



The Financial Awareness Foundation

2023-2024 Foundation Report & Business Plan



Unveiling Our 2023-2024

The Financial Awareness Foundation Report & Business Plan

Join us in celebrating our achievements and supporting The Improving
Financial Awareness & Financial Literacy Movement

**Together, let's change lives and the world by empowering
individuals with financial knowledge**

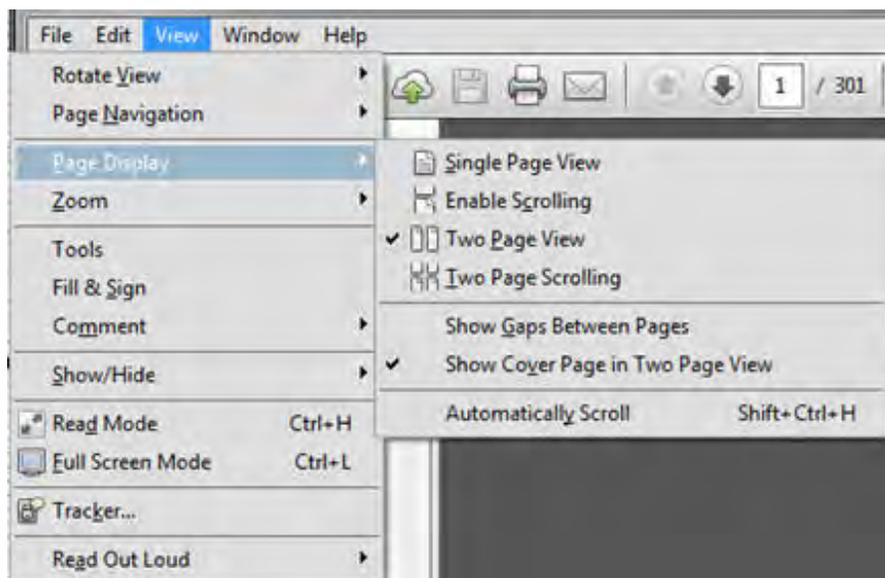
Your support matters—be part of this transformative journey!

**If you are using a small screen device the following PDF
is best viewed in ‘Single Page View’**

**If you are using a large screen you can view this PDF
using the ‘Two Page View’
that shows the Cover Page in the ‘Two Page View’**

If you are familiar with this setting it can be found while you're in your PDF viewer program with this file loaded then

1. Click on the ‘View’ tab
2. Click on ‘Two Page View’
3. **Click on ‘Show Cover Page in Two Page View’**



**For the best functionality and use of this PDF Report
download it to your desktop**

Caution: If you are viewing this PDF from your browser and the links don't seem to work for you, either

- Download the file and open it in an Adobe viewer
- Mouse over the link and try to then open it
- Copy the link and paste it into your browser directly.

If you experience any font problems once the PDF opens, just refresh the browser so the fonts will appear properly; if for some reason this doesn't work, try downloading the PDF on the desktop and opening it with Adobe Reader.



The Financial Awareness Foundation

A 501(c)(3) Nonprofit Organization Dedicated to Significantly
“Improving financial awareness & financial literacy...”SM



We are working hard to significantly improve financial awareness & financial literacy globally, and make this a better place for all!

Please join us.

Table of Contents

Leadership Message.....	5
Year in Review–Highlights of Our Accomplishments.....	9
The Foundation Business Plans for 2024.....	32
Management, Organizational, & Support Structure.....	33
Organizational Structure.....	34
TFAF Lead Ambassadors.....	35
Governance Items.....	37
Finances.....	39
Capital Campaign.....	39
Current - TFAF Financial & Strategic Needs.....	41
Donor Contribution Form.....	43





Our research tells us that young people, middle aged and older people know they need ‘financial knowledge’ but are not sure what it is. We strongly believe that most people have not been provided with the ‘foundation to personal financial knowledge’, what we call the essential principles to smart money financial management. Without this empowerment people do not have the critical tools to make informed everyday money decisions throughout their lives. This is a large part of the reason why so many people and families are:

- ◆ On the verge of running out of money prematurely
- ◆ Burdened with large amounts of student loans and other forms of debt
- ◆ And more than half of our adults in America (120 million – poor to wealthy) do not have nor understand the importance of having an up-to-date financial, estate, and gift plan to protect themselves and their families, and worldwide it is much lower.

Leadership Message

Greetings and welcome to The Financial Awareness Foundation's 2023-2024 Foundation Report and Business Plan.

For starters, I would like to take this opportunity to extend my warmest greetings to you the reader and our sincere thanks to everyone working on helping to improve financial awareness and financial literacy, and to end the financial literacy epidemic.

We continue making a difference in many peoples lives domestically and worldwide. In 2023 we continued to grow **The Improving Financial Awareness & Financial Literacy Movement**, and now has development everts into five continents within over a dozen countries, and growing. Help us do more.



Valentino Sabuco
Executive Director

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

- ◆ PROBLEM SOLVING – Making things better
- ◆ COLLABORATION – Working together
- ◆ CREATIVITY – Thinking outside the box
- ◆ NEUTRAL MIND – Open to seeing the big picture both positive & negative
- ◆ PROACTIVE LISTENING & EFFECTIVE COMMUNICATIONS – getting and delivering the message
- ◆ ETHICS – Doing the right thing / Doing no harm.

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 under served 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.

Why is this important? Earning and building personal wealth and managing personal finances today are more complicated and more important than ever. We are living longer and need to earn more, save more, invest more wisely to build financial resources to care for ourselves and families.

The Financial Awareness Foundation

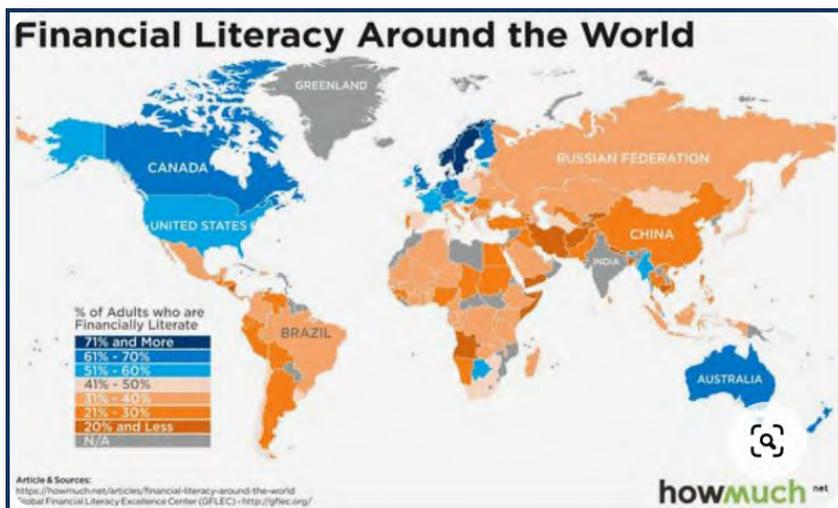
Many of us are insecure with our work and the future of our homes. We see our money being drained by the high cost of housing, education, taxes, quality food, healthcare, and life's too many "unexpected events;" while dealing with the uncertainty of our investments, our political leadership and our domestic and global economies. We worry about the future, or unfortunately in many cases, simply try not to think about it. Until "it" happens – a financial catastrophe that could have been avoided by some advanced planning.

Our research tells us that young people, middle aged and older people know they need 'financial knowledge' but are not sure what it is. Most people have not been taught at home nor in school the essential principles to smart money management, the foundation to financial knowledge. Without this empowerment people do not have the critical tools to make informed everyday money decisions throughout their lives. This is a large part of the reason why many people and families are:

- ◆ On the verge of running out of money prematurely
- ◆ Burdened with large amounts of student loans and other forms of debt
- ◆ Not understanding the importance of having an up-to-date financial, estate, and gift plan to protect themselves and their families.

This jeopardizes their financial and physical wellness, their ability to realistically achieve and maintain their personal and financial dreams and enjoy a financially secure debt free future.

The lack of financial awareness, along with the financial illiteracy epidemic places a HUGE growing amount of pressure on families and friends, employers, nonprofits, and the ultimate safety-net the government. This is not only a domestic social challenge, it's an international one!



What We're Doing

TFAF has three main focal points and they revolve around

- 1 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**. **The Movement** is built around a concentrated semi-annual personal finance content media blitz celebrating:
 - ◆ April as Financial Literacy Month and
 - ◆ October as Estate and Gift Planning Awareness Month.

