SOW FINANCIAL

FINANCIAL ADVICE · ŌTAUTAHI CHRISTCHURCH

WEALTH COACHING WORKSHOP

Five small moves toward *financial freedom.*

A free group workshop for your team that helps people see where their money goes, get on top of debt, and start building toward the life they actually want.

Sow today, thrive tomorrow.

A guide for
businesses & organisations

Most of us were never taught how money works. We pick it up as we go, carry a few habits from growing up, and hope for the best. Our Wealth Coaching Workshop gives your people a chance to stop, take an honest look, and leave with a plan they can actually stick to.

WHY WE RUN IT

Helping every Kiwi become financially free

That's the mission behind everything we do at Sow Financial. Good advice matters, but so do the everyday basics: a budget that works, debt that's shrinking, a buffer for the unexpected and a plan for the future. This workshop is where those basics come together.

HOW IT WORKS

A relaxed group session for your team

Free, always

There's no cost to your organisation or your people, and no obligation afterwards.

No pushing, no jargon

Plain language and practical steps. Nobody is pressured into anything, and nobody is judged on their numbers.

Learn together

We work through the Five Smart Financial Moves as a group, so your team gets the ideas, the questions and the encouragement of people on the same journey.

Everyone leaves with a plan

Each person gets the Sow Wealth Coaching Workbook to fill in as we go, and takes home their numbers and a short list of next actions.

WHAT WE COVER

The Five Smart Financial Moves

Five simple moves that build on each other, each with practical actions people can start on straight away.

01	Master your budget	*See where your money goes, and where it could go.*
02	Get out of debt	*Free up income from interest and stress.*
03	Build an emergency fund	*A safety net so surprises don't become setbacks.*
04	Save & invest	*Saving builds safety; investing builds wealth.*
05	Be generous	*Giving aligns money with values, and brings joy.*

Financial freedom is a journey. Small, consistent steps now set you up for security, growth, and the chance to make a difference.

IS IT A FIT FOR YOUR TEAM?

Nobody needs to be good with money to come

A few questions most people would benefit from answering:

- ✓ Do I know where my money goes each month?
- ✓ Is debt costing me more than it should, in interest or in stress?
- ✓ If a big bill landed tomorrow, could I cover it without reaching for the credit card?
- ✓ When did I last look at my KiwiSaver fund and contribution rate?
- ✓ Would I like my giving to be more intentional?

If you think some of your people would pause at these, the workshop is a great place to start.

AFTER THE WORKSHOP

Where to from here

Some things are bigger than a budget. If anyone would like a hand with them, the workbook gives them the option to ask Sow to connect them with a registered financial adviser. It's entirely their call.

i

Free risk insurance review

An emergency fund covers small surprises. Life, health and income protection cover what savings can't.

ii

Free KiwiSaver review

The right provider, fund and contribution rate for each stage of life can be worth tens of thousands over a working life.

iii

Keep working the plan

Everyone takes their workbook home to revisit monthly, tick off actions and celebrate milestones.

COMMON QUESTIONS

Good to know

Is this financial advice?

No. The workshop is general education, sharing practical ideas on ways people can work toward financial freedom. Anyone who wants advice on their own situation can ask to be connected with a registered financial adviser.

Will our team be sold to?

No. The adviser reviews are an option people can tick in their workbook if they want them. If they don't, that's completely fine.

NEXT STEPS

Book a workshop for your team

If this sounds like something your people would value, get in touch. We'll talk through your team or group and find a time that works for you. We're happy to answer any questions in the meantime.

Let's talk

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