

## EP122

**Elaine Lou Cartas:** I am excited to have our guest, CHEI Kalu, C-F-P-R-I-A. I, I'm just like pronouncing all these acronym. Acronym putting all the acronyms.

**Uchechi Kalu:** Hello.

**Elaine Lou Cartas:** She'll share what that that means. I also should give fair warning that you should probably put headphones on 'cause we were cussing with excitement. So if you got little ones, put those headphones on.

But I have been waiting for this day to do this podcast recording with Uchi. 'cause we started working together officially seven months ago.

Yeah. So

we're at the end of our coaching relationship, but our friendship Oh well forever blossom. Yes, exactly. But she has been killing it. So you're A-C-F-P-R-I-A.

Tell us what that is and can you walk us to the Yeah. Tell us what that is First.

**Uchechi Kalu:** Okay. So my name is Chen K. I'm a certified financial planner and I primarily work with women creatives and small business owners. I'm here in Ia and what a financial planner does is that we help you take all the jumbled questions that you have about your money, of how can I invest, how much do I need, how much do I need to run my business and run my personal life?

when can I retire? Can I buy that home? Can we have a kid? How does my money relate to all of it? We are people who know how to answer those questions from a quantitative perspective, but then also from an emotional perspective, and hopefully also then from like a spiritual perspective so that the decisions that you're making with your money feel really aligned, from a, from a values lens.

**Elaine Lou Cartas:** Yeah. And I know you started your own business seven months ago. Just got the RRIA today. You just posted on LinkedIn. Yes. I'll put that post in the show notes, but can you walk me back to, I was looking at Google calendar end of February of this year. The moment you decided you wanted to work with a business coach, where were you at in your career and life and how did that experience plant the seed for you being where you're at right now?

**Uchechi Kalu:** Yeah, yeah. That was a pretty pivotal moment because in February the company I worked for was bought out. It was bought out by, by another FinTech company and I had only been there for four months. I had previously left, just a few, four months before that I left another firm that was incredibly toxic for me at least.

Let me just say for me, other people worked there and they love it. It was not. That experience for me. And so in this new work environment where I worked for four months, I had fallen in love with the work again, I felt that I really was bringing so much value as a certified financial planner. And I, it clarified for me even more of like, I wanna serve women.

Like I, I only wanna work with women clients. I mean, I work with some, with some men's, but, but, I just felt really driven that I could do this work and that, and that I could thrive in this work. And that it wasn't that I didn't like it, it wasn't that it was like too challenging, but rather that I previously just had not been in the right environment.

So having been in that right environment for four months and just thriving, like I felt like a. A flower that had not been watered and immediately got enough and suddenly was a forest. You know, like it was the best four months of my professional life in a kind of corporate environment. And then the merger happened and then we all got laid off.

It happened all in a span of a few weeks. Truly. it was so shocking. And I remember sitting at home and being like, okay, well now I know that I wanna do this. I'm gonna just pick myself up on my bootstraps and do it. And she did it. She did it. I did it. But, but still, I think I spent like a few weeks or something deliberating over like a website, you know.

I didn't have any clients. And I'm sitting here being like, what are the colors? Or,

**Elaine Lou Cartas:** do you know what I mean? I'm laughing because she's still not there anymore and it feels great. I'm sure. Continue. I So tell us about your drama, girl. Tell us. Right,

**Uchechi Kalu:** exactly. You know, you'll just be, and I remember just having a few, yeah.

Like a few weeks on the couch being like, Dink, put this here, put this there, make the website better. I gotta have a website before I start, whatever. And I'm so grateful that I don't know who, but something slapped me in the back of my head and was like, girl, you obviously, you have a vision, you have the drive, you have the ambition, but you need guidance.

And I'm so, so grateful for the humility that I have and, and that I've, that I've gained really over really over the course of the year and maybe over the course of my life. But I definitely had enough humility to be like, if I don't get help. If I don't get guidance, if I don't work with someone, I am not gonna go anywhere.

And that was me. That is not everybody's journey. Other people have other resources, whatever. I am not married. I do not have children. I do not have anybody bankroll in my dreams. I don't got no trust funds, nothing like that. I'm still

**Elaine Lou Cartas:** working on that for myself, you know? Right. I'm trying to be my own trust fund kid.

Can I,

**Uchechi Kalu:** my mom is always like, what do you want? I'm like a trust fund. That's what I wanted. So, you know yeah. And so I just really did that calculation for myself of, I can sit here and be confused or I can try something else and I know something else is gonna happen. And so that was when I, I looked up, you know, like business coaches for women of color and I found you and I was like, Elaine's my girl.

I didn't even, I don't think you know this. I didn't even talk to anyone else. I tend to like. Oh my gosh, I wanna hear this. Yeah, this is just a chey like intuitive thing. I have had in my, in my past, a lot of success with making a decision, really feeling out what it is that I need, and then the first thing that arises usually for me is the thing that I need.

And you were basically the first that arose, maybe there were a few other people, but like, I didn't quite like, I didn't quite like something and I felt like, okay, that's not for me, but you're the only one that I actually contacted to talk to. And I knew that it was what I wanted because I had already decided, I was like, well, Elaine's gonna be here anyway.

And I think she's gonna be super great for the job, but I know that I'm showing up, so I figured it, it couldn't go wrong or either way. And it turned out to be a really great experience.

**Elaine Lou Cartas:** So I like doing, I tell people who wanna start or scale their business to do target market research, which I've made you do, and I'm gonna do it in real time right now with Uchi.

Yeah. So when you saw my website, I'm curious, how did you know, what about it that you saw read, felt? How did you know?

**Uchechi Kalu:** I think the, it was two things for me. The, and it, I don't even know if it was necessarily the website itself, but I was really impressed by the number of reviews that you had. But I also tend to, like, when I read reviews, I kind of look for not just that someone had reviewed it, but what they write about themselves.

You know and I felt that there was a consistency in terms of how folks felt that they were relating to you, and then what also they had been able to feel within themselves. I wasn't necessarily personally looking for like someone who had made a million dollars in a year. 'cause I'm a, I'm a financial planner, right?

