Achieve Financial Independence." Masterclass.](#) I wish you all the best as you travel this amazing journey to financial freedom.



*"Money making is a skill set,  
keeping it is a discipline"*



*And when you're ready, take a look at how we can team up and help you find a clear path to financial freedom without risky and involving ventures!*

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## Work With Me 1:1

Are you a successful professional who is determined to become financially independent? Would you like get on a clearly defined path to earning passive income without stressful, involving and risky side-businesses?

If you want to secure your financial future and quieten that little voice at the back of your mind which sometimes wonders what would happen if your job disappeared, how you would finance your old age, and so on, I can help.

If you want to get ahead financially without getting into risky, time consuming and stressful side businesses and are tired of failing each time you try another yet another venture and are now ready for to follow proven age old principles of personal financial management. This is the answer.

Let us set up a free strategy session to explore how I can serve and help you achieve the financial freedom you crave for. Click the link below to set an appointment on my calendar and let's have a conversation!



[Yes, I'm In!](#)





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“Indeed, I benefited greatly from the training and I am still drawing from it. I learnt several invaluable lessons. I don’t know where to start but the greatest achievement for me WE NOW LIVE IN OUR OWN HOUSE. I can boldly say that FINANCIAL INDEPENDENCE IS A REALITY. It gets better every day”.

Everlyn

”

“

“Your advice way back in 2003 or 2004 transformed me. I can’t thank you enough.”

Edward  
Safaricom PLC

”

“

“I fully endorse the programme having attended in 2007. Life changing!”

Belinda

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# YOU COULD BE NEXT...

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Let's schedule a FREE strategy call to explore how you and I can work together to find a clear path to your Financial Freedom in five years or less!

[Schedule Meeting](#)



## ADDITIONAL RESOURCES

1. [Watch my FREE webinar - How to Achieve Financial Independence](#)
2. [Connect with me on LinkedIn](#)
3. [Client Video Testimonials](#)