



Mutindi Lydia Jacobs
MASTERCLASS

ON INTERIOR STYLING
AND HOMEMAKING

1ST EDITION

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ABOUT ME



Mutindi Lydia Jacobs is the quintessential multi-hyphenate with a passion for many things. Born in Nairobi Kenya, to a Kenyan Father and Namibian Mother she is the eldest of two children. Mutindi is a lawyer by profession and specialised in the Law of the Sea and Ocean Governance. She is also an entrepreneur who has founded several business ventures, including Karibu Flowers, Karibu Home, and Karibu Kouture. Her entrepreneurial journey commenced at the age of 21 when she established her first business, Karibu Events. Notably, she has successfully launched Karibu Flowers, which currently stands as the largest online floral shop in Namibia, recognized for introducing preserved roses and flower boxes to the local market.

Mutindi is a TEDx Speaker, Interior Stylist and Home-maker and shares her natural ability to make everything around her beautiful via her YouTube channel and Instagram profile.

Mutindi lives by the biblical verse that “Your gift will make room for you and bring you before great men.” This bible verse has inspired Mutindi to use her creative gifts to create businesses that continue to pioneer their respective industries.

She is a wife and mother of two, and enjoys hosting family and friends, meditative practice and yoga.





FROM THE AUTHOR

Hello Rafiki's.

Welcome (karibu sana) to my latest labour of love, my book on interior styling and homemaking. I want to tell you a story about why making things beautiful around me is so important to me.

I grew up in a single parent home from the age of 9. Homemaking – which included keeping the house clean, organising the house and styling it, became a skill I learnt as a coping mechanism when my parents were absent. Creating a safe, beautiful, and organized home became a type of therapy for me, leading to a love for homemaking and interior styling. My mom realised that I did this very effortlessly and soon started loaning me out to her friends. Cleaning the house, preparing for and hosting guests soon became my second nature, but it is only as an adult that I was able to recognise this coping mechanism as a gift. A gift is the thing that we do the absolute best, with the least amount of effort.

Homemaking and interior styling gives me a joy that I can't quite explain. It makes me feel connected to my purpose and is quite frankly my highest expression of love to my family and those I value. I've created this book to help you create a home that communicates the soul and love of the people who live within it and to remind you about the importance of stewarding our homes well.

My intention with this book is threefold:

1. I hope to inspire you to look at homemaking with renewed eyes and recognize yourself as a steward of your home. As Christians we are expected to steward our homes well. This means that it is our responsibility especially as women, to look after the blessings God has blessed us with, and when we do so, the natural result is multiplication.
2. To share with you the fundamentals of homemaking and home styling; and
3. To empower you with the knowledge and skills needed to transform any interior space into a visually stunning and functional environment that honours your highest vision for yourself.

This Masterclass and book would not have been possible without the blessing and favour of God. I believe this to be my ministry and I feel so blessed to have been entrusted by God to do this. May I encourage you today with the following verse :

'As each has received a gift, use it to serve one another, as good stewards of God's varied grace: whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies—in order that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen' -1 Peter 4:10-11 ESV

I express my deep gratitude to my beloved husband for his unwavering reassurance, love, and support. I am also thankful to my children, for allowing me to pursue my passions while fulfilling my role as your mother. My hope is that you will be inspired to pursue your own talents just as I have. To my sister Stacey Pinto, I am grateful for your continual encouragement and for reminding me of my potential in Christ. Thank you for pouring into me sis. Bless you.

I extend my thanks to Selma Bachler and Shiwomeho Kalla for pursuing their own aspirations, which has empowered me to do the same. Thank you for showing me that it is achievable.

To my sisters Emma Mulwa, Ruusa Ntinda, Ponofi Veico, Naomi Nkole, and Aili Fudeni, I appreciate your tireless efforts in making this masterclass and book a success. I value and cherish each one of you.

We did it rafiki's!

All my love,
Mutindi



THE SCIENCE OF HOMEMAKING

“Homemaking is surely in reality the most important work in the world” -C.S Lewis

Homemaking is an essential aspect of human life, as it involves the creation and maintenance of a safe, comfortable, and functional living space. The science of homemaking is a multidisciplinary field that draws upon various branches of knowledge, including psychology, sociology, anthropology, and design.

