



Infinite Space Magazine

'Becoming More Against All Odds'

Losing to Perfect
Love

Reaching full
potential financially

An intriguing interview
with a young and
accomplished woman
striving to live her best
life every day

DETOURS, CURVES
AND BENDS.

Arm amputation did
not stop her.

**NORAH KARIMI
MWITI**

JULY, 2021.

INFINITE SPACE
Become More

A woman going
after what she
deserves.

**We all have a story.
What's yours?**



A Message from the Chief Editor and Founder, Infinite Space



Wanjiru Kaburu

Author | Branding & Communication Strategist | Coach | Writer & Editor | Speaker | Founder, Infinite Space

I was in the process of working with the contributors of this magazine and editing content when my friend and foreword writer of my first book: ***“The Power of Self - Love”*** published his and sent me a copy. The message on the autograph read like this: ***“what if we all told our stories as we live them?”*** Having started this magazine to facilitate telling of stories, especially those that most of us think are irrelevant or do not deserve to be told, that felt like the universe speaking to me; telling me that I am on the right track. True to it, two contributors of this magazine were shocked when I asked one to write an article with a personal message/experience and the other to tell her story; they didn't feel like they had a story to tell and worse, they didn't think that their story was worth telling. That right there is the problem because the truth is, we all have a story and it's damn worth telling.

When I started Infinite Space, I knew that running it as a business is not going to be easy because I have always had a challenge charging money for my passion; even after grasping the concept of monetizing ones skills, talents and competencies and having no doubt in my capacity to deliver, it still feels difficult on some days. What was always clear on my mind and in my heart though was that I was starting something that I desire to use to inspire and empower individuals, masses and even entities to become more.

When you go to the About Us page of the Infinite Space website, you'll read something like this as the first paragraph: ***“Infinite Space is here to inspire, empower and help you dream, learn, do and become more as a person, a group or an entity/ organization.”*** My why was clear from the onset and has never been compromised; all I have to think about constantly now is the how and the what. This magazine is part of the how and what: inspiring and empowering you through telling stories and sharing wisdom and insights through a magazine such as this.

It is my hope that you enjoy, are inspired and empowered by everything you read in this magazine. Remember, every story is worth telling and you're invited to tell it through the Infinite Space Magazine. Before I let you go to consume what's in here, my prayer for you is that you find yourself, love yourself in your imperfections and commit to becoming the truest and most authentic version of you and in your own unique way(s), be the gift you're meant to be to the world.

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Welcome to this First Issue of
the Infinite Space Magazine.

DETOURS, CURVES AND BENDS.

"Courage does not mean you don't get afraid; courage means you don't let fear stop you."

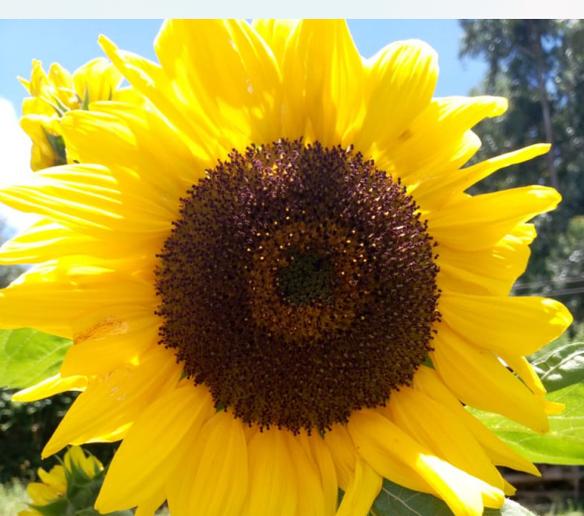
"I still struggle with the right emotion to feel or one I can use to describe the story of my life. It's been five years since the amputation of my left hand. The first three years, I chose to be nonchalant about it, like I could wish it away. I have realized it's easy to ignore the feelings by closing the door firmly to them but these feelings always stealth into us. First, subconsciously through our actions and later they pound into our dreams, thoughts and later in our feelings and behavior."

Norah Karimi Mwiti.