So, like, for me, oh, thank God I'm not that

**Elaine Lou Cartas:** person. I'm, do you know? No, I

mean, like, I'm not the person to, like,

you could make X amount and x, right? Yeah. Right. No, it's so, and I, yeah,

**Uchechi Kalu:** go ahead. And I don't think, you know, no one can, no one can nor they should truly promise this. And so I think actually having not seen that was really important to me because I knew that what the experience that I had was actually gonna be, yes.

It had to be tangible and quantitative, and I was gonna be taking very tangible steps for the future. Mm-hmm. I knew that it had to be an environment in, in where, in which I was becoming something that I couldn't quite put my hand on and that I needed someone else to help kind of mold me, you know? What also helped was listening to a few of the testimonials or some video testimonials that were on your website.

That was very helpful for me. 'cause coaching can be like, what is it? You know? So, so it was good to see you relating to other people. And then I listened to quite a few episodes of the podcast to see what kinds of, you know, advice you'd be giving or what kinds of insight you'd be giving, and whether it felt like something that someone has read in a self-help book and it's just regurgitating, right? Or if it felt like something, I'd be like, oh, wow, I've never heard of that before. You know? So I felt that if I asked you a question, you'd offer insight. That I really would not have interacted with on my own. And that, so it was, it was actually a lot of those other pieces, a lot of what other people said that was very helpful.

Yes.

**Elaine Lou Cartas:** And what I will, I, I wanna make sure this is more of lessons and teachings for our listeners. What to hear that I asked the feedback, what made Uchi wanna do a call with me already decide. And that helps me, like, now I'm gonna take notes from even this conversation of, okay, do I have my reviews updated?

Do I need to update and create new videos? Sure. all of that. So. We don't even talk about how 2025 is nor the list of things that is happening this year.

**Uchechi Kalu:** Girl, girl, just just look at the news. Don't tell you what's, no, I don't wanna Don't tell you what's happening.

**Elaine Lou Cartas:** Oh my God. There was a reel I saw today.

It's like, okay, I'm scared to open social media, but I need to break from work. Please let it be a funny dog and cat dancing. I know. And it won't be. I'm like, and then it's either yes or I'm gonna cuss this morning. You please put your headphones on. Or like, fuck, this just happened. I know. Literally.

**Uchechi Kalu:** I know those two girl.

**Elaine Lou Cartas:** So we know that starting a business in 2025, there's already crazy challenges just happening. Yeah. There are environment one and also two AI is picking up. So for our listeners, I'd would love for them to learn, like what did you do both strategically and your mindset to start and get consistent clients while we were working together?

**Uchechi Kalu:** Yeah. Okay.

So I, I think, here's the thing. I did not, with the way that financial planning works, when you leave a firm a lot of the time, you have to leave your clients with that firm. Okay. I had to do that. So I, I literally was studying at zero again, except for someone who was like, sometimes you meet people who are like their earliest adopters to you and this person who willingly left the other company to continue to work with me, even as I have mm-hmm.

Been like, like an amoeba becoming a, like, like becoming a two bodied, whatever, you know? That was actually very, very important. And I would say to anyone listening, like, kinda look out for the people who wanna be with you along the way, no matter what. Because mm-hmm. Those people are gonna give you a lot of insight into the kinds of clients that are like so ecstatic about you, who love you and who you love.

And there's something in financial planning wherein you're supposed to, and this is the nature of it being a very white industry, is that you're supposed to just be like incredibly neutral, have very little emotions and leave all the emotions up to your clients, but, oh

**Elaine Lou Cartas:** gosh, with money and people of color.

Mm-hmm.

**Uchechi Kalu:** Yeah,

**Elaine Lou Cartas:** exactly. Right. All emotions for everything. Not just money. Exactly.

**Uchechi Kalu:** Yeah. Not just money, right? You're not, you're really not supposed to bring yourself, you're not supposed to bring your emotions or anything. And that one client who came over in the past year, she's become even a deeper, deeper friend and taught me the kind of one-on-one client that I'm now pursuing even more.

**Elaine Lou Cartas:** Ah. So that part.

**Uchechi Kalu:** Yeah. So that, that's. That's not the answer to your question, but that just came up for me of like those first people. Really key into that.

**Elaine Lou Cartas:** Yes. And I want to add to that because you know, the work we did together to start, we did target market research, which I've talked about in other podcasts of connecting with people who have been with you since the beginning.

Yeah. Like you shared, be curious, ask questions, you're just collecting data. And even when I started my own business, I just wanted to be a coach, just general coach. I, I, I wasn't sure if it was, well, I didn't even know it was gonna be a woman of color, but I, I started noticing similar to you. Oh. Woman of color being attracted to me.

Yes. And then I had allies come where they're so sweet asking me, wait, I know you work with women of color, but do you know any white coaches for me? You work for? Right. And I'm like,

**Uchechi Kalu:** I'll work with you. What's up?

**Elaine Lou Cartas:** Yeah. Like, actually Monica has shared this, who's been in my

podcast a couple times. Like the fact that you asked like, yes, I will work with you because the reality is.

We, we need to work together.

**Uchechi Kalu:** And I mean, I, I have the same experience, but last week where someone came to me who was like, I, I saw you do something. I know that you don't work with white woman. Or rather she said I'm not a woman of color should just tell you that, you know, and I don't know if you'd be open to working with me, but, you know, so other people are gonna show up anyway.

so that, although that wasn't the main thing that I did at the time to sort of find clients in this world of ai, this is something I don't think I would've, I would've really understood the importance of noticing. And the more that I did start to notice who was excited about me and who I was excited about.

Mm-hmm. Then it helped me start realizing more importantly, and, and now I'll more directly answer your question, that I could build a business that I was excited about. I could build a business of people that I was excited to meet. And so the first thing that I did that happened to be maybe the, a single best decision that was a catalyst for other decisions was that I was at a writing conference because I'm a poet.