In the biblical context, homemaking refers to the responsibilities and activities associated with managing a household and creating a nurturing and supportive environment for the family. It encompasses various tasks such as cooking, cleaning, organizing, caring for children, and providing hospitality. The Bible emphasizes the importance of homemaking as a noble and valuable role, highlighting the virtues of diligence, kindness, and selflessness in managing the home.

Proverbs 31:27-28 describes the virtuous woman as one who :

*“watches over the affairs of her household and does not eat the bread of idleness.
Her children arise and call her blessed; her husband also, and he praises her.”*

This passage illustrates the significance of homemaking in the biblical context, portraying it as a role that brings honor and praise. Additionally, Titus 2:3-5 instructs older women to teach younger women to be “busy at home” and to love their husbands and children, emphasizing the importance of homemaking in nurturing family relationships. Overall, homemaking in the biblical sense is viewed as a vital aspect of family life, characterized by dedication, love, and service.

For me, homemaking is not just about cleaning and organizing; it's also about creating a space that supports my family's mental and emotional well-being and includes the balancing of various psychological principles such as color psychology, lighting, noise reduction, ambiance setting and family culture development.

I look at homemaking as the art of turning a house into home through daily intentional steps, all geared towards creating a beautiful home life experience. I hope that I can share this passion with you and inspire you to intentionally create a home that you never want to leave.





THE SCIENCE OF INTERIOR STYLING

The science of interior styling, also known as interior design, is a multifaceted discipline that combines art, architecture, and psychology to create aesthetically pleasing and functional spaces. Interior styling involves the arrangement of furniture, color schemes, lighting, and decorative elements to enhance the visual appeal and usability of interior spaces. It encompasses a wide range of considerations, including spatial planning, material selection, sustainability, ergonomics, and cultural influences.

Interior styling is rooted in the principles of design, which include balance, proportion, rhythm, emphasis, and harmony. Designers use these principles to create spaces that are visually appealing and conducive to the activities that will take place within them. They also consider the psychological impact of design choices on occupants, aiming to create environments that promote well-being and productivity.

In addition to aesthetics and functionality, interior styling often involves an understanding of building codes, safety regulations, and accessibility standards to ensure that designs comply with legal requirements and accommodate people of all abilities. Furthermore, interior designers may need to stay updated on technological advancements and sustainable practices to integrate innovative solutions into their designs.

For me, interior styling is like adding the last bits of jewelry and accessories to an outfit. Styling interiors is an opportunity to bring personality and character to spaces and includes some simple steps, that I will be sharing with you in the following pages.





HOUSEKEEPING: YOUR KITCHEN AND BATHROOM

KITCHEN

The kitchen is often referred to as the heart of the home and with good reason. In my home, the kitchen is the central gathering place for family and friends. It is where meals are prepared and shared, conversations take place, and memories are made. The kitchen symbolizes warmth, nourishment, and togetherness and special care must be taken to maintain this sacred place in our home. Because it is the busiest and hardest working rooms in our home regular cleaning and organising are a must to keep it functional and operating at its optimum level. Here are some of my favourite tips for keeping a clean kitchen:

Regular Cleaning: Regularly clean countertops, stovetops, and appliances with a mild detergent and warm water. Wipe down surfaces after each use to prevent the buildup of grime and bacteria. I highly recommend that you make your own multi-purpose cleaning product, by mixing vinegar, water and a teaspoon of dishwashing liquid to a spray bottle. This solution can be used to wipe down counters, clean the microwave, wash dishes, wash glass and many other surfaces.

Organize Cabinets: Keep cabinets organized by grouping similar items together. Use shelf organizers or storage containers to maximize space and keep things tidy.

Maintain Appliances: Clean the inside of the microwave, oven, and refrigerator regularly. Check for expired food items and dispose of them to prevent odors and pests.

Proper Food Storage: Store food in airtight containers to maintain freshness and prevent contamination. Label containers with the date to keep track of expiration dates.

Dispose of Waste Properly: Empty the trash regularly and use separate bins for recycling. Keep a compost bin for organic waste if possible.

Clean as You Cook: Wash dishes, utensils, and cooking tools as you prepare meals to minimize post-cooking cleanup.

Deep Cleaning: Schedule deep cleaning sessions for the kitchen, including scrubbing floors, cleaning grout, and degreasing surfaces.

Preventative Maintenance: Fix any leaks or plumbing issues promptly to prevent water damage and mold growth.

Pest Control: Seal cracks and crevices where pests can enter the kitchen. Use traps or professional pest control services if necessary.

