

Why You Should Invest (& How to Get It Right) with Rina Hicks

Rina Hicks: [00:00:00] What has helped me is exposing myself to people who speak positively, who mentor me, whether they know me or not, I choose to read and expose myself to content that pumps me up. That tells me I can do this; I was made for bigger and greater things. That tell me that I need to work on myself and show me how to work on myself so that every single day, there's little improvements I'm making small micro ones, but in 10 years you don't recognize who I am because I've not allowed that self doubt to sit and simmer.

Wambui Mburu: Hi, I am Wambui Mburu, a corporate girl who also has multiple passions. When I'm not at my nine to five, I spend time focusing on growing my small side business that I love. I created 'From Stuck to Unstoppable' podcast to give you simple, actionable strategies [00:01:00] to help you get unstuck from limiting beliefs and find your purpose.

If you're a professional, a nine-to-fiver, or an aspiring entrepreneur looking to get out of your comfort zone, use your God-given talents and passion. You, my friend, are in the right place. Let's get started.

Welcome back to another episode of 'From Stuck to Unstoppable' podcast. Today I'm joined by a powerhouse in financial education, Rina Hicks. Rina is a financial coach, author, and the operating director of Faida Investments Bank in Kenya. She is best known for her work through Moneywise, a platform she founded to provide financial literacy and personal financial education.

Rina is also the author of the book 'Moneywise': Create, Grow and Preserve wealth. What I love about this episode is that we get into the mindsets that prevent [00:02:00] us from creating more money. And Rina shares strategies on how we can find gaps that we can fill to create money. So stay tuned, grab a notebook and a pen and join us as we embark on this journey with Rina on how to conquer our fear to make smart financial decisions and live our best lives. Hi there, Rina. Thank you so much for being on my show.

Rina Hicks: Thank you Wambui, thank you for having me.

Wambui Mburu: You're welcome. So tell me, when people ask, "tell me a little bit about yourself", what do you tell them?

Rina Hicks: It varies, depends on the audience. For you, I will tell you, my name is Rina Hicks and I am an investment banker and a very, passionate investment professional.

I have been in the financial services industry for the last 20 years, and I'm passionate about helping people not just invest, but also be literate where finances are concerned. I'm an author, an executive [00:03:00] coach, a mother, a wife, and I wear many hats. I'm also an entrepreneur and, really excited to be here with you.

Wambui Mburu: I am so excited, honored that you could make the time. It seems like we have a little bit in common, except for the financial part. That's why I brought you in, because I need help. And I know most of my listeners need help as well. What led you into this path of being a leader in financial education?

Rina Hicks: In my own journey, I've made massive mistakes. I've talked about the different mistakes I've made, just to help people recognize that, despite the fact that I talk about it a lot, I'm not doing it from a pedestal, from a place of humility, recognizing that I have had my own journey of mistakes and learned from them. When I learn something, I'm like, let me show you what I have learned. Let's learn together. I'm very excited about sharing what I'm learning. As a result I've carried different audiences with me along my journey.

So that's how I got started. I started [00:04:00] working at FIDA Investment Bank 20 years ago. The company was founded by my father, and he asked that I join him as soon as he noticed that I had interest in the financial services sector. It wasn't my first job, I worked in e-commerce in an IT company before that.

I love that I found my space. I think I am a unique financial professional because my background is very colorful. I was in theater. As a choreographer, did my own show at some point that was aired on Kenya Airways, in flight entertainment.

So I've been in the entertainment sector, then marketing and now finance. I think I've been able to express myself in my unique way, within the financial services sector, which is very different from what you typically find, serious, professionals.

That's not me. I love that I found my space there. My encouragement then to people who are in school, feeling like 'I love these two things'. I'm like, you can [00:05:00] be anything. You can create anything that you want, as long as

there's a need for it. I began this journey when I started to experience clients within the stockbroking space who would come and sit at my desk and tell me they want to invest I'd ask them all these questions.