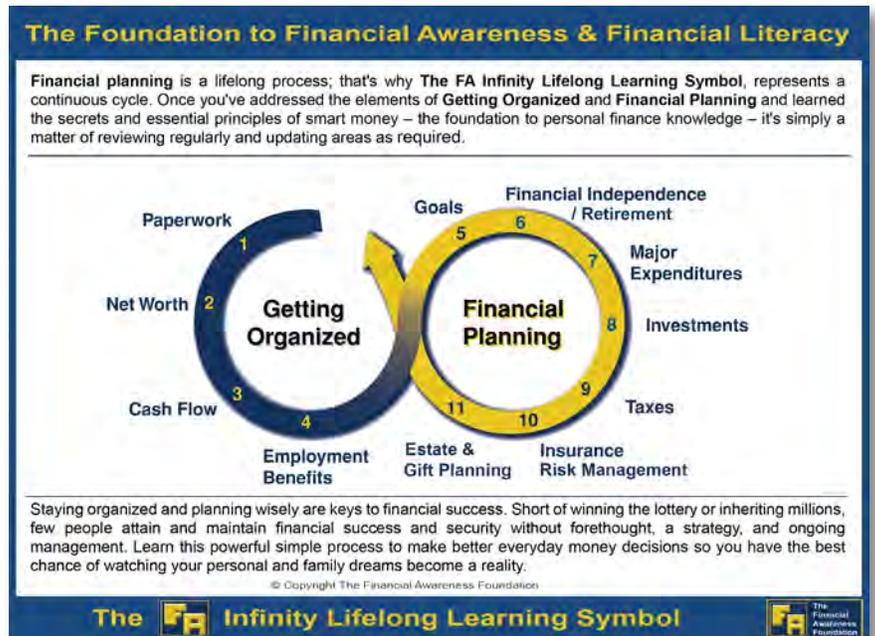
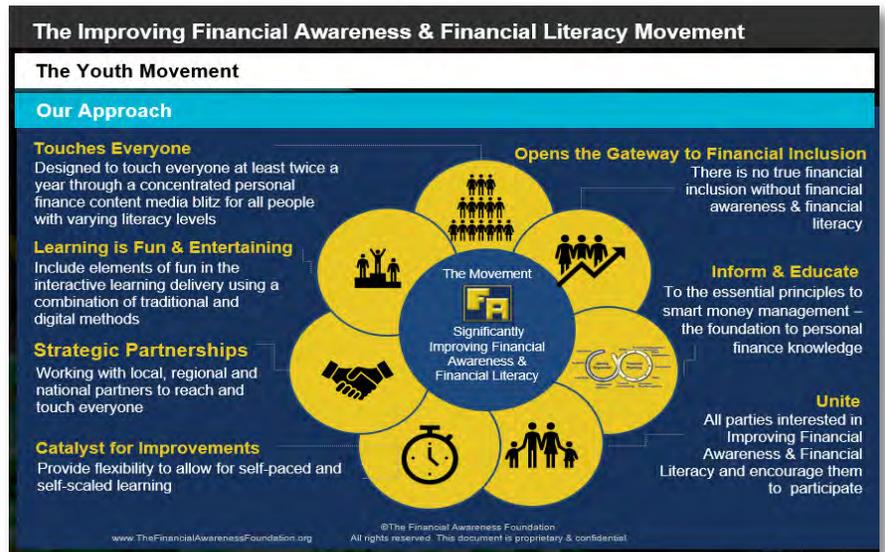
The plan is to touch everyone - the general public, every woman, man and child, rich or poor - at least twice a year through these strategic venues, with educational and motivating materials and reminders to get and keep their financial house in order with a current financial, estate, and gift plan. Thus empowering 'The People' to make informed lifelong financial decisions.

The objective is to encourage concerned individuals and governments & central banks, financial

service organizations and their professionals, corporate, academic, and social service leadership; and the news media to actively support and participate in **The Movement** to alert, educate, motivate and assist everyone to get and keep their financial house in order with a cost effective current financial, estate, and gift plan.

Together these organizations and their leadership represents a direct communication channel to all The People. Further, they have a vested interest in helping to raise the quality of life for all The People, as it will also improve their businesses, and allow them to do their jobs more effectively.

- 2 Developing and delivering 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, estate, and gift planning and charitable planning needs, ending inherited poverty for all.
- 3 Serving as a catalyst for many needed societal, economic, and ecological improvements, including financial awareness and financial literacy education, along with other key life skills, gender equality, & global sustainability.



This annual report and business plan attempts to provide the reader with a broad picture of the lack of financial awareness and financial illiteracy epidemic and our progress and plans to address this serious social challenge. By working together we can put an end to the financial illiteracy epidemic. I sincerely express my gratitude for the outstanding growing global support, and wish you and your loved ones a happy and prosperous New Year.

Warmest regards,

Valentino

We believe improving your financial awareness and financial literacy changes your world and the world around you. FOREVER!!!

THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - In Ghana, In Africa, In India, In Brazil, In Europe, In USA, Worldwide

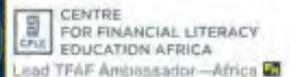
Commonly referred to as 'THE MOVEMENT' 'The Youth Movement'



The Improving Financial Awareness & Financial Literacy Movement™

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

Caution: We believe sharing financial awareness and financial literacy can be highly contagious!



Year in Review–Highlights of Our Accomplishments

Here is a sampling of what we are accomplishing

In 2023 we have continued to grow **The Improving Financial Awareness & Financial Literacy Movement** now developing in five continents within over a dozen countries, and growing.

Help us do more.

The chart below showing the various continents and countries **The Movement** is developing within and population of each that we are working to reach.



The following highlights a sampling of 2023 activities, programs, and new strategic relationships.

January 2023 - KT Global School in India

Through the assistance of Dr. Manoranjan Mishra, we entered into a MOU with KT Global School in India to establish The International Improving Financial Awareness & Financial Literacy Reseach Center at KYGS.

Dr. Manoranjan Mishra is a Director for Jeevan Rekha Parishad(JRP)

TFAF Lead Ambassador in India & Advisory Board Member

His contact information is

Cell No: +917854872808

Email: manu2rissa@yahoo.com

KT Global School Knowledge Trust

I-HUB,2nd Floor, INFOCITY, PATIA

BHUBANESWAR, Odisha (India)

Pin Code-751021

Phone- +91 785 487 2808

Web <https://ktglobalschool.org/>



PROFESIONAL EXPERIENCE

- Professor at University of Szczecin, Poland (27 years)
- Expert of Horizon Europa, European Commission, Agency REA/AG6
- Visiting Professor at Chongqing Technology and Business University, China
- Director of Center of Household and Behavioral Finance
- Head of Department of Banking and Comparative Finance
- Head of Personal and Behavioral Finance Institute
- Expert of European Consumer Debt Network



Peter Kwadwo Asare Nyarko



Valentino Sabuco



Beata Swiecka



[About the University](#) - [Education](#) - [Research](#) - [Contact Us](#)



January 2023 - Poland

We met with our first European TFAF Ambassador in January; in December we address her class with 'Rethinking Personal Financial Management - Can Improving Financial Awareness & Financial Literacy Improve YOUR Bottom-line? Introduction to Personal Finance Knowledge.'

Prof. Beata Swiecka

Professor of Economics at the University of Szczecin

Director of Household and Behavioral Finance Center,

Member of the Finance and Banking Association,

Chairman of Scientific Council in the Social Cluster

TFAF Ambassador

+48 604 540 909

swiecka.beata@gmail.com

<https://en.usz.edu.pl/eif/>



April 2023 - Celebrating April as Financial Literacy Month

Within the USA and a growing number of countries, financial service professionals, accounting firms, law firms, financial planners, money managers, banks, insurance agents, financial product providers, nonprofits, educational institutions, news media, and other concerned organizations and individuals are celebrating April as Financial Literacy Month.

The plan is to touch everyone - the general public, every woman, man and child, rich or poor - at least twice a year through these strategic venues, with educational and motivating materials and reminders to get and keep their financial house in order with a current financial, estate, and gift plan. Thus empowering 'The People' to make informed lifelong financial decisions.

The objective is to encourage the governments & central banks, financial service organizations and their professionals, corporate, academic, and social service leadership; and the news media to actively support and participate in The Movement to alert, educate, motivate and assist everyone to get and keep their financial house in order with a cost-effective current financial, estate, and gift plan.

Watch and listen to Mr. John Awuah, CEO Ghana Association of Banks - Keynote Address at Ghana Press Conference to open the celebrations for Financial Literacy Month, over 30 media houses were in attendance.

<https://www.youtube.com/watch?v=lbcO4bcp2c4>



Mr. John Awuah, CEO Ghana Association of Banks - Keynote Address



CENTER FOR FINANCIAL LITERACY EDUCATION AFRICA
 Lead TFAF Ambassador—Africa

CELEBRATING FINANCIAL LITERACY MONTH CAMPAIGN APRIL 2023

Community Outreach – Sunyani Market Center

SATURDAY 22ND APRIL, 2023
@SUNYANI MARKET | 9:00AM

30+ Volunteers, 300+ Market Women/Men

SUPPORTED BY:

April is Financial Literacy Month

Check out our webpage **EACH WEEK** for a new Financial Literacy Podcast!
www.kent.edu/onestop

Week of

- April 5th: **Helping Protect Your Debt & Credit Card From Fraud Podcast**
- April 12th: **Free Webcast on April 13th with Tiffany Aliche, 7:00pm - 8:00pm, 7 Steps to Living a Richer Life After College (Pre-registration required)**
- April 19th: **Budgeting Your Finances as a College Student Podcast**
- April 26th: **College, Money, & You Podcast**

One Stop for Student Services

For questions, visit kent.edu/onestop or call (330) 672-6000



April is Financial Literacy Month!

Borrowing and Debt

Do you need to borrow money? It is important to know your options and how to spot scams.

Consumer Debt Legal Assistance Project

The Consumer Debt Legal Assistance Project provides legal assistance to persons who are experiencing consumer debt problems, especially in the matters of medical and credit card debt.

Services may include litigation defense and representation, phone advice, and/or referral for further services, including bankruptcy where appropriate.

Nassau: (516) 292-8100
Suffolk: (631) 232-2400
www.nslawservices.org

Visit ftc.gov/MoneyMatters for more information on how to protect yourself and those around you when borrowing money!

April is Financial Literacy Month

KPMG and the KPMG U.S. Foundation are proud to support Junior Achievement by providing equitable access to transformational learning opportunities to help prepare and inspire young people to be successful and financially responsible.

#KPMGCommunityImpact
#FinancialLiteracyMonth




Your Children Have Big Dreams
This Financial Literacy Month commit to teaching your kids about money.




Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

GET THE PULSE ON YOUR FINANCIAL HEALTH
Week 1

Check up on your financial health




FINANCIAL LITERACY FOR HIGH SCHOOLERS



CNBC Women & Wealth

Be Disciplined & Have a Plan

Investing in an uncertain economy can be stressful but with a financial plan and an investing strategy, it's possible to navigate the uncertainty and not miss out on gains.

