

FREE SAMPLE CHAPTER

Cedis & Dreams

A Roadmap to Financial Freedom

Chapter 1

The Weight of a Cedi

Understanding money's value in Ghana's economy

For parents, uncles & aunties

This free chapter opens the door. Read it with your teen or young adult — then gift the full paperback when you're ready for the rest of Kofi Mensah's roadmap.

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Elijah Asare

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1. The Weight of a Cedi

Understanding money's value
in Ghana's economy

THE SUN BLAZED over Kwame Nkrumah Circle, turning Accra into a sweaty, honking chaos of trotros, hawkers, and dust. Kofi Mensah, 18, wove through the crowd, his school uniform replaced by a stained apron tied loosely around his waist. His first week at Madam Esinam's chop bar had ended, and the GH¢178 in his pocket—crisp notes—felt like a small fortune. “Chale, I'm rich!” he muttered, dodging a trotro blasting Shatta Wale's latest hit. The driver's mate leaned out, shouting, “Circle! Kaneshie! Enter quick!” Kofi waved him off, his mind on bigger things. This was his first real money, earned serving waakye and dishing kenkey under Madam Esinam's sharp eye. He could already picture the looks on his friends' faces when he showed up fresh.

The air smelled of roasted plantain and exhaust, and hawkers called out, “Pure water! FanYogo! Buy one!” Kofi's stomach rumbled, but he ignored it. He had plans. At the edge of Circle, near a stall piled with secondhand clothes and shiny electronics, he spotted Nana, his best friend since JHS. Nana, tall and loud, was waving him over, his gold chain glinting in the sun. “Kofi, my guy! You see these sneakers?” He pointed to a pair of gleaming white kicks, laces crisp like they'd just left the factory. “GH¢125, pure fire! You need to cop these, chale.”

Kofi's eyes widened. The sneakers were sharp—sharp enough to make the boys at the junction respect him, maybe even catch Abena's eye from next door. He patted his pocket, feeling the cedis. “GH¢125? That's my whole week's pay, Nana.” His voice wavered, torn between caution and the pull of status.

Nana laughed, slapping his shoulder. “Abeg, flex small. You’re working now. You’ll make more next week.” The trader, a woman with a kente headwrap, nodded eagerly. “Fine boy, these shoes make you big man. GH¢125, no size!” Kofi hesitated, picturing the sneakers on his feet, the swagger in his step. He handed over the GH¢125, his heart racing as the trader stuffed the shoes into a plastic bag. “Good choice, fine boy!” she said, already eyeing the next customer.

Kofi strutted away, sneakers dangling from his hand. “Chale, I need airtime too,” he told Nana, stopping at a MoMo kiosk. He bought GH¢36 of MTN credit, topping up his phone to text Abena and scroll WhatsApp. By the time he reached home—a cramped two-room house in Nima shared with his mum, his older sister Ama, and two younger siblings—his pocket held only GH¢18. He hid the sneakers under his bed, grinning. Tomorrow, he’d be the man.

But tomorrow brought trouble. Ama, his 20-year-old sister, was home from the University of Ghana, her textbooks spread across their wobbly dining table. She was in her second year, studying economics, and always had a pen tucked into her braids. “Kofi,” she called, not looking up, “you got your school supplies for uni yet? Mum says fees are due soon, and you need books.”

Kofi froze, the GH¢18 in his pocket suddenly feeling like a pebble. “Erm, not yet,” he mumbled, avoiding her eyes. Ama’s pen stopped moving. She looked up, her gaze sharp like Madam Esinam’s when a customer tried to dodge a bill. “Kofi, you got paid GH¢178 yesterday. Where’s it?”

He shuffled, pulling out the GH¢18. “I... bought some stuff.” Ama’s eyes narrowed. She stood, arms crossed, and Kofi knew he was in for it. “Stuff? What stuff?” She marched to his bed, yanked out the sneakers, and held them up like evidence in court. “GH¢125 for these? And the rest?”

“Airtime,” Kofi muttered, his face hot. “GH¢36.”

Ama threw her hands up. “Kofi, you spent GH¢161 on nonsense? You think uni fees will pay themselves? Mum’s breaking her back selling kenkey, and you’re flexing like some big man!” Her voice softened, but her eyes stayed firm. “Kofi, money isn’t for show. It’s for building. You need to learn the weight of a cedi.”

Kofi sank onto the bed, the sneakers mocking him. He’d felt rich yesterday, but now he felt foolish. “I just wanted to... look good,” he said quietly. Ama sighed, sitting beside him. “We all want that, Kofi. But looking good won’t get you to uni. You need a plan. Start small—list what you need, not what you want.”

She handed him a notebook, her handwriting neat on the first page: *Ama’s Budget – GH¢267/month*. It listed rent (GH¢89), food (GH¢89), transport (GH¢53), savings (GH¢36). Kofi stared, amazed. “You save GH¢36 a month? How?”

“Discipline,” Ama said. “I don’t buy FanYogo every day. I walk to campus sometimes. Every cedi counts.” She tapped the notebook. “Try it. Write down what you spend next week. You’ll see where your money runs.”

Kofi nodded, guilt mixing with determination. He thought of Madam Esinam, who’d built her chop bar from nothing, and Uncle Yaw in Kumasi, who always had a proverb about money. Maybe they knew something he didn’t. As Ama returned to her books, Kofi opened the notebook, writing: *Kofi’s Plan*. Under *Needs*, he listed food (GH¢36), trotro (GH¢36), school supplies (GH¢89). Under *Wants*, he wrote sneakers, then crossed it out. “No more,” he whispered.

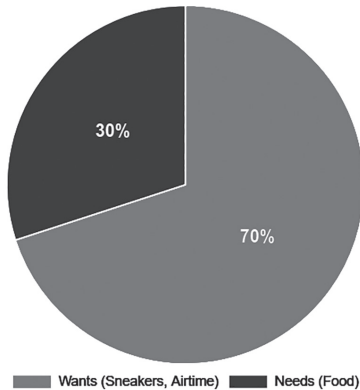
That evening, he walked to Madam Esinam’s chop bar for his next shift. The air was cooler, and the Circle was alive with lights and music. A hawker offered him a GH¢9 kebab, but Kofi shook his head, clutching his GH¢18. “Not today,” he said, feeling the weight of his last cedi. He’d messed up, but he wasn’t done. Tomorrow, he’d start again—smarter.

Kofi's PLAN	
Needs:	
- Food:	GHC36
- Trotro:	GHC36
- School Supplies:	GHC89
Wants:	
- Sneakers:	GHC125
- Remaining:	GHC18

Lesson: Money is a tool; prioritize needs (food, transport, school supplies) over wants (sneakers, airtime).

Scenario: Kofi's budget fails: GH¢125 sneakers, GH¢36 airtime, GH¢18 food. He learns to list needs first, using Ama's budgeting example.

Pie Chart of Kofi's Spending:



Gems:

1. "A cedi spent on today's wants steals from tomorrow's dreams."
2. "Money talks, but only if you listen to its limits."
3. "Needs feed your future; wants feed your ego."

Keep the conversation going

Gift the full roadmap

Chapter 1 is only the start. In *Cedis & Dreams*, Kofi Mensah learns budgeting, debt traps, compound interest, side hustles, and investing when means are modest — lessons written for Ghana, the diaspora, and anyone starting with what they have.

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