Karimi is a person living with disability but she was not born that way; she joined this category of people we are all candidates to so abruptly and at a prime time in her life as a young person – just when she was about to join the University. That fateful day was 17th March, 2016. A day that she says started out sunny and vibrant. Karimi had just received her Kenya Certificate of Secondary Education (KCSE) results and was still bathing in the glow of excelling and the fantasy of the university life; she couldn't wait to join. In our system where since primary school, every child knows they are expected to get enough marks to join a University, this was a great achievement. "University was the measure of making the society proud and boy! I had done so". What happened that day is proof of how fast life can change. A happy day and yet in a flash, Karimi was at the emergency room in a hospital at 9:00PM being prepared for theater. "I am told I only asked two questions; how will I get my National ID without ten fingerprints and who was going to marry me" – she recalls adding that she still has no idea why those were her concerns. Fortunately, she got her National ID effortlessly with five fingerprints. As for the second question, let's just say that that man will be lucky to have her for a wife.

Karimi partly defines herself as a tough lady on the outside but very emotional and vulnerable. Since her childhood, she started practicing locking her feelings in. She had mastered this to an extent that during and after the accident, she never wept; not a single tear. "I remember waking from the general anesthesia the following day feeling groggy, nauseated and in pain. My mother, other family members and a few friends came by to visit and they started crying. I was the one comforting them. I did not see the need for a therapist. I was okay; or rather, I thought so" – she adds. Few months later, she joined Dedan Kimathi University of Technology to pursue Bachelor of Commerce. It was her first time away from home since her accident and in admission, she felt scared. Scared of who would tie her shoe laces, help with her laundry and also, scared of the questions and stares. She made the decision to make as few friends as possible and to stay away from fellow students as much as she could. When life felt quite unbearable, she would go behind the Batian Ladies Hostels where she resided and cry her feelings out. It became a common occurrence in the first month but as fate would have it, she met a few 'boys and girls' who, she says, stubbornly stuck by her side and demanded her companionship. "They did not ask questions as I feared and therefore, I stuck with them and they with me."



In June 2017, Karimi travelled to the United States of America amongst three other ladies; they had been chosen to represent Kenya in the Study of United States Institute fellowship. "God knew I needed that break to restore my sanity; a break away from the insistent worries from family, my fear and shame and midnight cry-to - sleep episodes". They travelled to Washington, New York, Atlanta, Philadelphia, Maryland, New Jersey and Delaware - which was their base state at the University of Delaware. She recalls with a smile how that adventure left her in awe and how it was like a rebirth of her that she so badly desired.

A flower in their backyard in Nkubu - Meru which she says to her, signifies possibilities.

It was after this experience that Karimi transcended her low self-esteem and took on leadership responsibilities at the University. She led in various capacities including in the students electoral body, clubs and associations. Ultimately, she went for the students' council leadership; specifically the Gender and Disability Mainstreaming Secretary position where she was of great impact. "I was aware that being a woman was going to be hard and being a disabled woman, odds were against me. I however triumphed. The one year in leadership broke, melted and molded my core. I believe I was a good leader. Above all achievements, I was awarded the All Round Student of the Year Award; a testament to the person I became".

Karimi graduated in May 2020 and she says that transitioning from a student identity to adult life in the middle of a pandemic has been interesting. With the odds against her, she got an internship at Meru County PWD Sacco; a financial startup that seeks to empower Persons with Disability economically. As her contract draws to an end, she confesses that she is nervous of what comes next but confidently says that no adult life comes with a manual and she will take that as an opportunity to forge ahead; seizing more opportunities that come her way and creating more in patience - a virtue she says has discovered is invaluable.

"It has been a journey of growing my strength. Every morning, I literally have to put on confidence. Some days it fits like a glove, hugging my skin and on those days, I appreciate the journey. Often, along the day this confidence is stripped off by stares, whispers and unsolicited questions but through those moments, I have learnt to feel the hurt, for only a minute, then remind myself of how far I have come and then, I walk on stronger. On other days, the confidence does not fit and I am tempted to question the universe on why me. On those days, I learn to ride the sadness wave, comforted by the knowledge that that day just like any other will pass. Life is a journey, complete with detours, curves and bends. I am still figuring my destination. Along this journey, I have veered off the road, I have been blindsided by other peoples speed that I have forgotten to enjoy the landscape. I have also let another take the driver's seat and I am guilty of inviting naysayers to my journey. The beauty is, I have learnt when unsure, it is okay to slow down. Am I afraid? Yes. Will I still push through? Yes. After all, as Bethany Hamilton - who lost her hand at a point in her life like me while surfing yet went on to become a great surfer and mother says: courage does not mean you don't get afraid; courage means you don't let fear stop you."

