GROWING YOUR MONEY SAFELY IN UNCERTAIN TIMES

A practical, goal-based approach to saving, investing, and protecting your money

Centonomy | DTB DIAMOND TRUST BANK

BEFORE WE BEGIN

Welcome — How to Engage Today

This is a live, interactive session. Here's how to take part.

Use the Chat

Drop quick answers, reactions, and questions in the Chat at any time — not just at the end.

Use Q&A

For a question you want answered on air, post it in the Q&A panel so we can find it easily.

Our Team Is Live

The DTB team is online throughout, answering questions in Chat and Q&A as we go.

Stay for the Close

We'll break for 5 minutes after the first hour, and save 10–15 minutes at the end for live Q&A.

By the end of today, you should be able to decide where your money belongs: what should stay liquid, what can be invested, what risk you can afford, and how to avoid unsafe opportunities.

ZOOM POLL

What's Your Biggest Financial Concern Today?

- Inflation / rising cost of living
- Debt
- Job or income uncertainty
- Handling emergencies
- School fees
- Lack of investment knowledge

Whatever you picked, today's session speaks to it; we'll come back to this concern as we go.

SETTING THE SCENE

Why Investing Feels So Hard Right Now

Difficult times do not mean your finances have to stagnate.

- Inflation
- Currency depreciation
- Job insecurity
- Market swings
- Rising costs
- Global uncertainty

By prioritising liquid emergency funds, keeping a long-term perspective, and investing consistently, you can build wealth and outpace inflation.
Starting early — no matter the market climate — lets compounding work in your favour.

RECAP · MODULE 2

The Three Financial Cushions

Every solid financial plan rests on three layers of protection.

Cash Cushion

Protects your present

Your emergency fund buys time, options, and peace of mind when life happens.

Protection Cushion

Protects what you've built

Insurance transfers risk so one bad event doesn't undo years of progress.

Growth Cushion

Protects your future

Saving alone won't build wealth inflation erodes it. Growth investments help you outpace it.

These layers build in order cash first, then protection, then growth. Skipping ahead to growth without the first two is how a single setback undoes years of progress.

KEY CONCEPT

Emergency Funds

Money set aside for the unexpected — not the exciting.

Why it matters

An emergency fund is money set aside specifically for unexpected events job loss, medical bills, urgent repairs so you don't have to borrow expensively or sell investments at a bad time.

Target: 3–6 months of essential expenses, kept somewhere safe and easy to access not locked away or invested in something risky.

Everyday examples

Keeping 3 months of rent, food, and transport costs in a money market fund or a separate savings account not linked to daily spending.

Using a dedicated e.g. Fixed Income Fund savings goal labelled "Emergency Fund" so it's kept separate from everyday money.

Build this before taking on any investment risk. It's what lets you stay invested when life throws a curveball, instead of selling at the worst possible time.

ZOOM POLL

Do You Currently Have an Emergency Fund?

Launch the poll — be honest, this is just for you.

- Yes, fully funded (3–6 months)
- Partially; some, but not enough
- No, not yet
- Not sure

If you answered 'partially,' 'no,' or 'not sure' ; you're not alone, and that's exactly what today's session helps you fix.

KEY CONCEPT

Debt Before You Invest

Sometimes the best return you can earn is paying off what you owe.

Expensive debt beats most returns

If you have expensive debt; mobile loans, credit cards, some personal loans; paying it down may be the best "return" you can earn, guaranteed.

Example: a mobile loan charging 10% per month is growing far faster than an investment earning 10% per year. The debt wins every time.

Never invest borrowed money

Avoid borrowing to invest in an opportunity you don't fully understand. Debt adds pressure; and pressure leads to poor financial decisions.

If an opportunity only makes sense with borrowed money, that's a sign to slow down, not speed up.

Order of operations: clear expensive debt, build your emergency fund, then invest. Skipping the order costs more than it saves.

KEY CONCEPT

Saving vs. Investing

Two different tools for two different jobs.

Saving

Setting money aside safely so it's there when you need it; for short-term goals or emergencies.

e.g. keeping money in M-Pesa, a bank savings account, or a SACCO deposit for rent due next month.

Investing

Putting money into something with the aim of growing it over time, accepting some risk for potentially higher returns.

e.g. a money market fund, treasury bond, or business investment, aiming to grow over 1–5 years.

Quick test: if you'd panic seeing this money drop 10% in a month, it belongs in savings, not investments.

A SIMPLE FRAMEWORK

The Four Money Buckets

Not all money should be invested the same way.

