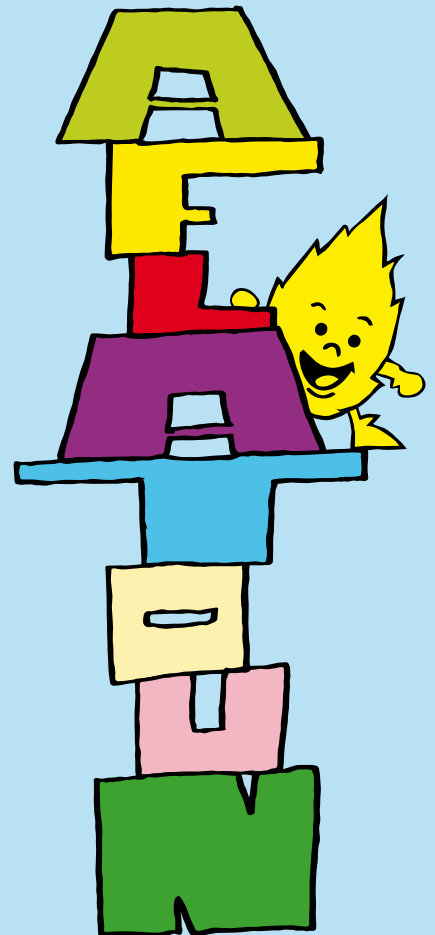


# ANNUAL REPORT

# 2007

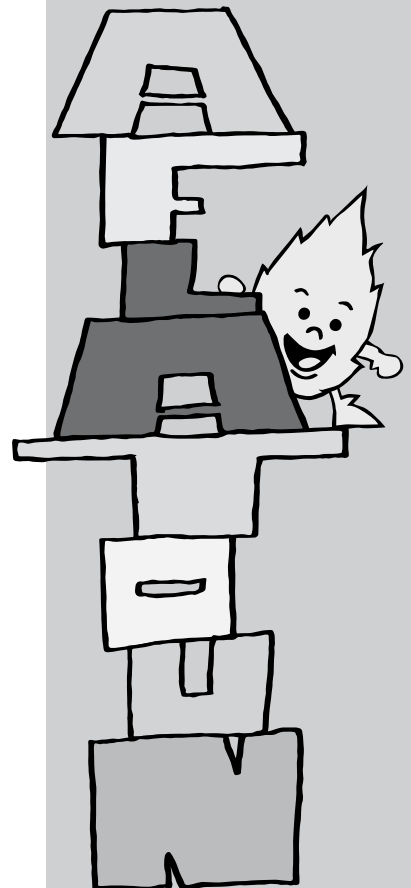


**Child Social &  
Financial Education**



# ANNUAL REPORT

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**Child Social &  
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## Acknowledgements

Aflatoun would like to acknowledge and thank all of our sponsors, including individual private donors for their general support.

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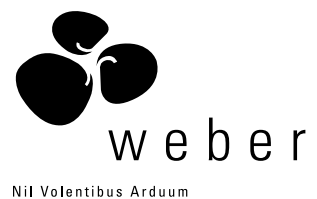
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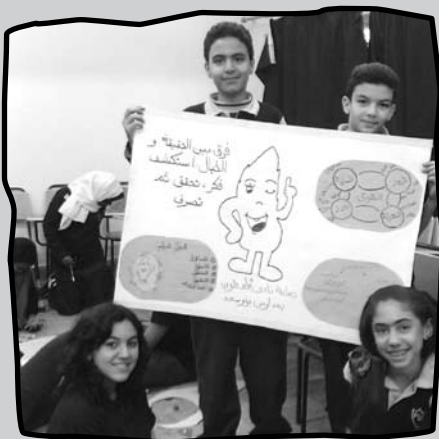
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# Table of Content

<b>Acknowledgements</b>	<b>4</b>
<b>Statement from the Aflatoun team</b>	<b>9</b>
<b>The Aflatoun Board and Aflatoun team</b>	<b>10</b>
<b>1. The Aflatoun Mission</b>	<b>12</b>
<b>2. Background</b>	<b>13</b>
<b>3. The Aflatoun Programme</b>	<b>14</b>
<b>4. The Aflatoun Network</b>	<b>15</b>
<b>5. The Aflatoun Concept</b>	<b>16</b>
<b>6. Activities in 2007 by Strategic Objective</b>	<b>17</b>
<b>7. Deliverables &amp; Results at a glance, by quarter 2007</b>	<b>19</b>
<b>8. Looking ahead</b>	<b>22</b>
<b>Annexes</b>	<b>23</b>
<b>Annex 1: World map of potential and implementing partners 2007.</b>	<b>24</b>
<b>Annex 2: Programme data by phase and country</b>	<b>26</b>
<b>Annex 3: Our implementing partners</b>	<b>44</b>
<b>Annex 4: Financial statements</b>	<b>47</b>





## Statement from the Aflatoun team

Dear reader,

With great pleasure we present you the Aflatoun Annual Report of the year 2007, a year in which we succeeded to significantly strengthen the Aflatoun Concept, Programme and Network, but also a year in which we identified future challenges.

Aflatoun's accomplishments during 2007 were made possible through the valuable collaboration and help from a broad spectre of organisations and individuals. We would like to thank all of our sponsors for their support and belief in the Aflatoun concept. Also the pro bono contributions have meant a lot to us, in running a cost effective and sound organisation. With the help of volunteers we managed to further develop and implement our activities benefitting the implementing partners, as well as the Secretariat.

For Aflatoun, the third financial year has just come to an end. This year has been an exciting one, a year of many "firsts" for the Secretariat, our implementing partners and our stakeholders. This year our country pilots in eight of our ten different countries completed their first full school year, and showed that the Aflatoun programme, with some contextualisation to local and regional realities was a programme that started in India which could cross borders, and be meaningful to children in other countries (Uganda, Nigeria, Zimbabwe, Mali, South Africa, Egypt, Vietnam, Philippines, Argentina and Serbia).

