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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.

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.



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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, and pass financial knowledge, values, and assets to future generations.

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.

Ten Practical Financial Wellness & Life Readiness Outcomes

AGAK's Strategic Plan is organized around ten practical financial wellness and life readiness outcomes designed to help individuals, families, learners, entrepreneurs, and communities build a more sustainable and inclusive economy.

Many young people leave school without knowing how to:

1. Prepare for employment, entrepreneurship, and family responsibility
 2. Protect themselves from fraud and financial exploitation
 3. Use banks, SACCOs, VSLAs, and mobile money responsibly
 4. Organize and manage finances; Prepare a personal budget; Manage income and expenses
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5. Build and track personal wealth
6. Save and invest wisely
7. Understand debt and avoid predatory borrowing
8. Plan for major expenditures
9. Deal with risk management and insurance
10. Develop and maintain a simple written personal financial, estate and gift plan

These are not just personal skills.

They are **education, employability, entrepreneurship, family resilience, financial inclusion, poverty reduction, and national economic development tools.**

The Uganda Executive Summary notes that financial planning and literacy are not widely taught at home or in school, leaving many people without practical tools to make informed financial decisions and protect themselves and their families.

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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Appendix: About The FA Movement, AGAK, CFLE, TFAF & Our Work

These materials support thought leaders, policymakers, educators, industry partners, strategic organizations, & community influencers—along with individuals & families. They provide strategic frameworks, research, educational initiatives, leadership tools, & resources that help YOU improve lives, build wealth, create new jobs, strengthen communities, & support sustainable economic development—ultimately helping end hunger & inherited poverty.

Background Information – The FA Movement, CFLE, TFAF & Our Work		Click to View
1.	AGAK Entrepreneurship Academy Profile AGAK Entrepreneurship Academy Financial Literacy Strategic Plan 2026–2036	View View
2.	Center for Financial Literacy Education Africa (CFLE Africa) is a not-for-profit social organization that develops and promotes financial literacy skills in Africans, especially young Africans The Improving Financial Awareness & Financial Literacy Movement – Executive Summary / Overview - CFLE-Africa Annual Report & Business Plans See What is Happening in Ghana - Video	View View View View
3.	TFAF - Introduction Factsheet Introduction to The Financial Awareness Foundation & Our Work - Websites – Brochure Website - Educational – Educational Website - Under Construction TFAF Annual Report & Business Plans	 View View View View View
Strategic Initiatives for Thought Leaders Across Government, Academia & Industry		
4.	The Improving Financial Awareness & Financial Literacy Movement Uganda– Executive Summary / Overview	View
5.	Fun & Easy Ways to Join & Participate in the FA Movement	View
6.	TFAF – Improving Financial Awareness & Financial Literacy Educational Initiatives - A Blueprint for Empowering Universities, Students & Communities Globally	View
7.	The TFAF-Global Education Supply Chain (GESC)™ Draft Concept Note Outline	View
8.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction	View
9.	The Improving Financial Awareness & Literacy Youth Movement - Concept Note - Executive Summary - Video	View View View
10.	The Improving Financial Awareness & Financial Literacy Movement in Africa	View
11.	Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - Fun & Easy Ways to Join & Participate	View
Tools for Individuals, Families & Professionals		
12.	The Financial Awareness & Financial Literacy Assessment– Some Questions to Ponder Check out your financial literacy. Share this with your family and friends	 View
13.	TFAF- Personal Finance Publication Set	View
14.	TFAF-12 Month Financial Fitness Plan	View
15.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs	View
TFAF Research & Creative Thinking		
16.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing?	View
17.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING	View
18.	African Leadership Opportunity	View



The Improving Financial Awareness & Financial Literacy Movement

The Improving Financial Awareness & Financial Literacy Movement, spearheaded by The Financial Awareness Foundation (TFAF), Center for Financial Literacy Education – Africa (CFLE-Africa), AGAK Entrepreneurship Academy, and organizations worldwide committed to significantly improving financial awareness and financial literacy, domestically and globally.

