

Will Improving Financial Awareness & Financial Literacy Increase Your Personal Bottom-Line? And the Bottom-Line of Your Company and Country?

- ♥ On a Personal Level - increase household incomes, build wealth, more job opportunities, while ending hunger & inherited poverty?
- ♥ On a Business Level – increase sales/profits, worker productivity, business opportunities?
- ♥ On a Countrywide Level - ecologically increase economic development & sustainability, while reducing violence?

Worldwide Sampling

	Indicators – ⁽¹⁾	DR Congo 0723	Ethiopia 1223	Ghana 0125	Kenya 0723	Nigeria 0624	South Africa 0723	Uganda 1024	Bahrain 0225	Brazil 0624	China 0125	Finland 1223	India 0723	Israel 02/24	Poland 0125	Russia 0125	USA 0125
1.	Population	96 million	123 million	34 million	53 million	218 million	59 million	48+ million	1.4+ million	215 million	1.4 billion	5.6 million	1.4 billion	9.5+ million	37 million	144 million	334 million
2.	GDP Billions USD	48	127	76	110	441	419	47	36.7	1,609	17,795	261	3,176	407	809	1,524	27,720
3.	GDP Per Capita USD	557	1,028	2,238	2,082	2,066	7,055	1014	29,084	7,507	12,614	50,537	2,257	54,660	22,113	13,817	81,695
4.	Income Earned–Top 10%	32%	29%	32%	32%	27%	51%	34%		41%	28%	23%	31%	28%	23%	27%	30%
5.	Inflation	17% ⁽⁵⁾	29%+	23%	8%	34%	5%	3%	.3%	4%	.2%	7%	5%	3%	4%	9%	3%
6.	Unemployment	5%	4%	3%	6%	4%	29%	2.8%	1%	9%	5%	7%	8%	3.5%	3%	3%	4%
7.	Agriculture Workers	55%	64%	40%	33%	38%	21%	66%	1%	9%	23%	4%	44%	1%	8%	5.7%	1.6%
8.	Urban	46%	23%	59%	28%	54%	68%	27%	90%	88%	65%	86%	35%	93%	60%	75%	83%
9.	Literacy Rate	80%	52%	80%	83%	62%	95%	89%	98%	95%	97%	100%	74%	93%	100%	100%	99% ⁽⁶⁾
10.	Below National Poverty Levels	39%	24%	23%	36%	40%	56%	20%	7.5% ⁽¹⁰⁾	24% ⁽⁸⁾	0%	13%	22%	21% ⁽⁹⁾	12%	11%	11%
11.	1.90 USD a day	70%	27%	25%	29%	31%	20%	42%		6%	.1%	0%	12%	.5%	.1%	.2%	.2%
12.	5.50 USD a day	97%	91%	79%	86%	91%	62%	91%		28%	17%	.1%	84%	3%	.9%	2%	1.0%
13.	Infrastructure																
14.	Internet ⁽⁴⁾	23%	17%	68%	30%	55%	70%	10%	100%	81%	77%	93%	46%	90%	86%	92%	97%
15.	Roads (1-7)	2.1	3	3	4	2.5	4.5	3.7	5.2	3	4.6	5.3	4.5	4.9	4.3	3.5	5.5
16.	Rail	1.9	3	1.9	4	1.8	3	1.6	2.7	2.5	4.5	5.5	4.4	3.7	3.9	4.9	5.2
17.	Port	2.4	2.8	3.1	4.2	2.5	4.5	2.7	5.1	3.2	4.5	6.4	4.5	4.8	4.5	4.7	5.6
18.	Air	2.8	3.3	3.7	5	3.4	5.5	3.6	5.4	4.4	4.6	6.3	4.9	5.4	4.8	5	5.8
19.	Women in Parliament	13%	42%	15%	23%	4%	47%	34%	20%	18%	27%	46%	15%	23%	29%	16%	29%
20.	Happiness (0-10)	3.2	4.2	4.3	4.5	5	5.2	4.4	5.96	6.3	6	7.8	4.4	7.7	6.4	5.8	6.7

Please note, the **yellow highlights** represent the two lowest ranked data elements, and the two **blue highlighted** represent the two highest ranked data elements of those represented.