Safety Measures: Keep a fire extinguisher in the kitchen and a first aid kit filled with bandages, disinfectant, cotton pads etc to tend to small cuts and bruises you can sometimes suffer in the kitchen.

By following these housekeeping tips, you can maintain a clean, organized, and safe kitchen environment.

PRO TIP

A photograph of a kitchen counter. In the foreground, there is a white digital kitchen scale with a clear glass bowl on top. Next to it is a white ceramic bowl with a wooden spoon inside. Behind these, there are several cutting boards of different materials and colors, including a large dark wooden board, a smaller white board, and a marble board. The background features a wall with white, scalloped tiles.

It is generally recommended to have at least two cutting boards - one for raw meats and another for fruits, vegetables, and other foods. This separation helps prevent cross-contamination and ensures food safety. Personally I have 5 cutting boards for meat, chicken, fish, vegetables/fruits and bread. I only use a wooden cutting board for cutting my bread and all my other cutting boards are marble or plastic, which have proven more sanitary to clean and maintain.



BATHROOM

The bathroom provides a space for individuals to bathe, wash their hands, and take care of bodily functions, which are crucial for maintaining health and preventing the spread of diseases. In addition to being used for grooming, the bathroom can also be a place for relaxation and self-care, offering a tranquil environment for activities like taking a bath or shower, which can contribute to overall well-being.

In terms of home design and real estate, a well-maintained and functional bathroom adds value to a property and enhances the overall living experience for its occupants. Maintaining a clean and hygienic bathroom is essential for a healthy home environment and below are some housekeeping tips to keep your bathroom sparkling and germ-free:

Daily Maintenance: Wipe down surfaces such as countertops, sinks, and faucets with a disinfectant cleaner to prevent the buildup of grime and bacteria. Use a squeegee to remove excess water from shower walls and doors to prevent water spots and mold growth.

Regular Deep Cleaning: Schedule a deep cleaning of the bathroom at least once a week. This includes cleaning the shower and bathtub, wiping down mirrors, and mopping the floor. Pay attention to areas that are often overlooked, such as behind the toilet and under the sink.

Preventing Mold and Mildew: To prevent mold and mildew growth, ensure proper ventilation in the bathroom. Use exhaust fans or open windows during and after showers to reduce humidity levels. Regularly clean grout lines and seal any cracks or gaps where moisture can accumulate.

Organize Storage Spaces: Keep bathroom essentials organized in cabinets or shelves to maintain a clutter-free environment. Dispose of expired products and regularly clean storage areas to prevent dust and dirt buildup.

Washing Shower Curtains and Liners: If you have fabric shower curtains or liners, regularly wash them according to the manufacturer's instructions to prevent mold and mildew growth.

Disinfecting High-Touch Surfaces: Regularly disinfect high-touch surfaces such as doorknobs, light switches, and toilet flush handles to prevent the spread of germs.

Proper Disposal of Waste: Ensure that waste bins are lined with trash bags and emptied regularly. Disinfect the bins during deep cleaning sessions to eliminate odors and bacteria. I recommend using a stainless steel closed wastebin over a plastic one as these are ideal for hiding waste contents and reduce odors better than plastic dustbins.

Maintaining Plumbing Fixtures: Check for leaks in faucets, showerheads, and pipes regularly. Repair any leaks promptly to prevent water damage and mold growth.

By following these housekeeping tips, you can maintain a clean, hygienic, and inviting bathroom environment for your household.

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Kitchen Styling

Styling your kitchen involves a combination of practicality, functionality, and aesthetics. Here are some tips to help you style your kitchen:

Choose a Theme/Interior Style: Select a theme that reflects your personal style and complements the overall design of your home. Whether it's modern, traditional, farmhouse, or eclectic, the theme sets the tone for the entire space. My kitchen is white and modern so I try by all means to purchase kitchen accessories that match this style. While it's okay to mix and match interior styles such as ultra modern with mid-century modern or industrial with wabi sabi, it's important to pay homage to the architectural style of the kitchen for a seamless look.

Color Scheme: The color scheme of your kitchen plays a significant role in its overall style. Consider using a combination of colors that create a cohesive and inviting atmosphere. Neutral tones like white, gray, or beige can provide a timeless look, while bold colors can add personality and flair. When in doubt, go white. White kitchens are timeless and can be spruced up with colorful appliances and decor accessories to add personality.