**Elaine Lou Cartas:** Oh, wait, who do, who have you done poetry with? Go ahead. Go ahead Sharon. I performed

**Uchechi Kalu:** for the Olympics, the 2024 Paris Olympics. What's

**Elaine Lou Cartas:** up? I know y'all, we had got

**Uchechi Kalu:** a celebrity. That's Yes. If you want an autograph, a celebrity wordsmith. What's up?

**Elaine Lou Cartas:** Celebrity, wordsmith, and money. So not just the words. Yes, yes.

Anyways, go drop some bars on what you're about to share next.

**Uchechi Kalu:** Girl. I was at a, a writing conference that happened to be in Los Angeles. It's one of the biggest ones. And it, it travels every year. It happened to be in LA this year, so very serendipitous. Otherwise I wouldn't

have been there and I was going to be there anyway. And I thought, well, why, why don't I just go around and start pitching them?

I was like, Hey, I'm a poet, but also I'm a financial planner. No, there's, there's literally nobody else in this space, in this physical room. There's

**Elaine Lou Cartas:** part, yes. She found a niche because how many people, sorry, I am like kind of making no go. Yeah, but it's like, I'm your Wall Street girly. DFF. Like when we think, when I think of financial planners, and mind you, they're not certified on Instagram, it's, you kind of see the same thing.

And what I've appreciated about how you've grown your business, you've done it your own way. You've done it through your passion with arts and poetry. You found these, this niche, because unfortunately people have this judgment that creatives and artists don't make money. Why would I focus there? Yeah,

**Uchechi Kalu:** we're in Actually, it's really, well, I, it's a, it's a yes and a no.

I think this is this curiosity that you're bringing up. I've had to become much, much more curious and to check myself of like, okay, where, when, where am I saying, where am I like placing a narrative on this thing? And where could I just be, be open to whatever scenario, you know? And so I went to this conference, I started pitching myself as a financial planner who was also a poet and who could talk about money and who could talk about money from the perspective of, of the.

Of the people that these organizations were serving and that, hey, like nobody is ever coming and talking to artists about money because of these preconceived notions. And yet a lot of program managers from from large literary arts organizations actually want to provide reasonable and important programming and in the age of AI where a lot of writers' jobs are being taken.

Mm-hmm. So money is at threat and the age of Trump and tariffs and all this stuff, people are talking about money even more. So there's a lot of fear, there's a lot of anxiety. And so just from that, the conference that I went to, I got two contracts from there. Yeah,

**Elaine Lou Cartas:** she did.

**Uchechi Kalu:** Yeah. One of them is still ongoing and I keep on getting new work from them to do like webinars.

It. That's been really incredible. And from the audience that showed up from there, some of those folks have now become clients. And then it just kind of like built out from one to two to three and, and a lot of it was then kind of like word of mouth. So someone sees me here and realizes that I'm doing talks for artists consistently, and I'm talking about things that people are engaged with and that has that, I don't, that process kind of built it out, but it really was in person and a lot of things.

Yeah, it was, it was like I had coffees with people. I had calls with people, but I also, and I will say this, that was really important and continues to be important is that. I really followed up with people. If I didn't hear back once this

**Elaine Lou Cartas:** Yes, follow up is Queen. I think people forget it is Queen. Yeah.

**Uchechi Kalu:** And you, you'd be surprised, like I got an email back from someone today that I sent months ago, months ago, and they're like, oh yeah, like, let's do this.

So you really never know, but you have to be persistent. And I, I just found that going in person, talking to people and, and just pitching my services of course, of, you know, of the whole conference. Two people said yes. How many people said no. So many people like, it doesn't matter. The ones that said yes, have, been paying my bills for this year.

So it's at least some of them, they're not paying all my bills. I'm not a millionaire. But, yes, that's, that's what happened for me.

**Elaine Lou Cartas:** I know you talked about the. Strategically being curious, connecting with people. There's also the mindset piece, as you know. Yeah. And so often I hear from people, but, but I, I, I don't think I'm ready yet.

And sometimes perfectionism also comes into play. You're talking about the website. I mean, you were still in the journey of working on your website up to even seven months with me. Like, girl, I need help. I know, I like sent her a video two weeks ago giving feedback on editing her website as she was doing to break all this money.

But yeah, I mean, you knew, you introduced yourself as a poet that does financial planning, but how did you also overcome the mindset to even like, own it? Mm.

**Uchechi Kalu:** So I mentioned a little bit at the top about like humility and how humility led me to this process of asking for help. I think the process of humility also.

Help me walk away from iterations and ideas that didn't actually serve the larger aims of my life in this process. And so when I started, I actually wasn't, I wasn't sure that I wanted to go back into investment management, but I did know that I love financial planning, that I wanted to access more people.

And so I don't, I don't even know if you were here for this era. You, I don't even, I think this is like pre Elaine. I had this idea that I was gonna do a service called Text and Advisor.

**Elaine Lou Cartas:** Yes.

Would I still Yes. We talked about, about that.

Oh my gosh. Wait.

You need to tell them where we had our first meeting,

**Uchechi Kalu:** who's, oh yeah.

We were in like some coworking space that Tracy Ellis Ross had had that room for a while. Vibes. We, I mean, how did we start it all? Yeah,

**Elaine Lou Cartas:** I know. We didn't even, I didn't even know when I booked our first session together. Yeah,

**Uchechi Kalu:** it was, yeah, it was, that was really great. And because my, my whole thing was like, you know, I wanna make this work more accessible.

I wanna have more people to be able to access it. And then I realized like, well, how many people would I have to have on this platform to pay my bills? And I'm only one woman, and I personally don't have this vision, this dream of having this huge business where eventually I'm just a manager and other people are practitioners.

Right? So when I thought about this long-term vision of my life, I thought, well actually I really like this idea and concept and like. Maybe someone else is gonna take it and fucking blast it out the park. But for me and where I am right now, I have enough humility to say I can walk away from something that I said that I wanted to do once, now that I have more information.