By June 2007, we counted more than 170,000 children have participated in Aflatoun school programmes since its inception in India in 2001, and this year during the International Stakeholder Meeting in July, the Aflatoun network committed itself to reaching its first one million children by 2010. During the year 2007 we held our first Contextualisation and Regional Meetings, published our first "Children & Change" report, started to develop our Impact Assessment and Quality Assurance systems, advocated successfully with many organisations for the inclusion of the concept of Child Social and Financial Education (CSFE) in their policies, programmes and activities, and strengthened the organisational structure and human resources in the Secretariat for future growth.

During the last few months of 2007, we began gathering input from our programme partners and stakeholders in order to draft a new Strategic Plan for the years 2008-2010. The mission, vision and strategic objectives for Aflatoun were revised and the final version is being distributed during the Campaign Launch, March 2008. This Annual Report will give you a summary of that work.

We hope you find the report enjoyable and inspiring. Please feel free to contact us at [info@aflatoun.org](mailto:info@aflatoun.org) or by phone on +31 (0)20 626 2025.

The Aflatoun Team



**"If you make the world  
a better place for  
children, then it  
will be a better  
world for adults "**

*Jaap Doek*

*(Chairman Aflatoun and  
former Chairman of the  
UN Committee on the  
Rights of the Child)*

**“When Children save a single coin it does not amount to much more than they used to having in their pockets. But when they save a few more, the sum begins to represent something different – a choice.”**

Jeroo Billimoria  
(ED Aflatoun)



## The Aflatoun Board and Aflatoun team

### The Aflatoun Board

#### *Chair Professor Jaap Doek*

Professor Jaap Doek is a global authority in the field of Child Rights and is the ex-Chairperson of the UN Committee on the Rights of the Child. While Professor Doek chooses not to sit on the board of any other organization, he has made an exception for Aflatoun because he is so committed to their ideals and strongly believes in their potential.

#### *Secretary: Herman Hulst*

Herman Hulst is Global Managing Partner – Client Service and Accounts at Ernst & Young. Herman’s path to Aflatoun began with a lecture by David Bornstein at the Ernst & Young Entrepreneur of the Year awards. Herman is committing his firm’s resources to ensure that Aflatoun, even in its early years, has the most professional internal practices possible.

#### *Treasurer: Rob Becker*

Rob Becker is the Director of Finances of Achmea Pensions Division. Prior to Achmea Rob was a former partner of McKinsey & Company, specialising in banking and finance.

### The Secretariat team

#### *Jeroo Billimoria: Executive Director*

Jeroo founded Aflatoun in 2005. She founded Child Helpline International in 2002, where she served as Executive Director until December 2006. She currently serves on the board of Child Helpline International. Other projects initiated by Jeroo include Childline India (1996), Meljol (1991) and several other organisations. Jeroo was conferred the Schwab Fellowship for Social Entrepreneurs award in 2001 and the Ashoka award for Innovators for the Public fellowship in 1999.

#### *Cindy Coltman: Head of Operations*

Cindy is responsible for finance, planning, human resources, legal and operational aspects for Aflatoun. She has worked in the corporate sector for over sixteen years, mainly in strategic planning and finance in the Netherlands, Mexico and Poland.

#### *Jan ‘t Lam: Head of Advocacy & Research*

Jan heads up the Advocacy & Research Department. Prior to Aflatoun he worked in Palestine as director for a home for children with special needs and has a total of 9 years experience in corporate marketing.

#### *Jacques Schillings: Deputy Head of Programmes*

As deputy head of programmes Jacques’s main responsibility is to coordinate Aflatoun activities in the four regions where the organization is active. He also contributes to the design, development and implementation of strategies. He has more than 8 years experience working in Latin America and The Netherlands with environmental and community-based organisations.

*Helena Jevons: Advocacy Manager*

*(acting head of Advocacy and Research since December 2007)*

Helena joined the Aflatoun team in June 2007 as Advocacy Manager following 10 years in branding and business development in the corporate sector. Her regions of responsibility span communication, research and advocacy.

*Melle Brinkman: Advocacy Coordinator*

Melle is responsible for the implementation of the Aflatoun programme in the Netherlands, managing the Campaign Launch to be held March 2008, writing funding proposals and meetings with (possible) stakeholders. Before joining Aflatoun, Melle worked for nearly two years on education, relief and rehabilitation projects in the rural areas of Pakistan for the Lower Sindh Rural Development Association.

*Gabriela Salinas Lanao: Programme Manager - the Americas*

As the Programme Manager for the Americas Gabriela gets to spend time interacting with children and Aflatoun's local partners in her homeland, Peru and other countries in Latin America. She grew up learning the importance of savings and a good education and this is why she loves helping children become Aflatouns, so they can realize their potential as human beings.

*Alodia Santos: Programme Manager - Asia*

Alodia Santos is currently the Programme Manager for Asia. She is tasked to support the growth of Aflatoun programmes through local partners. Alodia is originally from the Philippines, where she was mostly involved in development programmes related to public health management, sexual and reproductive health, children and youth formation, and production of educational materials.

*Kerry Stirton: Office Manager*

As Aflatoun's Office Manager Kerry makes sure that everything runs smoothly at the Aflatoun Secretariat. She is originally from South Africa, and is thrilled to be working for an organisation that is actively involved in helping to empower the children to reverse the cycle of poverty.

*Bram Stoffele: Research Executive*

As a Research Executive with Aflatoun, Bram's work revolves around measuring results and assessing the social and economic impact of current Aflatoun programmes on participants. His main activities include setting up online questionnaires for Aflatoun partners, coordinating a global research network and writing the annual publication "Children & Change".

*Sawsan Youssef: Programme Manager - Middle East and Africa*

As the Programme Manager for the Middle East and Africa, Sawsan has many opportunities to discuss Aflatoun with NGOs, INGOs and government representatives. She always enjoys the chance to talk with young Aflatouns and learn from them what they think about the programme.