Countertops and Backsplash: Selecting the right countertops and backsplash is crucial in enhancing the visual appeal of your kitchen. Countertops can be made from materials such as granite, quartz, marble, melamine or cement blocks. When deciding which countertop will work best for you make sure to consider the following attributes : Stain resistance, Heat resistance, Scratch & chip resistance, Easy maintenance, Appearance & beauty and Price.

Although stunningly beautiful, marble easily absorbs drips, spills, and pigment from food which means that it stains easily. It also doesn't hold up well to heat, so hot pots or pans should never be placed directly on marble. Quartz countertops on the other hand are more durable. Quartz countertops are a form of engineered stone made from ground-up particles of quartz bound together with resins. They are scratch and heat resistant and many can be designed to mimic marble or other natural occurring stone.

Lighting: Proper lighting can transform the ambiance of your kitchen. Incorporate a mix of task lighting, ambient lighting, and decorative fixtures to illuminate the space effectively while adding visual interest. Add 3 pendant lights above your countertop and if possible, some strip lighting to open shelving units for that luxury hotel look.

Hardware and Fixtures: Pay attention to the hardware and fixtures in your kitchen. From cabinet handles and drawer pulls to faucets and sinks, these details contribute to the overall style. Choose finishes that align with your chosen theme and color scheme. I recently changed out the builder grade faucet in our kitchen for a brass one and it has done so much to elevate the entire look of our kitchen. You can also consider changing the light switches and plug points in your kitchen to elevate it further.

Appliances: While functionality is key when selecting kitchen appliances, their design and finish also play a part in styling the space. Stainless steel appliances offer a modern touch, while colored or retro-style appliances can add character to the kitchen. When your appliances are beautiful and considered, it becomes very easy to use them as styling accessories, just think of the ever so popular Smeg kettle, toaster and dough mixer for example. Of course you can get more affordable appliances, the idea is just to match them aesthetically to your kitchen, so that they blend in seamlessly.

Decor and Accessories: Personalize your kitchen with decor elements such as artwork, plants, stylish canisters and flowers. Here are some of the things that I do to style my kitchen:

1. Rest 2 or 3 wooden cutting boards against your backsplash and center with a plant ;
2. Display your favourite oils, salt dish and cooking utensil holder on a tray next to your stove for easy access and a stylish moment ;
3. Display fruits in an oversized holder at the center of your island
4. Stack your cooking books on an open shelf and top with an objet for a styling moment.
5. Display your kitchen hand soap and lotion on a small tray next to the faucet and add a small fruit brush next to them.

PRO TIP: Please be mindful not to overcrowd the space – less is often more when it comes to kitchen decor and my general rule of thumb when it comes to displaying appliances is that if I don't use it every day, I store it away in the cupboard.

Storage Solutions: Organized storage not only enhances functionality but also contributes to the visual appeal of your kitchen. Consider incorporating stylish storage solutions such as open shelving, glass-front cabinets, or custom pantry organization systems. One of my favourite styling tips for the kitchen is to decant all your dry food supplies into aesthetic, but functional jars and canisters. There is nothing more luxurious than an organised pantry/kitchen and having a uniform organisation system is the foundation of this.



LIVING ROOM STYLING

To style your living room, there are several key elements to consider in order to create a cohesive and inviting space. Here are some tips for styling your living room:

Choose a Color Scheme: Select a color scheme that reflects your personal style and complements the overall aesthetic of your home. Consider using a mix of neutral tones with pops of color to create visual interest. The presence of bright vivid colours on walls and furniture pieces can get overwhelming over time, so my advise is always to use a neutral base and then accessorise with prints and bright colours which are less expensive to replace.

Select Furniture: Invest in quality, comfortable furniture that fits the scale of your living room. Consider the layout of the space and choose pieces that allow for easy traffic flow while also providing ample seating. You will generally require the following furniture pieces in a living room : couch/occassional chairs, coffee table, side tables and a tv unit. For a modern look opt for a freestanding or mounted tv unit. This is also a great option if your lounge is small as it frees up floor-space.

Add Textiles and Accessories: Incorporate textiles such as area rugs, throw pillows, and curtains to add texture and warmth to the room. Additionally, carefully curated accessories such as artwork, decorative objects, and lighting fixtures can enhance the overall look and feel of the space. My favourite styling accessories in the lounge are coffee table books, candles, floral centerpieces, decorative boxes to hide the remote controls in, diffusers and styling trays. I will generally style these on the coffee table and side tables, creating a visually appealing focal point in my lounge.

