

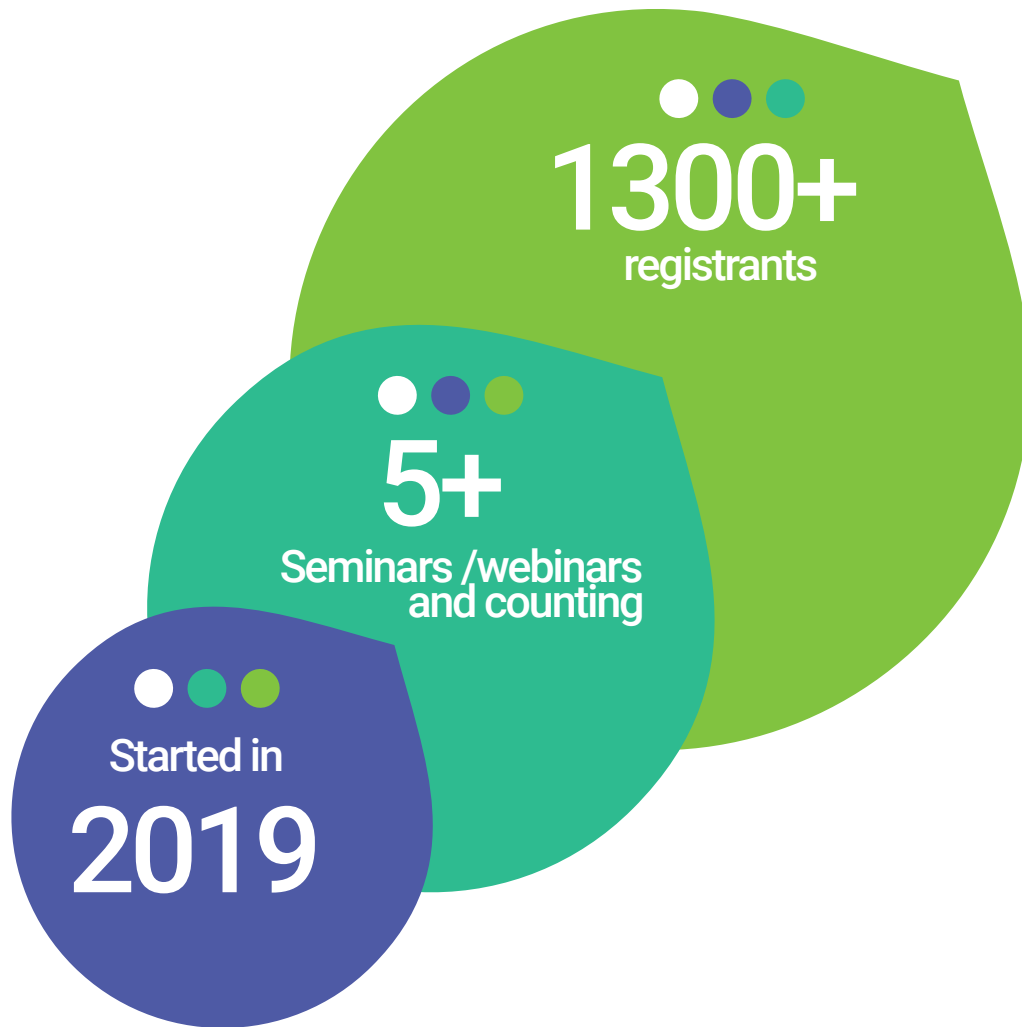
Partnärz

Financial  
Literacy  
Series

[www.hipartnerz.com](http://www.hipartnerz.com)

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- Demographic range; young singles, married couples, and ages nearing retirement. Unlike free webinars, which tend to be an advertising channel for financial products, knowledge transfer is our focus.
- Participants are learning to build bespoke retirement strategies for themselves rather than depending on random information.
- Participants have experienced positive lifestyle changes affecting their marriages, social class, and unhealthy addictions.
- SSNIT says 82% of pensioners earn less than GHS1,000 monthly annuities. Where do you fall?