AN INTERVIEW WITH KENDI KABURU

"Life ought to be lived to the fullest in the present moment. It could be all we got!"



Kendi Kaburu

Founder & Director, Lugha Learning Solutions (LLS) | Vocalist & Assistant Band Administrator, Adawnage Band | Lawyer & Foreign Languages Consultant

How do you define yourself? Who is Kendi Kaburu?

Defining myself is a hard question because it almost feels like putting myself in a box and I hate boxes. However, we can say in a nutshell that I am a multi lingual, God and people loving lawyer and entrepreneur. I am a woman who wants to live her best life everyday, doing everything she does with her whole heart, as if it was the last time; this includes work, human interaction and pursuit for mental and physical wellness.

What would you say are your main milestones and achievements?

Let's start with being alive today then this:

-Getting admitted to University of Nairobi School of Law to pursue a Bachelor of Laws degree set me on to a great path towards achieving my dreams.

- Getting a Scholarship from the Goethe Institut Berlin gave me a new perspective to life by showing me how better things can be.

- Starting Lugha Learning Solutions and carrying it through to a breakthrough has definitely been the most significant achievement of my life this far.

Are you currently working on any project (s)? If so, tell us more about it/ them.

I am currently pursuing my post graduate Diploma at the Kenya School of Law after which I will get admitted to the bar and become an Advocate of the High Court. I am also looking to publish my first edition of a German Language Coursebook for Kenyan Kids.

What inspires you?

The brevity of life and the need for it to be as full as it can get, regardless of the length.

Everyone has a story. What's yours?

Wow! How much time have you got? I ask this because my friends insist on my inability to tell short stories but for this one, I'll try to break my story into three parts: social life, academics and professional /career life .

1. Social life

Having been born last of four and being bought up by both parents, my life has been surrounded by love and support. Though we did not have much money and material possessions, we had love and each other. Our parents brought us up having faith in God and His faithfulness, which has brought us through a lot of situations we did not think we could survive. I remember something our dad told us one day: *" If I don't give you anything else in this world, I will have given you the knowledge of God and His goodness and faithfulness."* There is so much that could be said about my family but for this, I promised to keep it reasonably short, yes? So maybe look out for the day I do a 500 pages, definitely not short- story about my family? Yes? Cool.

I am also blessed to have a circle of friends that provide a great and very necessary support system. I like to sing and dance. I am a vocalist and assistant band administrator at Adawnage Band, Kenya.

2. Academics

My ride through the school system has been a relatively smooth one. These abilities have been nurtured from a very young age and so I grew up knowing that I had the intellectual ability to prosper academically, provided I put in the requisite effort. I remember fondly of the time I was in lower primary, (at a public school in our village where my mum was a teacher), being called to the staff room to showcase the fact that in class 2, I knew that "Bonde la Ufa" was swahili for Rift Valley. Another fond memory was when I was transferred to a private school in class 4 and the two boys who used to top that class made it clear to me (verbally) that they would 'show me dust'. Needless to say who saw the dust in the next exam. I was later transferred to a mission school in Isiolo, where life, to say the least, was hard. The social and physical environment made it extremely hard for a child to only worry about their academics. I remember bitterly that it is at this point that I developed hyper-acidity issues and I kept being dismissed at the school dispensary as seeking attention and being sent back to continue partaking the meals that all strongly featured beans. I joined Kyeni Girls High School in Embu county, which was always one of the top 3 schools in the then Eastern Province. Considering the conditions I had gotten used to in Isiolo, this was an extremely positive shift for me. I remember getting intrigued by how easily people would use words like "please" and "excuse me". I remember Form One term one being such a blur for me academically, as I completely disregarded my studies and paid all of my attention to drama festivals. I ended up at position 101 out of 135 that term with a mean grade B. This was a wake up call for me and by the end of that year I had picked myself up to the top 10 list (though I never really stopped participating in the co-curricular activities). In fact, I remember my friend Sarah and I getting into trouble for insisting to participate in Drama and Science Festivals while in form 4. The other time I got into trouble was choosing to study German in form 3 instead of physics. Little did I know that this choice would set me on a path that I now walk with so much gratitude. I sat for my Kenya Certificate of Secondary Education (KCSE) in 2013 and attained a grade A PLAIN (81pts). This qualified me for an admission to the University of Nairobi, School of Law to pursue a Bachelor of Laws degree (LLB). As I awaited my KCSE results and subsequent admission to the University, I went to Goethe Institut, Nairobi to pursue a further comprehension of the German language. There, I was an active member of the German Club and even founded a band called "Afrosicht".