Why do you want to do this? What are you going to do after this? What are your goals? And we'd get into this whole story and they'd become such good friends. At the end of it, they'd say, can you come and talk to my team at church? Can you come and talk to my youth group? Can you come and talk to the men at my chama?

And that's how my journey began. And then, ended up writing a book, from the encouragement of, my mom and some clients who said, you need to write a book. And once you write, You need to talk about what you've written. Otherwise, no one will ever know that you wrote anything.

So that's where the journey began and registered a company separate from the investment bank to offer financial literacy training, coaching, content creation. Yeah, and that's where it all started.

Wambui Mburu: [00:06:00] That's a very diverse background and finding your space now with financial literacy and teaching it.

A friend of mine who lives in New Jersey told me, she's a Forex trader and she does very well with that. She said, thank Rina, because that's how I started my financial, really her career. She, and that's all she does 24/7.

Wow! You've been impacting a lot of people. And, yeah, as well as myself. In fact I watched one of your videos and you were talking about the different buckets to put, we'll talk about that and you can let us know how to invest. I started paying myself because I never used to .

Rina Hicks: Thank you. That's very encouraging.

Wambui Mburu: You are making a difference. How would you advise someone who is, starting a business or a professional let's maybe start with professionals.

Because we are in both, right? I'm a professional and I have a business. You're a professional, you have a business . What would you, suggest in terms of setting goals to match [00:07:00] our financial goals? How would you advise someone who is employed?

They want to know, okay, I'm going to be retiring in another 10 years, these are my goals. How do you tie them with your financial goals? So that, when you retire, you're not just, exiting to nothing.

Rina Hicks: Let me start by saying that finances touch on everything.

From the beginning to end, whatever it is that you desire to do finances are part of that. Goals, I think it's important to think about your desire and list them down. Sometimes when you have goals, they're just in your mind.

You're thinking, Oh, it would be so nice if I could. So I think it's best where somebody actually just takes a pen and paper and writes down, this is what I want to be able to do. I want to go here. I want to do this. I want to afford this. I want to have this amount of money and just clarity around what they want to do.

Okay, once you've listed them categorize those goals in terms of what's critical or short term I think in terms of how critical it [00:08:00] is and also whether it's short term or long term. The first stage would be, is it within the next three months within the next six months or is it short term, medium term or long term? And then what is the cost of these goals? How much will it cost to go back to school for a certification, have children, or I wanna get married, I want to have a wedding, I want to go on a trip somewhere. So what would the potential cost be?

Once you know the potential cost, you can prioritize based on your personal circumstances. A lot of times I have made mistakes here. I say, I want my children to go to the best school in the world. Okay. Cause I want the best for my children. And yeah, and I'm like, I have faith it's going to work.

But I have no idea how much this school costs. I have no idea what other costs, you know, in terms of extracurricular activities. I don't have the details. And so I can't even plan effectively. Or if I'm praying and I have faith that God will answer my prayers, I don't know what number I'm asking for.

So I think I would be specific. Yes. I have to be [00:09:00] specific. What's that place? You want to be or what's that thing you want to have and then work towards it. I think you'll find that with all these goals, some of them don't necessarily have a figure in terms of money, it could be I want to read five books a month, there's a cost there, but it might not be significant. Maybe the books are in your cupboard and you bought them years ago, . It's always important to think through what is the goal that I have and how can I bring it down to what does that mean for me today?

So I want to be able to afford to travel, to the US next August for holiday. Okay, so what does that mean for me today? And how much do I need to put aside to get that? In a nutshell, just to summarize list your goals. The moment you put, your goals on a piece of paper and see them, you can actually start to visualize the possibility of being able to achieve those things.

Half the issue is in our inability to see.

Wambui Mburu: True. So be very clear, have clarity, write them down and let them have meaning and they must have a [00:10:00] cost to it. Yes. And then start, saving or investing or however that looks very good. Now you talk a lot about different types of investments.

