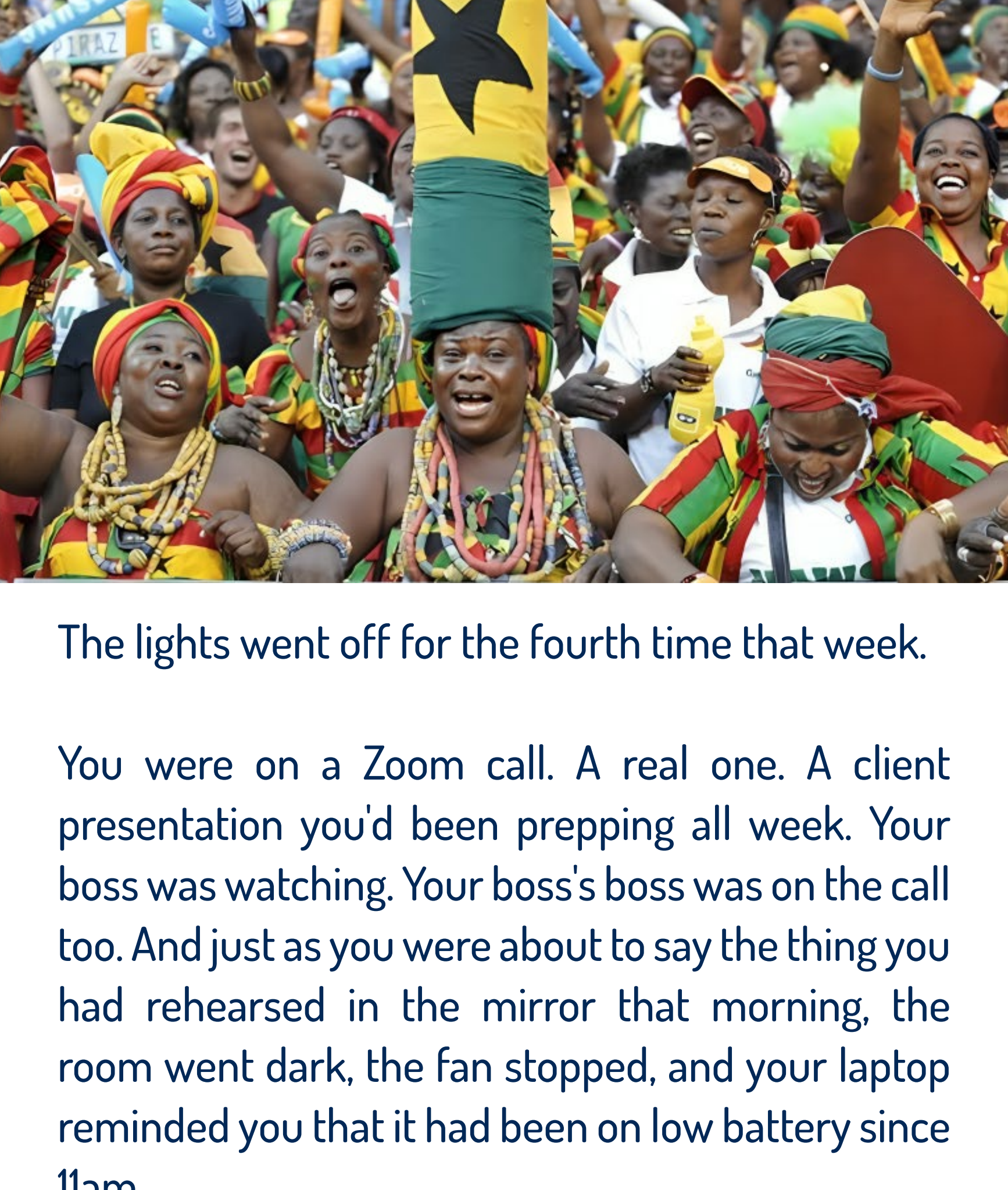


Why Every Ghanaian Needs an Emergency Fund in 2026



The lights went off for the fourth time that week.

You were on a Zoom call. A real one. A client presentation you'd been prepping all week. Your boss was watching. Your boss's boss was on the call too. And just as you were about to say the thing you had rehearsed in the mirror that morning, the room went dark, the fan stopped, and your laptop reminded you that it had been on low battery since 11am.