In 2014, I got a scholarship to take a summer course at Goethe Institut Berlin. I had challenges getting the visa during that year, but I ended up going for the 2015 edition. Best experience of my life! At Goethe, I took a step further in the direction of my dreams, some of which I live today. I got admitted to the UoN School of Law in 2015. I loved every part of my journey, learning, meeting people and basically the reality of the fact that I was getting ready to be a lawyer and I was doing well at it! Anyone who has attended a public university in Kenya will tell you that it can be quite a long and tedious process. Our completion and graduation was delayed by a whole year due to interruptions such as national elections (we had two in 2017) and students strikes following questionable governance of the institution. I finally graduated in 2019, with Second Class Honors, Upper Division. I decided to take a break to focus on my business venture before joining the Kenya School of Law to pursue the Advocates Training Program. I have just recently joined the program and I cannot wait to complete it and become an advocate of the high court!

2. Professional life

As stated above, I completed high school and joined Goethe Institut the following year, 2014. By the end of that year, I had completed level B2 and started teaching German on a very freelance basis. I remember my first student used to live along Juja Road and I charged her KES. 300 per hour. By the time I was in second year at the University, I had a number of German language students that I had gotten mostly through referrals from previous students and friends. By this time, I was frequently getting questions around the issue of where my law career and my interest in foreign languages would diverge. I knew I needed to find a way to make these two areas that I was both passionate about and good at fit in my life. In 2017, the idea of Lugh Learning Solutions was born. I remember this was during one of the many breaks we had from university that year. I knew that I needed to set up my language business as a structure of it's own with the ability to grow and function without necessarily my day to day presence, as I knew well that I would want to practice Law. It began as focusing on German language only, but with time I realized that there was a need in the market for an institution that would be a one-stop shop for all language solutions relating to several languages. I therefore spread its wings. I had a team of people who I knew I would engage in case I got a client for a language that was not German. However, anyone who has started a business knows how expensive it can be to delegate, especially at the beginning. I remember having a conversation with my business mentor who told me -what I hold as one of the most important advice I have ever received: "learn to do as much as you can on your own." With the realization that there was a bigger market demand for French than German in the Kenyan market, I started learning French and with time I could provide the services needed relating to French, myself. At the end of 2019, my attention was drawn to the fact that the new Competence Based Curriculum had a requirement that all primary schools should teach at least one foreign language to grade 4 pupils. I knew this was my gap to fill in the market as an outsourced service provider to schools. This is because there were not many primary school teachers who were qualified to teach foreign languages. This happened at the same time that I was supposed to join the ATP program at Kenya School of Law. I knew that I had a tough choice to make as both of these projects would call for devotion of time and energy and I couldn't do both of them at that time. After a lot of deliberation and consultation, I decided to hold off joining KSL so I could devote my time and energy into filling the huge gap that had opened up in the market for my business. I spent the next few weeks writing proposals and meeting school directors for pitches. By January 2020, I had signed contracts with four schools in Nairobi to provide language classes. All this time, our clientele base with other corporate institutions and individuals who wanted to learn foreign languages at Lugh Learning Solutions kept growing. As we speak, we have taught about 100 individuals, worked and continued to work with 7 schools in and outside Nairobi and about 10 corporate bodies. Being the founder of LLS and seeing it grow to the point where it is right now has been the greatest delight of my life.

What would you say are the major odds you have had to overcome along the way to where you are and what growth has come with it?

