



**LAUNCH OF THE NATIONAL VIRTUAL ASSET LITERACY
INITIATIVE (NaVALI)**

SPEECH

BY

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First and Second Deputy Governors

Director-General of the Securities and Exchange Commission (SEC)

Representatives of Ministries, Departments, and Other State Agencies

Heads of Department present

Captains of Industry

Knowledge Partners of the National Virtual Asset Literacy Initiative (NaVALI)

Distinguished Guests

Ladies and Gentlemen

It is my honour to welcome you to the launch of the National Virtual Asset Literacy Initiative (code-named, NaVALI) – a landmark programme that signals Ghana’s deliberate, responsible, and forward-looking approach to the regulation and use of virtual assets.

The recent enactment of the Virtual Asset Service Providers Act marks a significant milestone in Ghana’s financial sector development. The Bank of Ghana and the Securities and Exchange Commission, as the regulators designated under the Act, are currently focused on establishing the requisite structures, systems, and processes to ensure its timely and orderly operationalisation to address regulatory gaps and risks.

At the Bank of Ghana, we acknowledge that effective regulation and enforcement cannot be achieved by regulators alone. The entire ecosystem must be adequately prepared through a sound understanding of virtual asset activities, their implications, and associated risks. This imperative underscores an urgent need for public education, consumer protection, and regulatory preparedness. NaVALI has been designed precisely to meet this need.

NaVALI is anchored on a simple but important principle: **understand before you undertake** – positioning virtual asset literacy as the foundation for a safe digital economy.

Policy Objectives and Institutional Collaboration

NaVALI is a carefully designed initiative led by the Bank of Ghana, in collaboration with the Securities and Exchange Commission and key knowledge partners from academia and industry.

It is guided by two key policy objectives:

- first, to strengthen institutional capacity on virtual assets and enabling technologies, particularly blockchain, to support effective regulation, supervision, and policy formulation; and

- second, to promote nationwide awareness of the risks and implications of virtual assets, to discourage uninformed usage and risky adoption.

Formal Launch of NaVALI

Ladies and Gentlemen,

It is against this backdrop that we take a decisive step forward today. **On behalf of the Bank of Ghana, and in collaboration with our partner institutions, I hereby formally launch the National Virtual Asset Literacy Initiative (NaVALI).**

Acknowledgements and Call for Collaboration

I wish to commend the Virtual Asset Regulatory Office, our partner institutions, and all stakeholders who contributed to the development of this initiative. Your collaboration underscores the shared responsibility required to build a resilient and well-informed virtual asset ecosystem in Ghana. Successful implementation will require sustained collaboration between regulators, industry players, educators, civil society, and the media.

Conclusion and Call to the Public

To the Ghanaian public, I say this: participate, learn, ask questions, and engage responsibly. Financial innovation can only serve national development when it is anchored in knowledge, trust, and accountability.

In closing, the launch of NaVALI is not an end, but a beginning. It is the foundation upon which effective regulation, consumer protection, and sustainable innovation in virtual assets will be built.

I thank you for your attention and look forward to our collective efforts in shaping a secure and inclusive digital financial future for Ghana.

Thank you and may God bless our homeland Ghana.