NeoEcon Global Initiative

Executive Recap Report: Ghana Deployment

Program:	NeoEcon Ghana Financial Literacy Initiative
Event:	Grassroots Financial Inclusion Workshop
Venue Partner:	Amazing Shepherd Children's Home (Accredited Care Center)
Location:	Accra, Ghana
Date:	7 July 2026
Lead Facilitator:	Ewurabena Crentsil

Key Impact Metric

Following a targeted educational intervention, assessed care-center youth demonstrated a **+111.1% net increase in objective financial literacy**, with average test accuracy rising from a baseline of **45.0% (Pre-Test)** to **95.0% (Post-Test)**.

1 Event Metrics & Demographic Profile

The workshop successfully trained a total of **25 care-center youth**. To ensure strict child safeguarding, active engagement, and direct mentoring, the cohort was split into two interactive sessions of 12 and 13 students. A representative sample of $N = 5$ participants was assessed via face-to-face, interviewer-led verbal evaluations. This method was selected to accommodate the children's smartphone access constraints and varying literacy levels.

1.1 Initial Demographic Behavioral Baseline

* **Age Distribution:** 80% of the assessed cohort were under the age of 15; 20% were in the 15–25 age range. * **Baseline Financial Confidence:** The average self-rated confidence in managing money was **5.0 out of 10** (with 40% rating themselves at a 3, 40% at a 6, and 20% at a 7). * **Expense Tracking Habits:** Prior to the workshop, 40% of the cohort reported tracking daily expenses "Yes", while 60% tracked only "Sometimes". No participants reported "No, never". * **Budgeting Experience:** 60% of participants had previously attempted to create some form of structured monthly budget, while 40% had never done so.

2 Quantitative Performance Analysis

Participants were evaluated on four core micro-economic and financial concepts before and after the workshop. Each concept was tested via a standardized question. The results demonstrate a significant, measurable reduction in conceptual errors across the board.

2.1 Question-by-Question Accuracy Comparison

2.2 Key Data Insights

* **Compound Interest Mastery:** Baseline calculations showed high confusion, with 40% guessing that the account would have exactly \$102 (applying simple instead of compound interest). Post-test results showed an 80% accuracy level, with only one participant retaining error. * **Risk and Inflation:** Understanding of stock diversification and inflation rose from a

Table 1: Pre-Test vs. Post-Test Concept Performance ($N = 5$)

Concept Tested	Correct Answer	Pre-Test	Post-Test	Delta
Compound Interest	More than $102	2 (40%)	4 (80%)	+100%
Stock Diversification	False (Mutual Fund is safer)	2 (40%)	5 (100%)	+150%
Emergency Funds	3 to 6 months	3 (60%)	5 (100%)	+67%
Inflation Dynamics	Less than today (Purchasing Power)	2 (40%)	5 (100%)	+150%
Cohort Average	**Overall Accuracy**	**1.80 / 4.0 (45%)**	**3.80 / 4.0 (95%)**	**+111.1%**

weak 40% baseline to a perfect **100% comprehension post-session**. * **Workshop Utility Rating:** At the end of the session, participants rated the quality and helpfulness of the workshop at an average of **8.4 out of 10** (with 60% giving it an 8, and 40% giving it a 9).

3 Program Methodology & Implementation

Due to the unique challenges of the Care Center environment, the workshop deployed a highly tactile, physical curriculum rather than a digital-first approach:

1. **Tactile Budgeting Simulation:** Students engaged in a token-allocation game using physical boards. They had to distribute limited tokens representing a budget across essential survival requirements (nutrition, healthcare, education) versus immediate wants (confectioneries, toys), physically experiencing the concept of opportunity cost.

2. **Savings & Debt Dynamics:** Facilitators modeled the mathematical effects of compound interest, visually contrasting the wealth-building effect of savings against the predatory cycle of high-interest local debt.

3. **Manual Ledger Booklets:** model-sheets representing the user interface of NeoEcon's *LedgerPlus* application were printed as physical booklets. Students were trained to manually log daily transactional inflows and outflows, cementing the psychological habit of ledger keeping.

4 Qualitative Feedback

Ewurabena Crentsil recorded verbal reflections during the post-workshop assessments. One notable response came from a 13-year-old child preparing for life after institutional care:

> *"I used to spend whatever coins I got immediately on chocolates because I thought small money couldn't buy anything important. But during the board game, I saw how fast the coins disappear if you don't plan. Writing them down in the paper booklet showed me how I can actually keep my money instead of losing it."*
> — **Kofi Mensah, Age 13 (Accra, Ghana)**

5 Global Comparative Context

The Accra deployment highlights the modular, adaptive nature of NeoEcon's global deployment strategy: * **United States (Bridgewater):** Solves for cashless transaction friction, helping digital-first teenagers visualize "invisible" card transactions to prevent overspending. * **United**

Arab Emirates (Al Ghail): Solves for digital transition, assisting cash-dependent migrant workers in migrating manual logs to a secure, offline local database. * **Ghana (Accra):** Solves for baseline economic survival, teaching care-center youth with zero initial assets how to track money to manage the transition to independent adulthood. Under the framework of **UN SDG 4 (Quality Education)** and **SDG 8 (Decent Work and Economic Growth)**, this deployment confirms that financial education cannot be a static curriculum; it must adapt to solve local barriers to economic independence.