**If you fail to plan, you plan to fail**  
Benjamin Franklin [Famous value investor]



## Introduction

We believe hard-working people like you can do better with proper knowledge and guidance. The chances are that you are making salient mistakes that will cause painful or regrettable harm in the foreseeable future. It can occur in many ways; you are investing without a sound knowledge of the discipline. You are either over investing or underinvesting towards your retirement or life goals. You may be paying insurance premiums towards risks you are not exposed to, etc. These financial companies can trick you into their hole without notice. Why not learn these things yourself so you can make educated decisions?

Honestly, why will you participate in educational forums organised by financial

institutions? The aim of their teaching engagement is skewed towards selling financial products to you. Our content is objective because we do not have any financial product to sell.

This is why we have created a community of young professionals known as the Financial Literacy Series, birthed with the aim of hosting a conducive environment for educating and equipping you with the adequate knowledge and resources to ensure that you are capable of managing your own finances.

Embedded in this, is the added benefit members get to gain from networking and free/discounted value added services.



"It upped my financial literacy status and helped me to plan my financial goals accordingly, which is easy as it seems."

*Hans Kissieh*



The seminars have taught me always to invest whichever amount of money I get as a gift(windfalls). It does not matter if it is 50p or GHS500. Well, including many other things."

*Dr. Willis Asare Banahene*



"So once I joined a seminar where the speaker made a statement, "you either put all your eggs in one basket and guard it jealously or you diversify."

"That profound statement has stuck with me and has caused me to see the world of personal finance differently."

*Aaron Asiamah Amponsah*



"I've had insight into various available investment options and, most importantly, the need for careful and intentional financial planning to achieve my financial goals."

*Rita Sefakor Deyegbe*



"They've helped shape my attitude towards spending, educated me on the need for financial planning, and set me on a path towards financial independence."

*Emmanuel Agyemfra*



"Handling money is a good litmus test for our character. These webinars/seminars taught me a lot about how money works and how it directly affects the way I live and my outlook on life.

*Nii Nai Mensah Anyetei*

## Outline:

- 1** The webinar will be organised from January 2023 to December 2023. While waiting, we will hand out pre-webinar materials to participants. We believe this will help prepare members reasonably well for the webinar series and life. Members will be given a membership portal to access the live webinars, book appointments, receive newsletters, get updates on activities, among others. Membership gives access to at least nine webinar sessions organised throughout the single year.
- 2** Every live or emailed question (allowed due to privacy) will be answered on webinar day or privately. Members who may miss any part of the webinar can request a recorded version.
- 3** While the webinar is over, we will make our advisors available to learners. They will gain personal assistance and professional insight using the learnings received during the webinar series.
- 4** We will organise various activities alongside the webinar. These are; swimming and tennis tutorials, fitness days, and corporate hangout nights. Members will be informed of the details as we inch closer to the dates.
- 5** Members will receive a Certificate of Participation after the experience. The certificate is requisite for subsequent webinars or training boot camps. It will also attract discounts in future endeavours.

# Testimonials



“Financial literacy seems to be a rarity these days, and personally, I have always had a desire to learn more about being astute when it comes to managing my funds. Partnerz FP has, through its various seminars, provided me with in-depth knowledge on these matters. I love the simplicity with which complex concepts are broken down to allow those of us without a finance or economics background to appreciate the dynamics of money, investment and financial planning. I highly recommend these educational seminars to all.”

*Dr. Eric Agyemfra*



“So once I joined a seminar where the speaker made a statement, “you either put all your eggs in one basket and guard it jealously or you diversify.” That profound statement has stuck with me and has caused me to see the world of personal finance differently.”

*Dr. Gifty Segbefia*



“It’s helped me put my financial life into perspective. There are no areas of confusion. I know what I want, when and how I want it. That clarity commands discipline. I’m more than excited to have Partnerz in my journey to financial freedom.”

