

MEMORANDUM OF UNDERSTAND (MOU) & Application

Becoming a Strategic Partner, an Ambassador or Volunteer of The Financial Awareness Foundation & Centre for Financial Literacy Education – Africa to - Support & Participate in- The Improving Financial Awareness & Financial Literacy Movement



Backgrounder

Serving as a Strategic Partner, a Ambassador, or and Volunteer of **The Financial Awareness Foundation (TFAF)** and **Centre for Financial Literacy Education – Africa (CFLE)** can be fun and a valuable use of your time and skills, and a very rewarding experience for you, your family, your organization, your country and our world!!!



As a community leader you can play a **VERY IMPORTANT** and strategic role in improving financial awareness and financial literacy, while creating goodwill and new opportunities for you and many local and national nonprofits. This can be done by actively supporting and participating within **The Improving Financial Awareness & Financial Literacy Movement** built around the concentrated personal finance content media blitz built around the strategic campaign venues for April being known as **Financial Literacy Month** and six months later October being known as **Estate & Gift Planning Awareness Month**, and other activities throughout the year.

As we are not membership-based organizations, there are no membership fees or dues that people are required to pay to be associated with **TFAF** or **CFLE** or **The Improving Financial Awareness & Financial Literacy Movement**, campaigns or any of our work.

Strategic Partners, Ambassadors, and Volunteers are unpaid colleague positions, and you are expected to pay for any and all of their personal and business and The Movement related expenses unless indicated in writing otherwise.

Organizations for Improving Financial Awareness & Financial Literacy™

Centre for Financial Literacy Education - Africa

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 CENTRE
FOR FINANCIAL LITERACY
EDUCATION AFRICA

Lead TFAF Ambassador—Ghana 

The Financial Awareness Foundation

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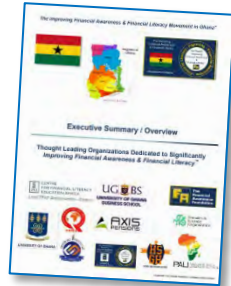
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The Improving Financial Awareness & Financial Movement in Ghana

To learn more about **The Improving Financial Awareness & Financial Movement in Ghana** preview the **Executive Summary / Overview** by clicking the graphic or keying in this URL address

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf>

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf>



The Improving Financial Awareness Movement in Africa

Learn more about **The Improving Financial Awareness Movement in Africa** preview the Overview by clicking the graphic or keying in this URL address

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>



The Improving Financial Awareness & Financial Literacy Report & Magazine

These Movements and others around the world are modeled after one created in the USA over a decade ago by founders of The Financial Awareness Foundation. To see what others are doing preview **The Improving Financial Awareness & Financial Literacy Report & Magazine**. This provides a sampling of the community participation, including supporting proclamations from many US State Governors, leading financial service, planned giving, and nonprofit associations and their professionals, and academia and news media efforts along with a comprehensive collection of reports including how financially literate each state and country is, and so much more.

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>



The Movement Worldwide

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



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

Organizations for Improving Financial Awareness & Financial Literacy™

About Us...

Centre for Financial Literacy Education Africa



CFLE–AFRICA is a Ghana based not-for-profit professional organization that seeks to promote and develop financial literacy skills in the average African.

CFLE-Africa's mission is to empower and educate all Africans to make financially sound decisions. Promote and develop financial literacy skills in young Africans and help them make financially sound decisions, plan for the future and live a debt free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana**

You can learn more about **CFLE-Africa** at <https://cfleafrica.org/>

The Financial Awareness Foundation (TFAF)



TFAF is a 501(c)(3) USA based nonprofit organization. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. They believe that teaching financial awareness, financial literacy and the essential principles to 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.

Learn more about **TFAF, The Movement, and becoming a Strategic Partner, Ambassador, or Volunteer Supporter** at

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf>

Organizations for Improving Financial Awareness & Financial Literacy™

Benefits to YOU in Becoming a Strategic Partner, Ambassador, or Volunteer of The Financial Awareness Foundation & Centre for Financial Literacy Education - Africa

Significantly improving financial awareness & financial literacy has a major positive impact on our

- ◆ **Healthcare**
- ◆ **Education**
- ◆ **Agriculture & Food Supply**
- ◆ **Economic Empowerment & Jobs**
- ◆ **Peace & Reduced Violence**

What a great opportunity for you to create goodwill and new revenue opportunities while performing a very important and valued community service.