The Improving Financial Awareness & Financial Literacy Movement Worldwide™

Organizations Dedicated to Significantly *Improving financial awareness & financial literacy™*

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



African Country Sampling

	Indicators – ⁽¹⁾	Benin 0224	Botswana 0723	DRC 0723	Ethiopia 0723	Ghana 0125	Kenya 0723	Lesotho 0723	Malawi 0723	Nigeria 0624	South Africa 0723	Somalia 0723	Tanzania 0723	Uganda 1024	Zimbabwe 0424	China 0125	USA 0125
1.	Population	13 million	2.6 million	96 million	120 million	34 million	53 million	2.3 million	20 million	218 million	59 million	17 million	64 million	48+ million	16 million	1.4 billion	334 million
2.	GDP Billions USD	17.4	18	48	100	76	110	2.5	13	441	419	7.6	68	47	27	17,795	27,720
3.	GDP Per Capita USD	1,303	6,805	557	925	2,238	2,082	1,094	635	2,066	7,055	447	1,099	1014	1,677	12,614	81,695
4.	Income Earned—Top 10%	30%	42%	32%	29%	32%	32%	33%	31%	27%	51%	N/A	33%	34%	35%	28%	30%
5.	Inflation	1.4%	4%	17% ⁽⁵⁾	29%+	23%	8%	8% ⁽⁵⁾	27%	34%	5%	7%	4%	3%	35%	2%	3%
6.	Unemployment	1.7%	21%	5%	4%	3%	6%	18%	6%	4%	29%	20%	3%	2.8%	9%	5%	4%
7.	Agriculture Workers	28%	23%	55%	64%	40%	33%	30%	62%	38%	21%	28%	64%	66%	62%	23%	1.6%
8.	Urban	50%	72%	46%	22%	59%	28%	29%	18%	54%	68%	47%	36%	27%	32%	65%	83%
9.	Literacy Rate	47%	87%	80%	52%	80%	83%	81%	67%	62%	95%	38% ⁽²⁾	82%	89%	90%	97%	99% ⁽⁶⁾
10.	Below National Poverty Levels	39%	16%	64%	24%	23%	36%	50%	51%	40%	56%	54%	26%	20%	38%	0%	11%
11.	1.90 USD a day	20%	15%	70%	27%	25%	29%	32%	70%	31%	20%	70%	45%	42%	40%	1%	2%
12.	5.50 USD a day	84%	64%	97%	91%	79%	86%	81%	97%	91%	62%	90%	92%	91%	85%	17%	1.0%
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14.	Internet ⁽⁴⁾	34%	74%	23%	17%	68%	30%	48%	24%	55%	70%	14% ⁽³⁾	32%	10%	35%	77%	97%
15.	Roads (1-7)	3.2	3.8	2.1	3	3	4	2.7	2.8	2.5	4.5	N/A	4.1	3.7	2.8	4.6	5.5
16.	Rail	1.7	3.6	1.9	3	1.9	4	1	2.1	1.8	3	N/A	3.2	1.6	1.9	4.5	5.2
17.	Port	3.7	3.2	2.4	2.8	3.1	4.2	3	2.2	2.5	4.5	N/A	4.1	2.7	3.1	4.5	5.6
18.	Air	3.9	3.7	2.8	3.3	3.7	5	1.4	3.3	3.4	5.5	N/A	4.1	3.6	3.5	4.6	5.8
19.	Women in Parliament	7.4%	11%	13%	42%	15%	23%	26%	23%	4%	47%	20%	37%	34%	31%	27%	29%
20.	Happiness (0-10)	4.2%	3.4	3.2	4.2	4.3	4.5	3.5	3.5	5	5.2	5.3	3.7	4.4	3.3	6	6.7

Please note, the **yellow highlights** represent the two lowest ranked data elements, and the two **blue highlighted** represent the two highest ranked data elements of those represented.

Footnotes. Please note by directly clicking on any link, URL, or hyperlink you will replace this communication in your browser with the new clicked on address. If you wish to **retain this communication in your browser window simply right click on the link and select 'open in a new window.'**

- (1) Recap of Data compiled on [The Global Exconomy.com](http://TheGlobalExconomy.com) from the World Bank, the International Monetary Fund, the United Nations, & the World Economic Forum. Dates of data may vary significantly due to factors. Analysis & conclusions from this data should be of a general nature, not a micro one. The date noted is the date last captured from the noted source not the date of the actual underlying data report.
- (2) [Development Aid](#)
- (3) [Datareportal](#)
- (4) [IFC – International Finance Corp](#) - Africa has the lowest number of Internet connections—only 22 percent of the continent has access. It also has the largest potential for progress. The African Union, with support from the World Bank Group, has set the goal of connecting every individual, business, and government on the continent by 2030
- (5) [Focus Economics](#)
- (6) [Encyclopedia of Nations](#) - Literacy - The World Factbook - CIA
- (7) [U.S. Poverty Statistics](#)
- (8) [Macrotrends](#)
- (9) [National Insurance Institute \(NII\)](#)
- (10) [United Nations - ESCWA](#)