Pay Attention to Lighting: As a general rule, a room should have 3 light sources which includes ambient lighting, task lighting, and accent lighting, these sources of lighting are all needed to create a well-lit and inviting atmosphere in the living room. Ambient lighting refers to down lights, whilst task lighting refers to table lamps. The most common, accent lighting includes chandeliers and wall sconces.



STYLING YOUR BEDROOM

Beautiful bedrooms are meant to be soothing, comfortable and functional. To aid this, it's important to consider the layout of the room, the lighting, the colors and textures used, and the overall aesthetic you want to achieve. For wall colours, I strongly suggest you go for delicate color schemes such as whites, creams or a light color palettes like lavender, soft blue or soft grey. This doesn't mean that your bedroom needs to be boring—if you love bold colours, you can bring these in through your soft furnishings like cushions, throws or linens and accessories.

Here are some tips for styling your bedroom:

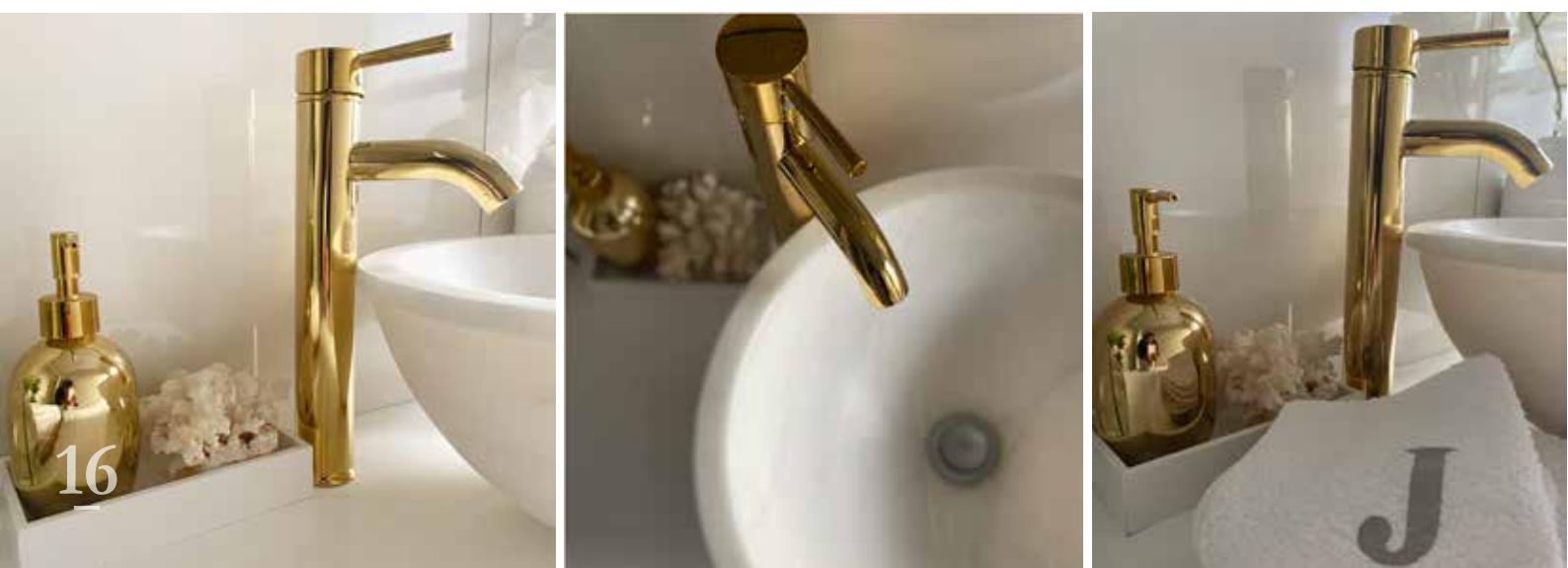
- **Layer your bed with soft furnishings:** Add throw blankets and scatter cushions to elevate an otherwise boring bed. Invest in the highest cotton thread count that you can afford and add some linen spray to your pillows every day after you have made your bed, for a sensual surprise when you tuck into bed at night.
- **Incorporate a sitting area or bench:** If you have enough space in your bedroom, consider adding a small couch or occasional chair to the side or in front of the bed. A bedroom lounge area is great for reading at night or meditation, and keeps you from sitting on your bed unnecessarily. If space doesn't allow a lounge area, try adding a bench at the foot of your bed which serves the same purpose, in addition to being used as storage space for scatter cushions which are normally removed from the bed when it's time to sleep.
- **Incorporate plants:** Plants can bring life and freshness to your bedroom. Choose low-maintenance plants like succulents or snake plants that require minimal care. We keep a fiddle leaf fig and peace lily in our bedroom, both of which are known to purify the air by absorbing pollutants and increase oxygen content in the room which helps us sleep better. Do some research to establish which type of plant will work best in your bedroom.
- **Use soft lighting:** Soft lighting can create a warm and inviting atmosphere in your bedroom. Consider using table lamps or floor lamps.
- **Style your bedside table:** Bedside tables are important for anchoring your bed and storing necessities that we need on hand once in bed. Consider styling it with a lamp, a framed photo of a loved one, some fresh flowers or plants and your favourite book. Keep it simple, but make it beautiful.