Daily Money

Day-to-day spending

Bank account, mobile wallet

Emergency Money

Unexpected shocks

Savings account, MMF, accessible SACCO savings

Goal Money

School fees, rent deposit, business capital, travel

Fixed deposits, T-Bills, MMF, SACCO savings

Growth Money

Long-term wealth creation

Bonds, unit trusts, pensions, equities, property

Not all money should be invested the same way. The right investment depends on the purpose of the money; this prevents school fees, rent, or emergency money from ending up in risky products.

WATCH OUT FOR

The Biggest Mistake Investors Make

***THE RULE:** In uncertain times, don't make permanent financial decisions based on temporary fear or excitement.*

Bad news / good news	Fear / greed	Sell / buy	Recovery happens	Miss gains / lock in loss

This cycle repeats every crisis. The investors who lose the most are usually the ones who react, not the ones who plan.

Decide in advance

Set your plan before the news breaks, not during it.

Automate it

A standing monthly order removes the emotional decision entirely.

Zoom out

Check your portfolio quarterly not every time the headlines shift.

Centonomy | DTB DIAMOND TRUST BANK

CHAT ACTIVITY

What's the Best Investment — Right Now?

Type your answer in the Chat. We won't respond yet.

MMFs	Land	T-Bills	Shares
SACCO	Bitcoin	Gold	Dollar accounts

Who is right?

Every one of these can be the right answer for the right goal, at the right time, for the right person. We'll unpack exactly why over the next few slides.

All of them.
And none of them.

The best investment is the one that matches your goal.

Your Goal

What is this money actually for?

Your Timeline

When will you need it back?

Your Risk Tolerance

What can you afford to lose and what would keep you up at night?

CHAT ACTIVITY

What You Should Be Asking

“Why am I investing?”

"I'm investing because I want to ______________________"

Buy a car	Build a house	Pay school fees
Grow wealth	Retire comfortably	Leave an inheritance

If everyone has different goals, why would everyone invest the same way?

THE FRAMEWORK

Three Big Investment Goals

Every investment serves one of three purposes.

Capital Preservation

"I already have money. I don't want to lose it."

Priority: Protect the money

Income

"I want this money to start paying me."

Priority: Cashflow

Growth

"I don't need it now. I want it much bigger."

Priority: Capital appreciation

Most people need all three just in different proportions at different life stages. The mix should shift as your goals do.

ZOOM POLL

What Would You Do With KES 100,000 Today?

Launch the poll.

- Save it
- Invest it
- Pay off debt
- Keep it as an emergency fund
- Split it across a few of these

Notice how many different, reasonable answers there are this is exactly why the three goals on the last slide all matter.

KEY CONCEPT

Risk and Return

Higher potential return usually means higher risk.

The relationship

Risk is the chance you could lose money, or that it grows more slowly than expected. Return is what you gain. Safer options usually offer lower, steadier returns; higher potential returns usually carry higher risk.

There is no such thing as "high return, zero risk." If it sounds that way, be cautious.

Everyday examples

SACCO deposits & MMFs	*Lower risk, steady*
Treasury Bills & Bonds	*Government-backed*
Unit trusts (equity/fixed income)	*Market-linked*
Shares on the NSE	*Higher risk, real volatility*

Match the rung to the goal, not the hype. A school-fees fund due next year has no business sitting in NSE shares.

KEY CONCEPT

Ability vs. Willingness to Take Risk

Two different things; mixing them up causes bad decisions.

Ability to Take Risk

About your circumstances: income stability, dependents, emergency fund, how soon you'll need the money.

A civil servant with stable pay and 6 months' emergency savings has a high ability even if they feel nervous.

Willingness to Take Risk

About your personality and comfort level: how you feel emotionally when value goes up and down.

Someone may feel excited about an opportunity (high willingness) but have unstable income and no cushion (low ability).

A sound decision respects both. Feeling ready isn't the same as being ready, and being ready doesn't mean you have to feel ready.

Understanding Risk

It's not just about the market falling.

Market Risk

Markets fall. Share prices drop.

Inflation Risk

Money quietly loses purchasing power.

Interest Rate Risk

Rates move. Bond prices change.

Liquidity Risk

Can't access your money when needed.

Concentration Risk

Everything in one SACCO, one tenant, one business.

Personal Risk

Job loss, illness lower ability to take risk.

Personal risks often hurt investors more than market crashes.