You scrambled. Phone hotspot. 4% battery. Power bank somewhere in the bedroom under a pile of clothes. By the time you were back on, the moment had passed, someone else had said something smart, and you had been reduced to that apologetic face we all make when we are losing internet on important calls.

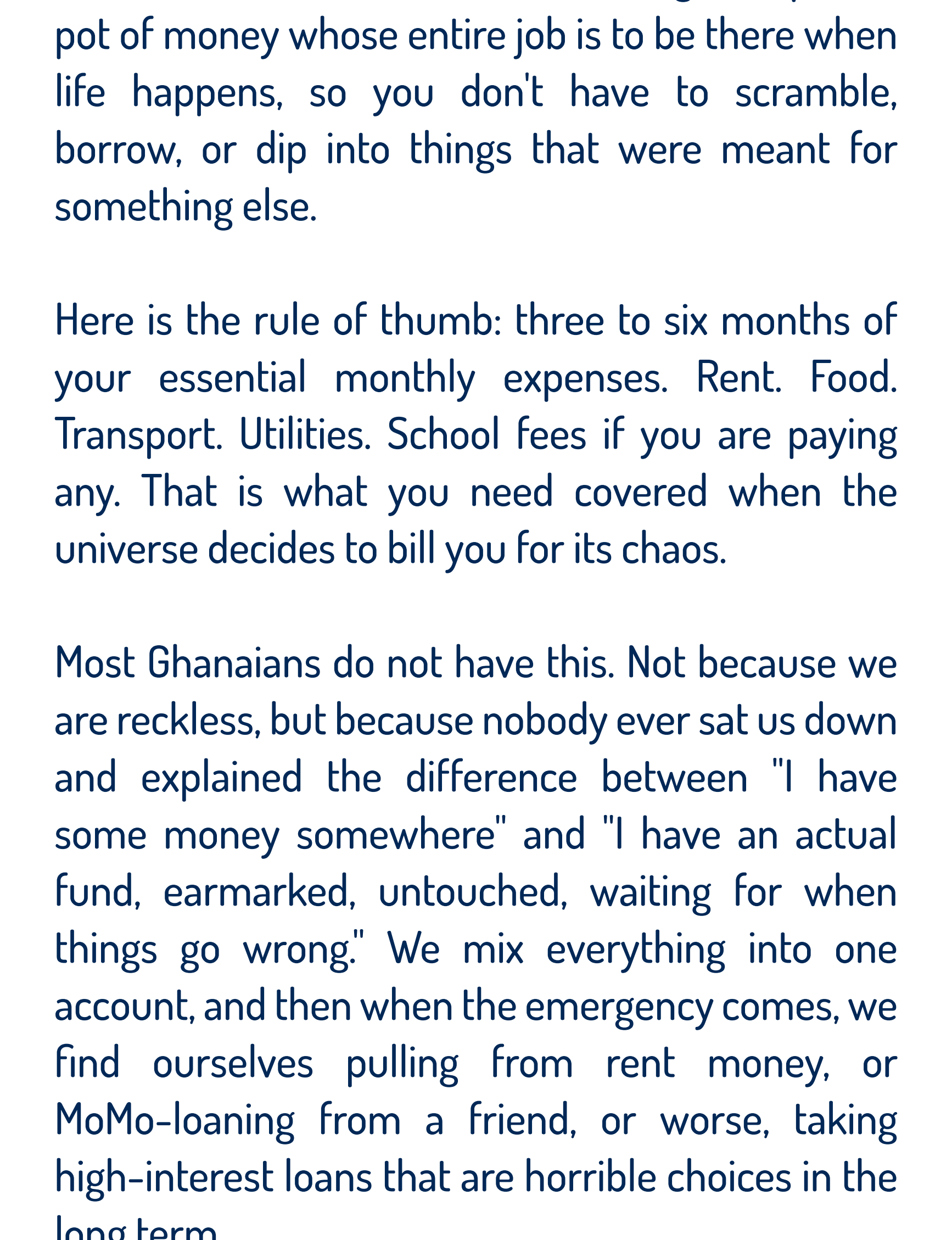
Now imagine that was the least of your problems that month.