Background & Observations

This **TFAF - Economic Research Brief Global Economic Profile - How Is Your Country Doing?** was originally created for a panel presentation with representatives from the University of Nairobi in Kenya, the University of Ghana, and The Financial Awareness Foundation (TFAF). The intention was to introduce to the Kenya community **The Improving Financial Awareness & Financial Literacy Movement** in Kenya, in Africa, and Worldwide, and celebrate **April as Financial Literacy Month**.

The original countries noted, were a selection of countries that have launched [The Improving Financial Awareness & Financial Literacy Movement](#) in Africa, or are in discussions to do so.

We also added to the **TFAF Economic Brief** Finland - which is rated as “**The Happiest Country**” by its citizens along with China. China and the USA represent the world’s two strongest economies.

The economic data used in the **TFAF Economic Brief** was primarily captured from hundreds of data points assembled at Global Exconomy.com, primarily from the World Bank, the International Monetary Fund, the United Nations, & the World Economic Forum, and other noted data sources. Dates of data may vary significantly due to factors. We believe that analysis and conclusions from this data should be of a general nature, not a micro one. <https://www.theglobaleconomy.com/economies/>

Due to our observation and others interested in this **TFAF Economic Brief** a second table was created adding other countries worldwide where **The Movement** is advancing along with others. Plans are to expand the tables as **The Movement** expands. **If your country is not included and you would like to see it added please contact us.**

In doing the initial research and in crafting various countries Executive Summaries / Overviews we observed the following,

Observations:

1. In many African countries and India, the data notes unemployment at a very low single-digit number, along with a very larger percentage of that country’s workers are in agriculture. Some have well over 50% of their workforce in agriculture, but have VERY high hunger and poverty rate. While in many developed countries worldwide the agriculture workforce is under 10%, and they produce enough food to feed everyone with additional food for exports. Further, we observed that many of these African countries have 50% to 90% of their population starving and living in extreme poverty.

Something is not right here.

- a) How can there be so low a percentage of unemployment with so many people hungry and living in poverty?
 - b) How can so many people work in agriculture and not produce enough food to feed the people?
2. We also noted that
 - a) Literacy rates were lower in most African countries and India compared to other parts of the world.



- b) Infrastructures within African countries and India are well below other countries around the world.
- c) **Without proper current quality education** that includes key life skills such as financial awareness and financial literacy, problem-solving – making things better, collaboration – working together and project management, being creative – thinking outside the box, neutral mind – open to seeing the big picture both positive & negative proper, proactive listening and effective communication – getting and delivering the message, ethics – doing the right thing, do no harm, and infrastructure – fast reliable internet, power; quality roads, rail, ports, and air transportation; **how can a country's / continent's economy support its people, become sustainable, grow, and prosper?**
3. **Further noted that gender equality in parliament/government is way out of balance**, not only in African countries but, globally. This is true even though females represent over half the population. In many parts of the world the female is considered a lesser human and is not provided with quality education, yet it is noted that females control or at least influence 70-80% of consumer spending. How can this be? And why?
 4. **We also noted that over 50% of the world's population is youthful**, under the age of 35, half of which is female. Yet they are also a very underrecognized group that is a major part of the population. Why is this?
 5. **Noted, if females represent over 50% of our population, and youth (under age 35, half are females) represent over 50% of our population, females and youth combined then equal over 75% of the world's population.**
 6. If the female and youth population over the voting age - of many countries it is age 18 - worldwide were to collaborate and seek more input in political, economic, educational, and social matters would not they have the majority vote?
 - a) **How can gender equal advocates and youth advocates combine resources** to demand required political, economic, educational, and social representation and changes?
 7. China 50 years ago was a very poor agriculture poverty-stricken country similar to India and Africa today. China's adoption of economic, educational, and infrastructure reforms in the 1970's led to a surge in China's economic growth and helped establish China as a major global economic power.
 8. China today has a population of ~ 1.4 billion as does the continent of Africa, and India.
 9. **What if** all of the other 54 unique individual countries of Africa, and the people of India were to share a common vision of peace and a prosperous, economically strong continent, **crafted and implemented a Master Economic, Educational, and Infrastructure Plan** to do so!!!
 - a) We would wager that if this were to happen in Africa, and India, much-needed reforms would take place in ½ the time it took China!!!
 10. **This can also apply to other** under and undeveloped counties of North & South America and Asia.
 11. **Further it appears that globally our education system needs numerous reforms.** Questions:
 - a. **Do we really need to formally educate our youth to age 21-25 incurring debt**, before they can become productive citizens and live happy, successful, and impactful lives?