Throughout my life, the challenge has continually been finances. Throughout school, my parents would struggle to ensure that lack of school fees would never be a reason for me or any of my siblings to be out of school. My siblings also had to chip in in various ways and at different stages of my education. I could see the struggle and this motivated me to make the best out of these opportunities. In establishing LLS, I had to take out a loan to obtain the capital that I needed. At that point, I had no assets that I could use as security, so it had to be an unsecured loan, whose rates are much higher. This meant that most of the income at the beginning had to go back into paying off the debt. While I always had big plans to make LLS better at any point, limited finances always comes up as an issue. Another challenge has been the challenges that come with being a young person, let alone a young woman trying to build a successful career in our current society. You find that you have to put in as much work as you do in building a business brand and strategy into ensuring that you are not discredited as a business manager. My health has, well, not been great my entire life. I always joke that when God assigned duties to the angels, the one who got the landscaping and exterior deal did an amazing job and really went to town with it. The interior design guy was however not having the best day and left a few screws unscrewed here and there. I have dealt with various health issues in the past and continue to deal with some in the present. Some have been tougher than others; a story for another day maybe?

What's next for you?

Immediately? Lunch! I'm kidding.

Growth! In all aspects of my life. I am in a season of growth and expansion and I love it here!

More precisely:

- 1) Publishing of a German Coursebook for Kenyan Kids and production of subsequent editions
- 2) Admission to the bar
- 3) A husband and kids would be nice!

Parting Shot

The bottom line for me is that life ought to be lived to the fullest in the present moment- it could be all we got!



More of Kendi Kaburu; the happy soul

LOSING TO PERFECT LOVE

by Nyakirugumi Njuguna, a Medical Doctor journeying with Christ

When Wanjiru Kaburu reached out to me to write my story or an article for her magazine; first of which I'm so proud, I thought to myself, "What makes her or me think that my story is worth writing about?" There I was staring at my screen with the cursor going...blink...blink...blink..., taunting me, each blink feeding my imposter syndrome. I took a deep breath and softly caressed my keyboard and there it was; my story! The story of how I had to lose everything to find God and finally find myself. We always overlook the power behind our stories, especially the messy parts, yet they have the power to transform lives.

I can't really remember when I lost myself, but here I was in a career envied by many but dead on the inside; alone, scared, hurting and longing to be loved. My journey towards finding God was not as glamorous as people would like to think. Looking back at my life, I faced multiple losses that shook the foundations of my life. It all started with losing my mother at 19 years; three weeks after my birthday - losing a relationship with my only surviving parent - to losing my brother to cancer at 28, in and out of relationships that gave me the thrill of the moment but never enough to satisfy the deep longing that I had inside, walking away from a 7 year old relationship, losing opportunities to join school for my postgraduate three years in a row....on and on and on. Here's the thing, I had lost so much that I got used to losing. I stopped living and entertaining hope, after all, what was the point if it was all going to be taken away? Then walked in pain; my lover, who I embraced, who had been my faithful companion all these years kept me so intoxicated that I believed a lie, a lie that told me that this is where I belonged. But then God happened.

I had always thought finding myself was going to be this magical moment where I wake up with warm lights and glitter all around me and this deep voice (insert Barry white's voice) saying, "You have found yourself, now go lead the life you deserve." Yes, I know...I have an overactive imagination, but I love it.

Truth is, my journey towards finding who I truly am began with finding God. Finding God began from a point of brokenness and anger. I had seen how other Christians were acting, saying one thing with their mouths and doing the opposite but I decided that wasn't going to be me. I had so many questions in my mind: "If God is so good why did He let all these things happen to me? If He truly loves me why doesn't He just show up and help me? How come I get to lose all these people and others get to have them for life? Why did He decide that at 19 my life would change forever? Why doesn't He just stop the pain?" Yes, my heart was broken and I wanted answers; I wanted them 'now! I remember telling God in anger, "I know what people say about you and so far, I'm not happy with the job you are doing, but I want to know you; not what people say about you. Show me who you are!" I wondered; who was this being that claimed to heal the broken hearted and bind wounds? Where was He when my heart was broken over and over again? Looking back now, I realize that He was always there preserving me; He knew I would get to the point where I would see his fingerprints in my life. He kept me.