- ◆ **As an ambassador, strategic partner and volunteer**, you become part of a VERY SPECIAL growing number of individuals and organizations that are working hard to significantly improving financial awareness and financial literacy worldwide, and to make the world better for all.
- ◆ **By receiving personal financial and estate planning materials** you, your staff and families, patrons, and prospects benefit by improving personal financial positions, and you receive a **powerful campaign and program** to use within your organization to generate new sources of revenues to expand your business.
- ◆ **Besides getting access to the smart-money secrets** and the essential principles of smart financial management to help make your dreams become a reality, we work with you and your organization to get the best results from your efforts to help expand your business impact locally and beyond.
- ◆ **Families** benefit by learning the essential principles to smart money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure debt free future, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.
- ◆ **Schools, Colleges & Universities** benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic with increased donations, planned gifts, alternate beneficiary selections and bequests. This opens the door to significant development opportunities for Universities and Colleges to reduce education costs and fund student scholarships, faculty grants, research and other projects through gifts, bequests and deferred gifts that are a part of The Community member's financial, estate and gift plans.
- ◆ **Financial Advisors & Financial Product Providers & their Organizations**, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers, financial advisors, benefit by acquiring new business from more informed and motivated clients.
- ◆ **Employers, Farmers, Telecom & Technology Companies** benefit from earning more money while having employees who are less financially stressed, happier and more productive.
- ◆ **NGOs, Nonprofits & Fundraisers** benefit their organizations with increased donations, planned gifts, alternate beneficiary selections and bequests.
- ◆ **Philanthropists** benefits by helping to solve a major social problem that leads to a better world.
- ◆ **The News Media** benefits from increased ad revenues and by providing its audience with timely valuable information.
- ◆ **The Government and Municipalities** benefit by having happier and financially successful constituents, and a reduced strain on social welfare services.
- ◆ **Everyone and the world** actually benefit with a stronger and financially sound economy.

Organizations for Improving Financial Awareness & Financial Literacy™

Here is a link to a checklist of Fun & Easy Ways to Help Make a Difference

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf>

This is a great opportunity to "strengthen relationships" with clients and prospects and associates, generate new revenue opportunities for financial service / nonprofit / education professionals, while producing needed gifts and bequests for many educational institutions and nonprofits.

Most importantly, this also goes a long way to solving the lack of financial awareness along with the financial illiteracy epidemic.



Which of the following **Fun & Easy Ways to Help Make a Difference** interests you the most and that you can do.

Fun & Easy Ways to Participate & Support The Movement		Yes I / We Can Do This
1.	Sharing time and resources to make it better for all	
2.	Circulate communications and encourage others to Join The Movement For Financial Advisors & Financial Product Providers http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf Become a Strategic Partner, Ambassador or Volunteer http://www.thefinancialawarenessfoundation.org/pdf/CFLE-TFAF-Ghana-Ambassador-SP-Vol.pdf	
3.	Participate at Public & Media Appearances sharing your expertise and encouraging others to Join The Movement	
4.	Prepare a Proclamation for your organization, community, university	
5.	Add The Movements Logo to your website or social media http://www.thefinancialawarenessfoundation.org/pdf/TheMovementGhana-WeSupport.jpg	
6.	Share some Personal Finance Articles tin support of The Movement and to help celebrate April & October	
7.	Share the 12 Month Financial Fitness Calendar Calendar http://www.thefinancialawarenessfoundation.org/pdf/TFAF-CFLE-UG-12MonthFinFitnessCalendar.pdf	
8.	Circulate the TFAF- Personal Finance Publication Set	
9.	Share a Financial Quote of the Day or Week – in support of The Movement celebrating April as Financial Literacy Month and October as Estate and Gift Planning Awareness Month http://www.thefinancialawarenessfoundation.org/pdf/TFAF-UGBS-CFLE-FinancialQuotes-Templates.docx	
10.	Develop a Social Media or Webpage in support of The Movement and to share Personal Finance Knowledge	
11.	Make a Presentation - Video or post COVID-19 do aSeminar in Support of The Movement	
12.	In support of The Movement in April or October sponsor or participate in a contests like a Financial Awareness Run to help raise money to eradicate the Financial Illiteracy Epedemic	
13.	What other Fun Ideas do you have	
14.	Help us with Generous Contributions from you and others	
15.	For Financial Service Organizations and other stakeholders we will appreciate an generous allocation of funds to help us underwrite our goals of touching every citizen twice a year with the semi-annual personal finance content media blitz.	