STYLING THE BATHROOM

If you have been following me for some time, then you know that the bathroom is one of my favourite rooms to style. Here's a list of some of the things that I do to maintain a luxurious and stylish bathroom:

- Incorporate storage: A well-organized bathroom is not only functional, but it also looks great. Use storage solutions such as shelves, cabinets, and drawers to keep all your bath room essentials within reach. I suggest that you store away all unsightly toiletries in closed drawers and cabinets and keep your vanity counter as clear as possible. Group like items together within your cabinets, in baskets and trays and decant as many items as possible into uniform containers for a uniform look.
- Display beautiful soap dispensers on a tray: Use functional items like your hand wash and lotion to style your vanity. Place them on a tray and add a small plant or flower for a stylish vignette. You can also add perfumes and other design objects to a vanity tray for an elevated look.
- Add soft furnishings: Use soft furnishings such as rugs, hand towels and bath sheets to add some texture. Towels can be rolled up uniformly and displayed on a shelf for aesthetics and monogrammed for a touch of luxury. You can also display your towels in a woven basket or tray for a hotel feel.
- Add candles and flowers: adding candles and flowers to your bathroom is the hallmark of luxury. Display them on your vanity counter for a beautiful moment of contemplation. The candles serve to create a zen and soothing ambiance while also serving as a room fragrance while the flowers bring freshness, delight, and joy to the most mundane, everyday moments like when you're getting ready for the day ahead. My favourite bathroom flower is the orchid flower/plant which generally thrives in the humid conditions of the bathroom.
- Add bath trays or bath stool: The inclusion of bathroom trays in a bathroom design is a great way to organize your accessories and other small items you may have in your bath room. Invest in a bamboo or stainless steel bath tray and place it over your bathtub. Style with your bath oils, bath salts and candles for easy access when taking a bath.

Another favorite accessory of mine is the bath stool which, has recently become very fashionable for its versatility. Bath stools can be styled next to the bath tub or shower and adorned with bath salts, shower gels, sponges or small centerpieces. My favourite kind are the reclaimed wood vintage milking stools.



HOSTING TIPS

One of my favorite things to do is to host people I love at our home. I love creating intimate experiences for our guests that make them feel valued and welcomed and the best hosting advice I can share with you is to think like a guest and put yourself in the shoes of the guests you are hosting.

Think about what the experience will be like for them from the moment they are greeted at the door to the moment they leave. Is there a place for guests to store their coats and valuables when they arrive? Where can they set down presents and food contributions? Is there a designated seating area? What happens if they need a tampon? Where can they grab drinks and food? What happens if they start feeling cold?

As you think through different scenarios, you'll get more clarity on what sort of prep needs to be done around the house.

Hosting guests can be a rewarding experience, but it also requires careful planning and consideration. Here are some tips for hosting guests:

1. **Prepare the Space:** Before your guests arrive, make sure the space they will be using is clean and comfortable. This includes providing fresh linens, towels, and any other necessities they may need during their stay.
2. **Consider a welcoming drink and towel:** The presentation of a welcoming drink and wet towel at the entrance of ones home is always a crowd pleaser. It makes guests feel valued and excited about what's next to come.
3. **Provide Amenities:** Consider the needs of your guests and provide amenities that will make their stay more enjoyable. This can include things like toiletries, slippers, gowns, snacks, and information about local attractions or activities,
4. **Fragrance your home:** All homes have a smell. But some homes smell better than others. I am very intentional about providing a positive olfactory experience for my guests and I do this through various means, here are my favorite ways to make my home smell good.