The Improving Financial Awareness & Financial Literacy Movement (FA Movement) began in the United States over a decade ago, initiated by the founders of The Financial Awareness Foundation (TFAF), a USA-based 501(c)(3) nonprofit organization. Its mission: to help individuals and communities worldwide become financially informed, empowered, and independent.



At its core, The FA Movement utilizes a *semi-annual global financial awareness campaign*, built around two strategic anchor events:

- ♦ **April – Financial Literacy Month**
- ♦ **October – Estate & Gift Planning Awareness Month**

These campaigns drive awareness, action, and education by reaching individuals, families, institutions, and professionals across diverse sectors.

Global Expansion

In response to increasing international interest, TFAF began supporting global partners in adapting The FA Movement to local needs:

- ♦ **2018:** Launched in East Africa, modeled after the U.S. initiative, in collaboration with local NGOs.
- ♦ **2020:** Expanded into Western Africa, Brazil, and India.
- ♦ **2023:** Launched the *Youth Edition* to engage and empower young adults (age 35 and under).

Today, The FA Movement is active across **five continents**, spearheaded by TFAF and strategic partners including CFLE-Africa, AGAK – Uganda, NOWGO-Brazil, and others around the world.

The FA Movements – Current Areas & Potential People Touches		
The Worldwide Movement	8 Billion	
The Youth Movement	4 Billion	
By Continent		
Africa	1.4 Billion	
Benin	13 Million	
DRC	100 Million	
Ethiopia	120 Million	
Ghana	30 Million	
Kenya	50 Million	
Lesotho	2 Million	
Malawi	20 Million	
Nigeria	210 Million	
Somalia	15 Million	
South Africa	60 Million	
Tanzania	57 Million	
Uganda	40 Million	
Zambia	20 Million	
Zimbabwe	14 Million	
Americas - North		
USA	330 Million	
Americas - South		
Brazil	209 Million	
Asia		
India	1.4 Billion	
Europe	750 Million	
		



Core Beliefs & Expanded Mission

We strongly believe that financial awareness & financial literacy are fundamental life skills – not commonly taught at home or at school – required to live a successful life in today's world. As we work more internationally, we are learning that other key life skills are also not being taught, such as

1. Core Financial Competencies

- ♥ **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- ♥ **Understanding Capitalism** – Recognize that it's about creating value, not just making profit.
- ♥ **Career Empowerment** - Ace the Interview, craft a winning resume, close the deal, & seize the opportunity.

2. Interpersonal & Social Skills

- ♥ **Collaboration** – Work effectively with others to achieve shared goals.
- ♥ **Building Social Capital** – Create & sustain meaningful connections with others.
- ♥ **Leadership** – Demonstrate responsibility & inspire others through example.
- ♥ **Proactive Listening & Effective Communication** – Listen with empathy, communicate clearly, & build mutual understanding.

3. Thinking Skills

- ♥ **Problem-Solving** - Analyze challenges, develop solutions guided by ethical principles, long-term impact, & shared benefits.
- ♥ **Creativity** – Think innovatively & explore solutions outside the box.
- ♥ **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.