Finding God is about walking with God, letting Him lead and gently trusting in the path that He is leading you. Being a very headstrong woman, it didn't come easy. "How do I trust in someone who I cannot see? What if it all fails?" I always thought He would show up and everything would change overnight and I would wake up different and ready to conquer the world. Hate to burst your bubble but that's not true. Truly knowing God will look like your undoing in the beginning. He is the light; you cannot know Him and remain in darkness. What could look like a mess to you could be God's way of working behind the scenes to bring you to the best version of yourself. He uses trials to show areas that have held us captive. He also provides a way out if only we are brave enough to push through the pain, doubt, uncertainty and know that wherever He leads you, He

is already there and He has already factored in your failures and nothing comes as a surprise to Him. He will use trials to illuminate areas in our lives that we need to let Him in. Perfect love is letting yourself be loved as you stumble through the uncertainties of life but knowing that in His arms you can never lose. Faith in God is learning to rely on His integrity. The hardest yet most liberating part of my story was allowing God to love me completely, all of me even the parts that I didn't like and I kept hidden away from the world, but He knew those parts were there and He loved me still. The thing about God is that He never loses a battle. He won the battle over my heart. I now understand the words in 1 John 4:18 ***"There is no fear in love, but perfect love drives out fear because fear has to do with punishment, the one who fears has not been made perfect in love."***

I never thought I'd say this but looking back, I'm thankful for all the closed doors. Knowing God has led me to believe that He doesn't close a door without something better in place. Sometimes God closes some doors out of love to prevent us from losing ourselves. God does so for me, that He would protect me from myself. God's mercy on my life was losing so I can gain. I have gained peace; I have gained healing in areas I wasn't even aware I was hurting; I have learned to love the sound of my feet walking away from what is not meant for me. I have found my purpose and what He created me to do.

There is nothing more beautiful than a woman who has found herself in Christ; she is both breathtaking and powerful. She knows that her scars don't define her, they are landmarks to what she has conquered. She knows her worth, she is not defined by her past but is secure enough to know that her story can help another woman out of her hell and find life again. A woman who has found her identity in God is like a Garden of Eden, fruitful and has the power to heal. Yes, I met my Maker in my darkness and I have allowed Him in to love me completely; even the parts of me that I don't like. I'm constantly surprised at the wisdom that comes with finding God. Yes I have found Him but I am rather fond of walking with Him.

A GIRL AFTER WHAT SHE DESERVES

“Set on blazing the path and rearing to keep going.”

“Being a woman in a political world is quite tough. It hasn't been easy but I've tried to trudge through the storms. Being in a high pressure job can affect your mental health so you have to employ ingenuity so as to cope, while offering your intellect, dedication and commitment to the job”

Carol Wakio Nderi.

Carol Wakio Nderi in a nutshell describes herself as tough and yet gentle; strong and yet soft and she says that she tries to tap into both of these elements within her to keep going. She was born in Nairobi, raised in Buruburu and spent a good portion of her formative years in a Catholic Boarding School in Kirinyaga County; St. Agnes Primary School. Wakio later joined Kenya High School in Kileleshwa, Nairobi and later The University of Nairobi. In academics, she recently completed her Masters at Kenyatta University. In addition, Wakio has done a few professional courses and has a Public Relations Certificate from University of Cape Town. She is a proud mother to a lovely 13 year old boy who, she says, gives her a sense of purpose and direction in life. Professionally, Wakio's field is Journalism, Communication & Public Relations. She has great interest in Writing and Education; she is a co - author of the short stories book "Vazi la Mhudumu". She is currently the Director - Governor's Press at the County Government of Nyeri. Previously, she worked at Kenya Television Network (KTN) as a broadcast journalist.



Have you heard of Toastmasters International? Wakio has been a member for the last three years and half and is the Immediate Past Club President (from 1st July, 2021) of Kilele Toastmasters Club, Nyeri – Central part of Kenya. Last year (2020), she participated in an international contest that required submission of a video clip of a recorded speech. In her words, she was pleasantly surprised that she emerged 1st Runners Up in that International Contest; 2nd in the world! She may not have expected it but it did not come as a surprise to many given her growth in speech delivery, her choice of topic and the enthusiasm and finesse with which she delivered her speech. The speech was on Climate Change; a global phenomenon which is a relatable topic to an international audience.

Ms. Wakio Nderi addressing the audience during one of the Kilele Toastmasters sessions at White Rhino Hotel, Nyeri

Two Kenyan women receive international oratory award

Two Kenyan women have been recognised for their public speaking abilities by a global organisation.

Carolynne Gathuru and Carol Nderi clinched first and second place respectively in this year's Toastmasters International Video Speech contest beating contestants from across the world.

Toastmasters International is a nonprofit educational organisation that teaches public speaking and leadership skills through a worldwide network of clubs.

