

## **Mrs Smart Money's mindful career pivot**

**We talk to women who are forging innovative businesses in rural Ireland. Today, we talk to Kel Galavan of [Mrs Smart Money](#) whose year out from her gruelling career as a microbiologist led her to start her own business.**

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.

### **Money mentor**

Galavan'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, Galavan 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.

ACORNS is a Government-supported programme designed to support [early-stage female entrepreneurs living in rural Ireland](#) through a peer learning approach. Women in rural Ireland with new businesses or at least with well-developed ideas are being invited to join [ACORNS 7](#). The ACORNS programme is designed to support early-stage female entrepreneurs living in rural Ireland through a peer learning approach. Thanks to the support of the Department of Agriculture, Food and the Marine, and the voluntary contribution of time by Lead Entrepreneurs, there is no charge for those selected to participate.

"I will forever be grateful for the opportunity to be part of this fantastic programme. The ACORNS structure has provided clarity around every aspect of my business. I met so many inspiring, intelligent women on this journey who have been pillars of support and encouragement," says Kel.

"Having them to lean on through the process has been fantastic, and I know that we will be there for each other in the future. If you get the opportunity to be part of ACORNS, take it in both hands and run!"

Since ACORNS, Galavan has pursued a QFA qualification and has exciting plans to expand the business and create employment.

***The call is now open for applicants for ACORNS 7 and 50 female entrepreneurs from across the country will be selected to participate. Anyone interested in receiving an application form ahead of the September 10, 2021 deadline for ACORNS 7 should [register their interest here](#)***

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