

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.

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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 worldwide

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 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 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	



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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

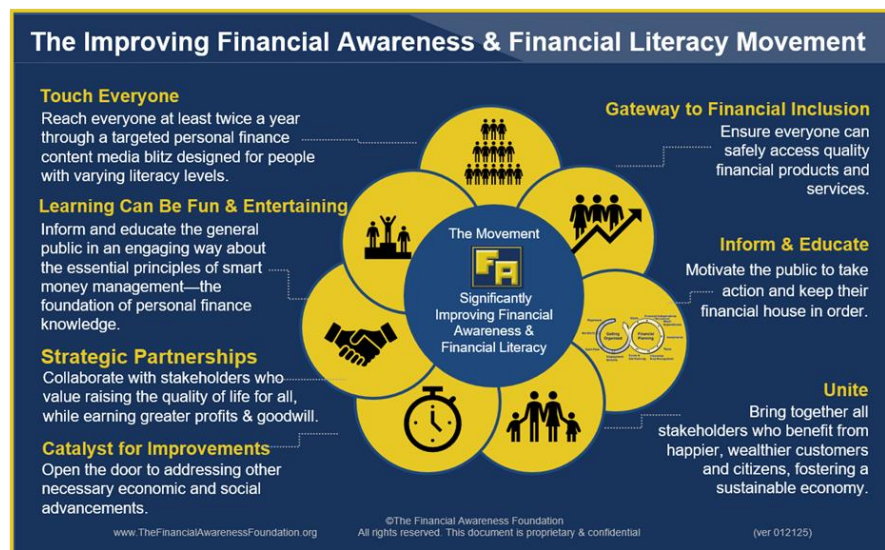
♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.

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 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.

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Join Us — The Time Is Now

The 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.

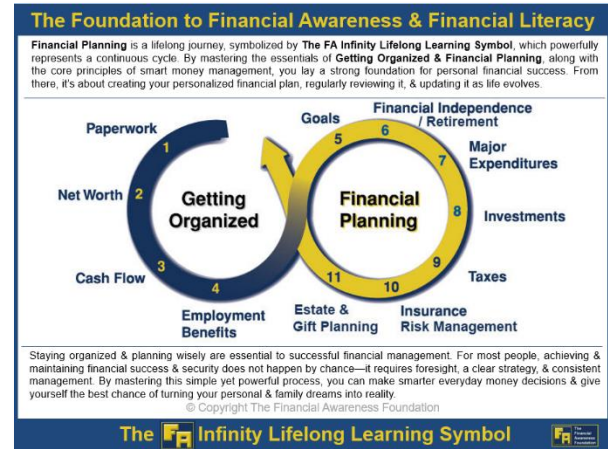
For those interested in learning more about ways to engage and participate in **The Improving Financial Awareness & Financial Literacy Movement**:

<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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AGAK Entrepreneurship Academy

AGAK Entrepreneurship Academy, led by Okello Ejedio, Lead TFAF Ambassador – Uganda and TFAF Advisory Board Member, serves as a Uganda-based strategic implementation partner helping advance The Improving Financial Awareness & Financial Literacy Movement in Uganda, across Africa, and globally, in strategic collaboration with The Financial Awareness Foundation and aligned with Center for Financial Literacy Education – Africa.

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	
AGAK Uganda Stakeholder Engagement & Partnership Mobilization Report	
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Join The Improving Financial Awareness & Financial Literacy Movement	View

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

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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.

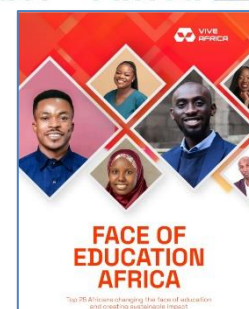
To help address the lack of financial awareness along with the financial illiteracy epidemic **CFLE-Africa** led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate, and Educator, Author, and Public Speaker) is taking an active leadership 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 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 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

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 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 Movement expanded into Ghana – West Africa, South America, and India. We now have **The 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.

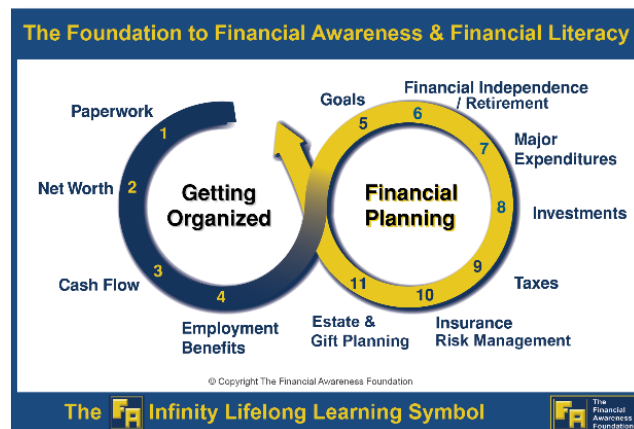
As we work more internationally, we are learning that other key life skills are also not being taught, such as the ones outlined earlier. This needs to change.

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, ending inherited poverty for all.
- ♥ Serving as a catalyst for many needed improvements, gender equality, & sustainability.

Organizations & individuals are never required to financially support TFAF. Nor do they have to pay any marketing or membership fee, or licensing fees to participate in The Improving Financial Awareness & Financial Literacy Movement, campaigns, & programs. TFAF also develops and distributes high-quality education materials at 'NO Cost' for use for nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.



DONATE NOW

Become a  Supporter Today

To learn more about The Movement & Gifts of Personal Financial Knowledge check out these links

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About Valentino Sabuco Executive Director, The Financial Awareness Foundation	View



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

Join us by sharing your time, talent, and resources to advance The Improving Financial Awareness & Financial Literacy Movement worldwide. Together, we can improve lives and the future.

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