During the Toastmasters International Virtual Conven-



Former KTN journalist and President of Kileleshwa Toastmaster Nyeri, Carol Nderi. [Lydia Nyawira, Standard]

tion 2020, the organisation's President Richard E Peck,

announced the winners for this year's World Championships of Public Speaking, lauding the winners for their achievements.

Peck announced winners in three categories: The Accredited Speaker Programme, Video speech contest and world championships of public speaking.

"Every year the Toastmasters run a special video contest for members of districted clubs, with entries from across the world, the third place winner is Javed Bhatti from Karachi Pakistan, second place Carol Wakio Nderi and first place goes to Carolynne Gathuru," he said.

[Lydia Nyawira]

Congratulations!

Asked who/ what inspires her, Wakio says that her son Sean and her father J.G Nderi have been a great inspiration to her. In looking up to other women, Michelle Obama stands out for her as a woman she greatly admires. She describes her as highly intellectual, well-spoken and also in touch with her feminine side through her sense of fashion. "When I see women scaling the heights of success, I cheer them and wish to be like them"- she adds.

"What do you deserve?"

This is the question Wakio prompted and I hope that every reader of this feature thinks about it, reflects on it and works towards what they deserve. Raise your glasses and join Wakio in this toast: "Here's to strong women! May we know them, may we be them and may we raise them!"



REACHING YOUR FULL POTENTIAL FINANCIALLY

by Mr. Nduati Karanja, Financial Consultant

Planning and consistency over time is your secret weapon for financial freedom and reaching your full potential financially. Plan how you will spend your money every month. No matter how much you make, make a deal with yourself to make the absolute best use of every shilling that you receive. Making small good decisions consistently can result in wealth and mental peace in your future.

We all want to reach our full potential. When talking about money, I would define this as the point where we are making the most with our skill levels and where we are making the best use of our financial resources to build wealth, create financial independence and live a comfortable life. When we do not feel like we are at our full potential, we will likely be extremely anxious and our mental health will suffer. Reaching our full potential is, however, within our reach. With six sensible steps, we can be well on the way to financial freedom.

Develop the Good Habit of Budgeting

When it comes to reaching your full potential, habits matter. Whether in finances or your career or any other part of your life, some habits are positive and others are negative. Building positive financial habits will set you on the path to financial independence.

The most important habit to build is regular budgeting. When you budget regularly you learn to live within your means and through this, build investment capital. What matters when you are building wealth is out of all the money that flows through your hands, how much are you able to keep/ save? For example, let's say you make KES. 50,000 per month and your friend makes KES. 100,000. If you can live within your means and invest KES.10,000 and your friend lives beyond their means and spend all they make, you will be wealthier than your friend by almost KES. 700,000 in 5 years.

A good habit creates small consistent wins that add up over time. Take time every month to make conscious decisions about how you will spend every shilling that you make. Do your best to make sure that you are spending less than you earn and over time you will be shocked by how much you can achieve.

Only Take on Debt If You Can Manage It

Nothing will keep you from reaching your potential as much as poor management of debt. Debt has the potential to take you closer to your goals or take you further away from them. So, one of the most important questions you need to ask yourself is whether you are disciplined enough to handle debt.

How do you handle debt? Let us take the example of a business. Imagine that an entrepreneur has KES. 100,000 capital. With that capital, they can buy products and sell them at a 30% profit. With that initial capital, they can make KES. 30,000. If they can borrow KES. 500,000 from a bank at a 20% interest, they can buy products with KES. 600,000 and sell them to make a gross profit of KES. 180,000. After paying the interest of KES. 100,000 they will be left with KES. 80,000. So, the debt has helped them make an extra KES. 50,000.

If you are going to use debt, then make sure you can invest the money to make more profit than what you will have to pay in interest. Also, realize that investments are not certain, and you can lose your money and the bank's money. For personal use, it is best to avoid debt and for business, make sure that the math adds up and you will benefit from the debt.

Prepare For Emergencies

Emergencies can wipe out all your wealth in an instant. We have all seen instances where the family of a person going through a long illness ends up spending all their resources and being forced to raise funds from other people. It is, therefore, important to plan for emergencies. How does one plan for an emergency?