4. Character & Execution

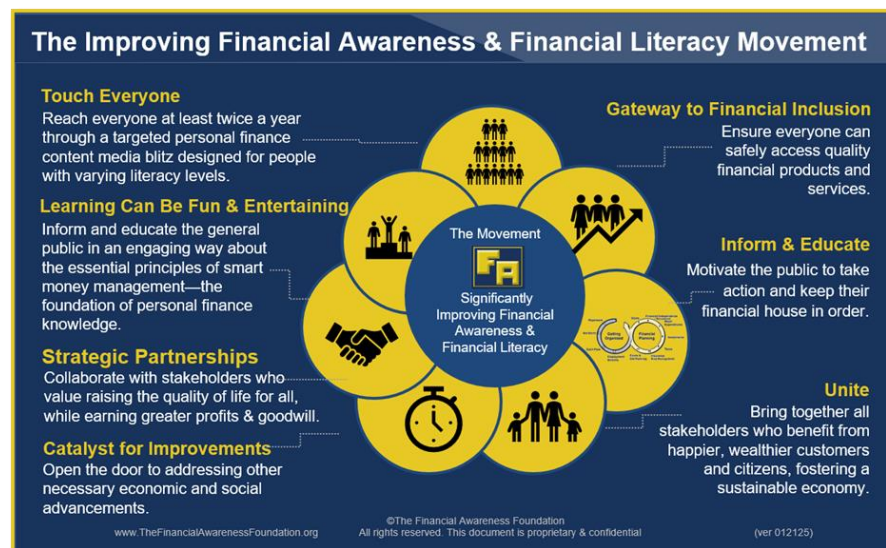
- ♥ **Ethics & Principles** – Strive to do the right thing, do no harm, & live by clear principles that guide decisions, priorities, & actions
- ♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.

Without these life and money skills, it's no surprise we face widespread social, political, and economic challenges — including poverty, inequality, and instability. These are not just individual problems. They are systemic — and solvable.

Catalyst for Change

The FA Movement functions as a global communications and activation platform for:

- ♦ Advancing **human equality and economic sustainability** — especially for **women and youth**, who represent more than 75% of the world's population but are often underserved.
- ♦ Empowering individuals and families with knowledge and tools to **improve their lives**.
- ♦ Contributing to the **resilience of local, national, and global economies** by creating higher-paying, meaningful, and environmentally responsible jobs.
- ♦ Supporting **ethical growth** in the financial services industry by educating consumers and promoting best practices.
- ♦ Playing a central role in the effort to **end hunger and eliminate inherited poverty**.



And this is only the beginning.

Join Us — The Time Is Now

The FA Movement is growing — and we invite you to be part of it.

We are actively seeking:

- ♦ New **states, countries, and university partners**
- ♦ **Social change organizations**
- ♦ **Philanthropic leaders**
- ♦ **Impact venture capitalists**

Together, we can help solve the global crisis of financial illiteracy and empower millions to build stronger lives, families, and future worldwide.

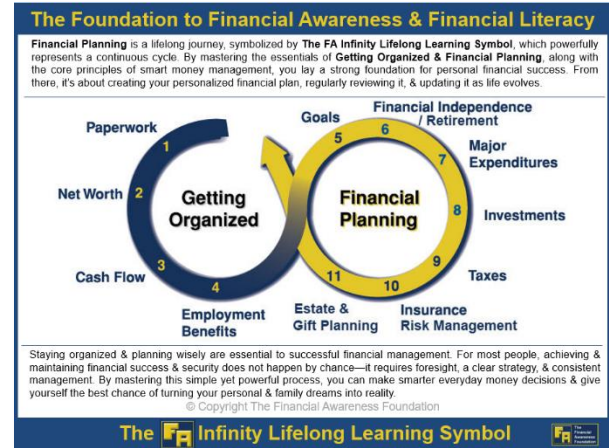
For those interested in learning more about ways to engage and participate in The FA Movement:

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf>

If you are new to The FA Movement and find our objectives and plans aligned with your mission and interests, we would welcome the opportunity to explore potential collaboration.

Together, these efforts reflect a shared commitment to advancing **The Improving Financial Awareness & Financial Literacy Movement** — strengthening collaboration, expanding impact, and guiding our collective priorities for the year ahead. The following pages invite your input to help shape our next phase of coordinated action

With warm regards,



Valentino

Valentino Sabuco, Executive Director

The Financial Awareness Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly

“Improving financial awareness & financial literacy...”

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Co-Founder of The Improving Financial Awareness & Financial Literacy Movement

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AGAK Entrepreneurship Academy

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AGAK's mission is to empower individuals, families, students, entrepreneurs, women, youth, SMEs, SACCO members, VSLAs, rural communities, schools, universities, and workplaces with practical financial knowledge, entrepreneurship skills, and life tools. Its work helps people make informed money decisions, save and invest wisely, manage debt, grow enterprises, reduce financial stress, responsibly use financial services, and pass financial knowledge, values, and assets to future generations.