The next phase was that I was like, okay, well well me do coaching, I'm not, again, I'm not gonna do exit management. I'm gonna do coaching and I wanna see, if I could have it at a lower price point and have, and have folks come in that way. And what I found was that yes, you could sell financial plan or financial planning or financial coaching at a lower price point, but because of the, the structural issues that were, were emerging in those clients' lives, they didn't, they weren't able to see the value of the ongoing nature of this work, the accountability that's needed to really implement what we're doing. And. As I sat back, I thought, well, yes, I want to be able to have a practice that can serve more people, but I am not in service of people if I'm only having a smaller, interact with interaction with them. I know this as a financial planner, yes, I know that I could whip up a financial plan. Yes, step was step two, step three strategy.

Most people, there are tons of statistics that that show that like 75% or so of people who receive a financial plan never implement it because they don't have the accountability and they don't have the support. So I had to look at that and look at it very boldly and say, okay, yes, I might be wanting to serve X amount of people, but this isn't the way.

I actually don't feel comfortable sleeping at night knowing that I'm giving financial a financial plan group of people, and 75% of them are never gonna know what to do with it. They can't afford to continue working with me. I have to find another way. And that was really hard, actually. It was really hard because I'm someone who has a lot of, values and principles and morals, and I will preach about them all the time.

And I have to still look back and say, well, this doesn't, this actually in practice doesn't make any sense. Like, if I keep pursuing this, it's gonna be strictly on vibes. And again, I don't have, I don't have someone who's paying my bills. I can't live on lives. So I have to be realistic, but also then see where my values might lie.

And it was a lot of shedding, shedding, shedding, shedding, shedding what I said that I thought I wanted to do, and then looking at it more accurately and clearly and letting it go and letting something else arrive. That is around the time that the arc started to emerge, because I would, I did not. This was not something that I was premeditated at all, at all.

I would've never thought like that. The art space and the art world would be a place where I could serve people and serve people who really needed it, and have organizations, this is an important part, organizations that paid me consistently to serve their people in deep ways. And so now I wasn't straining the pocketbook of folks that, you know, that was their only few thousand dollars that maybe they, that they could mm-hmm.

Offer for this. I wasn't straining them. I'm working a budget that has hundreds of thousands or millions of dollars, like I'm a drop in the bucket. And so I found actually by again, having enough humility to shed those old ideas, being curious about what was in front of me, and seeing that the art organizations were energetic.

About this work. And also feeling as I felt that I was really in the right place and that I was really serving people that were just like me in a very deep way. And also had never seen a professional truly show up and really give them the time of day. It just became the perfect place, actually, the perfect place.

And I feel so grateful that I can be a poet and also do this work. And I feel so grateful that I can be a financial planner and show up in poetic spaces and just like talk, you know, talk about lying and verse. Yeah. I would say this was the process for me, to be honest.

**Elaine Lou Cartas:** I, I wanna sum it up from what I heard, I was taking notes, so that's why my eyes were down.

I was like, Ooh, she's dropping bars. And I was like, where can I timestamp this so I could listen to it again? I hope you all felt the same way. So feel free to hit the rewind button, but. I loved how you started off with like understanding what are your bigger picture life goals. Yes. You and I also have talked about embracing enough, especially in a capitalistic world, right?

Yes. You know, you came from that framework of, okay, this is how financial planning is. I've shared with you that I've also had a financial planner, but what I didn't like was the very few touch points I had, which I've shared with, I wish there was more. Yeah, yeah. But it's interesting, I went through it similarly with coaching because you see how everyone else, colleagues are doing it, or I competitors air quotes and like, oh, I guess I need to do it that, that way.

But what you are sharing is you realize, wait, let me listen to what my people want. And as you know, I, I just changed my services before you signed on to work with me because before. It was monthly, one-to-ones, but I had to hear, because I work with people of color, oh no. They need more individualized touchpoints.

Like I need to put two calls a month and I had to own, you know what, I'm working with a limited number of clients, so I appreciate that one. And two, what I want our listeners to hear is that she tested yes, yes. Like unafraid attached to something, having to work to like, let me test it. But what I really appreciate throughout the seven months we've worked together with Chachi and I've shared this with you, so many coaching calls, it's not the go, it's not just the go-getter attitude to do it.

You, you've always provided so much spaciousness to reflect and ask yourself those hard questions. Does this align, does this not? Yeah, like, let me go back to my values. Anything else you wanna add to that?

**Uchechi Kalu:** Yeah, I mean, I think it helps. I'm a meditator. I started yoga really young, so I think these things lend to the way that my mind works. But also, you know, I, I'm actually kinda emotional to think about it. I, I really was coming from a emotionally very dark place,

**Elaine Lou Cartas:** not in

**Uchechi Kalu:** the, in the job that, where there was a merger in the layoff, but from the previous company.

**Elaine Lou Cartas:** Mm.

**Uchechi Kalu:** And it felt, yeah, it was a very, very, very dark experience for a very long time.

And so as I was emerging from that, and in, in some ways, I still think I am, like, when I think about that space that I was in,

yeah, it, it was really, it was really not the right fit for me. And there is a part of me, in my immigrant Nigerian tenacity wherein even if something doesn't feel right, I will fight. You know, I will, I will make my way through it. I will, like, I'll crawl, you know, I'll jump, I'll hop, whatever, you know, whatever it takes to succeed.

And I saw how that had wore me down so much and how there was no reward in that. And so on this end of the process, I think it became really, really important for me to recognize what actually did fulfill me, what actually did make me happy. And to believe that I could find this long-term success that I wanted in that.

And so this is a part of why, what I was interacting with things and I, and it. And I just got a deep, a deep intuitive sense that it was not gonna be aligned with my true aims. I felt free to let it go. It was like, there's can't be worse than where I was coming from. You know? So, that's, you know, a little bit more context I think for what was in the back of my mind.

**Elaine Lou Cartas:** I appreciate you sharing that. 'cause one of the exercises I do with clients is when they're starting a business or even changing industries, is actually the reflecting from the past. I think we forget to revisit it. Like, okay, what can we learn from this? What do we not want repeated? Yeah. Because that's why I, I already, I tell you all the time, like, oh my gosh, you are a million light years ahead of me from even my first seven months in business.

