



AGAK ENTREPRENEURSHIP ACADEMY

 PLOT 12 GABULA RD JINJA
P. O. BOX 912 JINJA (U)
 +256 772 306 888, +256 784 376 888
 agakenterprenuershipacademy@gmail.com
 www.thestartuptribe.org/pages/agak

AGAK ENTREPRENEURSHIP ACADEMY –Financial Literacy Strategic Plan 2026–2036

Advancing The Improving Financial Awareness & Financial Literacy Movement in Uganda, Africa & Globally

Prepared by AGAK Entrepreneurship Academy

Led by Okello Ejedio, Founder & Chairman, Lead TFAF Ambassador – Uganda, and
TFAF Advisory Board Member

In strategic collaboration with **The Financial Awareness Foundation (TFAF)**

And aligned with **Center for Financial Literacy Education – Africa (CFLE-Africa)**

Overview

AGAK Entrepreneurship Academy is advancing a transformative **Financial Literacy Strategic Plan 2026–2036** designed to significantly improve financial awareness, financial literacy, entrepreneurship readiness, financial inclusion, and economic empowerment across Uganda.

Led by **Okello Ejedio, Founder & Chairman of AGAK Entrepreneurship Academy, Lead TFAF Ambassador – Uganda, and TFAF Advisory Board Member**, this Uganda-based initiative is being developed in strategic collaboration with **The Financial Awareness Foundation (TFAF)** and aligned with **Center for Financial Literacy Education – Africa (CFLE-Africa)** as part of **The Improving Financial Awareness & Financial Literacy Movement**.

The plan seeks to reach approximately **35 million Ugandans — about 70% of the population — by 2036**, with priority focus on youth, women, students, entrepreneurs, SMEs, informal-sector operators, SACCO members, VSLAs, rural communities, schools, universities, TVET institutions, workplaces, and government / community institutions.

The plan includes specific targets to empower approximately **12 million youth, 13 million women**, and communities across all districts and sub-counties, supported by the training of **50,000 community facilitators / financial ambassadors** to help deliver financial literacy education at scale.

Strategic Collaboration

AGAK Entrepreneurship Academy serves as a Uganda-based strategic implementation partner helping advance **The Improving Financial Awareness & Financial Literacy Movement** in Uganda, across Africa, and globally.

Through this collaboration:

AGAK Entrepreneurship Academy provides Uganda-based leadership, stakeholder mobilization, local implementation, entrepreneurship training, community outreach, youth and women's empowerment programs, and national coordination support.

The Financial Awareness Foundation provides the global Movement framework, strategic guidance, educational content foundation, and practical personal money management tools through its **Your Financial PARTNER™** framework and related educational initiatives.

Center for Financial Literacy Education – Africa provides Africa-based alignment, regional financial literacy experience, collaboration support, and knowledge-sharing across African contexts.

Together, AGAK, TFAF, and CFLE-Africa seek to help build a sustainable Uganda financial literacy ecosystem that connects schools, universities, TVET institutions, government ministries, regulators, financial institutions, community organizations, media partners, youth groups, women's groups, SACCOs, VSLAs, workplaces, and development partners.

This collaboration is intended to support Uganda-led implementation. AGAK remains the Uganda anchor and implementation leader, while TFAF and CFLE-Africa contribute global and regional frameworks, tools, educational content, and strategic support.

The Need

Uganda, like many countries, faces major financial literacy and economic empowerment challenges. Many individuals and families lack access to practical education in personal money management, budgeting, saving, responsible borrowing, investment basics, financial planning, fraud prevention, digital financial safety, entrepreneurship finance, and long-term wealth-building.

Many students graduate from primary school, secondary school, TVET institutions, colleges, or universities without structured preparation for the real-life financial decisions they will face as workers, entrepreneurs, parents, community members, and citizens.



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This gap affects savings behavior, household stability, debt management, business sustainability, responsible use of financial services, and the ability to build and transfer wealth across generations.

AGAK's Strategic Plan responds to this need by creating a practical, scalable, community-based, and technology-enabled financial literacy model that can reach learners, families, entrepreneurs, and communities throughout Uganda.

Mission

AGAK's mission is to empower individuals, families, students, entrepreneurs, women, youth, SMEs, SACCO members, VSLAs, rural communities, schools, universities, TVET institutions, workplaces, and communities with practical financial knowledge, entrepreneurship skills, and life tools.