Brittany Boals Moeller
Goldman Sachs Private Wealth Management



PLAN FOR ALL OF LIFE'S EVENTS
Get your financial house in order so you can live with Less Worry and More Life!

MIND MONEY MOTION



Financial Literacy

“If today were the last day of your life, would you want to do what you are about to do today?”

Steve Jobs
1955 - 2011

Daily Quote





THE IMPROVING FINANCIAL LITERACY PROGRAM IN GHANA

THE OFFICIAL LAUNCH OF FINANCIAL LITERACY MONTH CAMPAIGN (APRIL 2023)

NATIONAL FINANCIAL AWARENESS AND FINANCIAL LITERACY CONFERENCE

THEME: "RETHINKING PERSONAL FINANCIAL PLANNING IN UNCERTAIN TIMES, AND FOR SUSTAINABLE GROWTH"

Dorothy Tsidi,
Chief Commercial Officer, Prudential Life Insurance Ghana.

PANELIST
-> Safeguarding Your Financial Freedom Journey Leveraging Financial Products and Services.

FRIDAY, 31ST MARCH, 2023 9:00AM TO 12:00PM

CHARTERED INSTITUTE OF BANKERS (CIB-GH), EAST LEGON - SAWOLESHE

For enquiries, contact 054 553 5887 or email info@cibgha.org

PARTNERS & SPONSORS: GAB, AXI, OneThink, INFLUENCE, KPMG

The Financial Awareness Foundation

Libuseng Bella Matilda Titi, ED, Leseli Financial Literacy Institute, Lead TFAF Ambassador – Lesotho Ititi@leseli.net <https://leseli.net/> - +266 58884350 - Launches The Movement in Lesotho with a parade and press conference at the National University of Lesotho



APRIL IS A FINANCIAL LITERACY MONTH

Do you know how important April is for all? If not check your money management skills.

Financial literacy is the ability to understand and effectively use personal financial knowledge, including budgeting, saving, sensible borrowing and investing. A financially literate citizen possesses a lifelong journey of learning, such a person has a solid foundation to easily understand a relationship with money.

The earlier the journey is started the better, because education is the key to live the desired lifestyle in the near future.

Lack of financial literacy skills is dangerous in the modern society and has negative impact to individual's financial success. Now more than ever, it is critical for all Basotho to understand personal finance to live an acceptable lifestyle at retirement age and beyond.

For this reason, April is identified as a financial literacy month, a month dedicated to raising awareness about the importance of financial literacy in most of the countries. As such LFLU is reaching out to a number of organizations to provide financial literacy trainings at no cost in line with the Financial Awareness Foundation in USA and the Centre for Financial Literacy Education in Ghana.

Find us in our website, fb and youtube to enjoy this month with us.

www.leseli.net



FINANCIAL LITERACY MONTH CAMPAIGN (APRIL 2023)

PRUDENT SIKI SUKU (SCHOOL) CONFERENCE – CENTRAL UNIVERSITY

THEME: "RETHINKING PERSONAL FINANCIAL PLANNING IN UNCERTAIN TIMES, AND FOR SUSTAINABLE GROWTH"

FRIDAY, 14TH APRIL, 2023 10:00 AM NEW SENATE HALL, CENTRAL UNIVERSITY - MUTHO

For enquiries, contact, 054 553 5887 or email info@cfleafrica.org

BUSINESS SPONSORS: PRUDENTIAL, AXIS, GhanaThink, KPMG, KBI, RE-THINK, F&P, etc.

THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT IN GHANA

FINANCIAL LITERACY MONTH CAMPAIGN APRIL 2023 STATISTICS

Stakeholder Participation: 50+

Social Media Reach: 4 Million+

Media Reach: 2.5 Million+

Market Outreaches Reach: 1,000+

Community Engagement Reach: 400+

School Outreaches Reach: 1,500+

TOTAL REACH: 6.7 Million+

For enquiries, contact, 054 553 5887 or email info@cfleafrica.org

GAB, PRUDENTIAL, AXIS, GhanaThink, KPMG, KBI, RE-THINK, F&P, etc.

FINANCIAL LITERACY MONTH CAMPAIGN (APRIL 2023)

PRUDENT SIKI SUKU (SCHOOL) CONFERENCE KOFORIDUA TECHNICAL UNIVERSITY

FRIDAY, 14TH APRIL, 2023 10:00 AM KOFORIDUA TECHNICAL UNIVERSITY

For enquiries, contact, 054 553 5887 or email info@cfleafrica.org

BUSINESS SPONSORS: PRUDENTIAL, AXIS, GhanaThink, KPMG, KBI, RE-THINK, F&P, etc.

The Financial Awareness Foundation

April 2023 - University of Nairobi - Kenya

To introduce and celebrate Financial Literacy Month at the University of Nairobi, in Kenya, Edward Onyango, TFAF-Financial Literacy Ambassador-Kenya assembled and moderated a community wide webinar. Panelists included Prof Cyrus Iraya, University of Nairobi Chairman, Dept of Finance and Accounting, Dr. Benjamin Amoah, ACCA, Coordinator- The International Improving Financial Awareness & Literacy Association at UG, Senior Lecturer Department of Finance University of Ghana Business School, TFAF Ambassador, TFAF Advisory Board Member, Valentino Sabuco, Executive Director, The Financial Awareness Foundation.



Below is a TFAF Research Brief developed for the Panel Discussion. You can download a copy by clicking on the graphic or

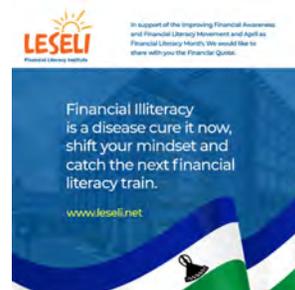
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile-Afr.pdf>

TFAF - Economic Research Brief – African Economic Profile - How Is Your Country Doing? 08/01/23 – Last updated		Will Improving Financial Awareness & Financial Literacy Increase Your Personal Bottom-Line? And the Bottom-Line of Your Company and Country?																	
		<ul style="list-style-type: none"> ♥ 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? 																	
Indicators – (1)	Botswana	DR Congo	Ethiopia	Ghana	Kenya	Lesotho	Malawi	Nigeria	South Africa	Somalia	Tanzania	Uganda	Zimbabwe	Finland	China	USA			
	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	07/23	
1. Population	2.6 million	96 million	120 million	33 million	53 million	2.3 million	20 million	213 million	59 million	17 million	64 million	46 million	16 million	5.5 million	1.4 billion	332 million			
2. GDP Billions USD	18	48	100	66	110	2.5	13	441	419	7.6	68	41	28	257	17,734	23,315			
3. GDP Per Capita USD	6,805	557	925	2,363	2,082	1,094	635	2,066	7,055	447	1,099	884	1,774	53,655	12,556	70,249			
4. Income Earned–Top 10%	42%	32%	29%	32%	32%	33%	31%	27%	51%	N/A	33%	35%	35%	23%	30%	30%			
5. Inflation	4%	17% ⁽⁵⁾	29%+	32%+	8%	8% ⁽⁵⁾	27%	22%	5%	7%	4%	5%	75%	4%	1%	3%			
6. Unemployment	21%	5%	4%	4%	6%	18%	6%	33%	29%	20%	3%	4%	19%	8%	5%	4%			
7. Agriculture Workers	23%	55%	64%	39%	33%	30%	62%	35%	21%	28%	64%	63%	61%	4%	24%	1.7%			
8. Urban	72%	46%	22%	58%	28%	29%	18%	53%	68%	47%	36%	26%	32%	86%	63%	83%			
9. Literacy Rate	87%	80%	52%	80%	83%	81%	67%	62%	95%	40% ⁽²⁾	82%	79%	90%	100%	97%	99% ⁽⁶⁾			
10. Poverty -																			
11. 1.90 USD a day	15%	70%	27%	25%	29%	32%	70%	32%	20%	70%	45%	42%	40%	0%	1%	2%			
12. 5.50 USD a day	64%	97%	91%	79%	86%	81%	97%	91%	62%	90%	92%	91%	85%	2%	25%	1.2%			
13. Infrastructure -																			
14. Internet ⁽⁴⁾	74%	23%	17%	68%	30%	48%	24%	36%	70%	14% ⁽³⁾	32%	6%	35%	93%	73%	91%			
15. Roads (1-7)	3.8	2.1	3	3	4	2.7	2.8	2.5	4.5	N/A	4.1	3.7	2.8	5.3	4.6	5.5			
16. Rail	3.6	1.9	3	1.9	4	1	2.1	1.8	3	N/A	3.2	1.6	1.9	5.5	4.5	5.2			
17. Port	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	6.4	4.5	5.6			
18. Air	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	6.3	4.6	5.8			
19. Women in Parliament	11%	13%	42%	15%	23%	26%	23%	4%	47%	20%	37%	34%	32	46%	25%	28%			
20. Happiness (0-10)	3.4	3.2	4.2	4.6	4.5	3.5	3.5	5	5.2	5.3	3.7	4.4	3.2	7.8	5.8	6.9			

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.

April 2023 - Quotes

Sampling of 'Quotes of the Day' celebrating Financial Literacy Month. May share new quotes daily throughout the month on social media, websites, newsletters, etc.



May 2023 - African Youth & Money Conference

The third Annual African Youth & Money Conference was held in Tanzania. During that time we launched **The Improving Financial Awareness & Financial Literacy Youth Movement**.



AFRICAN YOUTH & MONEY CONFERENCE 2023

Theme: "Money Mastery and Building a Financially Inclusive Economy."