And I say that because. I was just pushing, you were talking about the fighting analogy, like I just kept pushing, Nope, we're gonna get this done. But then I started to create a business that was similar to toxic work environments I was in before. Yeah. Yeah. Not the recent one. I had my dream job shout out to working at Passing City College Foundation.

But like prior to that, like I was like, oh shit.

Yeah. I

just created this monster. So I appreciate you sharing the Wait, let me reflect on the past. Yes. And ask myself what's fulfilled me. I shared earlier 2025 is insane. Yes. So many layoffs. You've also been in office hours with other clients where Oh yes.

Unfortunately, people are also kind of having that intuitive hit like I might be let go or fired. Yes, yes. And it has happened. So with someone like that, going through a pivotal moment in their life and career and perhaps wants to start a business, what advice do you have for them? Because I know you're still also learning and healing and growing from the past situation

**Uchechi Kalu:** too.

Advice I would have for someone who wanted to start a business,

oh my gosh.

**Elaine Lou Cartas:** I was like, girl, you better keep that job with that health insurance. Like, don't listen to me. Just stop the, stop the episode now

**Uchechi Kalu:** stop the podcast. Don't be like me. I'm joking. Well, I but in a, in a certain way, I'm not in that.

Like, I think if you want to start a business, don't start the business believing that you will find like your freedom in it. Everything that was happening internally will continue to happen, and actually it'll happen exponentially. Because it'll only be you and your thoughts and yourself and your time, and you'll be, you know, as you're doing the work, you're gonna be alone.

Right? So anyone serving a business, I think that's the first thing. Don't romanticize it. Don't idolize it, actually. And if you can enter it without that romanticization and without the idolization, I think you'll probably be in a great spot. Actually,

**Elaine Lou Cartas:** you know what I'm, I'm writing that down. Don't romanticize and idolize it, especially as follow millennials.

I think we can, oh yeah. We

grew up with that. Like exactly, your job is your life. And then we see Gen Z be like, peace out. I'm doing minimum work leaving at five o'clock

on the dot

**Uchechi Kalu:** 4 59. You know? And I think also as, as millennials, we grew up in an area where the entrepreneur was the God, I mean like, and we're still living in it.

Like the God of society is the Zuckerberg, the God of society is the Bezos even. The ghost of Steve Jobs is still the, oh God, you know,

**Elaine Lou Cartas:** I know new iPhones out. You know, I'm, this, this time of year I'm, you know, we're like, oh,

**Uchechi Kalu:** thank God Steve Jobs, he did it for mankind. So, but I, I truly don't say that in Jes because I don't think that starting a business is for everyone.

I really, really don't like, there are so many elements of this wherein like you go from being your practitioner to having to manage systems, to doing marketing, to all of that stuff. So if that really doesn't sound like you, then maybe it's better to find a better environment. But if it does sound like you, then my true advice is to find something that you feel you could be in the trenches with.

I feel that I could be in the trenches with financial planning because it does mean enough to me. And it's not just for fun and it's not just for vibes and it's not for cliques, and it's not for how someone else will see me. In fact, if it was for that, I wouldn't be doing this work at all. I would just be an artist.

Okay? That's not why I'm doing it. I actually believe in this work, and so even in the hard times, I have the vision and I can keep it. And even when I have a deficit in the business and I'm like, oh my gosh, I don't know how to do this, this, and that. I'm okay with that. I know that I'm gonna figure it out.

And so if you are going to start a business, I would really urge you to think about something that you could also be like, I don't like today and I don't like tomorrow, and I might not even like the next year of any of this, but I believe in this work enough. I'm going to continue and I know that I will not be swayed.

And I think if it doesn't feel that strong enough for you, I would not recommend that you do it because it will test you

**Elaine Lou Cartas:** and then you'll, she test you, man. She tests you. She does.

**Uchechi Kalu:** It will continue to test you and you'll be miserable. So this makes, I don't know if that's what you'll remember, but No, you know, it is, that's my advice about it.

It is

**Elaine Lou Cartas:** 2025. As millennials, I think optimism has left and realism is in. So I appreciate you being real with everybody. If I were to also add like tactical things is if you know other business owners who are friends, ask them how it is. Yes. What you think their mindset is. What are challenges?

**Uchechi Kalu:** Yes.

**Elaine Lou Cartas:** So there's that.

I appreciate you saying the enough part, you know, and are you willing to be in the trenches with it? So yes, sure. You're here listening to me Cheche on the podcast talking, but what you don't see is probably sometimes frustrations of looking at a spreadsheet of being like, oh, I'm not gonna hit my numbers this month, but you know what, I did good the other two months.

And I think, right. Yeah.

**Uchechi Kalu:** If you can't be that kind of hype man for yourself, this is not gonna be the right life for you. I'm that like, I'm being, I'm being for real. Like this is so, I, I think I am, I think I'm made for this in a strange way.

**Elaine Lou Cartas:** You know what, I was like, what trauma you got. I'm just kidding.

That exactly. I'm serious. I was like, it's literal. I've made for this because of my trauma. Thank you, therapist. Thank you. Yeah.

**Uchechi Kalu:** Like, I think I am made for this in a, and it's, it's silly, but. I don't think everybody's made for that, but I, but I also know, just to counter this, because, because we do live in the age where in the entrepreneurs are gone, I'm not saying this from any kind of pedestal.

I know that there's other kind of like, work in businesses that I am actually not made for at all and Right. So you just, you kind of just start understanding your strengths. But to, to add to more of it, I think so much of the American mindset is, is the mindset of like, you are meant to do it alone.

You're meant to pull yourself by your bootstraps. Like mm-hmm. If you don't know what's going on, then it's your fault. You, if you're gonna start a business, I need you to immediately dispel that all of the business that you want is in collaboration with at least another person who's even gonna buy your services.

And that person does not exist in your head. They are outside, they're in the world. And so a, a business, it is a collaborative process. It's a fully collaborative process and I think. If you are, are willing to be in collaboration with others, then you have a fighting chance for sure. But if you're just putting all this pressure on yourself, then like, how could you get anywhere?

