

Kel Galavan

Mrs Smart Money



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When Kel Galavan stepped back from her 16-year career in pharmaceuticals to spend more time with her children, she could never have imagined the path it would take her on.

As a microbiologist with an MSc in Pharmaceutical Regulatory Affairs, Kel's career meant long days and gruelling commutes. She felt her children's childhood was passing her by.

Cutting the household income in half would be a big move. So Kel decided to make the money that was coming in work as hard as possible.

She embarked on a No Spend Year in 2019, giving up alcohol and takeaways, new clothes, makeup, and dying her hair, among other things. The family cut spending by €27,500.

Kel's Instagram account gained a massive following, and she teamed up with Orpen Press to write a book. *Mindful Money: More Money, More Freedom, More Happiness* launched in January 2021. The first print run sold out in under three weeks.

During this time, Kel was getting lots of enquiries asking for advice and her career as a Money Mentor began.

Set up just outside Kildare town in February 2020, Mrs Smart Money is a mindful money mentoring business, which helps people take control of their money and use it to build a life that works for them and not the other way around.

But Kel didn't see herself as a businesswoman until she joined ACORNS. The encouragement and support gave her confidence and opened doors to resources and practical advice she didn't know about.

She has since pursued a QFA qualification and has exciting plans to expand the business and create employment.

Providing early stage female entrepreneurs, living in rural Ireland, with the knowledge, support and networking opportunities to meet and even exceed their current aspirations.



An Roinn Talmhaíochta,
Bia agus Mara
Department of Agriculture,
Food and the Marine