Marc Johnson
Entrepreneur & Philanthropist
UK & America

Charles Nduku
Corporate Trainer & Speaker
CEO AfricaWorldNet

Peter K. A. Nyarko
Financial Educator & Coach
Executive Director, CFE Africa

Gloria Anderson
Education Professional & Trainer, Success
Empowerment Development Coach

Hélio Guilherme Dias Silva
Manager, First Choice Social Impact Fund
South America

Joyce Wilfred
Youth Pioneer, Uplight Youth Firm
CEO, New York Global

Lawrence Mwak
Economist & Financial Consultant
CEO, Law Securities Limited

CA. Pyoka Mhuri
Management Consultant and
Financial Director, Law Trust

Dr. Avitus Leonard, LHD
Pastor & Leadership Coach

Amib. Dr. Matthew Godwin Mario
Entrepreneur & Educator

SATURDAY, 27TH
MAY, 2023

9:00AM

Double View Hotel,
De es Salaam - Tanzania

FREE ENTRY

FOR MORE ENQUIRIES
Email: info@aymc.co.tz or aymcofficial@gmail.com
Tel: +255 719 353 633

OPEN TO ALL UNIVERSITY STUDENTS

#AYMCTanzania #TheYouthMovement

Here are four TFAF Ambassadors that met in person for the first time. Joyce Wilfred from Tanzania, Hellen Otieno from Kenya, Peter Kwadwo Asare Nyarko from Ghana, Gloria Anderson from Tanzania.

Here's what Gloria had to say... "It is through this event I have concluded The INTERNET is powerful. I have met Peter & Hellen for the first time in person after 4-5 years of virtual conversations and we couldn't tell the differences that much! Just saying Finally we are here!!! We haven't taken advantage of the Internet ENOUGH. This must change!"

AFRICAN YOUTH AND MONEY CONFERENCE 2023, DER ES SALAAM - TANZANIA

Theme: "Money Mastery and Building a Financially Inclusive Economy."

“

It is time for young Africans to get their belief system and mindset right, acquire the relevant skillsets and harness the vast opportunities available on the continent.

The African Youth is capable!

- Peter Kwadwo Asare Nyarko,
Executive Director, Center for Financial Literacy Education Africa

Page 17 of 46

May 2023 - The Youth Movement

Mission - Significantly enhance the quality of life of Young People through better personal financial management.

Vision - We envision a world where every young person is well educated & has personal finance knowledge, access to the right financial advice, & the skills & tools to manage their finances. Providing everyone the opportunity to achieve & maintain their financial stability, security, & freedom throughout their lives. Giving everyone the ability to pass on their values, knowledge, & assets to future generations to make their lives & this world a better place, ending inherited poverty for all.



You can view The Youth Movement Concept Note by clicking on the above graphic or the URL here

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



The Improving Financial Awareness & Financial Literacy Youth Movement™ Executive Summary / Overview



You can view The Improving Financial Awareness & Financial Literacy Youth Movement Executive Summary / Overview by clicking on the graphic or the URL here

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovement-ExecSum.pdf>

Thought Leaders Dedicated to Significantly Improving Financial Awareness & Financial Literacy™

<https://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>



We plan to develop a social media communication strategy for 2024 to reach more youth worldwide. Youth, under age 35, represents ~ 50% of the worlds population (half are female).

Females also represent over 50% of the worlds population. So how can youth and females be sooooo underserved?

The plan is to touch everyone - the general public, every woman, man and child, rich or poor - at least twice a year through these strategic venues, with educational and motivating materials and reminders to get and keep their financial house in order with a current financial, estate, and gift plan. Thus empowering 'The People' to make informed lifelong financial decisions.

May 2023 - Democratic Republic of Congo

We were contacted by Nelson Vave Ruhurumba the Founder of Actions pour la paix et le développement communautaire (APDC) meaning in English "Actions for peace and community development" Fizi in South Kivu province, eastern part of the Democratic Republic of Congo (DRC).

APDC is a non profit organisation working in Fizi, eastern part of the DRC. They intervene in different domains, including protection, education, peace building, human rights, fighting against GBV, SGBV, food security, health, environment conservation. DRC is currently affected by a civil war, and with a population of 100 million has serious problems, and believes improving financial awareness & financial literacy can help bring solutions to the country.

Nelson has become a TFAF Lead Ambassador DRC and TFAF Advisory Board Member. We have worked with Nelson on a Concept Note for bringing Peace, Education, Economic Development & Communications to the DRC, and have laid the foundation for bringing The Movement into DRC once the civil war has ended.

If you or your organization can help with humanitarian support, please contact APDC and Nelson at

+243975365912

nelsonvave2@gmail.com



To see a copy of the Executive Summary / Overview of The Movement in the DRC please click on the graphic of use this URL

<https://home.thefinancialawarenessfoundation.org/pdf/TEAF-TIFA-FLMovement-DRC-ExecSum.pdf>



India

We are pleased to announce that our Lead TFAF Ambassador in India has earned her Certified Financial Planner designation. Congratulations to Shilpa!!!

Shilpa Gole, CFP®, Founder & Financial Coach, Nerdy Bird Financial Wellness

TFAF Lead Ambassador in India & TFAF Advisory Board Member

www.nerdybirdfinancialwellness.com

shilpa@nerdybirdfinancialwellness.com

+91 95868 55398



June 2023 - University for Development Studies - Ghana

Through the assistance of Dr. Benjamin Amoah, we were introduced to Dr. Haruna Issahaku, an Associate Professor of Applied Economics and Finance and the Head of the Department of Economics and Entrepreneurship Development, at the School of Business, University for Development Studies (UDS), located in Temale, Ghana.

They are interested in establishing **The Improving Financial Awareness & Financial Literacy Association** (The FA Association) at their campus, modeled after what Dr. Amoah and his colleagues and TFAF did at the University of Ghana.

After introducing The FA Association plans, we are told "we have buy-in from the Dean, the Head of the Dept of Finance, and staff. Additionally, students have also shown interest." Plans are to start in January 2024.

Dr. Haruna Issahaku, Associate Professor & Vice Dean, School of Business, University for Development Studies

P. O. BOX 1350
 Tamale, Ghana
 +233 244 947 903
iharuna@uds.edu.gh
<https://www.uds.edu.gh/>



To visit University for Development Studies website click on the above graphic or post this URL.
<https://www.uds.edu.gh/>

Dr. Benjamin Amoah, Senior Lecturer, University of Uganda, Founder / Patron of The Improving Financial Awareness & Financial Literacy Association Chapter University of Ghana, Co-Founder of CEFIS, TFAF Ambassador, and TFAF Advisory Board Member

benamoah@ug.edu.gh
 P. O. Box LG 78, Legon, Accra, Ghana
 Mobile: +233 247-599-606
<http://ugbs.ug.edu.gh/association>
<https://www.cefisg.org/index.php/about-us>



Ethiopia

In May we were contacted by Asmamaw Gizaw to assist / partner with him on a financial literacy initiative in Ethiopia. After several conversations and research we agreed to assist and have become good friends and colleagues. We look forward to working with Asme and his great growing team on improving financial awareness and financial literacy in Ethiopia, in Africa, and worldwide.

Asmamaw (Asme) Gizaw, CEO, Afro Topia Consultancy Training & Research Center!, Executive Director- Roha Media & Communication Works (RMCW), Lead TFAF Ambassador Ethiopia, TFAF Advisory Board Member

afrotopiaconsultancy@gmail.com

asmamaw.haile@gmail.com

+251-920-68-17-17

<https://afrotopiaconsultancy.com/>



To see *The Improving Financial Awareness & Financial Literacy Movement in Ethiopia* click on the above graphic or use this URL

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ethiopia-ExecSum.pdf>



Sunyani Technical University - Ghana

Through the assistance of TFAF Ambassador Kwame Appiah-Baah, Consultant, Mentor, and Peter Kwadwo Asare Nyarko, Executive Director CFLE-Africa, CEO PKAN Capital Consulting, Lead TFAF Ambassador – Ghana & Africa we were introduced to Dr. Christian Kyeremeh, Dean of Faculty, Business and Management Studies at Sunyani Technical University. We introduced him to **The Movement**, and **The International Improving Financial Awareness & Financial Literacy Research Center**, and **The FA Association**.

After meetings, discussions, and research it was decided to start The FA Association with a presentation - Rethinking Personal Financial Management - A Gift of Personal Finance Knowledge & Relevant Life Skills for Successful Career / Life.

<https://www.uds.edu.gh/>



Dr. Christian Kyeremeh

<https://www.stu.edu.gh/>



Kwame Appiah-Baah

+233 54 934 5591



Peter K. A. Nyarko

<https://cfleafrica.org/>

June 2023 - Malawi

At the 2023 Youth & Money Conference in Tanzania Peter K. A. Nyarko, Executive Director CFLE-Africa, and Lead TFAF Ambassador - Africa was introduced to CA. Pyoka Mfuni. Pyoka is a Management Consultant and Finance Director, The Lilongwe Institute of Orthopaedics and Neurosurgery (Lion Trust)-Malawi.

Pyoka, who is also a Chartered Management Accountant, showed interest in The Movement and felt it would benefit the people of Malawi, a South Eastern landlocked African country with a population of 20 million. After further introductions and sharing of information Pyoka agreed to serve as a TFAF Lead Ambassador to Malawi and assist with bringing The Movement into Malawi. Plans are being made for a soft launch in April 2024.



To view the Executive Summary / Overview for The Movement in Malawi please click on the above graphic or insert this URL into your browser

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Malawi-ExecSum.pdf>



CA. Pyoka Mfuni, MBA, CGMA, CA(Mw)

Finance Director, Lion Trust
Management Consultant & Financial Advisor
Lead TFAF Ambassador – Malawi & TFAF
Advisory Board Member, Lilongwe, Malawi
+265 995365669

pyokamfuni@gmail.com

<https://lion.mw/>

Entrepreneurship Mindset”



July 2023 - Ghana

Daniel Owusu Kyeremateng, Food Scientist & Consultant, and TFAF Ambassador created DAP as a WhatsApp Discussion Group. DAP is a digital Agro-Industrial Park enclave for Agro-Processing Industries in Ghana/Africa. It is designed for companies engaged in the production, processing & marketing of agricultural products and the provision of essential services in the industry. The vision is to help industrialize Ghana from bottom up and by going through the learning and industrial revolution curve. It has grown to over 230 active members.