Can you please tell my listeners, what are some of the investments that you think, currently in this financial economic status that we are in, what are some of the best, investments that one can make?

Rina Hicks: So the different investment opportunities will vary depending on what you want to get out of it.

So I'll give you an example. Somebody reached out to me just yesterday saying I have a million shillings and I have it for 12 months. Where can I invest it? That's going to be very different from someone who says I have a million shillings and I don't need for the next 10 years. I want to have it as a deposit towards my children's university education.

The choices of investment opportunities, while the season [00:11:00] matters at the end of the day, it's more guided not by the season, but rather by what is my goal. Within the goal, you have different options that you would then get into.

So typically you would look at investing decisions based on what do I really want to be able to do? I must be able to have a roof over my head, an emergency fund in place. I also want to invest so that in the future, I can continue to afford my standard of living, but I also want to do great things like pay, for education for children who are not my own.

I want to be able to give back. I want to be able to plant a million trees. And so the goals that I have are varied. There are those For my safety net, those that are for being able to enjoy my standard of living. And those where I want to pursue my dream. So those goals are the typical three areas that you then would look at investing in.

For your safety net or your emergency fund, making sure that you can afford your basic needs, you would look at things like a money [00:12:00] market fund, certificates of deposit with a bank for someone who's listening, who's not from, Africa, they call them certificates of deposits in countries like the U.S. or fixed deposit accounts where you negotiate with a bank to deposit your money at a good rate. And you lock your money, for three months or for one month, you can also invest in treasury bills. Treasury bills is where you lend your money to the government and they pay you back after certain periods of time, depending on how long you want to invest for.

So those kinds of investments would be for short term. Opportunities like I need my money back in six months. I'm saving for a wedding or saving for a car you would park your money in a very safe opportunity. In an environment where interest rates are coming down because that's the current environment we're in and it's global where we're finding interest rates are much higher you want to try and lock in higher interest rates now because we are on the 30th of October 2024 and interest rates are coming down.

And so if you want to invest for the [00:13:00] next one year, then lock in the high interest rate. Now don't wait another week because literally every day we're finding that interest rates are coming down slightly by a few basis points. And so the sooner you can lock in your investment, the better for you, and try and lock it in for a longer period then I've pushed the next level, which is now I'm looking to be able to sustain my current standard of living. To be able to afford to do the things that I'm doing now. To be able to afford tuition for my children and so on.

I want to invest in such a way that my money works alongside me and grows as well. What would that be in? You would be looking to invest in things like stock market, treasury bonds, and treasury bonds also is where you are. Investing in government securities and the government then pays you back over a certain number of years.

Maybe five years, 10 years, there's different tenors or maturities in terms of length of time with bonds. You can also lend your money to a company, what we call, Corporate [00:14:00] bonds. These companies are stable, blue chips, strong companies that every so often will borrow money even maybe for short periods of time, like a year, some two years, and you can lend them the money and they pay you back.

You'd have to do this through investment banks. We're an investment bank that usually creates these instruments. You can lend them the money and they pay

you back. Usually because it's a company, the risk is high and so return would be higher. And so you can get slightly higher returns.

And I'm just giving you some examples. Things like investing in real estate. You want to, generate a passive income so you can invest in commercial or residential real estate, or you can decide, you know what? I will get into the business of, buying real estate that's a bit run down, fix it up and then sell.

That's also part of, being able to sustain your current standard of living. You could end up being in a business, you can go into consulting or a business that generates, products or services. Then finally, we want to be able to invest in such a [00:15:00] way that we are really creating real wealth. We are making a difference. I was not born to just have my house, my little picket fence, my dog, three kids, a husband and a car. No, I was born for much more than that. We want to be able to give back, meaningfully. As we invest, and this doesn't mean in 50 years, even now, I want to be able to give to different causes, that I'm passionate about and we all need to do the same.