Chat prompt: Which of these six is YOU most exposed to right now, and what's one thing you could do about it this month?

KEY CONCEPT

Inflation & Purchasing Power

Money sitting idle quietly loses value.

What it means

Inflation is the general rise in prices over time. Purchasing power is what your money can actually buy. When prices rise faster than your money grows, you can buy less with the same amount even though the number in your account hasn't changed.

Everyday example

If a bag of unga cost KES 150 last year and costs KES 175 today, KES 1,000 buys less unga now than it did then.

Cash kept idle for a year, with inflation running at a typical mid-single-digit to high-single-digit rate, buys noticeably less a year later.

The fix isn't to fear spending it's to make sure at least some of your money is working as hard as prices are rising.

CHAT ACTIVITY

The Shrinking Shilling

Make inflation tangible

Scenario: You have KES 20,000. Inflation is running at a typical mid-to-high single-digit rate per year.

Path A: Idle Cash

Left under the mattress or in a non-interest wallet for 3 years.

Path B: Money Market Fund

Earning a modest, steady return for the same 3 years.

The exact numbers matter less than the realisation: idle cash is quietly losing a race it never entered.

KEY CONCEPT

Diversification

If one tyre bursts, do you want the whole car to stop?

What it means

Spreading money across different savings and investments so that if one performs poorly, you're not wiped out. It doesn't guarantee profit, but it limits the damage of any single loss.

The Kenyan MMF trap

MMFs are excellent for emergency funds and short-term goals but are not designed to replace long-term wealth creation or beat inflation over decades. Diversification isn't about replacing MMFs; it's about knowing where they fit.

Rule of thumb: no single institution, sector, or asset should hold more than you'd be comfortable losing entirely.

Let's Take a 5-Minute Break

We'll resume at the top of the next hour. Grab some water, stretch, and come back with your questions.

Keep an eye on Chat — the DTB team will keep answering questions during the break.

PRODUCT OVERVIEW

Safe, Low-Risk Options in Kenya

Accessible starting points for growing money safely.

Money Market Funds

CMA-regulated, daily access, better returns than a savings account.

Treasury Bills & Bonds

Government-backed, fixed terms via CBK's DhowCSD platform.

SACCOs

Member-owned; disciplined saving plus access to affordable loans.

Chamas / group savings

Effective when well-structured, with clear rules and record-keeping.

Higher-growth options: Unit Trusts & NSE Shares

More volatile, best suited to long-term goals (5+ years) once your emergency fund and cushions are in place. See the next two slides for more on this.

Rates, minimums, and yields change constantly. Always confirm current figures with the fund manager, CBK, SACCO, or broker before committing money.

PRODUCT OVERVIEW

Special Funds

A more specialised category, regulated separately from standard funds.

What they are

The CMA regulates a category of Special Funds and Collective Investment Schemes with more focused mandates than a standard money market or general unit trust fund built around a specific sector, strategy, or investor need.

They typically require a longer time horizon and higher minimum investment than an MMF.

Common categories

REITs

Real Estate Investment Trusts; pooled property income, traded like a share.

Private Equity / Venture Capital

Investing in private companies: illiquid, long lock-in periods.

Shariah-Compliant Funds

Structured to follow Islamic finance principles.

Sector or Thematic Funds

Focused on one industry, e.g. infrastructure or agriculture.

Before committing: check the fund's specific mandate, fees, lock-in period, and manager track record and confirm its CMA licence. "Special" means specialised, not automatically safer.

HANDLE WITH CARE

Riskier Assets

Higher potential reward and a real chance of losing it all.

NSE Shares

Direct company ownership. Dividends plus capital gains, but real short-term volatility.

Cryptocurrency

Largely unregulated in Kenya. Extreme price swings and a frequent target for scams.

Forex / Leveraged Trading

Borrowed exposure magnifies both gains and losses; losses can exceed your deposit.

Private Business / Angel Investing

Illiquid and high failure rate. Requires real due diligence, not a friend's pitch.

This tier only makes sense once your emergency fund and cushions are in place, and only with money you could afford to lose completely. Keep it a small slice of a diversified whole never the plan itself.

BRINGING IT TOGETHER

What Fits Where

Match the need to the product — not the other way around.

Need	Better-suited options	Avoid
Emergency money	Savings account, liquid MMF, accessible SACCO savings	*Shares, crypto, locked products*
School fees in 3–6 months	Savings, MMF, short fixed deposit, T-Bill if timing fits	*High-risk trading, long-term bonds*
Long-term growth	Pension, unit trusts, bonds, equities, property	*Keeping everything idle in cash*
Retirement	Pension, long-term diversified investments	*Short-term speculation*
Quick access	Bank savings, MMF, mobile savings	*Illiquid land, private business deals*

This is the whole session in one table: the product doesn't come first. The need does.