If you are interested in agribusiness and its related products and services contact Daniel for more information.



Daniel Owusu Kyeremateng

Food Scientist & Consultant

Lecturer - Methodist University College Ghana

TFAF Ambassador & TFAF Advisory Board Member

Telephone: +233 24 551 2945

danokyeremateng@gmail.com

August 2023 -TFAF New Website

In August we released a preview of our new website. It is still in development so please excuse any missing links, weak videos, they will be corrected shortly.

Please check out our rich content library, global strategic partners, and learn more about The Improving Financial Awareness & Financial Literacy Movement and how you can join in to make a world of difference.



To preview our new website click on the above graphic or past this URL into your browser <https://thefamovement.org/>

September 2023 Kyambogo University - Uganda

Ammex Ssebidde, Executive Director of MERCY-GIVING LTD, Lead TFAF Ambassador Uganda, and TFAF Advisory Board Member introduced Dr. Kakuba Sultan Juma, Senior Lecturer / Graduate Coordinator Depart. of Political Science, Faculty of Social Sciences, Kyambogo University (KU) to [The Movement in Uganda](#). Ammex also introduced the possibility of establishing **The International Improving Financial Awareness & Financial Literacy Research Center** at KU. Dr. Kyambogo liked both concepts and shared it with his colleagues and University leadership. After discussion and sharing of further information KU requested TFAF to submit an MOU for their consideration on establishing The Research Center Chapter at **Kyambogo University**. It was delivered in December and we are awaiting approval.



Kakuba Sultan Juma
Senior Lecturer
Department of Political Science, Kyambogo University
+256781968753
sjkakuba@kyu.ac.ug
<https://kyu.ac.ug/>



Ammex Ssebidde
ED MERCY-GIVING LTD
Lead TFAF Ambassador Uganda, TFAF Advisory Bd Member
+256 752 920 881
ammex@mercy-giving.org
www.mercy-giving.org

October 2023 - Celebrating Estate & Gift Planning Awareness Month

Within the USA and a growing number of countries, financial service professionals, accounting firms, law firms, financial planners, money managers, banks, insurance agents, financial product providers, nonprofits, educational institutions, news media, and other concerned organizations and individuals are celebrating October as Estate & Gift Planning Awareness Month.

The plan is to touch everyone - the general public, every woman, man and child, rich or poor - at least twice a year through these strategic venues, with educational and motivating materials and reminders to get and keep their financial house in order with a current financial, estate, and gift plan. Thus empowering 'The People' to make informed lifelong financial decisions.

The objective is to encourage the governments & central banks, financial service organizations and their professionals, corporate, academic, and social service leadership; and the news media to actively support and participate in The Movement to alert, educate, motivate and assist everyone to get and keep their financial house in order with a cost-effective current financial, estate, and gift plan.





Estate Planning & Probate Attorney
a division of Jemig & Eric, LLP, P.C. & P.A.

LOCATIONS ▾
OUR TEAM ▾
PRACTICE AREAS ▾
NEWS ▾
CONTACT ▾

October is National Estate Planning Awareness Month

[Home](#) » October is National Estate Planning Awareness Month



October is National Estate Planning Awareness Month

Fall is a season of transition – most evident by leaves changing color and cooler weather. It's also time to remind individuals and families of the importance of creating and maintaining an [estate plan](#). That's because October is National Estate Planning Awareness Month.

No estate is too small to prepare an estate plan for. No matter how large or small, almost everyone has an estate. Your estate is anything you own, including:

- Automobiles
- Real estate
- Financial assets
- Investments
- Personal possessions
- Life insurance

When you pass away, you cannot take your estate with you. Thus, estate planning involves determining how to preserve and distribute your assets after death. It also deals with managing your property, if you own any, and how to handle financial obligations if you become incapacitated.



HOME ABOUT US OUR TEAM ▾ SERVICES ▾ ZOOM SESSION

Contact Us

RESOURCES ▾

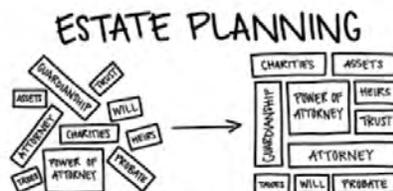
Awareness Month

🗨️ No Comments 📅 October 27, 2021 📍 by Brennan & Rogers, PLLC

What is Estate Planning?

While this designation is very recent, the concept of Estate Planning itself is not.

"Estate planning is a process involving the counsel of professional advisors who are familiar with your goals and concerns, your assets and how they are owned, and your family structure. It can involve the services of a variety of professionals, including your lawyer, accountant, financial planner, life insurance advisor, banker, and broker. Estate planning covers the transfer of property at death and a variety of other personal matters and may or may not involve tax planning. The core document most often associated with this process is your will. Estate planning also ensures that the estate will not be destroyed by taxes imposed on the transfer of assets at death."¹



How Estate Planning and Federal Estate Tax are Intertwined



To see and hear the opening address click the conference graphic or past this in your browser

https://www.youtube.com/watch?v=b2u_DZBGNsI



HOME ABOUT US OUR TEAM SERVICES ZOOM SESSION

Contact Us

RESOURCES

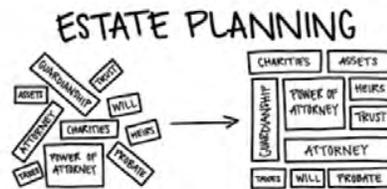
Awareness Month

@ No Comments 📅 October 27, 2021 📍 by Brennan & Rogers, PLLC

What is Estate Planning?

While this designation is very recent, the concept of Estate Planning itself is not.

"Estate planning is a process involving the counsel of professional advisors who are familiar with your goals and concerns, your assets and how they are owned, and your family structure. It can involve the services of a variety of professionals, including your lawyer, accountant, financial planner, life insurance advisor, banker, and broker. Estate planning covers the transfer of property at death and a variety of other personal matters and may or may not involve tax planning. The core document most often associated with this process is your will. Estate planning also ensures that the estate will not be destroyed by taxes imposed on the transfer of assets at death."



How Estate Planning and Federal Estate Tax are Intertwined

National Estate Planning Awareness Month: The Importance of Planning for Tomorrow, Today



Every October, we recognize National Estate Planning Awareness Month. While estate planning might not be the most riveting topic to discuss around the dinner table, it's undeniably one of the most critical. A significant number of Americans are unfamiliar with the benefits and necessities of having an estate plan, which makes this month all the more important.

f
🔍

OUR TIME PRESS

THE LOCAL PAPER WITH THE GLOBAL VIEW

BLACK HISTORY
CITY POLITICS
COMMUNITY NEWS
EVENTS
CONTACT
DONATE TO OIP

NATIONAL NEWS

October is National Estate Planning Awareness Month

Open

2 Easy

1. Clic

2. Adc

NATIONAL NEWS

Gov. Hochul signs the Reparations Bill

NATIONAL NEWS

Prof. Cornel West Brings his Campaign to East New York

NATIONAL NEWS

Pablo Guzman: Black Talk Radio Pioneer

NATIONAL NEWS

The Flint Water Crisis

NATIONAL NEWS

October is National Estate Planning Awareness Month

October is National Estate Planning Awareness Month. Historically, that kind of life planning exercise was associated with having a plan to care for family members and managing accumulated wealth in old age or following death. And that may be a reason less than 50% of adults in the U.S. have created a will or set up a trust set. End-of-life planning is association with dying, dead and being very wealthy. While estate planning actually is a crucial life management and, yes, wealth preservation activity, it is crucial for EVERYONE — people of ALL ages and ALL income brackets. And you don't need to be wealthy to have either of those documents. The only time that's the right time for preparing an Estate Planning is the omnipresent NOW. Here's a basic checklist gathered from various online sources for establishing an Estate Plan. (Note to readers: Every person, estate, and situation is unique; therefore, we highly suggest that everyone retain legal counsel in the preparation of estate planning documents.)

The Financial Awareness Foundation

Happy Estate & Gift Planning Awareness Month

In Support of The Improving Financial Awareness & Financial Literacy Movement - October as Estate & Gift Planning Awareness Month. We are sharing with you one FINSPIRE Quote for the Day.

"Estate & Gift Planning is one of the most thoughtful and considerate things you can do for your loved ones." - The FA Association

Thought Leading Organizations Dedicated to Significantly Improving Financial Awareness & Financial Literacy

LESELI

To learn more about The Movement & how you can participate contact **LESELI Financial Literacy Institute**, P.O. Box 19816, Newark, NJ 07102. Call to know: +1 973 888 4200. Email Us: info@leseli.org. Website: leseli.org

FINSPIRE QUOTES

In Support of The Improving Financial Awareness & Financial Literacy Movement and October as Estate & Gift Planning Awareness Month Here's our Quote of the Day!

"There is a secret psychology of money. Most people don't know about it. That's why most people never become financially successful. A lack of money is not the problem; it is merely a symptom of what's going on inside of you."

T. Harv Eker.

REACH OUT. EDUCATE. FINSPIRE

In the Spirit of Supporting "The Improving Financial Awareness and Financial Literacy Movement in Ghana,"

October as Estate and Gift Planning Awareness Month

Financial Quote of the Day

"The only person who doesn't need an estate and gift plan is the one who lives forever and never gets sick." - Your financial PARTNER

info@fafrica.org
info@fafrica@gmail.com
www.fafinfrica.org

CFLE

UNIVERSITY OF GHANA **UGBS**

In support of The Improving Financial Awareness & Financial Literacy Movement and October Estate and Gift Planning Month. We will like to share with you this Estate and Gifting Quote for the Day.