You want to invest in such a way that you make really good returns that enable you to give. So you need to take a bit more risk. For example, if I had a business and all my reinvesting is in that business, that is quite a huge risk because I don't have other investments. That's my aspirational basket, or if I invest in Forex, that's high risk. So I could potentially make huge return, but I can also make losses. So that's investing in such a way that you can make really good gains. Investing in other people's businesses, we call private equity [00:16:00] or venture capital. I'm taking risk because I can see this opportunity coming in this tech business is going to grow.

And in the next five years, I'll probably make five times or 10 times my investment. So you see it's guided by my goals. The problem is that people want to invest where they can get 10x returns like tomorrow. Usually those ones potentially lose everything so you want to invest in such a way that is a bit methodical so I have my safety nets.

I have an emergency fund should anything go wrong Even if I invest in this 10x opportunity I am not going to lose my mind if I lose my money because I have the safety net in place. And of course, the safety net, includes things like health insurance, life insurance, maybe an education plan for my children and things like that.

So yeah, in summary, that's what that would look like.

Wambui Mburu: So safety net first, do you have to do them in any order? Do you first focus on safety then lifestyle and then meaning the giving back

Rina Hicks: As long as you have your emergency fund and health [00:17:00] insurance in place, you can start investing in these others.

So health insurance, most people who are employed, it's covered anyway. But if you're an entrepreneur, it's important to have health insurance. If that's taken care of, And you have your emergency fund for at least three months, then you can start investing these other things. And also it just depends.

For some people with one month emergency, they're good and they can start to invest in other things. You don't have to have them, fully taken care of. It's not like a step. You're not moving from one level to the other.

You need to have a certain level of safety net in place. To then start investing in high risky opportunities. And what is a solid or a safety net. Will vary depending on your personal circumstances. Are you a parent? You have children? Do you have dependents? Are you single, 23 or 50 taking care of a village?

Wambui Mburu: It'll vary on your circumstances and your goals.

Yes. That's really good. Now, treasury bonds. I have a hard time understanding. What is the difference between treasury [00:18:00] bonds and treasury bills? Yes. What's the difference?

Rina Hicks: The difference is that treasury bills are short term. So treasury bills or the government borrowers, but for very short periods, three months, six months and one year. So those are the three claims. Different countries will have different terms, but on average, they're typically those three, three months, six months, one year.

Treasury bonds by nature are longer term. You'll find they're usually from about one to two years, all the way even to 30 years. The government will issue a bond for five years, three years, two years, 10 years, 15 years, and so on. But even in their structure, they're slightly different.

A treasury bill, what happens is. The government will offer you the opportunity to invest, but you will invest at a discount. They usually discount it. Let me explain. Let's say you're investing a thousand dollars. Let's say the treasury bill is offering you, a [00:19:00] 10 percent return.

So that 10 percent return is a hundred dollars, right? If you're investing a thousand dollars. Paying at a discount means that you earn your interest ahead of time. So instead of paying a thousand dollars, You'll actually pay to the government 900 and then at the end of the year, you'll get 1, 000. Now for anyone investing in treasury bills.

In order for you to actually make the return, you have to invest that 100. The mistake a lot of people make is yeah, I've invested in T bills, but they're not investing the interest. That's what they're not growing their money. Do you understand what I mean? Yes. You invest 900 and end up with a thousand.

Yes. You will get your 100 above the 900, but you will not see the difference because the hundred is still in your account. And so with the hundred that's left, because you are prepared to pay a thousand, my encouragement to clients is usually the hundred that's left, invest it. So that in actual fact, you've [00:20:00] invested a thousand.

The hundred you invest elsewhere, continues to grow and compound. You make a higher return than just investing in the T bill. That's something people should consider doing here.

Wambui Mburu: Thank you for sharing that. I didn't know.

Now with the treasury bills, can one invest, can one put that as one of your short term because they can be for three months, six months.

So they can also like for my emergency fund do you suggest money markets?

