

## Celebrating women with just a photo this month? Give them a portfolio!

Give them a portfolio? **That is the real gift.**



Financial Independence Isn't a Feminist Statement. It's Just Good Sense.

A conversation we think is long overdue, and one we are glad to be having.

Every International Women's Day, the internet fills up with the same thing. Flowers. Quotes. Team photos. And while there is nothing wrong with any of that, we kept asking ourselves: what is the most useful thing a finance company can actually do for women today?

And the answer we kept coming back to was this: tell the truth about money.

Not to lecture. Not to alarm. But because the women who are financially secure in Ghana are almost always the ones who got honest, practical information early, and acted on it.

So this is our IWD edition. No pink posts (okay, maybe just one). Just a real conversation about why financial independence matters so much for women specifically, why the timing has never been more important, and what a first step actually looks like.



## The Pay Gap Is Not Just Unfair. It Is Expensive.

Most people know the gender pay gap exists. Fewer people have thought through what it actually costs over a lifetime.

Across formal employment in Ghana, women consistently earn less than men in equivalent roles. The gap varies by sector, but it is real and it is documented. According to the World Economic Forum's Global Gender Gap Report 2021, women in Ghana earn less than 30% of what men earn.

Part of what drives this is structural. Women and girls in Ghana spend around 14% of their time on unpaid care and domestic work. In lower-income households, women often step back from education or formal employment to support their families, decisions that follow them financially for decades. These are not personal failings. They are the ripple effects of a system that was not designed with women's economic advancement in mind.

Now here is what does not get talked about enough: that difference in income does not just affect what a woman earns today. It shapes how much she can invest. Which shapes how much she accumulates. Which shapes what she retires on. Which shapes what she is able to pass on.

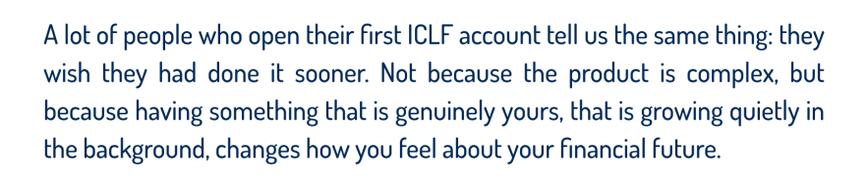
The pay gap is not just an income problem. It is a wealth problem. And it quietly compounds every year that money is not put to work.

Bear with us for a moment, because we want to make this concrete. Not to sound salesy, we promise we are going somewhere with this.

Let us say a woman started investing 10% of her salary every month into the IC Liquidity Fund in April 2022, when we launched. That is 47 months of consistent investing by today. 47 months of her money growing, not sitting. If she was 23 years old when she started, she would be 26 now, and she has 34 years still ahead of her before retirement at 60. The same pattern, held for that full journey, would be remarkable. Not because of some magic formula. Simply because of time and consistency doing what they always do.

That is the real cost of the pay gap. Not just what is lost today, but what is never built because the starting point was smaller and the investing window was delayed.

Owning shares in Ghanaian companies is another way to build wealth that runs alongside your salary, not in place of it. Tradelive, our stock investing platform, is a riskier option than the IC Liquidity Fund, but for those thinking seriously about long-term wealth building, the upside can be significant. When MTN Ghana first listed on the Ghana Stock Exchange, shares were trading at 75 pesewas. There have been ups and downs but today they trade above GHS 5. That kind of growth does not happen overnight, but for investors who were patient and consistent, it changed things. It is not complicated to start, and it does not require a large amount to begin.



## Building Something That is Truly Yours

A lot of people who open their first ICLF account tell us the same thing: they wish they had done it sooner. Not because the product is complex, but because having something that is genuinely yours, that is growing quietly in the background, changes how you feel about your financial future.

We could take this article in so many directions. But we want to use this IWD as an opportunity to say something plainly, both to the women reading this and to the men who we hope will share it: your money is one of the few things in life that is entirely yours to decide, and that decision should start now.

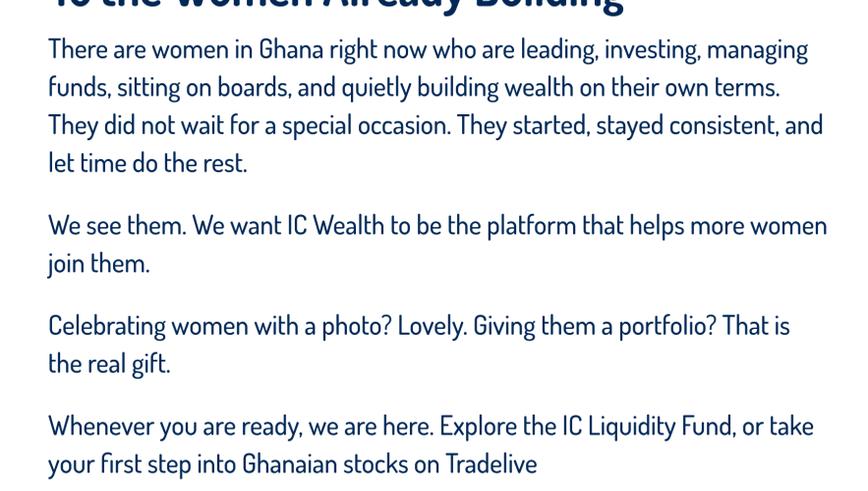
In Ghana, the structures around inheritance and marital property can leave women in difficult positions. Not because of bad intentions, but because of systems and traditions that were not designed with women's financial independence in mind. A woman can contribute enormously to a family's wealth over decades and still find herself with very little security if circumstances change.

Having your own investment portfolio, in your own name is not a statement about your relationships. It is simply good planning. The women we see who are genuinely secure in their 50s and 60s are almost always the ones who built something in their own name early. Not as a backup plan. As a foundation.

**Your future self will thank you for the decision you make today, not the one you kept meaning to make.**

Happy International Women's Day. Start small if you need to. Start wherever you are. But start.

And if you are a man reading this: the most meaningful thing you can do today is not post a photo. It is to send this to the women in your life. Tell them about investing. Encourage them to open an account. Follow this day with action, not just celebration.



## To the Women Already Building

There are women in Ghana right now who are leading, investing, managing funds, sitting on boards, and quietly building wealth on their own terms. They did not wait for a special occasion. They started, stayed consistent, and let time do the rest.

We see them. We want IC Wealth to be the platform that helps more women join them.

Celebrating women with a photo? Lovely. Giving them a portfolio? That is the real gift.

Whenever you are ready, we are here. Explore the IC Liquidity Fund, or take your first step into Ghanaian stocks on Tradelive