- b. **What required life skills are missing from most basic educational curricula?** Such as
- Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
 - Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
 - Collaboration** – Work effectively with others to achieve shared goals.
 - Creativity** – Think innovatively & explore solutions outside the box.
 - Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
 - Ethics** – Do the right thing & strive to avoid harm in all your actions.
 - Building Social Capital** – Create & maintain meaningful connections with others.
 - Understanding Capitalism** – Recognize that being capitalistic involves creating value, not just making money for yourself.
 - Leadership** – Demonstrate responsibility & guide others effectively.
 - Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.
 - Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
 - Acing the Job Interview / Crafting a Winning Resume** – Stand out, show value, & land the job.
- c. **What if we educate and equip our youth by age 16** so that they can participate in meaningful employment that includes on-the-job training?
- d. **What if we better utilize mentorships, internships, and apprenticeships** to advance their education while they earn a living?
- e. What if, for those that choose to go into postsecondary (tertiary) education, **half their time was spent in the classroom and the other half in the field applying/advancing that knowledge?** Could this also be applied to upper grades within secondary school students?
- f. What if every college/university in underdeveloped countries (and others) working with industry experts were to **ecologically design, build, and manage a power plant and technology grid** to support their campus and adjacent community?
- g. What if every college/university in underdeveloped countries (and others) working with industry experts were to **ecologically design and construct 'planned community' housing** (Very much needed) for faculty and staff?
- h. Would not this **help undeveloped and underdeveloped countries to rapidly and cost-effectively build out needed infrastructure** so that their economies and citizen can all prosper? And we can end world hunger and inherited poverty?
12. The world population is over 8 billion, and over 6 billion people are poor and hungry. **What if the world thought leaders were to unite to end world hunger, inherited poverty, and to raise the income levels and quality of life for all?** Wouldn't everyone benefit? Even the rich (and the corrupt) will benefit!!



If you have additional thoughts to add, or would like to discuss this further we would welcome the opportunity to speak with you.

Additional Background Materials on Africa: - Do these apply to your underdeveloped country?

1. Forward Thinking on avoiding another false dawn for Africa and finally seizing the continent's potential with Carlos Lopes
<https://www.mckinsey.com/mgi/forward-thinking/forward-thinking-on-avoiding-another-false-dawn-for-africa-and-finally-seizing-the-continents-potential-with-carlos-lopes?stcr=DC4A9E9414C548C0AE76B429B4554730&cid=other-eml-dre-mip-mck&hlid=68f0107d8a2b497dafdca68b945befb3&hctky=12304622&hdpid=6a69fc57-0d17-414a-ab02-7a2eab7b4141>

From growing up in a small village in turbulent postcolonial Guinea-Bissau to a career at the United Nations, a leading African development economist talks about his belief in pan-Africanism and multilateralism.

Carlos Lopes: Obviously everybody will focus first on governance, and there is no doubt that African politics has been influenced by a number of factors that are very peculiar to the region. After the colonial administration was replaced by independent states, they continued, in most cases, to treat the population as subjects rather than citizens.

The second factor that I think people normally point to is one that I already mentioned, but maybe I will go deeper. Commodity dependence is really the result of a lack of ambition. And a lot of it has to do with the fact that we have an elite that is rent-seeking in terms of its behavior, and therefore is content. If they identify the wealth of a country with one specific commodity earnings. "I have oil, therefore we are rich." "I have diamonds, therefore we are rich."

And, of course, what this turns out to be is basically having resources that are not the result of real transformation and gains of productivity and making sure that the economy is growing with quality. So you can have growth, but it does not really translate into real structural transformation of the economies. So I think those are the two big reasons why we are lacking in progress. And we continue to look at other regions with a certain degree of jealousy, because they have been able to master phenomena such as the ones I just described.