Rina Hicks: Yeah. It depends if let's say I need an emergency fund for, let's say six months, I've already got three months. Or maybe even two months in a money market fund, I could invest a portion of it in a treasury bill.

That's short term for three months. There's no harm in doing that, but I wouldn't say put all your emergency fund because an emergency fund by definition should be immediately accessible when I need it. So the challenge is if I put it in a treasury bill, it's locked for three months or six months, then I'll face some [00:21:00] challenges when trying to get the liquid cash out.

So I'd say if you have a big emergency fund, you can put some of that in a T bill, a short term T bill. But then, find ways to also have a good chunk of it in a money market fund that's still growing.

Wambui Mburu: How about savings accounts?

Rina Hicks: So savings accounts have their value in terms of depending on the structure in the bank, where I do need to have a bank account for transactions.

I need to have a bank account to receive money, to pay money and so on. So if your bank account allows you to have a savings account that also operates almost like a current account where I can do multiple transactions without it being too restrictive and too expensive, then why not? It's almost like a current account, but I'm earning something from my money in it.

It's a great balance to be able to have. But keeping money in a savings account only as your emergency fund, is not a good idea because you're missing out on the opportunity to make higher returns on your [00:22:00] money.

Wambui Mburu: Sounds good. So let's shift gears here and talk about mindset.

So most of my listeners are aspiring entrepreneurs and professionals who struggle with self doubt and limiting beliefs Imposter syndrome, all these things. Now you are, employed, right? You work for your family and have your own business. Now, and you're here, you're teaching, you're one of the leaders I know, who teach about financial literacy.

How has that been for you? Did you ever find that sometimes you have that self doubt thinking who am I to teach this stuff? Because a lot of my listeners have that self doubt. How would you advise them to step out and be the best they were created to be?

Go out there

Rina Hicks: I think we all at some point struggle with self doubt. The key thing is not to let it simmer. It's a big enemy of the mind. It's one of the big enemies of the [00:23:00] mind, self doubt, pessimism, negative talk, telling yourself, who am I anyway? The moment you start down that road, you actually begin to believe it and it can end you up in a place where you don't ever achieve.

I think what has helped me is exposing myself to people who speak positively, who mentor me, whether they know me or not, who I listen to. I chose to read and expose myself to content that pumps me up, that tells me I can do this, I was made for bigger and greater things, that tell me that I need to work on myself and show me how to work on myself so that every single day, there's

little improvements that I'm making small micro ones, but in 10 years you don't recognize who I am because I've not allowed that self doubt to sit and simmer.

[00:24:00] Self doubt all of us face it, but it's you telling yourself, I can do it and I'm going to do it. I know I don't have the money right now, but somehow I'm going to make this thing work. I know it's difficult for me. I know there's no other woman who's been able to achieve this, but guess what?

I'm going to do the best that I can and I can do this. I'm going to get favor. I have been created for great things and I can do this. You have to kill that self doubt because if you let it stay, you will stick there.

Wambui Mburu: It puts you on a spiral for sure.

Now let's talk about, do you mind telling my listeners what your course is about? I know you have an online course.

Rina Hicks: I do have an online course. The course is called investable . Investable is a program that we put together. After about, 19 months of research and thinking and recording and putting together ebooks and lots of content around the investment process.

So what Investable does, it solves the problem that a lot of people have when they ask the question, I have some [00:25:00] money, where do I begin? I don't know how to invest. I don't know how to make the decision on what investment option to go for. So Investable takes, participants through a journey of discovering, first of all, Who am I, where my values are concerned, what's important to me and what's my big why?

Because that's where it has to start. What are my values? What's important to me? How can I manage my money in a way that aligns with my values, goals and needs and then helps you understand the relationship between your goals, needs, values, and investing.

And then goes further into what are the different investment options available for the different things that I have. How do you evaluate those different opportunities? What are the red flags you need to watch out for? How can you, assess and what, should I invest in, real estate or a bond?