*Dr. Christelle Idoudou*



“After the seminar, my contributions towards my investments went up 50% than recommended because I better-understood budgeting.”

*Hafiz Abdul Kwakye*



# Disciplines Explained

## Budgeting and Understanding Tax benefits

Instructional goals and financial planning are critical to effective budgeting and enhancing evaluation and accountability. Therefore, we can agree that budgeting is the map that would get you to your “treasure island”. And as it continues, if you do not know the sailing rules, you will drown. Some rules must be adhered to. A lack of it means travesty!

While learning the above, you will also learn how the government takes from your hard-earned money and how you can minimise their influence by taking advantage of the various tax incentives or applying ethical tax strategies.



## Investments

An investment portfolio is a basket of assets holding stocks, bonds, cash, treasury bills and different asset classes. Investors aim for a return by mixing these securities to reflect their risk tolerance and financial goals. The structure of a healthy portfolio is based on many functions; risk profile, return rate, type of

capital, investment goal and jurisdiction. We believe, by the end of the webinar, you will understand the above, understand how the investment companies you are working with operate, know which investments securities suit you, learn how to analyse investment securities etc. ordinarily.

# Excepts from Past Events



# Disciplines Explained

## How to protect your life, loved ones and assets

Uncertainty is a character of life. Making it a priority to protect yourself, loved ones and assets against unforeseen circumstances is paramount. It is imperative to have a contingency plan to hedge yourself against any inherent risk - financially and legally. Hence, a conversation on insurance and estate planning. Insurance acts as an umbrella or raincoat. However, insurance companies can convince you to purchase policies you do not need; hence, the need to possess the requisite knowledge to make guided decisions.

While protecting your life and assets against financial losses, protecting your loved ones from predators who feel entitled to your hard-earned incomes/assets is essential. Estate planning is the preparation of tasks that serve to manage an individual's asset (estate) in the event of their incapacitation or death. It includes making a will, creating a trust fund, making a power of attorney, making advanced healthcare directives etc. Hopefully, you do not want to put your spouse and children through the ordeals of family scavengers in case of your demise or incapacitation.



## Retirement Planning Explained

Imagine a life where your regular source of income either ceases to flow or takes a downward spiral. You are faced with any or all of the following: outliving your savings, being unprepared for the many retirement risks like medical expenses, emergency expenses etc. Our goal is to make sure you understand that your

savings, SSNIT, 2nd & 3rd Tier annuities and end of service benefits may not be enough for an adequately resourced retirement life. Learners will appreciate the mathematics behind SSNIT calculations and learn how to create simple investment models to counter the imminent risk associated with the discipline.



# Other Side Activities

## Health & Fitness

Health walks, keep fit time with fitness coach and quarterly medical check up clinics.



## Networking Programs

Corporate hangouts, soft skills training, Microsoft Excel workshops etc.



## Sporting Activities

Golf activities, free Swimming and tennis teaching activities. "Do you want to learn how to swim or play Tennis? Sign up as a member and you are sorted'. [Terms and conditions apply]



## Real Estate Needs

Land acquisition, building domestic properties, home acquisition etc.



## Startup Support

Business clinics, technical support, financial advisory etc.



# Testimonials



"I believe that everyone, no matter how young or old, should know how to manage their finances. Partnerz organised a great seminar a while back that tackled this in detail - from building a budget to planning for retirement. I loved that they brought in experts from different financial fields to speak on different topics and answer questions. I wish they would do this more often!"

*Dr Elise Tirza*



"I remember there were a number of financially learned people who came to enlighten us. I was particularly thrilled by the talk about SSNIT and saving for a pension. I have developed more passion for savings towards my retirement years."

*Dr. Olabisi T. Omotayo*



"After that seminar, I knew I needed help in managing my finances with the wisdom I obtained as I had just basic insight into financial planning- the barest minimum. Coming on board with Partnerz has afforded me some peace about my money and future. Kudos to Partnerz, and I hope the coming years will see more successful partnerships."