2. Modernizing Infrastructure Vital to Fulfilling Africa's Promise
<https://www.wilsoncenter.org/article/modernizing-infrastructure-vital-fulfilling-africas-promise#:~:text=An%20investigation%20of%20multiple%20infrastructure,impact%20projects%3B%20weak%20feasibility%20studies>

Africa's demographic growth and economic transformation have created an essential task in the continent's public agenda: accelerating and scaling up infrastructure development. With 28 African countries doubling their population in the past 30 years, and predictions of 26 more African countries doubling their population in the next 30 years, investment in the region's infrastructure has become obligatory. Additionally, increasing demand from Asia for natural resources and minerals is driving the need for port and rail infrastructure to move these commodities around the globe and to drive Africa's economic growth. For example, demand for electricity will increase by 93% by 2035, around 47% of roads will need to be paved, ports must increase their average container handling performance from 20 to 25-30 moves per hour, and an additional 300 million people must have access to the Internet to keep up with the continent's economic growth.

Infrastructure development in the African continent has been shown to be and will continue to be a catalyst for progress. Fulfilling the demands of a billion more Africans requires increased access to adequate infrastructure, which is currently lacking, particularly in sub-Saharan Africa. South Africa alone will have an infrastructure investment gap of \$293 billion by 2030. The key challenge for the continent is to ensure its growing population has access to reliable services like electricity, water, Internet, and efficient transportation systems. Ensuring adequate funding for infrastructure is another critical step; this will require African governments to demonstrate long-term policy stability and the institutional capacity to guarantee investors that projects will achieve completion. In doing so, Africa will ensure sustainable economic growth through intra-African and international trade, and increase the well-being to its burgeoning population through access to primary services.

The Improving Financial Awareness & Financial Literacy Movement, spearheaded by **The Financial Awareness Foundation**, is committed to significantly improving financial awareness and financial literacy, domestically and worldwide.

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 domestically and internationally, we are learning that other key life skills are also not being taught, such as

- ♥ **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- ♥ **Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
- ♥ **Collaboration** – Work effectively with others to achieve shared goals.
- ♥ **Creativity** – Think innovatively & explore solutions outside the box.
- ♥ **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
- ♥ **Ethics** – Do the right thing & strive to avoid harm in all your actions.
- ♥ **Building Social Capital** – Create & maintain meaningful connections with others.
- ♥ **Understanding Capitalism** – Recognize that being capitalistic involves creating value, not just making money for yourself.
- ♥ **Leadership** – Demonstrate responsibility & guide others effectively.
- ♥ **Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.
- ♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
- ♥ **Acing the Job Interview / Crafting a Winning Resume** – Stand out, show value, & land the job.

Without these fundamentals, no wonder we have so many social and political challenges.

The Movement functions as a pivotal communication platform aimed at accelerating substantial strides in financial awareness and financial literacy. We achieve this by:

- ♥ Acting as a catalyst for crucial improvements in human equality and economic sustainability. (Females and youth – 75% of the world's population seem to be grossly underserved worldwide)
- ♥ By touching, impacting, and empowering individuals worldwide, we aim to equip them with essential financial awareness and financial literacy skills, along with other vital life skills. This initiative is designed to foster improvements in the lives of individuals and their families.
- ♥ Contributing to the fortification and stabilization of local, regional, national, international, and global economies by generating new higher-paying, environmentally conscious jobs.
- ♥ Fostering the growth of high-quality businesses for financial service advisors and providers, simultaneously educating consumers about essential financial products/services while ensuring their protection from misuse and misrepresentation
- ♥ Playing a key role in the effort to end hunger and eradicate inherited poverty universally.
- ♥ And this marks just the outset of our multifaceted impact.

Thanks for your support **The Movement** has now expanded into 5 continents and growing strong.

The FA Movements – Current Areas & Potential People Touches

The Worldwide Movement	8 Billion	Americas - North	
The Youth Movement	4 Billion	USA	330 Million
By Continent		Americas - South	
Africa	1.4 Billion	Brazil	209 Million
Benin	13 Million	Asia	
DRC	100 Million	India	1.4 Billion
Ethiopia	120 Million	Europe	750 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		
Zimbabwe	14 Million		

The logo consists of the letters 'F' and 'A' in a stylized, bold, yellow font. The 'F' is positioned to the left of the 'A', and they are both enclosed within a yellow rectangular border.