"A good man leaves an inheritance to his children's children, the way to do this is through an Estate Plan."

- The Holy Bible -

To know more about the FA Association visit <http://ugbs.ug.edu.gh/association/>

UG

UNIVERSITY OF GHANA **UGBS**

In support of The Improving Financial Awareness & Financial Literacy Movement in Ghana and Worldwide. Celebrating October as Estate and Gift Planning Month. We will like to share with you this Estate and Gifting Quote for the Day.

"Estate and gift planning is not only for the wealthy. Everybody can benefit from ensuring their assets and finances are properly taken care of after their death."

- Lee Merritt

- Tony Merritt

To know more about the FA Association visit <http://ugbs.ug.edu.gh/association/>

Brought to you by The FA Association

UNIVERSITY OF GHANA **UGBS**

The FA Association would like to thank you, our partners, volunteers and our followers for being part of our October Estate and Gift Planning Campaign. It was a great success. Without the support of people like you, we would not be able to reach our goals. Thank you again for your support of our work.

Thank you

Watchout for our April 2023 Financial Literacy Month Campaign. To learn more about the FA Association visit: <http://www.ugbs.ug.edu.gh/association/>

SPONSORED BY: AXIS

Brought to you by The FA Association

UNIVERSITY OF GHANA **UGBS**

In support of The Improving Financial Awareness & Financial Literacy Movement and October Estate and Gift Planning Month. We will like to share with you this Estate and Gifting Quote for the Day.

"The only person who doesn't need an estate and gift plan is the one who lives forever and never gets sick."

- Your financial Partner -

To know more about the FA Association visit <http://ugbs.ug.edu.gh/association/>

UG

YouTube

Search



October is Estate & Gift Planning Awareness Month - A great time to get your affairs in order.

December 2023 - Ghana

A Special Gift Invitation to The FA Association - University of Ghana Chapter - Members & Friends



A Special Gift Invitation to The FA Association Members & Friends

Rethinking Personal Financial Management – Online Seminar
Can Improving Financial Awareness & Financial Literacy Improve YOUR Bottomline?
Introduction to Personal Finance Knowledge

Learn the essential principles of smart money management - the foundation to personal finance knowledge—& how to craft a comprehensive financial plan for you & your family.

Date: December 14th, 2023
Time: 8:00 pm GMT
Duration: 60 minutes
Zoom connection info: <https://us02web.zoom.us/j/7598371756>
Meeting ID: 759 837 1756 (If Required Password: TFAF)

The Foundation to Financial Awareness & Financial Literacy

Financial Planning: Personalized, Goal-oriented, Comprehensive, Holistic, Proactive, and Collaborative

Getting Organized: Net Worth, Cash Flow, Debt, Risk, Insurance, Estate, Tax, Retirement, Charitable, Philanthropy, Business, Investment, Risk Management

Distinguished Presenters

Dr. Benjamin Amoah, ACCA
Senior Lecturer - University of Ghana Business School

Valentino Sabaco
Executive Director & CEO, The Financial Awareness Foundation

The Financial Awareness Foundation

Poland

Professor Beata Swiecka Students - University of Szczecin - Introduction to Personal Finance Knowledge



A Special Gift Invitation to Professor Beata Świecka Students

Rethinking Personal Financial Management – Online Seminar
Can Improving Financial Awareness & Financial Literacy Improve YOUR Bottomline?
Introduction to Personal Finance Knowledge

Learn the essential principles of smart money management - the foundation to personal finance knowledge—& how to craft a comprehensive financial plan for you & your family.

Date: December 11th, 2023
Time: 5:00 pm CET
Duration: 45 minutes
Zoom connection info: <https://us02web.zoom.us/j/7598371756>
Meeting ID: 759 837 1756 (If Required Password: TFAF)

The Foundation to Financial Awareness & Financial Literacy

Financial Planning: Personalized, Goal-oriented, Comprehensive, Holistic, Proactive, and Collaborative

Getting Organized: Net Worth, Cash Flow, Debt, Risk, Insurance, Estate, Tax, Retirement, Charitable, Philanthropy, Business, Investment, Risk Management

Distinguished Presenters

Prof. Beata Świecka, Professor of Economics, University of Szczecin
TFAF Ambassador

Valentino Sabaco
Executive Director & CEO, Publisher

UNIVERSITY OF SZCZECIN

The Financial Awareness Foundation

For additional information - Contact Prof. Beata Świecka, Professor of Economics

December 2023 - Something Very Special
Congratulations to
Peter & Elizabeth

A VERY SPECIAL - THANK YOU to

- ♥ Peter K. Asare Nyarko
- ♥ Ron & Eileen Nelson
- ♥ William Martin
- ♥ Josh Martin
- ♥ Ken Ruff
- ♥ Marie Burns
- ♥ All the TFAF Ambassadors, Strategic Partners, Supporters & Volunteers



2023 - TFAF Ambassadors Recognized for their GREAT Work



The African Youth Ecosystem is where the continent's young minds are leveraging the power of education to create monumental impacts. To acknowledge and celebrate these game-changers, Vive Africa has curated an inspiring list of the top 25 personalities who are not only building thriving and immensely appealing careers in the field of education, but are instrumental in empowering countless others to establish their own paths to greatness. You can see the full list and much more information at this URL

<https://viveafrica.co/face-of-education-africa-top-25-africans-changing-the-face-of-education-full-list/>

We are pleased to acknowledge and congratulate two of our TFAF Founding Lead Ambassadors who made this unsolicited list for their extraordinary outstanding work in their communities, their country, Africa and worldwide.



Peter K. Asare Nyarko
Executive Director-CFLE-Africa - Center for Financial Literacy Education – Africa
CEO-PKAN Capital Consulting
Founding TFAF Lead Ambassador in Ghana/Africa, TFAF Advisory Board Member

Gloria Anderson
Founder & Executive Director
TEDI Tanzania Enlightenment Development Innovations
Founding TFAF Lead Ambassador in Tanzania & Advisory Board Member

Accra-North Ghana, West Africa.
+233278553887

cfleafrica@gmail.com
www.cfleafrica.org

P.O BOX 32920 Dar es Salaam-Tanzania

+255 719 192 621

gloryanderson99@gmail.com
<http://tedi.or.tz/>



Peter was also selected as a member of the Top Young CEO in Ghana by Advanced Media & YCEO Africa

<https://www.yceoafrika.com/2023/12/2023-top-50-young-ceos-in-ghana.html>

Gloria was also awarded a Certificate of Special Recognition for her fine work by the Pan African Leadership & Entrepreneurship Center.

<https://paledec.org/>



Awarded The Blackbelt Financial Leadership Coach of 2023 goes to Gladys Mutsopotsi Shumbambiri, TFAF Lead Ambassador Zimbabwe. Gladys is the CEO of Intelligent Business Consultancy

Gladys and her colleague Taurai Matokwe, CEO of Finspire Consultancy and fellow TFAF Ambassador Zimbabwe speak daily on WhatsApp +263 779 094 034



Awarded as best social worker of Odisha during Odisha Film Fare Award by Banichitra to Manoranjan Mishra, Ph.D (Dr. Manu) TFAF Founding Lead Ambassador India

Dr. Manu created financial education content covering several important financial schemes. Specifically tailored for the low-income segment and available in seven languages. Organization interested, can use this content for their training purposes.

<https://www.youtube.com/@fin.mantra3701>

The Foundation Business Plans for 2024

Witness the remarkable achievements of our TFAF Team, comprised of dedicated Board Members, Ambassadors, Strategic Partners, and countless supporters and volunteers. Despite operating on a minimal budget and investing numerous hours of volunteer work, The Financial Awareness Foundation expresses profound gratitude to the individuals and organizations that have embraced our mission.

Our accomplishments and ambitious goals for the future are made possible by the unwavering support of these forward-thinking contributors. We recognize that our vision of a world where every individual possesses the knowledge of personal money management, makes informed lifelong financial decisions, and has a comprehensive financial, estate, and gift plan is attainable only through continued collaboration.

Looking ahead to 2024, our focus remains on advancing our mission to address the widespread issue of significantly improving financial unawareness, while addressing the epidemic of financial illiteracy along with other critical life skills not commonly taught at home or in school needed to live a successful in today's world. Our key priorities include:

1 Expand [The Improving Financial Awareness & Financial Literacy Movement](#)

- ◆ As a pivotal education communication platform
- ◆ Domestically and internationally
- ◆ Emphasizing youth engagement through [The Improving Financial Awareness & Financial Literacy Youth Movement](#).

2 Expand [The International Improving Financial Awareness & Financial Literacy Research Centers](#), and [The International Improving Financial Awareness & Financial Literacy Associations](#)

- ◆ Establish a presence within new university and college campuses, while advancing existing relationships
- ◆ Creating a major 'Think Tank' by interlinking these entities.

3 Advance [The Financial Knowledge Community Portal / Hub](#)

- ◆ Our evolving [new website](#), into a central resource for the General Public, Professionals, and Nonprofits, and an update-able online international personal financial plan.

4 Advance Educational Initiatives and Content

- ◆ Enhancing our educational content, curriculum and training publishing materials, while expanding our research activities.

5 Strengthen Infrastructure

- ◆ To broaden our outreach, cultivate key partnerships/expand our teams
- ◆ Our goal is to foster financial awareness, ignite motivation, and disseminate the invaluable insights and fundamental principles of smart money management. Through these efforts, we aim to empower more individuals worldwide to make informed financial decisions, all while maintaining a well-organized financial house supported by an up-to-date financial, estate, and gift plan.

6 Expand Capital Campaign and Fundraising Efforts

- ◆ Ensuring sustained financial support for our initiatives.