How would anyone even know where your

**Elaine Lou Cartas:** business is? So fascinating when people are like, what? How could I build this business without talking to each other? I'm like, you can't. You can't. And let's say even you have a business where you do get products and services based off of social media, you are also still gathering data and connecting with people.

Yes. That way. So just wanna remind you all that. And even you, what I enjoy, I mean I'm not gonna go into specifics, but when Ochi shares like a problem or issue that arises, I'm like, okay, what system can do we need to fix and update? We were just doing this in Voxer yesterday. Yes. And you were frustrated about something.

I was like, okay girl, this, this gives, gives us enough data to like start editing some stuff. Yes,

**Uchechi Kalu:** yes.

**Elaine Lou Cartas:** You know, so it's even. Being open to what do I need to fix and edit? And even me being eight years into business, I can't control what happens politically, oh my gosh. External variables. But if I notice that, hey, my clients need more individualized time with me, what does that mean?

How do I need to update my services? Do I need to give other options? Yeah. yeah, it's sometimes people are like, no, let's do one and done. This is the framework. Keep fixing. You can't,

**Uchechi Kalu:** times are gonna change. And I've be honest with you, like having, when I kind of was looking out there and seeing how people were working if, and, and also knowing what I needed at the time, had your services been once a month, I would've been like, well, I'm not gonna do it.

At least with you, because I knew that I needed a lot more touchpoint. I knew that I was starting off, but again, in this like very formless, amoeba like forum, and so, so much I think should I

**Elaine Lou Cartas:** change my messaging to, I work with amoebas. I remember amoebas.

**Uchechi Kalu:** No, don't. Again, don't, don't listen to the wordsmiths.

Like we're just making you step up, but

**Elaine Lou Cartas:** Oh yeah. But that was what I needed, needed. She went to Princeton, so she's like an ivy leaguer with these big words. Anyways, continue. Like you wouldn't have worked with me after. No. Just knowing nothing actually. Yeah. I knew that. Not, not specifically to you. I knew that with the feedback.

I also had to be very honest with myself. Even with clients about to leave, I'm like, I don't think I'm serving them the way they should be served. Yeah. And going back to you, what, what's my values? I was like, I really want to care and nurture my clients. I remember when I sent you my first email to you and you responded back and you're like, girl, I cried.

Yeah, you actually cared about knowing how to pronounce my name because that was YouTube because, how do I pronounce this?

**Uchechi Kalu:** I, yeah, I think I remember you doing a pretty good job. And, but, and here's the thing is like, I think what makes working with you so special and impactful is the amount of access, to be honest.

And it reminded me, even in my own work, you know, very often some planners will have like a certain number of meetings that one can have with

**Elaine Lou Cartas:** mm-hmm.

**Uchechi Kalu:** With a client or certain ways of interacting and it actually felt, it actually freed me. To not put my clients in these boxes of like, you can only talk to me at these times and these ways.

And I, I have clear boundaries. It's like, it's not like we're, it's not like they're calling me in the, in the middle of the night. No, but it in this age of, you know, you're asking about AI and technology where we're behind so many screens, having someone who's like, Hey, here's my number. I remember you called me even before I was a client and you were like, oh, there's this event and you called me and, and invited me to it like that.

Oh yeah.

**Elaine Lou Cartas:** I was like, you have to come to this 'cause it's Black History Month. And my other client, Shayla Yeah. Was doing a talk. I was like, oh, she needs to come.

**Uchechi Kalu:** Exactly. To know like that, that kind of stuff is so meaningful and I think so underrated and I think you demonstrated so incredibly well and it was a very good model for me to demonstrate it.

And so when my clients are working with me, one of them, and when I talk, I've actually asked one of my, my long, long, long term client, like. Why, like why does she really love working with me? And one of the things that she always mentioned and we were talking about just a few days ago, was like, how I relate to her and how easy it is to access me and talk with me.

And like if, if she's running late, I'm not like, well that's, there's the 48 hour policy, stuff like that where you're like, okay, this is a person who has a life. I'm a person who has a life. Like, I guess my policy is always like, I wanna give my client the grace and like reliability and res and responsiveness that I would want them to give to me.

And I think you're really great at that.

**Elaine Lou Cartas:** Aw. Well that leads to my next question. Yeah. Which is, what are results and what have you enjoyed about working with me? Oh yes. So

**Uchechi Kalu:** the access is, was actually very important. And, and also, I mean, you're just such a, an amazing person, such a fun person and genuine person.

So that was also very fun. In terms of the results I think what's been great as I've been calculating my numbers as, as a true planner, is that I have a, I have a general sort of revenue goal for what it would look like to at least try and get close to breaking even. And right now we're talking at September, 2025 and I'm like 25% there, a quarter of the way there for 2026.

And that feels awesome, because I really had to be like, all right, even if today doesn't look like anything, I see the vision and that. That was amazing because I, I feel like one of my first questions for you was like, how do I even like get cl? I didn't even, oh God. I didn't know what I was doing. So that I think was really, really, really amazing.

I think another thing that was really incredible for me working with you was that you opened my eyes to different, a different way of doing business. Right. And

**Elaine Lou Cartas:** what do you mean by that? By that,

**Uchechi Kalu:** you know, if anyone listening has been in a particular industry for a long time, there's a way, quote unquote, a way that you do things, the way that you get clients, the places that you show up, the things you should be doing, et cetera, et cetera, et cetera.

Right. I found it incredibly valuable that you are not in the same industry as me. So we, you'd be like, oh, go to this like government procurement, like workshop.

**Elaine Lou Cartas:** The amount of emails I have forwarded to ache. I mean, that is a benefit to living in LA with me. Right, right. Like, come

**Uchechi Kalu:** with me. Yeah. Come with me to this.

Like, come, I was like, okay. You know, or like come with me to this thing about like minority certifications and what I had ne I have legitimately never, ever, ever, ever heard of any of these things. And yeah, but this was so important. And like going back to that curiosity, I was like, oh my God, if I'm serving business owners and these organizations have business owners that do completely different things than what I do, no one else is a financial planner.