PRACTICAL STEPS

How to Get Started

The same five steps, whatever product you choose.

1. **Confirm your emergency fund**
   3–6 months covered before anything else.

2. **Define the goal**
   What is this specific money for, and when?

3. **Match the product**
   Pick from the safe options that fit that goal.

4. **Start small, automate**
   A standing order beats waiting for the 'right' amount.

5. **Review periodically**
   Quarterly is enough not daily, not never.

None of these steps require perfect timing or market predictions — just a decision to start, and the discipline to keep going.

PROTECT YOURSELF

Avoiding Scams & Get-Rich-Quick Schemes

If it sounds too good to be true, it probably is.

Red flags to watch for

- Guaranteed high returns in a short time
- Pressure to recruit others
- Unclear or secretive business model
- Informal group-chat-only communication
- Payment requested to a personal account

Before you send money

Verify any scheme against the CMA's list of licensed fund managers and collective investment schemes. For SACCOs, confirm registration with SASRA. Legitimate investments explain their risks clearly and never guarantee fixed high returns.

This is general education, not personal investment advice.

When in doubt, don't send the money. A legitimate opportunity will still be there next week after you've verified it.

ZOOM POLL

Which of These Sounds Suspicious?

Launch the poll — pick the one that would make you pause.

- 8% per year
- 12% per year
- 20% per month, guaranteed
- Variable return, with clear risk disclosure

"20% per month, guaranteed" is the answer that's 240%+ a year, guaranteed, which no legitimate investment can promise. The others are realistic and include normal risk language.

PROTECT YOURSELF

Where to Verify

Three regulators, three quick checks before you send any money.

CMA

Capital Markets Authority

Licenses fund managers, money market funds, unit trusts, and collective investment schemes.

SASRA

SACCO Societies Regulatory Authority

Regulates and licenses deposit-taking SACCOs.

CBK

Central Bank of Kenya

Oversees banks and issues Treasury Bills & Bonds via the DhowCSD platform.

Search each regulator's official website directly for their current list of licensed entities don't rely on a link sent to you.

Names and mandates confirmed as of this session's preparation verify current details on each regulator's official site before relying on them.

READ BEFORE YOU SIGN

What to Check in Any Investment Document

Prospectus, factsheet, or offer document — same eight checks.

Who is taking my money?

Name of the issuer or provider

Is it regulated?

CMA, CBK, SASRA, RBA, or the relevant regulator

How do I earn money?

Interest, dividends, capital gains, or profit share

How long is my money committed?

Maturity date, lock-in period, withdrawal notice

What return is expected?

Fixed, variable, projected, or historical

What are the risks?

Market, liquidity, credit, inflation, fraud

What fees apply?

Management fees, transaction costs, penalties

How do I exit?

Withdrawal process or secondary market

A genuine opportunity should still make sense after you've taken the time to read, think, and ask questions.

CASE STUDY

Meet Jane

Should Jane put her money in the WhatsApp trading group?

Jane, 29 — Nairobi

Stable salary; recently cleared a personal loan. Has KES 60,000 sitting in M-Pesa she's "meant to do something with" for six months. No dedicated emergency fund. A friend suggested a WhatsApp group where members are "doubling their money in 30 days" through a forex trading bot she's tempted to put in KES 30,000.

Post in Q&A:

- What should Jane do first with the KES 60,000?
- What are the warning signs in the forex bot offer?
- What would you suggest she look into instead?

Build the emergency fund first, verify the scheme against the CMA register, then start with a low-risk option once that's covered.

CASE STUDY

Meet David

Should David invest the full KES 150,000 in 48 hours?

David, 32 earns KES 90,000/month

Monthly expenses KES 70,000. Has KES 150,000 in savings, but no separate emergency fund. School fees of KES 80,000 are due in 3 months. Worried about rising food prices and possible job cuts. A friend offers an online investment promising an 18% return every month, available for two days only.

Post in Q&A:

- What are David's immediate financial priorities?
- Should he invest the full KES 150,000?
- What red flags do you see?
- Where could he place the money needed in 3 months?

School fees due soon don't belong in a high-risk bet. Build the emergency fund, verify any "18% monthly" offer against the CMA register, then start safely once stable.