Organizations for Improving Financial Awareness & Financial Literacy™

Becoming a Strategic Partner, Ambassador, and Volunteer of The Financial Awareness Foundation

Being an Ambassador, Strategic Partner, and Volunteer of The Financial Awareness Foundation is an unpaid helper position; we are not a membership-based organization and there are no membership fees or dues that people are required to pay to be associated with TFAF or **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** or any of our work. Ambassadors, Strategic Partners, and Volunteers are also expected to pay for any and all of their personal and business and foundation related expenses unless indicated in writing otherwise.

We ask all our Strategic Partners, Ambassadors and Volunteers to

1. Assists us on our mission to '**significantly improve financial awareness & financial literacy**'
2. Actively support and participate in **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** built around the strategic venues for celebrating
 - ◆ April being known as Financial Literacy Month
 - ◆ October being known as Estate & Gift Planning Awareness Month
3. **Make contributions of your time**, creativity, strategic planning, goodwill, contacts where appropriate, staff time (if you have available staff time available to let us know and make some it available for our worthy projects).
4. **Keep on the lookout** for potential volunteers, ambassadors, strategic partners, sponsors, philanthropists, donors, supporters, future board members, and when they appear introduce them to us.
5. **Assist us with our capital campaigns** by
 - ◆ Talking to others about contributing to us so we can touch more people and financial service, nonprofit and planned giving professionals - (investing with us)
 - ◆ Asking for donations to The Financial Awareness Foundation and Center for Financial Literacy Education - Africa where appropriate
 - ◆ Identify sponsors and help create community matching donations during the various **Improving Financial Awareness & Financial Literacy Movement** campaign venues
 - ◆ Make when appropriate to you, personal financial contribution to **TFAF and CFLE**
<http://home.thefinancialawarenessfoundation.org/donationgateway.html>
<https://cfleafrica.org/donate-to-support/>
6. **Not sign any agreements or contracts** involving TFAF and CFLE unless you authorized to do so by the Executive Directors.
7. **Obey all laws and maintain high personal and business ethics at all times.**

TFAF & CFLE as hard-working nonprofits and NGO's we always appreciate monetary contributions, planned giving gifts, bequests, alternate beneficiary designations from philanthropists, individuals, sponsors, strategic partners and organizations that are looking to support important community, national, and international important causes that can '**help make this a better world**'. Your assistance in helping us with our fundraising efforts and our capital drives to advance our improving financial awareness and financial literacy movement and campaigns, programs, and publishing efforts is very much appreciated.

Our working relationship is an "at-will" relationship; you or **TFAF or CFLE** can terminate it at any time, with or without cause. There is no defined term or 'Climbing of the Chairs' for our Ambassadors. We are working to establish a core team of high-quality thought leaders as Ambassadors that understand how fundamentally important improving financial awareness and financial literacy is and enjoy working together to help everyone to get and keep their financial, estate and gift plans current thus making our vision a reality.

Organizations for Improving Financial Awareness & Financial Literacy™

To protect you and the integrity of **TFAF and CFLE**, and so we do not violate any rules or laws if you do any presentations, or mailings using our name, logo, in the status as a **TFAF–CFLE Ambassador, Strategic Partner, and Volunteer** or making a presentation or distributing content as a representative of we will need to **see and approve all materials in advance**, before they are released to the press or public or used in an educational presentation.

If the above is acceptable to you check the appropriate box(s)

Strategic Partner Ambassador Volunteer and provide us with

1. Strategic Partner – Your business backgrounder - logo and profile
2. Ambassador & Volunteer - Your personal backgrounder - head shot photo and profile
3. A brief statement why you would like to become a TFAF-CFLE Strategic Partner, Ambassador, and Volunteer.
4. The checklist on page 5 of what your plan to do.

And sign below and email it to us at admin@TheFinancialAwarenessFoundation.org or cfleafrica@gmail.com

Signature	eMail Address	Website URL	
Full Name	Organization	Date	Phone Number
Street Address	City	Country	Postal Code

Thank for your interest in serving as a **TFAF–CFLE Strategic Partner, Ambassador, and Volunteer**; we welcome your assistance and support.

If you have further thoughts or require additional information or want to discuss sponsorship, philanthropist, or providing planned gifts, contributions and grants to **The Financial Awareness Foundation** or **Centre for Financial Education – Africa** please contact us directly.

Thank you for your consideration and we look forward to working with you to help make it a better place for all.

Respectfully submitted,

Peter

**Peter K. Asare Nyarko, Executive Director
Center for Financial Literacy Education –
CFLE Africa**

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