And this is actually the perfect environment for me to be, even if I just see it as market research to understand more of what it is that they're truly concerned about, you know? But even to see myself as like. I could be a government contractor. Well, actually that makes sense because there are very, very, very large financial institutions that do that.

And it's the smaller ones that, you know, that I've worked with that they're smaller compared to these big banks that just like don't think about business in those ways. And that was really exciting to, to see that a way of sort of setting yourself apart is by being in rooms where no one else is there.

Like you.

**Elaine Lou Cartas:** This part because I was caught up like you chey, I was in rooms. Other coaches? Yeah, other people online. So I figured, oh, well if this is the framework I'm spending a lot of money with, let me copy and paste this. And I was just done. I was like, there has to be another way. Yeah. And also asking ourselves a deeper question, why did we get into this work in the first place?

**Uchechi Kalu:** Yeah. Yeah.

**Elaine Lou Cartas:** Why did we want to do this work? Why did we, yeah. And asking that deep question made me like. I'm gonna get the analogy of being a single woman, like let me date other types of events. Right. You know? Yes. Lemme try this. Like, oh, this is new, like government agents. Mm-hmm. Oh, okay. And also the curiosity part, right?

I mean, you found me because of SEO, but that happened because after three years of being, posting stuff on social media all the time, like, wait, okay, how am I getting clients referrals? That's easy. But the people that are finding me, what are they, what words are they using to find me? Oh yeah. Let me focus on S-E-O-I-I have the curious perspective to figure out what's happening as opposed to, let me see what everyone else is doing's.

Exactly. And I'm gonna do a copy and paste model.

**Uchechi Kalu:** Yeah. Because you, you just, you cannot, and it also just isn't, there's so much more excitement in finding what could actually work for you. Been copying, pasting and, and hoping that there's some kind of like secret pill to success. We're in, we,

**Elaine Lou Cartas:** and we always do, right?

Yeah. Career ladder, right? I mean, there's obviously certain jobs like a doctor, I understand. Yeah. You have to follow steps with it. But with entrepreneurship, it's a jungle gym.

**Uchechi Kalu:** It absolutely is. And, and like, and you're, you're building it on your own. And I think something else that was so honestly powerful for me were the office hours, especially when there were other people there, because as I mentioned before, I don't think that everyone should start their own business.

But I think that if you do start your own business, it's important to be with other people who understand the trenches that you're in. Because if you go from being a W2 employee to running your own thing, it is so dramatically different to. Every single part of it's dramatically different that even when you are experiencing something that's absolutely normal as an entrepreneur, you're gonna feel like you're failing or you're gonna feel like this is only you.

You're gonna feel like it's, it's just your problem. And so I loved love, love going to the office hours. And something that you're so skilled about and just in facilitation is that very often, you know, let's say that I brought up a concern that I was dealing with and you saw even just someone nodding their head, you, like, you didn't send to yourself, you'd be like, oh, so and so I see you nodding.

What would you like to say? And so very often you felt that it was not you, Elaine. But rather the group, the aggregate. That was feeding into each other. And this is so powerful because we have so much collective knowledge and I think in that decentralizing of yourself and actually propping up the members of the group, even for some we've been able to build like friendships and relationships that were outside of you.

but that, that particular spirit of being so supportive in a group of women and getting just this beautiful, beautiful knowledge and wealth of experience that's coming from, in some cases, not just around the country but around the world, I think is kind of irreplaceable. There, there are many moments where I'm like, this felt, we, we were on the call like I think last week, week before.

I know what to say. It just feels like church. Like I feel like, and I don't y'all, I don't go to church. I don't go to church no more. I did that. I'm a, I

**Elaine Lou Cartas:** promise I don't think I'm God or Jesus. Okay. I

**Uchechi Kalu:** that type of coach. No. I'm like, I am a southerner. I've been a lot of churches not like that. But there is something about, if you've ever been to like a, a black church service in particular where they talk about you feel the spirit.

You feel, you just, you just, you, you feel, and, but I, I say that so seriously 'cause it a spirit can only emerge when a group of people have come together to create something themselves that's bigger than themselves. And that's often how I feel like when it's a large group of folks in that in the office hours is like, I feel like we're creating something that's bigger than ourselves, but that's really feeding our souls.

And this can only happen in community.

**Elaine Lou Cartas:** Yeah. You know, I reflect on like, okay, what have I learned from past situations to even fix that? 'cause I was also in rooms of other coaches, right? We wanna be with our same people. 'cause we think, but then I didn't like how they were doing it. Yeah. I didn't like how Oh, you're like the celebrity and, and I should, I'm a minion.

That should be so grateful to be in your presence. Yeah, yeah, yeah. Oh, I have five minutes to share the question I have. That's all I got. Like, yeah. And I appreciate you giving me that feedback because how I like doing starting office hours or even talks, I always say I'm not the only expert here. Yeah.

We all have different lived experiences. I'll pull in and different experts. If anyone was kind of tethering, should I work with Elaine or not? What would you share with them? I'd say hell

**Uchechi Kalu:** yeah.

I'm like, is there anything else to say? Teething about whether they should work with you. I think that they, if someone,

okay, here's what I, here's here's what I believe.

I think that your power as, how do I even describe this? Do I think everyone should work with you? Actually, no. You know, because if, if you are, I think what you can

do for someone who's unsure, right? If you're gonna work with someone who is unsure, actually, okay, whoever's editing this, please maybe start here.

Okay. Because I think now, thanks Pete. Yeah, thanks Pete. I think now I can articulate this. Okay. So my advice for anyone who wants to work with you. Okay. If you're generally unsure about whether Elaine is a good fit or not, or if you're ready or not, then just don't do it. Actually, don't do it. It's better to maybe have some other experiences.

It's better to have more time. It's be better maybe even to sit longer on your couch and create the website or, or recreate the website, right? So that when you do arrive at this experience, that you are ready to utilize Elaine from her wealth of experiences, wealth of resources. Like, I wouldn't want you to arrive here and just expect her to pave the path for you because it's not actually what happens.