CASE STUDY

Meet Brian

Where should Brian invest his savings?

Age:	31 years old
Salary:	KSh 180,000/month
Goal:	Buy a car worth KSh 1.8 million
Timeline:	24 months

Brian's Goal = Capital Preservation

He's buying a car. Not retiring. Not building passive income.
Priority: protect the capital while it grows modestly.

Suggested approach: a sinking fund regular monthly contributions into a capital-stable, liquid option (e.g. MMF or T-Bills), rather than chasing growth he doesn't need and can't afford to risk.

The lesson isn't about Brian's specific numbers it's that the goal, not market mood, should drive the choice.

PRINCIPLES

Investment Principles That Never Change

Instead of predicting markets, follow principles.

1

Emergency fund first

No investing while surviving emergencies.

2

Diversification

Across asset classes, institutions, and currencies where possible.

3

Time beats timing

Consistent monthly investing tends to beat waiting for the 'perfect' moment.

4

Stay invested

Volatility isn't loss. Loss becomes permanent only after selling.

5

Invest according to goals

Emergency money, school fees, and retirement are not the same pot.

None of these principles predict what markets will do next month. They work precisely because they don't depend on that prediction being right.

CHAT ACTIVITY

Where Does Your Money Currently Sit?

No need to draw, just type your biggest category in Chat.

Think through roughly how your money is split across:

- Cash / Savings
- Property / Land
- SACCO
- Business
- Money Market Funds
- Shares / Equities
- Pension
- Bonds / T-Bills

In Chat: which ONE category holds most of your money right now? If it performed poorly next year, would your whole plan suffer?

There's no 'correct' answer; the goal is simply to see your money clearly, often for the first time.

BRINGING IT TOGETHER

Investing During Uncertain Times

A steadier approach when everything feels shaky.

Keep the emergency fund solid

This is what lets you ignore the noise.

Favour liquid, lower-risk options

Give yourself room to adapt as things change.

Avoid chasing quick fixes

Urgency is a red flag, not a reason to act fast.

Invest consistently, in smaller amounts

Steady contributions beat one big, fearful bet.

The instinct in uncertain times is to freeze or panic. The steadier path is to keep showing up smaller, safer, and more consistent than the moment feels like it calls for.

CLOSING EXERCISE

Before Making Any Investment, Ask:

Your personal decision filter.

1. What is my goal?
2. When will I need the money?
3. What level of risk can I genuinely afford?
4. Do I need growth, income, or capital preservation?
5. Is this investment liquid enough?
6. What role does it play in my overall portfolio?
7. **Am I investing because of my plan or because everyone else is?**

There's no passing score. But if you can't answer most of these confidently, that's a sign to slow down not to skip the question.

TAKE THIS WITH YOU

Quick Reference: Key Terms

The acronyms from today, in plain language.

MMF
Money Market Fund — a pooled, low-risk fund offering daily access to your money.

T-Bill / T-Bond
Treasury Bill / Bond — short or long-term loans to the government, considered very low risk.

SACCO
Savings and Credit Cooperative — member-owned savings and affordable lending.

NSE
Nairobi Securities Exchange — where publicly listed company shares are bought and sold.

CMA
Capital Markets Authority — licenses fund managers and investment schemes.

SASRA
SACCO Societies Regulatory Authority — licenses deposit-taking SACCOs.

CBK
Central Bank of Kenya — oversees banks and issues government securities.

Diversification
Spreading money across options so no single loss wipes you out.

TAKE THIS WITH YOU

The 7-Day Money Safety Challenge

Seven small actions. One week. Real progress.

1. Calculate your monthly essential expenses.
2. Check how many months your emergency fund can cover.
3. List all your debts and their interest rates.
4. Identify one investment or savings product you want to understand better.
5. Verify one provider through CMA, CBK, SASRA, or another official source.
6. Review whether too much of your money is sitting in one place.
7. Set one automatic saving or investment instruction.

This is general education, not personalised financial advice — consult a licensed advisor for decisions specific to your situation.

Over to You — Live Q&A

We have 10–15 minutes for live questions. Post yours in the Q&A panel — the DTB team will help surface them.

General education only — for advice specific to your situation, speak with a licensed advisor.

Uncertain times don't necessarily require different investments.

They require better decisions.

The most resilient investors aren't those who predict the future. They match their investments to their goals, diversify their risks, and keep planting today's income to grow tomorrow's financial freedom. Thank you for joining DTB's Financial Wellness Session 4.