The goal is to help people make informed money decisions, save and invest wisely, manage debt, grow enterprises, reduce financial stress, responsibly use financial services, protect their assets,

Vision

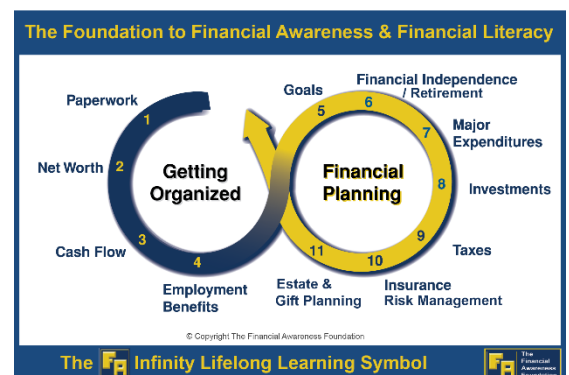
AGAK envisions a financially aware, financially literate, entrepreneurial, and economically empowered Uganda where individuals and families have the knowledge, confidence, and tools needed to make informed financial decisions, build sustainable livelihoods, strengthen household resilience, create jobs, grow enterprises, and build generational wealth.

Curriculum Foundation: Smart Money Principles

A key foundation for this plan is TFAF's **Your Financial PARTNER™** personal financial management framework, which teaches the essential principles of smart money management and helps individuals develop and maintain a written, updateable personal financial plan.

These principles include:

1. Getting organized and managing important personal records
2. Understanding assets, liabilities, and net worth
3. Budgeting and cash-flow management
4. Understanding income, work, employment benefits, and entrepreneurship
5. Setting personal, family, education, career, and financial goals
6. Planning for financial independence and long-term security
7. Planning for major expenditures



8. Understanding basic investment principles
9. Understanding tax responsibilities where applicable
10. Managing insurance, risk, and consumer protection
11. Understanding estate, gift, family, and intergenerational planning basics

For Uganda, these principles can be adapted into age-appropriate, culturally relevant, and locally practical learning materials for primary learners, secondary students, graduating students, TVET learners, university students, entrepreneurs, workers, families, and adult community participants.

Education Pathway

A central part of AGAK's strategy is to strengthen financial literacy across Uganda's education pathway.

The long-term objective is that every graduating learner — whether from secondary school, TVET, college, or university — should have access to a practical **personal money management course** that teaches essential financial decision-making skills and helps each learner prepare a simple personal financial plan.

The education pathway may include:

Primary education — introducing basic money habits, saving, needs versus wants, responsibility, sharing, planning, and ethical decision-making.

Secondary education — building stronger understanding of budgeting, cash flow, banking, mobile money, borrowing, saving, fraud prevention, entrepreneurship, consumer protection, and career readiness.

Graduating secondary students — providing a practical personal money management course before students enter employment, business, TVET, university, or adult family responsibilities.

TVET institutions — connecting personal finance with entrepreneurship, income generation, business sustainability, tools and equipment purchases, savings, insurance, debt management, and customer / business ethics.

Universities and colleges — offering personal financial planning education that helps students prepare for work, entrepreneurship, family life, professional obligations, and long-term wealth-building.

Teacher and facilitator training — preparing educators, lecturers, youth leaders, and community facilitators to deliver practical financial literacy and life-skills education.



Seven Financial Wellness Outcomes

AGAK's Strategic Plan is organized around seven financial wellness outcomes. The initiative seeks to help individuals and families:

1. Make informed daily financial decisions.
2. Plan for long-term financial security.
3. Achieve personal, family, education, business, and community goals.
4. Reduce financial stress and build confidence.
5. Avoid destructive debt and build a debt-free future where possible.
6. Use banks, SACCOs, VSLAs, mobile money, digital finance, and other financial services responsibly.
7. Pass financial knowledge, values, and assets to future generations.

These outcomes connect financial literacy to family resilience, entrepreneurship, national economic participation, and generational wealth-building.

Delivery Model

AGAK's delivery model is practical, scalable, community-based, and technology-enabled.