How do I make the distinction between the two? And through the course, then we have Bonus courses. So for example, what's the difference between an annuity and a drawdown [00:26:00] as I'm thinking about my pension? Should I

sign up for both? Should I sign up for one? What's cryptocurrency? How does it work?

What's bitcoin? What's blockchain? Really assessing why is it important for me to even know my values and how do values relate with money? Is that even something that should even think about? We even have a very interesting test on there where we talk about money personalities And how our money personality impacts the way we show up and the relationship we have with money and how that affects the relationships that we have where money is concerned. And so by the end of this program, we have people being able to create an investment plan that they can follow that is methodical. So we've had quite a number of people who've done it. We have over 400 people who've gone through it.

We actually have a very active alumni group and every day there's lots of interaction as people are discovering different investment options. We've had people from Kenya, Uganda, the UAE, the US, the UK, [00:27:00] from different regions, most of them Kenyans, some from different countries.

Even South Africa who've gone through the program and have begun to invest from a place of knowledge and understanding.

Wambui Mburu: Now, is it open for signing up anytime? Or is it live?

Rina Hicks: So we normally run it in cohorts. However, even in between cohorts, you can sign up for the course.

I'll give you the links so you can paste it on your website. Yes, on your, video and also on your different channels so people can access it, register for it, and begin. The beauty is that with the cohorts we do, I go through, the program with a weekly Q& A once we've gotten to, yes, so twice a year I have weekly Q& As with those who've done the program and we go through the program together, answering very specific questions they may have.

Sometimes we'll have a guest speaker. But our platform has so much content that they wouldn't even need the Q and A's. We actually post the live Q and A's on the platform as well.

Lots of value.

Wambui Mburu: That's awesome. I'm sure it's important to have that live, Q and A's.

I'm sure [00:28:00] that's meaningful and impactful. So now what else can you tell our listeners? What did we not talk about?

Rina Hicks: I think I'm still stuck on the mindset issue.

One of the things that I learned that fundamentally changed, My view on wealth is a function of an income of any kind.

It doesn't matter how much you earn. If you have an income, great, we can create wealth. All you need is that income, consistency and time. And I've seen this multiple times over, as I said, I've been in this industry for 20 years, and I've seen it in my clients. I've seen it in, my colleagues.

I've seen it, those who are able to consistently put money aside whenever they get it. I'll reference George Clason's book that I think the whole world has read, The Richest Man in Babylon. He said it so cleanly and I love it because it's fiction, but teaches such powerful principles on managing finances.

And one of the things he says is that everything [00:29:00] that you earn, you must keep some for yourself. And that's where the pay yourself first comes from. George Cleason's book, pay yourself. It just means that everything that you earn, even a bonus dividends. Whatever income you earn, take some of that money, 10 percent minimum and keep it for yourself.

Keeping it for yourself means invest it so that it gets children, those children get more children and keep reinvesting. And you just find it's like a snowball effect over time. Then, your investment actually grows and you do pay it off, over time. One of the biggest pushbacks I get from people is, Oh, but I don't earn enough to save and invest. My salary is so little, I don't have an income that is even worth talking about, which potentially could be true. But then the question is, what can you do to get that income just find a way to get an income.

I think from an income perspective, people need to start thinking, what problem [00:30:00] is so big that I need to solve, and that I can solve. Because once you solve that problem, you become valuable, and people will pay for it.

If there's a big problem, and the problem could be even things like, all the goggles in the store fog, when I swim, like they're constantly fogging. I need goggles that don't fog, it's a problem. And then you come up with this technology that your goggles never fog.

And so who can come up with a solution for goggles that never fog? You will never stop selling because it's very frustrating to swim with goggles that keep fogging.

Wambui Mburu: It's not random because Rina, I am, taking swimming lessons. Yesterday I went in the pool and I'm telling you those goggles.