# 1. The Aflatoun Mission

In economically developing countries many of the children face daily hardships that are often connected to poverty. A leading 2003 child-focused study<sup>1</sup> estimates that 65% of the children in Sub-Saharan Africa, 59% of the children in south Asia, 40% in the Middle East and North Africa and 17 % of the children in Latin America live in absolute poverty.

We believe that the Aflatoun concept supports children to empower themselves to face adversities. We believe that the provision of financial and social skills and insights is essential to give them a chance to improve their lives and that of others.

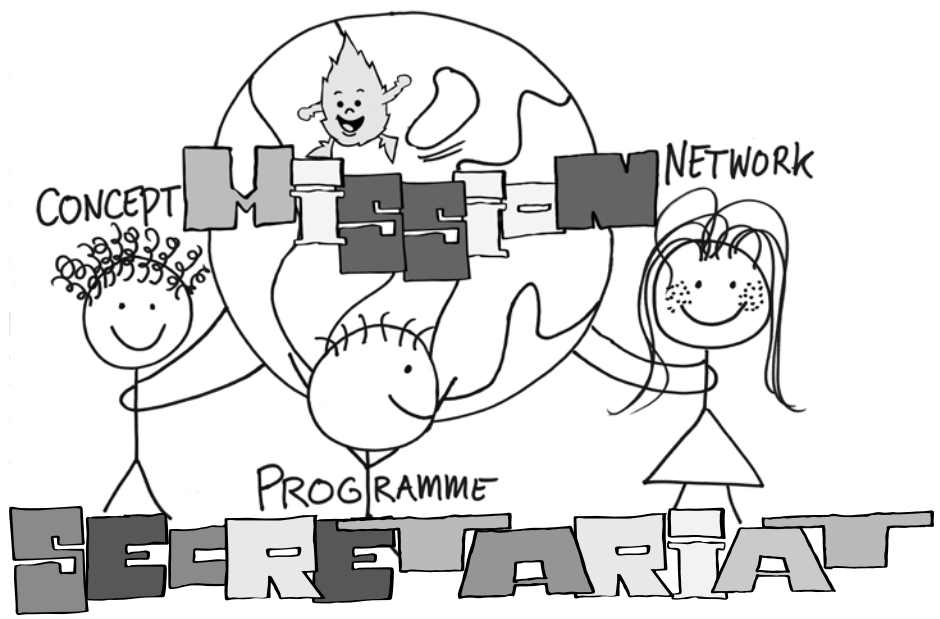
## Aflatoun's Mission

*“Inspiring children to socially and economically empower themselves to be agents of change in their own lives and for a more equitable world ”*

## Aflatoun building blocks

Aflatoun builds on three building blocks: The Concept of balancing social and financial education; The Aflatoun Programme, which brings the concept to the children in the best and most efficient way and; The Network, consisting of the implementing partners, who implement the Aflatoun programme in their country, donors, financial institutions, international NGO's, governmental institutions, academic and research institutions.

The Secretariat supports all building blocks. On a day to day basis it assists the implementing partners to carry out the Aflatoun programme in an effective and efficient way, it attracts donors and links them to implementing partners and it cooperates with governments and financial institutions to achieve sustainable integration of CSFE in the curriculum and policy change supporting child friendly banking.



<sup>1</sup> “Child poverty in the developing world”, David Gordon, et al. The Policy Press, Townsend Centre for International Poverty Research, 2003

## 2. Background

The Aflatoun Concept has been developed from 17 years of on the ground experimentation and learning in the Indian state Maharashtra. The programme initially focused on social empowerment and equity. As the programme evolved the children expressed the need for financial education, because they were not able to translate their activities into action due to lack of money. In 2001 the first Children's Social and Financial Education (CSFE) programme was implemented in over 600 schools in Maharashtra, India, under the name MeJol. After observing the positive impact on children and teachers, MeJol expanded the programme to four additional school districts over the course of the next school years.

To take the concept global, a non-profit Secretariat was established in Amsterdam, led by the founder of MeJol, Jeroo Billimoria. In November 2005, leaders of child rights organisations, financial institutions and child-focused organisations of 14 countries met in Amsterdam to review the results of the Indian programme. Out of this meeting came an agreement to test CSFE and the Aflatoun programme in other developing countries. In 2006 and 2007, 10 pilot programmes were launched in schools across Africa, the Middle East, Asia, Latin America and Eastern Europe<sup>2</sup>.

Feedback from the 10 pilot implementing partners showed that while some contextualization of the Aflatoun programme is necessary, the core concept of CSFE remains steadfastly applicable to children in poverty worldwide. Therefore, at the International Stakeholder Meeting in July 2007, the network committed to hold a formal Aflatoun Campaign Launch in 2008, with the goal of reaching one million children by 2010<sup>3</sup>.



---

<sup>2</sup> Pilot countries in 2006-2007 were schools in Uganda, Nigeria, Zimbabwe, Mali, South Africa, Egypt, Vietnam, Philippines, Argentina and Serbia.

<sup>3</sup> The full international Stakeholder Meeting report can be found online: [www.aflatoun.org/downloads](http://www.aflatoun.org/downloads)



## STRATEGIC OBJECTIVE

### OF PROGRAMME:

*Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services.*

## 3. The Aflatoun Programme

The Aflatoun Programme focuses on children between 6 and 14 years who attend predominantly government run schools both in rural and urban areas. This group of children is generally more open to new ideas and in a better place to develop good habits early on in life, than the group of the higher secondary educational age. Furthermore we start at the age of 6, because it is at this age when children start school and become environmentally independent of their parents for the first time.

The Aflatoun Programme promotes learning through a series of eight workbooks for children aged 6-14 using classroom teaching, exercises, interactive games, songs, plays and fun. In formal education each workbook represents a school year, and in general an hour per week is devoted to the Aflatoun programme. For non-formal education the programme is adjusted to the needs of the children. The children in the Aflatoun programme form a club and operate their own savings schemes in their classes. They can also start micro-enterprises, like selling self-made bracelets, to earn money to save.