“As we navigate through our strategic priorities, The Financial Awareness Foundation remains steadfast in its commitment to fostering financial awareness, igniting motivation, and disseminating invaluable personal finance knowledge and insights. Our ultimate goal is to empower individuals to make informed financial decisions, ensuring a solid foundation supported by up-to-date personal financial plans. We believe this is the catalyst for ending inherited poverty, reducing global corruption, and paving the way for a smarter, stronger, and more sustainable local, regional, continental, and global economy.”

– Valentino Sabuco,
Executive Director

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

Management, Organizational, & Support Structure

Board of Directors

The following distinguished professionals serve as the Board of Directors for The Financial Awareness Foundation and serve without compensation, donating their time, professional expertise, and resources to advance the mission of our organization.



[Valentino Sabuco, Founder, Chairman & CEO](#)

Founding Executive Director & Publisher of The Financial Awareness Foundation
Sonoma County, California

www.thefinancialawarenessfoundation.org/pdf/Sabuco-TFAF-Intro.pdf



Ken Ruff, Co-Founding Director

Interim COO and CTO, Retired businessman, Technologist & Digital Media Developer
Las Vegas, Nevada



[Marie Burns, CFP®, Director](#)

Certified Financial Planner (CFP®), Financial Advocate, Principal of Mind Money Motion

<https://mindmoneymotion.com/about/>



[Pierce H. McDowell III, JD, Co-Founding Director, Emeritus](#)

Co-Chairman and Co-Chief Executive Officer of South Dakota Trust Company, LLC & the South Dakota Planning Company, LLC
South Dakota

<https://sdtrustco.com/founder-bios/>



[Paul G. Schervish, M.Div., Ph.D., Co-Founding Director Emeritus](#)

Retired Professor of Sociology and Director of the Center on Wealth and Philanthropy (CWP) at Boston College

www.thefinancialawarenessfoundation.org/pdf/7-3-HonoraryCoChairSchervish.pdf

Senior Management



[Valentino Sabuco](#)

Executive Director & CEO

www.thefinancialawarenessfoundation.org/pdf/Sabuco-TFAF-Intro.pdf



[Marie Burns, CFP®, Director](#)

Lead Ambassador Worldwide, USA Youth Movement

<https://mindmoneymotion.com/about/>



Ken Ruff, Co-Founding Director

Interim COO and CTO



[Peter Kwadwo Asare Nyarko](#)

Lead Ambassador Worldwide, Africa & Ghana, Youth Movement

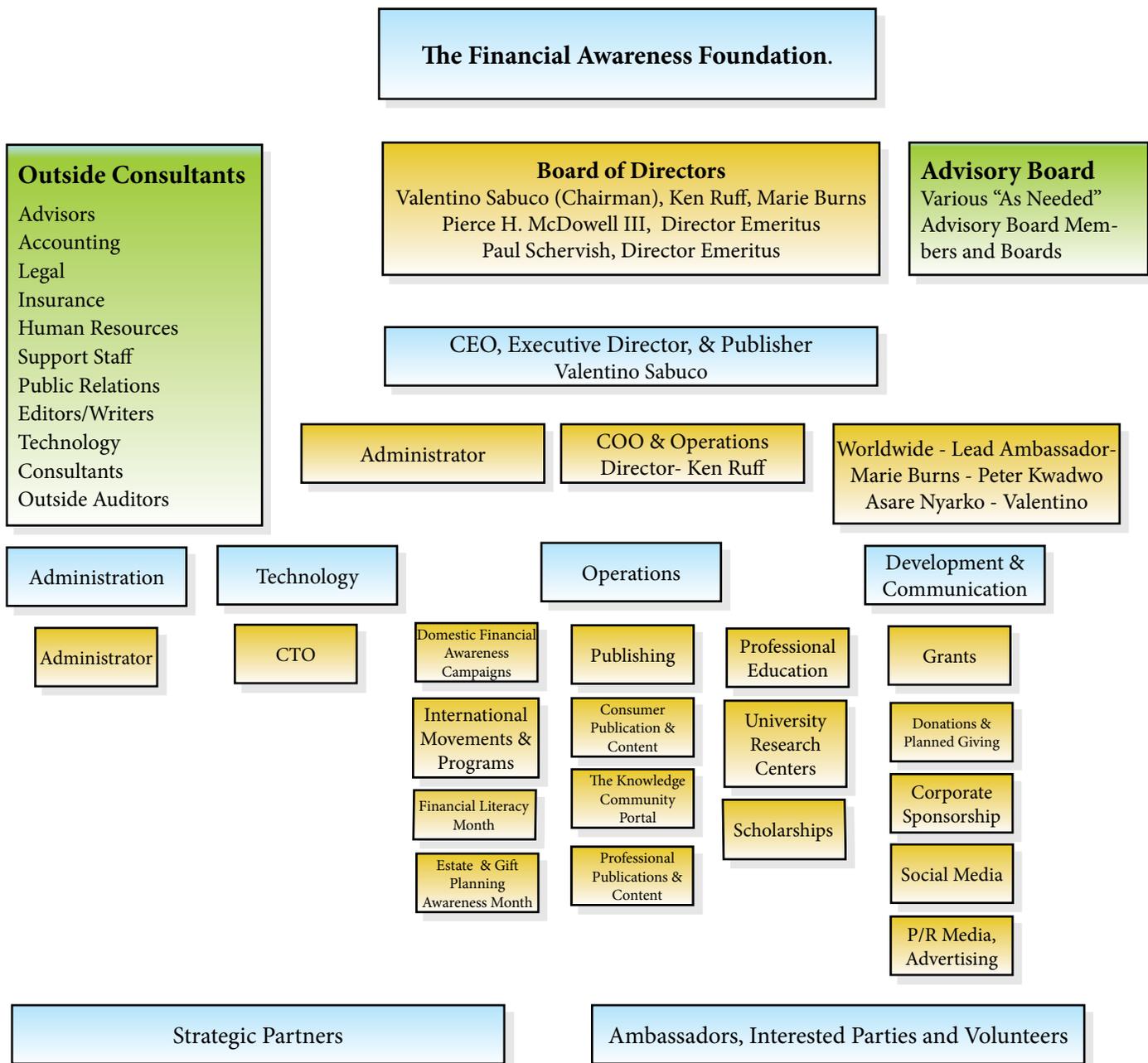
<https://cflafrica.org/>

The Financial Awareness Foundation

Organizational Structure

The current organizational structure of The Foundation consists of the Board of Directors, CEO, Executive Director and Publisher, CTO/CIO and the various Ambassadors and other interested parties that all serve as volunteers.

As our improving financial awareness & financial literacy campaigns, programs, and publishing efforts continue to grow and expand, we anticipate hiring professional staff to help manage and advance these efforts. The following organizational flowchart outlines how we plan to departmentalize and bring aboard needed personnel and professional services both internally and outsourced.



TFAF Lead Ambassadors

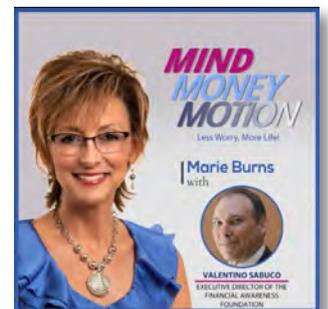
[Learn more about our TFAF Ambassadors, visit our new website - in development](#)

The Movement Worldwide		Lead TFAF Ambassadors
		Valentino Sabuco - TFAF
		Marie Burns - TFAF - Mind Money Motion Peter K. Asare Nyarko - CFLE Africa
		Peter K. Asare Nyarko - CFLE Africa Shilpa Gole - Nerdy Bird Marie Burns - TFAF - Mind Money Motion Valentino Sabuco - TFAF
The Movement in Africa		
	Africa	Peter K. Asare Nyarko - CFLE-Africa
		Nelson Vave Ruhurumba - Actions for Peace & Community Development
		Asmamaw 'Asme' Gizaw - Afrotopia Consultancy Research & Training Center Roha Media & Communication
		Peter K. Asare Nyarko - CFLE- Africa Dr. Benjamin Amoah - The FA Association - University of Ghana Daniel Owusu Kyeremateng - DAP Ghana
		Michael Ochieng Nyawino - COHECF-KENYA Edward Onyango - University of Nairobi
		Libuseng Titi - Leseli
		Pyoka Mfuni - LION
		Lagos Business School



The Financial Awareness Foundation

	Somalia	Mohamud Abdulkadir - Bushra Microfinance
	South Africa	Pamela Chikoore
	Tanzania	Gloria Anderson - TEDI
	Uganda	Ammex Ssebidde - Mercy Giving
	Zimbabwe	Gladys Mutsopotsi Shumbambiri - Intelligent Business Consultancy Taurai Matokwe - Finspire Business Consultancy
The Movement in North America		Lead TFAF Ambassadors
	USA	Valentino Sabuco - TFAF Marie Burns - TFAF - Mind Money Motion
The Movement in South America		
	Brazil	Hélio Guilherme Dias Silva - Nowgo
The Movement in Asia		
	India	Dr. (Manu) Manoranjan Mishra - KT Global Schol & Jeevan Rekha Parishad(JRP) Shilpa Bhaskar Gole - Nerdy Bird
The Movement in Europe		
In discussions	Poland	Prof. Beata Swiecka - University of Szczecin



Sampling of Strategic Partners & Thought Leading Organization Dedicated to Significantly Improving Financial Awareness & Financial Literacy