Under Okello's leadership, AGAK is advancing a Financial Literacy Strategic Plan 2026–2036 designed to reach approximately 35 million Ugandans — about 70% of the population — by 2036, including 12 million youth, 13 million women, and communities across all districts and sub-counties. The plan includes training 50,000 community facilitators / financial ambassadors to support broad national delivery.

AGAK's delivery model is practical, scalable, and community-based. It includes train-the-trainer programs, youth and women's financial literacy initiatives, school and university integration, campus clubs, community programs in markets and workplaces, outreach through SACCOs and VSLAs, local-language media campaigns, and digital tools including SMS, USSD, WhatsApp, and mobile learning.

AGAK is also mobilizing strategic partnerships with government ministries, financial-sector regulators, educational institutions, development partners, private-sector organizations, and community networks. These partnerships are intended to support policy alignment, curriculum adaptation, financial ambassador networks, digital financial literacy, fraud prevention, pilot programs, monitoring and evaluation, funding support, and a structured national rollout.

Through this work, Okello Ejedio and AGAK Entrepreneurship Academy can serve as a Uganda leadership bridge between TFAF, CFLE-Africa, educational institutions, government partners, the financial sector, and local communities — helping build a sustainable national financial literacy ecosystem that supports financial inclusion, entrepreneurship, family financial security, and generational wealth.

You can learn more about AGAK Entrepreneurship Academy, Okello Ejedio, and The Improving Financial Awareness & Financial Literacy Movement in Uganda, Africa, and Worldwide.



Additional Information	Click to View
AGAK Entrepreneurship Academy Profile	View
AGAK Entrepreneurship Academy Financial Literacy Strategic Plan 2026–2036	View
Uganda Strategic Partner Brief	View
The Improving Financial Awareness & Literacy Movement – Uganda Executive Summary/Overview	View
The Improving Financial Awareness & Financial Literacy Movement in Africa	View
TFAF – Improving Financial Awareness & Financial Literacy Educational Initiatives	View
Join The Improving Financial Awareness & Financial Literacy Movement	View

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<https://www.thestartuptribe.org/pages/agak>



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Centre for Financial Literacy Education Africa



CFLE–AFRICA is a Ghana-based not-for-profit social organization that develops and promotes financial literacy skills in Africa, especially young Africans, and female groups.

CFLE-Africa's mission is to empower and educate all Africans to make informed financial decisions. Through comprehensive financial planning and coaching, **CFLE-Africa** helps all Africans make informed money decisions, plan for the future, and live a debt-free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana, and in Africa.**

CFLE-Africa creates massive financial awareness and prepare individuals to be financially informed citizens and leaders. That means knowing what they want to do with their life, and their financial resources through a comprehensive financial, estate and gift plan. Further, **CFLE-Africa** helps families pass on values, knowledge and assets to future generations, and charitable causes, to help make this a better world for all. **CFLE-Africa** advocates for financial literacy through events and campaigns. They host quarterly **SikaSukuu** for market place women and small-scale business owners in remote and rural communities in Ghana, and other African countries.

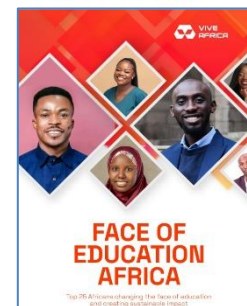
To help address the lack of financial awareness along with the financial illiteracy epidemic **CFLE-Africa** led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate, and Educator, Author, and Public Speaker) is taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. **CFLE-Africa** is then uniting them with other associations, organizations, NGOs, nonprofits, educational institutions, municipalities, employers, the news media, and concerned individuals to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement in Ghana** with its semi-annual concentrated personal finance content media blitz.

CFLE-Africa gives volunteers a chance to share what they have learned with the community as part of **The FA Movement** which is championed by **The Financial Awareness Foundation (TFAF)** a partnered organization. This is open to student clubs, academic institutions, other volunteered organization, financial service professionals, and their associations and members, employers, and municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness and financial literacy for scholarships, awards, and recognition.