We use the 'Training Tree' approach to familiarise the teachers with the Aflatoun programme in a cost-effective way. The Aflatoun Secretariat trains the implementing partners. The implementing partners train local trainers, who train teachers, who teach children. Our target is that one person from the implementing partner reaches 10,000 children.

The long term aim for programme implementation is for governments to incorporate the Aflatoun programme of CSFE into their standard national and local curriculum, allowing a low ongoing level of support through the NGO sector in continuing to train and motivate teachers. Also, the incorporation by governments of the Aflatoun programme in national and local curricula contributes considerably to the sustainability of the programmes.

Aflatoun focuses on partnerships with organisations in economically developing countries and countries in economic transition. When selecting new implementing partners, we look most for:

- A track-record in the field of development work in the child-rights sector;
- An established network and proven access to financial resources in order to assure independent operation;
- A scale-mindset and proven ability to scale up their activities to work with as many children in the country as possible.



## 4. The Aflatoun Network

The Aflatoun Network is a global partnership network of:

- Local and international implementing partners;
- Education and Finance Ministries;
- Child rights stakeholders such as UN Committee for the Rights of the Child and UNICEF;
- International donors, INGO's and foundations;
- Banks and other financial institutions forming an Alliance for Child Friendly Banking;
- Academics and research institutions researching the impact of the Aflatoun programme led by the Impact Assessment Advisory Committee;
- Companies who donate services pro-bono.

The Aflatoun Secretariat, which facilitates this network, is continuously identifying child friendly organisations and institutions with whom to create a partnership in order to include the CSFE concept and programme in their policies and activities. As a further support we aim to enable child friendly banking through active support of financial institutions.

Key stakeholders of this network are the children for whom we work, endeavouring to maximize their participation through the "Children's Participation Task Force", culminating in the International Children's Meeting in 2010.

The Secretariat's effectiveness and efficiency is of continuous concern in order to guarantee the quality of the Network, Concept and Programme. The annual feedback from the partners is the principal tool for safeguarding the Secretariat's effectiveness and efficiency.

### STRATEGIC

### OBJECTIVE OF

**NETWORK:** *Create a global network of partnerships, alliances and communication platform to build the global movement for Child Social & Financial Education.*



## STRATEGIC

### OBJECTIVE OF

**CONCEPT:** *Research and develop Child Social and Financial Education concept by creating an Aflatoun identity, ongoing reflection with implementing partners, impact assessment and new product development.*



## 5. The Aflatoun Concept

CSFE (Child Social and Financial Education) consists of two connected and mutually dependent parts: Social Education and Financial Education. CSFE supports and alligns with the United Nations Convention of the Rights of the Child, as well as the Millenium Development Goals.

We mean by Social Education an educational approach that shows children their uniqueness and helps them to reflect on their own and others' actions and values. It helps children to understand their rights and responsibilities as global citizens – of their local, national and global communities. By Financial Education we mean an educational approach which offers children life skills based tools which, once acquired, allow children to save, plan and budget (both with money and with regard to other resources) for their future in a way their parents may never have had the chance or ability to do.

The unique combination of CSFE gives children the opportunity to exercise their knowledge and skills in a holistic and balanced way, and the Aflatoun workbooks also integrate them further through micro and social enterprise models.

The Aflatoun concept consists of five core elements:

- **Personal exploration** – children investigate their values and their financial ethics & judgment
- **Rights & responsibilities** – children learn about their rights and responsibilities towards others
- **Saving & spending** – children learn how to save and how to spend in a responsible manner
- **Planning & budgeting** – children apply their saving and spending skills to maximise life choices
- **Child enterprise (social & financial)** – managing different forms of enterprise, children discover how they can have a positive impact on their community

Through a period of concept development in a variety of geographies, cultures, social, political and economic environments between 2006 and 2010 Aflatoun aims to become a thought leader in CSFE for children aged 6-14 by 2010. In order to realise this, the concept and its impact will be assessed in cooperation with leading thinkers and practitioners in the field.



## 6. Activities in 2007 by Strategic Objective

### Objective

The activities and achievements in 2007, by strategic objectives, were:

#### A. Concept

Defined the scope of and approach towards overall impact assessment and quality assurance;

- Formed an impact advisory committee for Aflatoun Quality Assurance and Impact System (AQIS) with the following members::

Ray Boshara	Lew Mandell
Judith Bruce	Lata Narayan
Lisa Dacanay	Sara Olsen
Greg Dees	Peter Scholten
John Elkington (chair)	Michael Sherraden
Jed Emerson	Fred Ssewamala
Dean Karlan	

- Held the first international meeting of the impact advisory committee at Duke University, U.S.A., kindly hosted by Prof. Greg Dees, member of the committee. The committee advised to write a strategy document and to closer define Aflatoun's Theory of Change <sup>4</sup>;
- Gathered partner data for the documentation process of the Aflatoun programmes in the countries;
- Published the first issue of Children and Change, summarizing the lessons learnt and the progress of pilots to date;
- Reviewed and refined the Aflatoun core elements based on feedback from implementing partners;
- Committed to using the Social Return On Investment (SROI) methodology, defined the preliminary impact indicators in collaboration with SROI consultants Peter Scholten and Sara Olsen.

#### B. Programmes

- Researched and contacted potential partners per region for 2008;
- Expanded the Aflatoun Programme into non-formal education system (street children in the Philippines);
- Organised four contextualization meetings in Egypt for Arabic Middle East adaptation, in Dominican Republic for Spanish Latin American and Caribbean adaptation, in the Netherlands for English European adaptation, and in Uganda for the English African adaption;
- Held four regional meetings, respectively in Colombia, India, South Africa and The Netherlands, in which 52 partners and other stakeholders participated;
- Visited Aflatoun programmes in Vietnam, India, Egypt, Serbia, Argentina, Uganda, Peru, Colombia, Zimbabwe, Nigeria;



<sup>4</sup> This report can be found online: [www.aflatoun.org](http://www.aflatoun.org)



- Created a “Children’s Participation Task Force” with representatives from partners from Africa, Europe and Asia;
- Defined and outlined the Quality Assurance framework;
- Reviewed and improved the Aflatoun materials, based on partner feedback (Partner Manual and Aflatoun Textbooks);
- Developed processes for the research and selection of potential partners.