Not all situations that we call emergencies are emergencies. Sometimes we fail to plan ahead and then are 'surprised' and drained by expected expenses. For example, car insurance needs to be paid once a year and the amount can be high. You can make an accurate estimate of how much this amount will be and exactly when it will be needed. If you do not plan to slowly accumulate this amount, when your insurance expires, you will be faced with an emergency. It is surprising how often we are faced with these 'surprises.'

Prepare for emergencies by first planning for your irregular and large future expenses. Things like insurance premiums, school fees, and other such expenses do not have to be emergencies if you plan for them and consistently save small amounts to build up to the amount needed. The next way to prepare for events that are true emergencies is to create an emergency fund. If you make KES. 100,000 per month, then save up KES. 300 -600,000 to keep in your account in case of emergencies. You will never sleep better than when you have an emergency fund.

Slowly Save For Your Retirement

For the majority of us, we will inevitably have to retire from active work one day and by having to retire, I mean being forced into retirement by the organization that we work for. After we retire, our income will suddenly drop. We need to be prepared for the day that is coming towards us like a runaway train. By the time you get to retirement, you will need an income-generating fund that runs into the tens of millions if not more. Let me use an example to explain. If when you retire you have KES. 10 million in savings and all your retirement savings are invested in Treasury bonds that pay 12% per year, you will get KES. 1,200,000 per year and this translates to KES. 100,000 per month. To get to this amount, all you will need to save monthly for 30 years is KES. 9,955. I have of course ignored inflation, but this is an achievable goal if you are deliberate about preparing for something inevitable.

The message in the above illustration is that you can retire wealthy if you plan for that and take reasonable steps every month. Experts advise that you have to save 10 - 20% of your monthly income to retire pretty well. The most important thing about retirement is that the earlier you start, the more you will have at the end. Do not put off saving for your retirement until later in your career. It might be too late for you to be able to maintain your standard of living.

Manage Your Housing Needs

We all hear that it is better to own a house than it is to rent. Is this always true? If you own a house, how much should you put into building or acquiring it? Your housing will probably be a significant part of your expense if you rent and a significant asset if you own it. So it is important to make decisions about your housing very carefully.

The first thing to remember is that while investing in real estate is a good long-term investment, because of the amount of money that might be needed to go into buying or building a house, it can be disrupting to your finances when you do not plan for it carefully. Calculate how much you will need to use in total and remember that if you do not build fast enough, the costs of completing the building usually increase with time. Do not fall for the trap of underestimating how much you will need.

Your attempt to cost cut will probably not work and your completed house will be harder to sell. Work with your architect and construction professionals to determine the amount of investment that you can afford. Keep in mind that your house is not likely to be an income-generating asset.

The second thing to remember is that real estate does not sell typically fast; especially if it is a residential house. This means that if you build a house, you will not be able to sell the house later when you want to live somewhere else. It will all depend on the real estate market at the time. Design and build your house with the intent of selling it later.

Investments (Especially in Yourself)

If you are early in your career or in a job that does not earn as much as you would like, you might have felt frustrated as I went through the previous items. You might feel limited by income when it comes to the amount you will have in retirement, the house that you can afford, among others. It does not have to be like this though. You can have a plan to increase your monthly income. The way that is accessible to all of us is by improving ourselves. Do an inventory of your current skill and then look at the skill needed for higher-paying jobs in your career line. Sometimes, even thinking of a new career will be necessary. Find ways to bridge this skill gap. Going back to school, volunteering for projects that fill your skills gap and reading more books will be a good place to start.

Once you have taken care of your emergency fund, retirement fund, and debts, you can start accumulating money for other investments. Investing in company shares that pay a dividend, treasury bonds, or if you have the skill, investing in other peoples' businesses can help improve your income. Over time you can also plan that the income from your investments replaces your regular salary income. Again, when it comes to investments you will need to invest in knowledge. All investments are risky to the ignorant and even the riskiest investment is relatively safe for the knowledgeable.

In summary, remember two things: planning and consistency over time is your secret weapon for financial freedom and reaching your full potential financially. Plan how you will spend your money every month. No matter how much you make, make a deal with yourself to make the absolute best use of every shilling that you receive. Making small good decisions consistently can result in wealth and mental peace in your future.

THANK YOU!

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At Infinite Space we do:

CONTENT DEVELOPMENT

We help in the hustle of coming up with the right content for different purpose and platforms so that you can focus on other aspects of your brand.

EDITING

Editing can be a hustle to many. We are here to give your content that special touch

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