You can learn more about [CFLE-Africa](#). [Annual Report & Business Plans](#)

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And **The Improving Financial Awareness & Financial Literacy Movement** - in Ghana, in Africa, and Worldwide



Additional Information	Click to View
The Improving Financial Awareness & Financial Literacy Movement – Ghana Executive Summary / Overview	View
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The Improving Financial Awareness & Financial Literacy Movement in Africa	View
Join The FA Movement – Fun Things for YOU & Friends to Do	View
The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction)	View



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The Financial Awareness Foundation (TFAF)

TFAF is a 501(c)(3) USA-based nonprofit organization. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. They believe that teaching financial awareness, financial literacy and the essential principles of smart money management are so very important. This provides people the tools of empowerment for making lifelong informed money decisions, giving them the best probability of living a quality life without outliving their wealth; and for passing on personal values, knowledge & assets to future generations to make their lives & this world a better place.

TFAF has two main focal points and they revolve around:

- Taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. Unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and the news media to actively focus their vast community resources on **The Improving Financial Awareness & Financial Literacy Movement** around a growing concentrated personal finance content media blitz every six months through the strategic campaign venues celebrating
 - April as **Financial Literacy Month** and six months later
 - October as **Estate & Gift Planning Awareness Month**

The plan is to touch the majority of the general public, high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with educational and motivating reminders to get and keep their financial house in order with current financial, estate, and gift plans.

To help address the global lack of financial awareness and the financial illiteracy epidemic **The FA Movement** began in the USA over a decade ago; global financial literacy initiatives are increasing; we are contacted regularly for assistance, content, and ideas from around the world. In 2018 we began **The Improving Financial Awareness & Financial Literacy Movement** in several East African Countries. This will touch ~ 150 million people; modeled after our work in the US. In 2020 The FA Movement expanded into Ghana – West Africa, South America, and India. We now have **The FA Movement** developing within 5 continents, over a dozen plus countries. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in Universities each country domestically and internationally. They are planning on taking leadership roles within their country's and community's improving financial awareness and financial literacy activities.

We strongly believe that financial awareness & financial literacy are fundamental life skills – not commonly taught at home or at school – required to live a successful life in today's world.

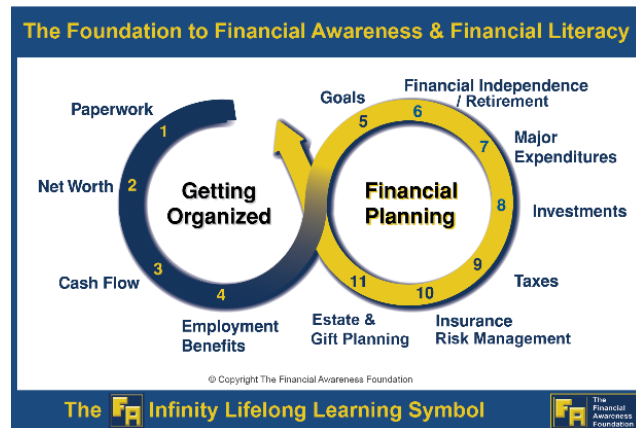
As we work more internationally, we are learning that other key life skills are also not being taught, such as the ones outlined earlier. This needs to change.

Without these life and money skills, it's no surprise we face widespread social, political, and economic challenges — including poverty, inequality, and instability. These are not just individual problems. They are systemic — and solvable.



- ♥ Developing's and delivering's exceptional educational content and programs for We The People - the general public – rich to poor; and for financial service, nonprofit, and charitable gift planning professionals, and educational institutions that support the public's financial and estate and gift planning and charitable planning needs, helping to end inherited poverty for all.
- ♥ Serving as a catalyst for many needed improvements, gender equality, & sustainability.

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We believe having better personal finance knowledge changes your world and the world around you... FOREVER!

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