Core delivery channels may include:

1. Train-the-trainer programs for teachers, lecturers, student leaders, community facilitators, and financial ambassadors.
2. Financial literacy clubs in schools, universities, and TVET institutions.
3. Community programs in markets, SACCOs, VSLAs, churches, mosques, workplaces, and local government structures.
4. Youth and women's financial literacy initiatives.
5. Entrepreneurship and SME financial management training.
6. Mobile learning, SMS, USSD, WhatsApp, and social media.
7. Local-language radio, television, and community media campaigns.
8. Annual participation in April Financial Literacy Month and October Estate & Gift Planning Awareness Month.
9. University-based research, student leadership, and community outreach.

This delivery model allows Uganda to begin with pilot programs, learn from implementation, strengthen partnerships, and then scale regionally and nationally.



Implementation Phases

AGAK's Strategic Plan is designed for phased national rollout between 2026 and 2036.

Phase 1: Foundation and Pilot Stage, 2026–2028

Establish strategic partnerships, adapt curriculum, train initial facilitators, launch pilot programs, engage schools, universities, TVET institutions, SACCOs, VSLAs, youth groups, women's groups, and community organizations, and reach approximately 2 million people.

Phase 2: Expansion Stage, 2029–2032

Scale programs across districts and regions, expand financial ambassador networks, strengthen digital delivery, deepen education-sector integration, grow media campaigns, and reach approximately 15 million people.

Phase 3: National Scale Stage, 2033–2035

Move toward nationwide coverage, strengthen monitoring and evaluation, expand public-private partnerships, increase community-based implementation, and reach approximately 30 million people.

Phase 4: Sustainability and Regional Expansion Stage, 2036 and Beyond

Reach approximately 35 million Ugandans, strengthen institutional ownership, build long-term sustainability, and explore expansion and knowledge-sharing across Africa and globally.

Expected Impact by 2036

By 2036, AGAK's Strategic Plan seeks to help produce measurable improvements in financial awareness, financial literacy, savings behavior, responsible borrowing, household budgeting, entrepreneurship readiness, financial inclusion, and long-term financial planning.

Proposed impact goals include:

1. Approximately 35 million Ugandans reached with financial literacy education and awareness.
 2. Approximately 12 million youth empowered with practical money and entrepreneurship skills.
 3. Approximately 13 million women reached through financial literacy and economic empowerment programs.
 4. 50,000 community facilitators / financial ambassadors trained.
 5. Increased use of household budgets and savings plans.
 6. Improved responsible use of banks, SACCOs, VSLAs, mobile money, and other financial services.
 7. Reduced vulnerability to fraud, scams, predatory lending, and destructive debt.
 8. Stronger entrepreneurship and SME financial management practices.
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9. Increased participation of schools, universities, TVET institutions, workplaces, and communities in financial literacy education.
10. Stronger family financial security and intergenerational knowledge transfer.

These impact goals will be refined through pilot programs, partner consultation, monitoring and evaluation, and available implementation resources.

Resource Mobilization

The Strategic Plan will require coordinated resource mobilization from government partners, development partners, financial-sector institutions, private-sector sponsors, foundations, universities, community organizations, media partners, and philanthropic supporters.

The current estimated resource requirement is approximately **USD 93 million over ten years**, subject to review, refinement, partner input, implementation design, and funding availability.

Potential support may include funding, technical assistance, curriculum development, digital learning tools, media access, facilitator training, monitoring and evaluation, research support, sponsorship, volunteer engagement, and in-kind contributions.

This plan is not intended to depend on a single funder or institution. It is designed as a collaborative national platform that can bring together many partners around a shared goal: significantly improving financial awareness and financial literacy across Uganda.

Strategic Partner Invitation

AGAK Entrepreneurship Academy welcomes collaboration with government ministries, regulators, educational institutions, universities, TVET institutions, development partners, financial institutions, private-sector leaders, media organizations, community networks, and philanthropic partners interested in advancing practical financial literacy and economic empowerment in Uganda.

By partnering with AGAK Entrepreneurship Academy, stakeholders can help create a national financial literacy ecosystem that empowers millions of Ugandans to make informed money decisions, save and invest wisely, manage debt responsibly, grow businesses, use financial services safely, protect their families, and pass financial knowledge, values, and assets to future generations.

Through coordinated action, Uganda has an opportunity to become a regional leader in financial literacy, personal money management education, entrepreneurship readiness, financial inclusion, family financial security, and generational wealth-building.



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