The Financial Awareness Foundation



	Additional Background Information - The Movement, CFLE-Africa, & TFAF	To View Click Here
	The Improving Financial Awareness & Financial Literacy Movement	
1.	The Improving Financial Awareness & Financial Literacy Movement in Africa	View
2.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction	View
3.	The Improving Financial Awareness & Literacy Youth Movement - Concept Note - Executive Summary	View View
4.	See What is Happening in Ghana - The Improving Financial Awareness & Financial Literacy Movement – Executive Summary / Overview - Video – - Join the Movement – Fun Things for YOU & Friends to Do – - The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter (Under construction)	View View View View
5.	Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - Fun & Easy Ways to Join & Participate	View
6.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs - Africa - Worldwide	View View
	TFAF Research & Creative Thinking	
7.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing?	View
8.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING	View
9.	African Leadership Opportunity	View
	TFAF – Complementary Personal Finance Knowledge - Sampling	
10.	TFAF-12 Month Financial Fitness Plan	View
11.	TFAF- Personal Finance Publication Set - International - USA	View View View
12.	The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum	View
	CFLE & TFAF	
13.	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	View
14.	TFAF Annual Report & Business Plans	View

Please note
by directly
clicking on any
link, URL, or
hyperlink you
will replace
this
communicatio
n in your
browser with
the new
clicked on
address.

If you wish to
**retain this
communicati
on in your
browser**
window simply
right click on
the **link** and
select **'open
in a new
window.'**

We are looking for new countries, social change organizations / philanthropists and impact venture capitalists to help us to further expand and accelerate the growth of The Movement. If you find the above materials of interest and would like to discuss this further, please let us know and we will arrange a mutually convenient time to speak.

Thanks for your consideration.

Look forward to speaking with you soon, stay safe and health as there is a lot of work to do and fun to be had.

Wishing you all the very best,

Valentino

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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, & municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness & financial literacy for scholarships, awards, & recognition.

You can learn more about [CFLE-Africa](#) see their [Annual Report](#)

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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
CFLE-Africa Annual Report & Business Plans	View
Video	View
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

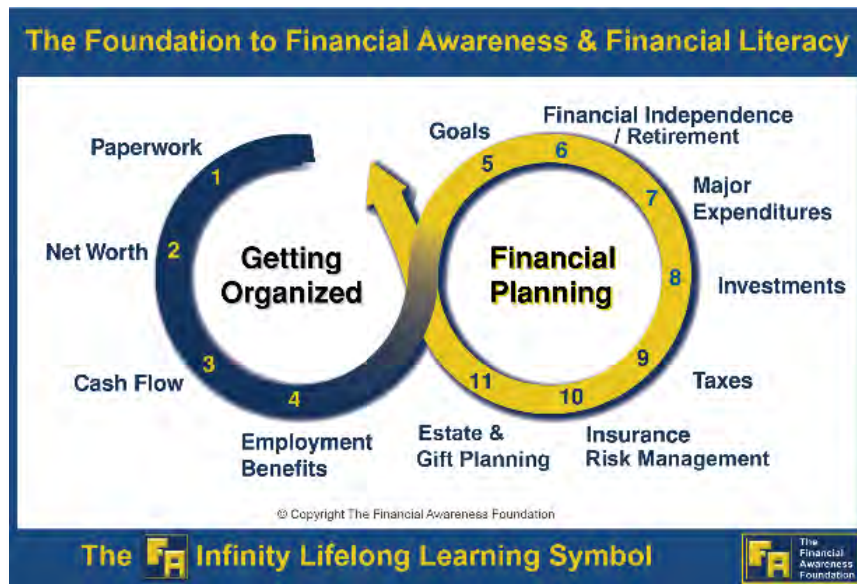
The Financial Awareness Foundation (TFAF)

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. We 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 three main focal points and they revolve around:

1. Recognizing and uniting organizations to champion financial awareness and literacy through strategic campaigns, such as Financial Literacy Month in April and Estate & Gift Planning Awareness Month in October, reaching millions globally.
2. Developing educational content and programs for the general public, financial professionals, and educational institutions, aiming to end inherited poverty and promote financial empowerment for all.
3. Acting as a catalyst for positive changes in gender equality and sustainability efforts.

We operate on a no-cost basis for nonprofit participants and welcome financial support to further our mission.



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

Additional Information	Click to View
TFAF Annual Report & Business Plans	View
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About Valentino Sabuco Executive Director, The Financial Awareness Foundation	View



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