It's like, I think you have to have the fire to want it, and Elaine will meet you. Exactly. There i, I

**Elaine Lou Cartas:** wanna compliment you though.

**Uchechi Kalu:** Yeah.

**Elaine Lou Cartas:** I knew you were gonna fucking kill it these seven months because you did have that fire.

**Uchechi Kalu:** Thank you.

This, this, this. The nija. The nija gathering me. No,

**Elaine Lou Cartas:** you fighter. You fighter her.

Yes.

**Uchechi Kalu:** But I, but I, I think, I really do think so because I feel like that hunger and my own self of like really wanting to go after it helped me then be creative in ways that I wouldn't have been. And then ask you

questions that, that could have only emerged because I was very open to this experience and I wasn't like, what's Elaine gonna tell me to do?

But rather that, you know.

**Elaine Lou Cartas:** Yeah. I appreciate you girls saying that. I think so often people think it's like, okay, you're gonna tell me what to do, but I have to write. Even people when I meet them for the first time, it's like, I will guide you. Yes. You know, give you frameworks, powerful questions to think and reflect on, but it's up to you.

To like do that inner work of like, is this aligned to me or not? As you gather the data from people or even update my message, like for example, I'm La Chei shared earlier that she was a poet for the Paris Olympics. So I remember she shared that one time in one of our coaching calls. I was like, cheche, why is this?

Oh yes. Not on your website or everywhere you need to, right. You need to say that over and over again. And so I invited Cheche to an event. It was a certified minority owned business event.

**Uchechi Kalu:** Yeah.

**Elaine Lou Cartas:** Intro herself that way. She was like, oh yeah. And I'm a poet. I was a poet for the 2024 Paris pics. Do you know how many people drop their jaws?

I know. I mean, they're like, I was like, cheche, that's why you gotta service's. I know.

**Uchechi Kalu:** I didn't. That's the shit like that where you're like, I genuinely, and it's, it's not, I, it's something that I'm very proud about. But I was still at a point where I wasn't really putting two and two together, that that would even be valuable.

You know, it's

**Elaine Lou Cartas:** testing, like we said in the beginning,

**Uchechi Kalu:** it's, you know, and having someone there who can reflect back to you. And so I think the second kind of person that is actually very great fit is someone who is driven, but unsure about which idea they should best pursue from like a more intuitive perspective, but then also like a logical perspective.

Yeah. And I think that you have a lot of, exercises and resources that people can do to look at like, okay, I am at the, I feel like I might get fired. I feel like I need to change my life. I feel like I wanna start a business and I have all these different things that are here, but I'm in this like analysis paralysis mode and I'm not quite sure which one I should attack, but I feel very.

Driven to figure out that thing. I think you're very skilled at helping folks like go from like a jumble of ideas to something more specific and feel that they've truly tested it out, they're going into it. So it's not just this like leap of faith or just vibes or, 'cause my mama says she loved me. Not stuff like that, but like, oh, I've interviewed people, I've tested out on myself, I've gone in these different spaces.

I've pitched whatever. And now I know that not only do I like doing this or love doing it from intuitive space, but that whatever my aims are and however I wanna be monetarily rewarded in the marketplace, but there will be alignment there. So I think that's the second kind of person that could be a very good fit for you.

**Elaine Lou Cartas:** Yeah. I wanna go back to like we were talking about testing and jumbled even in my business, eight months in and I posted it the same, I posted it just today of I just hosted my first self-defense workshop and I've, yeah. Very cool. I've had a passion for martial arts like for 21 years and I didn't think I could add this to my business.

I mean, it makes sense. I do business and executive coaching for women of color and allies. Yeah. So why not add this education on safety? Yes. And real world scenarios. And what I mean, real world scenarios. Like what happens if someone bear hugs you? Yeah. Or if someone robs your home. Like I was just like, wait.

And it's fun and exciting. But we've talked about a lot of the process of how to start deal with pivots. We talked about me. Just a little teaser for all of you for like No, I don't wanna chat. She took go. She coming back for a second episode. Don't worry. Yes. because I really do love U Chachi's framework and talking about money and the way she does.

So I would love for you to tease our audience a little bit about the work you do, how you could work. How you could help people, and we'll go more in depth in the next episode.

**Uchechi Kalu:** Yeah. so I think what really makes my practice different is that I, I've developed a, a three part framework that I've found is it helps around like three main levers that we tend to experience around money.

One, emotional dysregulation and kind of dealing with trauma or dealing with family histories. Two, just, being a bit confused about how to manage all the numbers. All the moving numbers are quite complicated in our lives. And then three, the need for ongoing support in order to actually implement it.

So this wheel, I just call it like the, the AAA method for money and investing, and that first phase is called awareness. The second phase is called analysis, and the third phase is called accountability. Ultimately, I found in my work as a financial planner that these three things when they work in tandem, are what help catapult not just like wealth, because this wealth is, you know, it can be fleeting.

The markets fill up, the markets are gonna, are gonna go to town, life is gonna change. But wealth really is this ongoing process of deepening your values, I think, and using your money to live more and more and more aligned with your values. And I find that it takes a three part process. So that's what we'll talk more about.

**Elaine Lou Cartas:** All right. So you're gonna have to follow and subscribe this podcast for you to be alerted when episode's gonna drop. Uchi, thank you so much. I'm so proud of you.

**Uchechi Kalu:** Thank you, and I'm very, very grateful for you.

**Elaine Lou Cartas:** And I'm not sad because, you know, I'm gonna keep forwarding you emails to see you about events. I know.

Like, whatever.

**Uchechi Kalu:** Now we're, now we're besties is fine.

**Elaine Lou Cartas:** I,

I joke around like my goal with clients like sure the results are amazing, but the goal is like, I want a ring of friendship. Right. That's, I want, I wanna click rings.

**Uchechi Kalu:** I'm just getting ting to next level, which is a full on bleo.

**Elaine Lou Cartas:** I appreciate it. Love you Chey.

**Uchechi Kalu:** Love you

too.