### **C. Network**

- Organised the International Stakeholder Meeting in July 2007, with 30 partners and stakeholders in attendance;
- Participated and presented at the Conference on Asset Building in Singapore;
- Developed support in the Dutch banking sector and drafted the document concerning the Aflatoun Alliance for Child Friendly Banking;
- Revised the Aflatoun website based on partner feedback;
- Participated and presented in the Microenterprise Summit in Washington DC;
- Created the foundations for a network of research co-operation;
- Consulted with partners with regard to the Aflatoun website, Quality Assurance, Impact Assessment parameters and methodology.

The Secretariat facilitated all of these activities. In the year 2007 the team has grown considerably. We have grown to a team consisting of a total of 11 people, with 8 nationalities, who have dedicated their time and expertise to helping the network fulfill our mutual dream.

The Secretariat saves considerable costs and gains valuable expertise through the support of many volunteers and corporate partners who contribute their time and services pro bono. Examples of pro bono contribution include audits, office furniture and personal computers, printing services, legal advice, translations, lay-out and publication of documents, assistance with the Campaign Launch, etc

As an organisation Aflatoun is committed to following a Dutch non-profit code of conduct called “Adviesregeling Beloning Directeuren Van Goede Doelen” (Wijffels Code) for good governance and salary guidance. In relation to this it should be noted that the Executive Director receives no salary, but the Secretariat salary structure for the rest of the organisation is developed in compliance with the Wijffels Code.

## 7. Deliverables & Results at a glance, by quarter 2007

Deliverables and Results 2007			
Strategic Objective on CONCEPT			
First quarter	Second quarter	Third quarter	Fourth quarter
Finalized the 5 core elements and included it into programme materials.		Held first committee impact advisory meeting at Duke University	3 research institutions committed to further involvement and progressed options for further research & collaboration
Developed Impact Assessment and Quality Assurance strategy			
			Finalization of preliminary impact map for partner & impact advisory committee input
		Defined Preliminary SROI indicators.	
		Published "Children & Change" (initially titled: Children & Money) ed. 2007	

**“The European Commission strongly supports Aflatoun’s inclusive approach to social and financial education. By focusing on children you will be making a real difference to the society of tomorrow and even influencing citizen’s attitudes to money today”,**  
*Commissioner Charlie McCreevy, European Commission of Internal Market and Services.*





Deliverables and Results 2007			
Strategic Objective on PROGRAMMES			
First quarter	Second quarter	Third quarter	Fourth quarter
Implementation of Aflatoun programmes in 11 countries and technical assistance			
		8 Implementing partners finished pilot phase and are ready for scale up	
		Initiated one programme in non-formal education	
			1 set of Spanish contextualized materials.
			3 sets of workbooks in the process of contextualization.
Improved the Aflatoun Partner Manual, Training Manual and Games Manual to include the implementing pilot partners experiences and shared amongst partners and stakeholders;-			
Country visits to: - India - Uganda	Country visits to: - Vietnam - Serbia - Argentina - Egypt - Colombia	Country visits to: - Nigeria - Peru - India	Country visits to: - Zimbabwe
			Regional Meetings held (Colombia, India, South Africa and The Netherlands)
		Twinning between Uganda & Tanzania	Twinning between Argentina & Paraguay
			Creation of Children's Participation Task Force
		Developed and shared a draft Quality Assurance questionnaire	Consulted with partners on Quality Assurance.

Deliverables and Results 2007			
Strategic Objective on NETWORK			
First quarter	Second quarter	Third quarter	Fourth quarter
	Aflatoun website relaunched	International Stakeholder Meeting	
		Singapore meeting on Asset building	Visits to key stakeholders in Washington D.C.
		Development of support in Dutch banking sector	
		Creation of member area on the Aflatoun website	Launch of member area on the Aflatoun website
Recruitment for Secretariat human resources	Published annual audit, and annual report 2006	Drafted annual Plan 2008 and budget	Initiated teamwork on 2008-2010 Strategic Plan
			Partnership Agreement drafted
Development of consistent brand approach			



Geographical representation of 2007 implementing Partner Countries as well as potential Partner Countries 2008-2010.



## 8. Looking ahead

As we conclude 2007 and look ahead, we are full of energy and momentum to work towards realizing our ambitious goals for 2010. In 2007, it was a year of many “firsts” and we are proud of what we as a network and team were able to achieve.

In 2008 we are working on achieving “significant global growth”. We are aiming to start Aflatoun programmes in 20 additional countries. We also will be celebrating the Campaign Launch with more than 100 partners and stakeholders from around the world. During the course of the year we plan to deepen our financial institution support through launching the Alliance for Child Friendly Banking with financial institutions.

As in 2007, all of our activities in the coming years will be undertaken through working together for the completion of our mission. Through focus and dedication within the global partnership network, we believe that we can achieve our Vision for 2010:

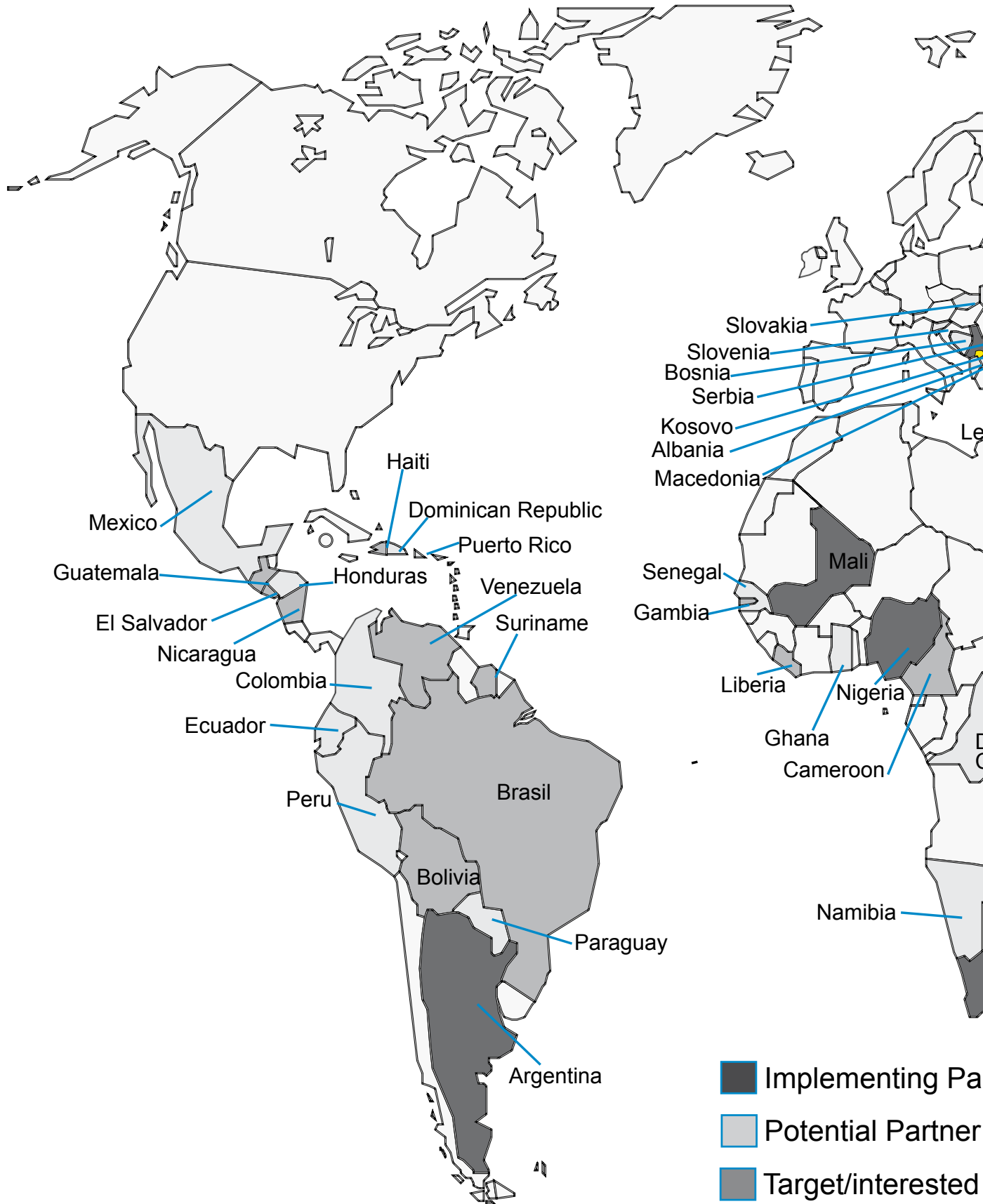
- Implement quality Aflatoun programmes in 75 countries, reaching one million children by 2010.
- Build a global movement of Aflatoun children and 400 partners who commit over € 15 million in resources and advocate for policy change supporting Child Social and Financial Education (CSFE).
- Become a thought leader in Child Social and Financial Education.

On behalf of the Aflatouns around the world today and in the future, we thank you for your support in making our vision a reality!