What? I couldn't even see. I'm like, Oh my, I kept removing them and I'm wiping them with the water. That is Antifog,

Rina Hicks: like proper antifog goggles that are not too expensive. That's a solution or maybe who can [00:31:00] come up with stockings that are long lasting, but still look beautiful, go find a meaningful need. And you have a solution for it. And I tell you, you will make money. Even as simple as I'm a tea girl. I serve tea in my office, but people like to have tea and coffee with a bite to eat.

I can start selling mandazi. Or they prefer fruit. So maybe I can sell fruit because people have become so healthy. Mandazi doesn't work in my office. How can I buy fruit from the market, cut up nice, fruits and sell in my office people want to work at their desks. They don't want to go out. Maybe you want to create a cabinet in your office where you have chocolate, fruit and drinks. People don't need to go to the shops they can buy it from you and you just have it in the fridge.

I feel like a yogurt.

Wambui Mburu: This is so good. These tips you're giving me are so good. It helps someone think, like you said, some people think, oh, I don't make much, but you can be resourceful.

Tony Robbins, you know of Tony Robbins? It's [00:32:00] not a lack of resources it's not being resourceful. So you're telling us be resourceful. Yes. Make it work. Make what you have work. It could be something in your house. Absolutely.

I like that.

Rina Hicks: Your comment has reminded me of somebody I met. She was a stay at home mom. And she was just like, we need money. We don't have enough. I have a baby on the way. And so she lived in a, an estate, Where they had many blocks of apartments and what she noticed most of the tenants were

single men bachelors, and so she just did a price list Okay, I said I will wash for you because she looked at her house and was like I have a washing machine Like it's not much effort.

I have a washing machines for you people can wash and iron for themselves. She can wash iron, fold, and all these different things. Trousers, shorts, shirts, and things like that. And sent it around the estate and she was, she got a lot of customers that was able to make her pocket money by, by [00:33:00] offering washing services from her home, right?

Wambui Mburu: This conversation makes me feel hope. This is good. Rina, you are such a gift. Really I'm so happy to be in your world now. Tell my listeners where they can find you.

Rina Hicks: Yeah, thank you. So first of all, Wambui so much for this opportunity to have the conversation.

I think it's always so energizing when I have these conversations. People can find me, on my LinkedIn page. I think that's the easiest. On LinkedIn. You'll be able to get everything that I am about, whether that's Faida Investment Bank and MoneyWise, you can find MoneyWise on YouTube.

We have over 400 videos online for free with a lot of content that you can benefit from. It's YouTube MoneyWise with Rina Hicks. Please join access it, subscribe, and you'll get Notifications whenever we are online, Faida Investment Bank on our website, on LinkedIn as well. All these different products I've talked about, whether we're talking about money market funds, treasury bills, treasury bonds, and we have a fantastic new [00:34:00] product called the Oak Special Fund that I would, highly encourage everyone to Consider investing in because it looks at global markets.

It's not just Kenya. We're investing in, international markets as well. And it's making really good, investments and we're doing really well there as well. I'd encourage you to reach out to us and we'll be able to give a lot more information on how they can invest and grow their wealth.

Wambui Mburu: Of course. What did you say that product is called?

Rina Hicks: Oak, O A K. Oak Special Fund.

Wambui Mburu: Okay, so I'll make sure I put all that in our show notes, your links, your social media handles and where we can find you.

Rina Hicks: I'll send you all the links, including the websites where they can find us as well.

Wambui Mburu: Very good. So nice to have you again and back because there's a lot to unpack about finances.

Rina Hicks: Yeah, there always is.

Wambui Mburu: Thank you so much for being here. I appreciate you.

Rina Hicks: Thank you.

Wambui Mburu: So there you have it. I hope you found value in this [00:35:00] episode as much as I did. Leave a comment and let us know what your takeaway was.

And make sure you tag Rina and myself. Until next time, take care.

Hey, if you enjoyed today's episode, please take time to review and rate it. It's the fastest and easiest way to say thank you for creating this content. Until next time, keep thriving. I cannot wait to see you next week. Take care now.