*Dr. Grace Okrah Kwakye*



"The seminars organised by Partnerz have been very enlightening, particularly getting to know the intricacies of financial planning and investments. The first seminar highlighted the importance of financial planning, which motivated me to develop my personal financial plan with the help of Mr De-Sowah and his team. I can attest that it has been one of the greatest decisions I have made in my life. I am looking forward to gaining more knowledge at future seminars organised by the amazing team at Partnerz."

*Dr Zaneta Frimpong*

## What to expect:

Members will learn to draft bespoke 'call to action' pledges, leading to proper actionable steps. We believe education is an ongoing process, and as such, a one-off webinar will not automatically change everything. We have instituted post-webinar engagement measures so that our financial education process will have unique outcomes. All members will benefit from our one-on-one appointment with our financial advisors. This way, individual guidance is assured.

# Add-On Benefits

- 1** Members will benefit from our post-webinar consultation with our financial advisors, which will be an opportunity to ask personal and relevant questions.
- 2** We will help members draft 'call to action' pledges, leading to proper actionable steps. This way, participants will put the knowledge gained into action.
- 3** A recorded version of the webinar will be made available exclusively to members who may miss some of the webinars or may demand it.
- 4** Payment for membership fees in instalments is encouraged. Prices are negotiable for groups.
- 5** Due to our partnership with our legal advisors, we have agreed to discount the drafting of a simple will by 40%. If there is a need for a complicated choice, discussions on the pricing will be encouraged.
- 6** In the same vein, parents' drafting of simple trusts for their children will be discounted by 35% for members.
- 7** We will organise sporting activities which will be in the form of swimming and tennis tutorials, and golf activities.

**8** Fitness activities ranging from health walks with motorcades, keep fit time with fitness coaches and quarterly medical check up clinics will also be open to members.

**9** Professional support for real estate needs such as land acquisition and all forms of home acquisitions will be made available to members.

**10** For members that may want to start their business or are already in business, there will be the availability of start up business support which will not be limited to business clinic, technical support and financial advisory.

**11** Members will have access to networking and career advancement programs such as soft skills training, Microsoft Excel workshops, discounted corporate hangouts etc.

**12** When an employee is financially distressed, it is challenging to prioritise office duties. However, the inverse means increased productivity, which can be critical for office place promotion or recommendation.

**13** One of the preventive measures against health stressors is planning, which reduces the roller coaster of emotions, migraines, and depression that comes with financial insecurity. A combination of these stressors results in early stroke, heart-related diseases etc. Members will acquire the tools to prevent this kind of mental response by learning to take charge of their financial independence.



# Testimonials



“My participation in the seminar organised by Partnerz provided me with the reality of what my retirement would look like if I did not actively plan for it. It gave me practical ways of saving and knowing the legalities of an Estate(something about a will)”  
“I recommend seminars by Partnerz to all workers. “

*Dr Sylvia EK Osei - Akuamoah*



“Are you prepared?’ The seminar was one of the most informative seminars I have attended. It felt tailored and offered a wealth of actionable ideas to take forward in tackling personal finances. It enabled me to identify my future financial needs/goals and also provided means to work out how to achieve them through efficient financial planning. The facilitators offered in-depth context through clear explanations and visual charts, which fostered a better understanding of the topic areas. The seminar was generally of superb value.”

*Selassie Dorcoo*



“I got invited by an old friend some-time last year. Little did I know that I was attending a life-changing gathering that would lead to a relationship with an institution intimately interested in ensuring that my financial knowledge and development were on the right path. The attention to detail and the bespoke services offered to me have been unparalleled.” “I’m looking forward to a lifetime relationship and partnership with Partnerz.”