Governance Items

- 1 **The Foundation Board of Directors** currently consists of three highly distinguished professionals that include the Foundations CEO & Executive Director.
- 2 **Our Law firm:** FRIEDEMANN GOLDBERG LLP - 420 Aviation Boulevard, Suite 201 - Santa Rosa, CA 95403 - Steven M. Goldberg, Partner - Phone 707.543.4900 - SGoldberg@frigolaw.com - www.frigolaw.com
- 3 **Our CPA firm:** Randy Pennington, CPA - # One Snoopy Place - Santa Rosa, CA 95403 - Phone: 707.546.2064 - randy@flyingace.net
- 4 **The CEO, Executive Director and Publisher** serves under the direction of the Foundation's Board of Directors provides visionary strategic planning and helps develop, coordinate, and manages day to day activities and the various programs and activities of The Foundation. The ED is serving as volunteer executive until such time as The Foundation becomes sufficiently capitalized, at which time will serve as a compensated executive.
- 5 **The CTO/COO & Operations Director** serves under the Executive Director and as a back-up should the Executive Director be unavailable. The CTO/COO is also serving as volunteer executive until such time as The Foundation becomes sufficiently capitalized, at which time will serve as a compensated executive.
- 6 **The Foundation Professional Advisory Board** serves as volunteer advisors to The Foundation's Executive Director, Board of Directors and The Foundation. It consists of highly distinguished, nationally known financial, nonprofit, and technology professionals.
- 7 **The TFAF Lead Ambassadors, Committee and Subcommittee Directors and Chairs** will be appointed and managed by the Executive Director with the approval of the Board of Directors. The TFAF Lead Ambassadors and Committee Directors are currently serving as volunteer executives until such time as The Foundation becomes sufficiently capitalized, at which time it is anticipated that some will serve as compensated part or full time executives, and or volunteers.
- 8 **Last year's 990-N** has been filed timely.
- 9 **Gift Acceptance Policy** - a [copy can be downloaded here](#)

The Financial Awareness Foundation

As a 501(c)(3) nonprofit organization, The Financial Awareness Foundation is in a unique position to assist the public to improve financial awareness and financial literacy while providing high-level tools to the professional community so they can cost effectively serve the general public.



We are looking for the right philanthropists, grant giving foundations, strategic partnerships and sponsorships, and concerned individuals to assist us. Can you help us?

Finances

Capital Campaign

Spanning more than a decade of planning and testing, powered by the dedication of thousands of volunteer hours, The Foundation's strategic plan has evolved. This journey has given rise to the inception of **The Improving Financial Awareness & Financial Literacy Movement**, marked by impactful campaigns, programs, and a rich repository of educational content and related intellectual properties, all cultivated through passionate efforts.



The Foundation's Executive Team, Board of Directors, Advisory Board, Ambassadors, and all associates have been operating on a voluntary basis thus far. As the Foundation has progressed, it has reached a point where it necessitates continuous hands-on management, sophisticated website infrastructure, and cutting-edge technology tools to accelerate the expansion of The Movement, campaigns, relationships, programs, content and initiatives.

Our strategic capitalization goals involve forging impactful partnerships with local, regional, and global organizations that align with our mission and seek innovative solutions that can create a meaningful impact. Through collaboration, The Foundation leverages cutting-edge technology infrastructure and a dedicated team to expedite the progress and support of our campaigns, programs, and content. This enables us to extend our reach and empower more individuals with the tools to make informed decisions about their everyday finances. The ripple effect of these efforts serves as a catalyst for significant enhancements in human equality and economic sustainability.

We are actively seeking strategic partners, philanthropists, and individuals who recognize the significance of our mission and value our achievements thus far. We invite those who share our vision to assist us by providing appropriate capitalization and other appropriate resources. Additionally, we are eager to connect with more strategic partners, volunteers, donors, and supporters to collaborate on **The Movement**, campaigns, and programs.

There is an old saying, *'Give a hungry man a fish and you'll feed him for a day. Teach him how to fish and you'll feed him for a lifetime.'* An even more powerful one might be *"There are two ways of spreading light: to be the candle or the mirror that reflects it."* - Edith Wharton

Our vision for a **Financially Aware and Financially Literate World** is crucial in shaping a brighter future. It is imperative that each individual possesses a solid understanding of personal financial knowledge, influencing the very fabric of our lives. By imparting essential principles of smart money management, we lay the foundation for widespread financial awareness and financial literacy. This transformation is not merely about changing poverty to self-reliance, but also shifting self-doubt to self-confidence. As this knowledge spreads and compounds, it becomes a powerful tool in reducing global corruption, paving the way for a smarter, stronger, and more sustainable local, regional, continental, and global economy

We Welcome Your Support In Being Part of the Solution! Thank you for your consideration.

Whether with or without additional capitalization, we remain dedicated to advancing our mission. Upon securing proper capitalization as a 501(c)(3) nonprofit organization, The Financial Awareness Foundation aims to generate sustainable operating resources through various avenues. These include research engagements, fees, and sponsorships from speaking engagements, professional certification programs, as well as co-branding and license fees from publications and content. Furthermore, the Foundation seeks support through grants, sponsorships, donations, and contributions of time, services, intellectual property, and funds from the general public and dedicated supporters. This collaborative effort involves volunteers, philanthropists, supporting nonprofits, educational institutions, and associated financial service organizations and technology companies, all of whom recognize the importance of our mission.

Help us to make this a better world for all...



Current - TFAF Financial & Strategic Needs to Accelerate Our Work

1. Expand The Improving Financial Awareness & Financial Literacy Movement

- ◆ **Lead Ambassador Support:** We have a growing team of over 20 volunteer TFAF Lead Ambassadors who could benefit from advanced technology tools, additional staff, travel, and marketing resources. Many of our TFAF Ambassadors currently engage in part-time work but aspire to pursue this as a full-time career. Proper compensation for them would significantly accelerate our efforts.
- ◆ **The Improving Financial Awareness & Financial Literacy Youth Movement:** Utilizing technology, video, and communication resources, along with access to key influencers, we aim to empower the underserved and underrepresented demographics, particularly females and youth, who constitute over 75% of the global population. Support us in uniting and empowering them.
- ◆ **Financial Resources:** We would greatly benefit from having financial resources available to jump-start programs, address unexpected emergencies, and reward extraordinary efforts.

2. Advance The International Improving Financial Awareness & Financial Literacy Research Centers & The FA Associations

- ◆ **University Collaborations:** We are developing programs with over a dozen universities, which we believe are a HUGE underutilized resource. With technology tools, publishing support, and financial resources, we can enhance our contribution to students, faculty, staff, alumni, supporters, friends, and family. We aim to connect these universities into a '**World-Class Think Tank.**'

3. Advance The Financial Knowledge Community Portal / Hub

- ◆ **Website Development:** We seek support for technology and publishing resources to complete the development of [our new website](#) and create a unique online international update-able personal financial plan.

4. Advance Educational Initiatives and Content

- ◆ **Content Development:** To accelerate the advancement of our educational content, curriculum, and training materials, we seek technology resources, project management support, writers, researchers, and financial resources to expand our research activities.

5. Strengthen Infrastructure

- ◆ **Executives & Staff:** Secure financial resources to attract qualified professional associates and staff members in key priority areas including administration, public relations, project management, event planning, technology, social media, publishing, grant writing, fundraising, training, and researchers.

6. Expand Capital Campaign and Fundraising Efforts

- ◆ **Partnerships:** With the success we are experiencing, we aim to accelerate our efforts by partnering with societal change organizations, municipalities, strategic partners, philanthropists, and concerned parties aligned with our mission, values, and goals. These strategic partnerships will ensure sustained financial support to fully implement our vision and mission, while helping our supporters more effectively and timely achieving their goals.

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.



The Financial Awareness Foundation is grateful for the ongoing support of its volunteers, supporters, and strategic partners for their valued contribution of endless hours of work, for sharing their extensive intellectual property and for their financial resources.





The FINANCIAL AWARENESS Foundation
"Your Financial Partner"

Improving Financial Awareness & Financial Literacy™

Have You Ever Heard Someone Say...

- "Doesn't the government provide for that?" "I'm too young to think about retirement."
"Estate and financial planning are too complicated and expensive."
"All my property is titled in joint tenancy with my spouse so I don't need a will."
"Financial and estate and gift planning is only for the rich."
"Am I old enough to do financial planning?"



The Financial Awareness Foundation is a 501(c)(3) nonprofit organization. We serve as a nonpolitical "financial awareness advocate" for the general public, the financial service and nonprofit professionals and their organizations, educational institutions, municipalities, tech companies and employers, and the news media. Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching the essential principles of smart money management, the foundation to personal finance knowledge, is so very important.

WE CAN'T DO THIS ALONE – WE NEED YOUR HELP!

Please consider making a 'Tax-deductible Contribution' to The Financial Awareness Foundation by completing and returning this page. Unless you request otherwise, your contribution may be recognition on The Financial Awareness Foundation website and in next year's Foundation Report. Thank you for your consideration.

To learn more about us, link to www.TheFinancialAwarenessFoundation.org

Click here DONATE TODAY! or go to https://home.thefinancialawarenessfoundation.org/donate.html

Make your tax-deductible online contribution or enclose a check payable to "The Financial Awareness Foundation" or complete the following credit card form.

Please accept my contribution of \$_____

Charge My VISA/MC/AMEX #_____ Exp. Date_____

Name of Cardholder_____ Signature_____

Address_____

Telephone Number_____ Email_____

Call, email, or mail your generous contribution to us at:

The Financial Awareness Foundation
Valentino Sabuco, Executive Director
959 Golf Course Drive, #273
Rohnert Park, Sonoma County, CA USA 94928
+1.707.586.8620, VSabuco@TheFinancialAwarenessFoundation.org







The Financial Awareness Foundation

2023-2024 Foundation Report & Business Plan



The Financial Awareness Foundation

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

“Improving Financial Awareness & Financial Literacy”™

959 Golf Course Drive #273, Rohnert Park, Sonoma County, CA, USA 94928
+1.707.586.8620

www.TheFinancialAwarenessFoundation.org

© Copyright 2024 The Financial Awareness Foundation (v032324)