Because the week before, it rained. The estate gutter overflowed. Your ground-floor apartment flooded and ruined the carpet you bought two Detty Decembers ago. And the week before that, an electrical fire in a friend's kitchen in East Legon made you realise you should probably replace that extension cord you've been hearing suspicious crackling from since February. But new extensions that won't kill you are GHS 450 at the good hardware shop, and you were saving for something else, and so you told yourself, "next month".

Welcome to living in Ghana in 2026. Nothing dramatic. Just wahala after wahala.

This is why we need to talk about emergency funds. Properly.

The Money Your Life Is Quietly Asking For



An emergency fund is not a savings account. It is not your Detty December pot. It is not the money you are gathering for your sister's wedding or your cousin's one-week. It is its own thing. A separate pot of money whose entire job is to be there when life happens, so you don't have to scramble, borrow, or dip into things that were meant for something else.

Here is the rule of thumb: three to six months of your essential monthly expenses. Rent. Food. Transport. Utilities. School fees if you are paying any. That is what you need covered when the universe decides to bill you for its chaos.

Most Ghanaians do not have this. Not because we are reckless, but because nobody ever sat us down and explained the difference between "I have some money somewhere" and "I have an actual fund, earmarked, untouched, waiting for when things go wrong." We mix everything into one account, and then when the emergency comes, we find ourselves pulling from rent money, or MoMo-loaning from a friend, or worse, taking high-interest loans that are horrible choices in the long term.

What Actually Happens in Ghana



Let's name the emergencies we are actually facing in this country, because the Western personal finance books you've been reading will tell you about "job loss" and "medical bills" and nothing about the specific texture of being Ghanaian in 2026.

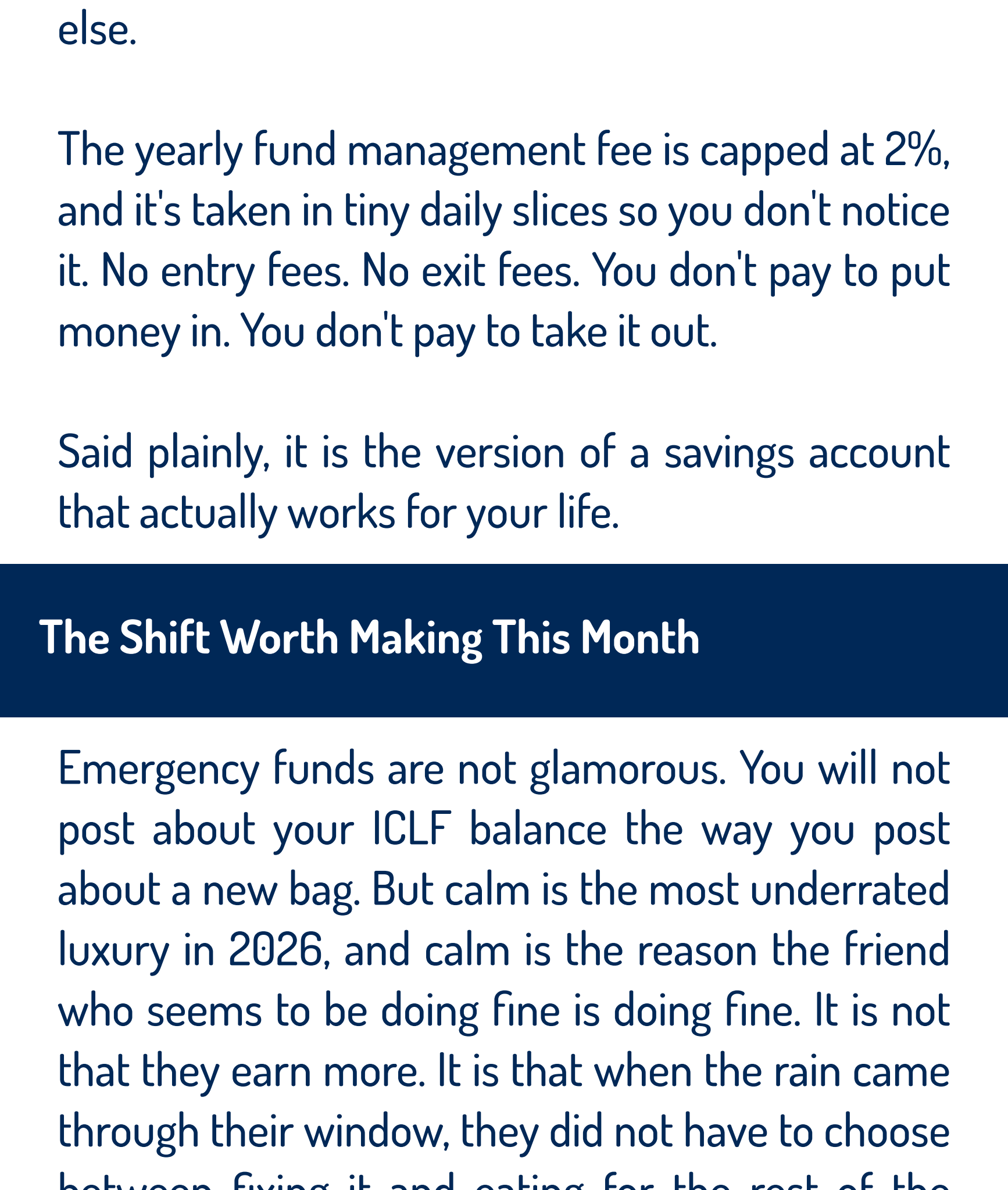
The rainy season that keeps becoming a disaster. Every year we pretend we didn't know. Every year the gutters overflow anyway. Every year somebody's generator goes, somebody's furniture gets spoilt, somebody's car gets flooded at Adenta and the repair bill is GHS 5,000, and you have to beg the mechanic to let you pay in two parts. You are either the person with a fund for this, or the person calling family at 9pm.