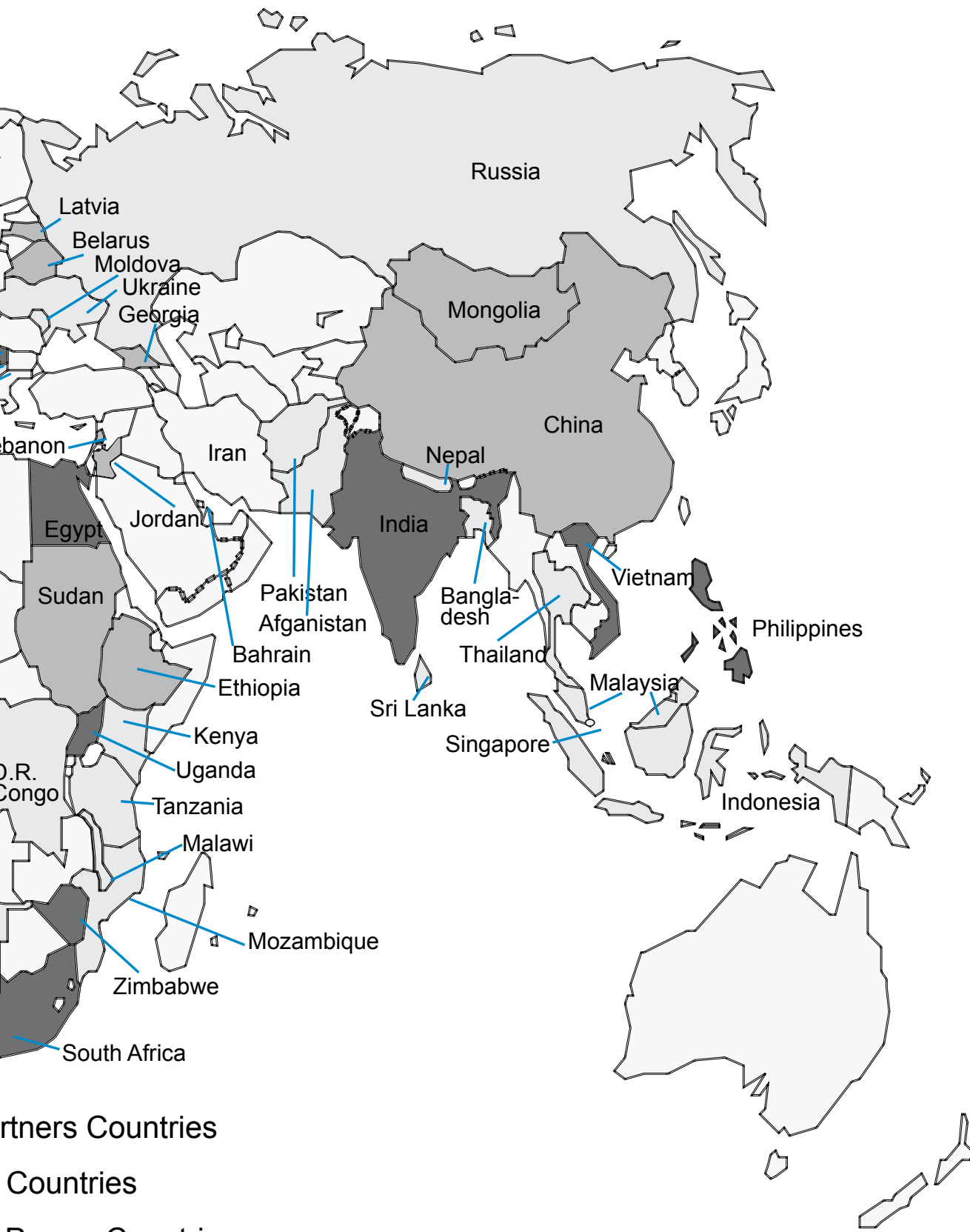


# ANNEXES

# Annex 1: World map of potential and implementing partners 2007.







## Annex 2: Programme data by phase and country

### ASIA

Afghanistan – Potential Country programme		<p>Help the Afghan Children (HTAC) is dedicated to improving the lives of children in Afghanistan through quality education and helping them become educated, healthy, productive citizens. It plans to support the implementation of the Aflatoun program through the establishment of Community School Committees (or Shuras), which have played a vital role over the years in facilitating effective on-going support of model public schools in Afghanistan.</p> <ul style="list-style-type: none"> <li>HTAC has submitted an action plan 2008-2010 for the Aflatoun implementation in the formal education system.</li> </ul>
Organisation	Help The Afghan Children	
Starting date:	2008	
Child Participants		
Target children 2008	100	
Bangladesh – Potential Country programme		<p>Bangladesh Rural Advancement Committee (BRAC) is now an internationally established NGO working towards poverty alleviation. For the education sector, it is involved in the operation of about 50,000 schools in primary and secondary levels. It will pilot Aflatoun in 100 schools, with the vision of incorporating it eventually in their school curriculum.</p> <ul style="list-style-type: none"> <li>BRAC participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>BRAC has submitted an action plan 2008-2010 for the Aflatoun implementation in their schools (formal education).</li> </ul>
Organisation	Bangladesh Rural Advancement Committee	
Starting date:	2008	
Child Participants		
Target children 2008	3.300	
INDIA – Scale up		<p>MelJol is a child focused NGO, working in the areas of Material Creation for Trainers, Teachers, Ngo's and children to communicate child rights to children; Trainings: Participatory- child friendly methodologies, Imparting values and child rights; Work with children; and developing/ Evolving innovative campaigns/ Strategies/ Programmes for children's empowerments</p> <p>Currently MelJol is in the process of further scale up of the programme, to share the concept and build partnerships for replication nationwide.</p> <ul style="list-style-type: none"> <li>Last November 2007, MelJol hosted the Asia Regional Meeting in Mumbai, India and shared their Aflatoun program with 32 other participants from 10 different countries.</li> <li>MelJol plans to continuously implement the Aflatoun program in formal and non-formal education centres.</li> </ul>
Organisation	MelJol	
Starting date:	2001	
Child Participants	135.590	
Target children 2008	207.000	
India – Potential Country programme		<p>YMWS is an education oriented organization in Calcutta. Its current projects are involved with education, access to drinking water and a mother's savings group. The organization works with educational centres (night schools) which it plans to introduce the Aflatoun concept in.</p> <ul style="list-style-type: none"> <li>YMWS participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>YMWS has submitted an action plan 2008-2010 for the Aflatoun implementation in non-formal education centres of their operation.</li> </ul>
Organisation	Young Men's Welfare Society	
Starting date:	2008	
Child Participants		
Target children 2008	150	

India – Potential Country programme		<p>CRAF is a child-rights centred organization based in Andra Pradesh. It has targeted 23 districts in the state of Andra Pradesh, reaching 57,500 schools in 2010. It plans to implement the Aflatoun program through the collaborative efforts of other NGOs in the area.</p> <ul style="list-style-type: none"> <li>• CRAF participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• CRAF has submitted an action plan 2008-2010 for the Aflatoun implementation in formal education system.</li> </ul>
Organisation	Child Rights Advocacy Foundation (CRAF)	
Starting date:	2008	
Child Participants		
Target children 2008	10.350	

Indonesia – Potential Country programme		<p>YAPIM is an NGO which implements child rights programs, education and training in the Yogyakarta province of Indonesia. It is also working with other NGOs in the region to further reach more children in the region.</p> <ul style="list-style-type: none"> <li>• YAPIM has submitted an action plan 2008-2010 for the Aflatoun implementation in formal and non-formal education system.</li> </ul>
Organisation	Yapasan Bina Potensi Masyarakat (YAPIM) / Institute of Community Potency Motivator	
Starting date:	2008	
Child Participants		
Target children 2008	4.250	

Malaysia – Potential Country programme		<p>The MCRI is an NGO focused on Child Rights Advocacy, Early Childhood Care and Education and Juvenile Justice. They are present in the Klang Valley - Kuala Lumpur, Johor and Selangor. They plan to implement the Aflatoun initially in non-formal centres with children in conflict with the law; and eventually will work in formal education settings.</p> <ul style="list-style-type: none"> <li>• MCRI participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• MCRI has submitted an action plan 2008-2010 for the initial Aflatoun implementation in non-formal education centres in 2008; and moving on to formal education schools in the following years. They plan to work along with other organizations.</li> </ul>
Organisation	Malaysian Child Resource Institute (MCRI)	
Starting date:	2008	
Child Participants		
Target children 2008	2.500	