*Dr Richard Addy*



“I am very grateful to Partnerz and their excellent team for organising these seminars/webinars. Due to my experience during the banking sector clean up, I did not want to sight eyes on people in banking, finance and investment at all. My perspective has changed after a friend shared his experience with Mr De-Sowah and his team through their personal finance education. The exciting part is that you have access to their recordings 24/7 as a participant. I can’t wait for the next seminar/webinar. God bless you for helping me streamline my finances.”

*Anthony Henry Agyapong*

## Who can join the Financial Literacy Series?



Working Class



Entrepreneurs  
Self Employed



Employers



Tertiary Students



Persons nearing the age  
of retirement



Married couple

# Speakers



William Mensah is an Executive Director at Bora Capital Advisors, Former Chief and Current Board Member at Ecobank Development Corporation, Non-Executive Director and consultant at NDK Financial Services, a lecturer at the Ghana Stock Exchange Securities Course, and GIMPA. With 19 years of experience in investment banking expertise and teaching background, experience has finally merged with the best teacher.

**William Mensah**  
*Executive Director at Bora Capital Advisors*



He holds a Masters Degree (MA) in Actuarial Science from Ball State University in Indiana, USA. He has worked with the reputable insurance firm, Great American Financial Resources Inc. (GAFRI), in Cincinnati, Ohio, USA, as an Actuarial/Financial Analyst before moving to Social Security and National Insurance Trust as Chief Actuary. Mr Poku is a Board Member of St. Martin DePorres School in Dansoman and the Board Chairman of Goodwill Insurance Brokers Limited, an Insurance Brokerage Company in Accra.

He is a member of the Institute and Faculty of Actuaries in the UK and a Fellow of the Actuarial Society of Ghana (ASG).

**Joseph Poku**  
*Chief Actuary, SSNIT*

## Speakers



Rester Togormey is a lecturer at the University of Professional Studies, Accra (UPSA) with over 16 years of working experience in several industries before joining the University. He lectures Taxation and fiscal policy both at the undergraduate and graduate level. He holds an MBA in Accounting from the University of Ghana, MPhil in Finance from University of Professional Studies, Bachelor of Commerce (Bcom) from the University of Cape Coast, Bachelor of Laws (LLB) from Ghana Institute of Management and Public Administration (GIMPA). Currently, he is a PhD (Accounting) Candidate at the University of Ghana Business School. Rester is a Professional Tax Practitioner and Professional Accountant and a member of the Institute Chartered Institute of Taxation, Ghana (CITG) and Institute of Chartered Accountants, Ghana (ICAG). He has rendered relevant and reliable professional services to several entities within Ghana and beyond.

**Rester Togormey**

*Professional Tax Practitioner and Accountant*

# Excerpts from Past Events



# Payment Plan

Payment includes a one-year all access to webinars with other add-on benefits such as discounted corporate hang-outs, free training for select sporting activities etc. Payments are therefore proposed in this manner;

**1** GHC30 per month for 8 month  
GHC10 for the last month  
The process will be repeated for renewal  
Membership takes effect from January

**2** GHC50 per month for 5 months  
The process will be repeated for renewal  
Membership takes effect from January

**3** GHC100 per month for 2 months  
GHC50 for the last month  
The process will be repeated for renewal  
Membership takes effect from January

**4** GHC250 one time payment  
Membership takes effect from January





# Partnërz

**Date: January 2023 - December 2023**

**Time: 4pm - 6pm on webinar days**

Membership fees: GHC 250.00

[Negotiable for groups, Payment Plan available]

Members gain access to at least nine webinar sessions organised throughout the single year.

**MTN MoMo Payment: 059 632 7071**

**Vodafone Cash Payment: 050 552 5622**

**Zenith Bank: 6000105061, ZBGC/PARTNERZ  
FWP, Headquarters**

The sign up link can be found at  
[hipartnerz.com/register/](http://hipartnerz.com/register/).

**RSVP: Call (0302953706)**

**Whatsapp (0596327071)**

[www.hipartnerz.com](http://www.hipartnerz.com)