- Open a window and let the fresh air in ;
- Find your zen by burning incense. Not only does incense smell great, there's also something so satisfying about watching it turn to ash little by little ;
- Light a scented candle. Candles are effective at masking unpleasant smells in your home whilst deodorizing it ;
- Spray room spray. A lot of the luxury room sprays these days actually have technology to completely neutralize odors ;
- Simmer aromatic ingredients on the stove. You can throw herbs, spices, and citrus peels in water and simmer ;
- Use a diffuser with a couple of drops of your favorite essential oils. This allows you to customize the scent to your liking ; and
- When you clean, use vinegar. Vinegar is a natural deodorizer, and don't worry: the sour of vinegar dissipates soon after you clean.

5. Set the ambiance ; setting the ambiance for your guests is quite easy to do. I like to do this with music, lighting and smell. Play some ambiance music in the background, light a candle, dim the lights and put on an electric diffuser to provide a multi-sensory experience for your guests.
6. Check-In Regularly: Throughout their stay, check in with your guests regularly to make sure they are comfortable and have everything they need. This also provides an opportunity for them to voice any concerns or ask for assistance if needed.
7. Say Thank You: After your guests depart, it's always a nice gesture to follow up with a thank you note or message expressing your gratitude for their visit. I like to gift my guests small handmade items like infused oils, cupcakes or a small bar of gourmet soap to just thank them for blessing my home with their presence. Its a good last impression to leave on your guests that usually lasts well beyond the visit. Highly recommend.



BUDGETING

Budgeting for the home can be a daunting task, but it is a crucial step in ensuring financial stability and security. A well-planned budget can help you manage your finances effectively, achieve your financial goals, and create a comfortable living space.

Key Components of a Home Budget

A home budget should include all expenses related to running your home, including:

1. **Housing:** This includes your monthly mortgage or rent, property taxes, insurance, and maintenance costs.
2. **Utilities:** This includes electricity, gas, water, and other utility bills.
3. **Food:** This includes groceries, dining out, and any other food-related expenses.
4. **Transportation:** This includes the cost of owning and maintaining a vehicle, fuel, insurance, and public transportation costs.
5. **Insurance:** This includes homeowners or renters insurance, health insurance, and any other types of insurance you may need.
6. **Entertainment:** This includes hobbies, entertainment, and any other leisure activities.
7. **Savings:** This includes setting aside money for emergencies, retirement, and other long-term financial goals.
8. **Debt Repayment:** This includes any debt you may have, such as credit card debt, student loans, or personal loans.



How to Create a Home Budget

Creating a home budget is a straightforward process that can be done in a few steps:

1. Determine your income: Start by calculating your total monthly income from all sources.
2. Track your expenses: For one month, write down every single expense you incur, including bills, groceries, gas, and any other expenses.
3. Categorize your expenses: Categorize your expenses into the categories listed above (housing, utilities, food, transportation, insurance, entertainment, savings, and debt repayment).
4. Calculate your monthly budget: Add up the total amount you spend in each category and compare it to your income.
5. Adjust your budget as needed: If you find that you are overspending in one category, adjust your budget accordingly.
6. Review and revise your budget regularly: Review your budget regularly and make changes as your financial situation changes.



Tips for Managing Your Home Finances

Here are some tips for managing your home finances effectively:

- Prioritize your needs over your wants: Be honest with yourself about what you need versus what you want. Prioritize your essential expenses, such as housing and utilities, before spending money on discretionary items.
- Create a savings plan: Set aside a portion of your income each month for savings and emergency funds.
- Pay off high-interest debt: If you have high-interest debt, such as credit card debt, focus on paying it off as quickly as possible.
- Shop around for deals: Compare prices for services such as insurance and utilities to ensure you are getting the best deal.

“The ordinary arts we practice every day at home are of more importance to the soul than their simplicity might suggest.”

- Thomas Moore

For queries and collaborations please contact me at:

Cell: 081 722 0541
Email: mutindijacobs@gmail.com



mutindi_l_jacobs



mutindi jacobs



mutindi lydia jacobs

S P O N S O R S :