Dumsor. We thought we had escaped this ghost. We were wrong. Dumsor came back, and the people who are staying ahead are the ones buying inverters, solar batteries, and back-up systems before things get worse. An inverter setup that will actually hold your fridge and your work equipment is anywhere between GHS 15,000 and GHS 40,000. A generator that doesn't sound like a helicopter starts around GHS 12,000. And then there is the maintenance....Nobody has this kind of money lying casually in their current account. Unless they planned for it.

And that is before we get to the personal stuff. A parent admitted to hospital. A sibling who lost their job and is looking at you. A car that chose violence on the Tema Motorway. A funeral contribution that cannot be declined. A laptop that picked the week of your biggest pitch to give up on life.

Emergencies in Ghana are not rare events. They are a category of expense. And like every category of expense, they deserve a pot.

The Part Where Most Advice Falls Apart



Here is where the usual emergency fund conversation ends: "save three months of expenses in a savings account." But we live in a country where a regular savings account earns you something embarrassing, while inflation, even at its current slower pace, is still quietly eating what that money can do. So you end up with an emergency fund that is technically sitting there, but practically shrinking. The bucket is full, but the water is evaporating. Your safety money should not be punished for being safety money. Stability is not the same thing as stagnation. Your emergency fund can be accessible and still be earning.

Where Your Emergency Fund Should Actually Live

The IC Liquidity Fund (ICLF) was quite literally built for this moment.

When we say ICLF is a place where your money can grow while remaining accessible, we are not being poetic. The fund is specifically designed for short-term money. Your money goes in. It starts earning the same day. Professional fund managers at IC are putting it to work in safe, short-term instruments, the kind of stuff regular people don't have access to on their own. And when an emergency happens, you withdraw. The money hits your MoMo or your bank account within one working day. No drama. No breaking a fixed deposit. No calling a cousin at 11pm.

You can start with GHS 100, automate a monthly contribution from your MoMo, and set up an "Emergency Fund" goal inside the app that grows in the background at the same rate as everything else.

The yearly fund management fee is capped at 2%, and it's taken in tiny daily slices so you don't notice it. No entry fees. No exit fees. You don't pay to put money in. You don't pay to take it out.

Said plainly, it is the version of a savings account that actually works for your life.

The Shift Worth Making This Month

Emergency funds are not glamorous. You will not post about your ICLF balance the way you post about a new bag. But calm is the most underrated luxury in 2026, and calm is the reason the friend who seems to be doing fine is doing fine. It is not that they earn more. It is that when the rain came through their window, they did not have to choose between fixing it and eating for the rest of the month. They already had a fund for the rain. Open the IC Wealth App today, create a goal called "Emergency Fund," and put something in it this week, even if it is GHS 200. Set up automation so you don't have to think about it again. Then let it grow quietly, so that when the next wahala comes, you are not the person calling people at 9pm. You are the person who simply handles it.