Nepal – Potential Country programme		<p>CWIN helps build a national and international child rights movement to eliminate all forms of abuse, exploitation and injustice against children through advocacy, emergency action, social mobilization, alliance building and solidarity in action. It is present all over the country as an advocacy organization but is working in 42 districts.</p> <ul style="list-style-type: none"> <li>• CWIN participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• CWIN has submitted an action plan 2008-2010 for the initial Aflatoun implementation in both formal and non-formal systems. They also plan to work with other NGOs.</li> </ul>
Organisation	CWIN – Child Workers in Nepal Concerned Centre	
Starting date:	2008	
Child Participants		
Target children 2008	15.500	

Nepal – Potential Country programme		<p>The organization is dedicated to educating student and young entrepreneurs about business, economic and free enterprise.</p> <ul style="list-style-type: none"> <li>• JA Nepal has submitted an action plan 2008-2010 for the initial Aflatoun implementation in both formal and non-formal programs. It is currently collaborating as well with CWIN, another organization in Nepal.</li> </ul>
Organisation	Junior Achievement	
Starting date:	2008	
Child Participants		
Target children 2008	12.000	

Nepal – Potential Country programme		<p>Kapince is an NGO, founded in 1997, focused on Children and Women Empowerment, Civic Education, Human Rights and Social Justice, Media Mobilization, Peace Education and Conflict Transformation and Good Governance. They work in the Western region of Nepal.</p> <ul style="list-style-type: none"> <li>• Kapince participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• Kapince has submitted an action plan 2008-2010 for the Aflatoun implementation in both formal and non-formal education systems.</li> </ul>
Organisation	Kapince - Nepal	
Starting date:	2008	
Child Participants		
Target children 2008	5.000	

Pakistan – Potential Country programme		<p>Sahil is an NGO working against child sexual abuse. Areas of expertise are: training, data collection, counselling, legal aid, IIEC material development, research and publications.</p> <ul style="list-style-type: none"> <li>• Sahil participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• Sahil has submitted an action plan 2008-2010 for the Aflatoun implementation in non-formal education centres of their operation.</li> </ul>
Organisation	Sahil	
Starting date:	2008	
Child Participants		
Target children 2008	100	

Pakistan – Potential Country programme		<p>SSEWA-Pak an NGO working for rural development in the Sindh province of Pakistan. Their main areas of focus are Education, Water &amp; Sanitation, Agriculture, Saving and Credit and Emergency Relief.</p> <ul style="list-style-type: none"> <li>• SSEWA-Pak participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• SSEWA-Pak has submitted an action plan 2008-2010 for the Aflatoun implementation in the formal education schools of their operation.</li> </ul>
Organisation	Society for Safe Environment & Welfare for Agrarians in Pakistan (SSEWA)	
Starting date:	2008	
Child Participants		
Target children 2008	7.500	

Philippines – Scale up		<p>NATCCO is a tertiary cooperative federation, which has been founded in 1977. It has a nationwide outreach working in the area of Financial Intermediation, Training and Consultancy, Policy-Advocacy.</p> <ul style="list-style-type: none"> <li>• NATCCO participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners. They shared their program with other participants.</li> <li>• NATCCO has submitted an action plan 2008-2010 for the continuous Aflatoun implementation in schools (formal education). They will continue to work through their member cooperatives; who will in turn tap local schools in their area.</li> </ul>
Organisation	NATCCO	
Starting date:	2006	
Child Participants	2.500	
Target children 2008	6.000	

Philippines – Scale up		<p>Plan Philippines, as part of Plan International is committed to helping children realise their rights and potential. In the Philippines, they work in about 10 provinces across the archipelago.</p> <ul style="list-style-type: none"> <li>• Plan Philippines participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners. They shared their Aflatoun program with the other participants, which are implemented in two provinces of their outreach area.</li> <li>• Currently, Plan Philippines is about to undergo an evaluation of their Aflatoun program.</li> </ul>
Organisation	Plan Philippines	
Starting date:	2006	
Child Participants	1225	
Target children 2008	To be determined	

Philippines – Pilot Project		<p>CHILDHOPE is an international, non-profit, non-political, non-sectarian organization whose principal purpose is to advocate for the cause of street children. Its focus is provision of alternative education, psycho-social interventions and advocacy, with their activities operating mainly in Metro Manila.</p> <ul style="list-style-type: none"> <li>• Childhope was trained by NATCCO.</li> <li>• Childhope participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners. They shared their program with other participants.</li> <li>• Childhope has submitted an action plan 2008-2010. As they have an existing program with a defined number of older streetchildren, they plan to have one complete cycle of support for the 90 children to assist them as they engage in livelihood programs or vocational jobs.</li> </ul>
Organisation	Childhope Asia Philippines	
Starting date:	2007	
Child Participants	90	
Target children 2008	90 (maintaining the 1st batch)	

Sri Lanka – Potential Country programme		<p>IHDT is a non-profit organization, founded in 2001, dedicated to human capacity building in various fields of development, throughout Sri Lanka.</p> <ul style="list-style-type: none"> <li>• IHDT participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• IHDT has submitted an action plan 2008-2010. It will work with formal education settings (schools) in implementing its Aflatoun program. It has already signed an agreement with its Ministry of Education to begin the project in the Southern province of Sri Lanka.</li> </ul>
Organisation	IHDT – Institute of Human Development & Training	
Starting date:	2008	
Child Participants		
Target children 2008	3.000	

Thailand – Potential Country programme		<p>ICS is an international child rights based development organisation. ICS carries out two major programmes in and with local communities: (1) Civic Driven Child Development programme and (2) Child Protection programme. In Asia, ICS works in Thailand, Laos, Cambodia, Vietnam and the Philippines.</p> <ul style="list-style-type: none"> <li>• ICS Asia participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• ICS has submitted an action plan 2008-2010. It will initially work in a pilot programme of 30 schools (formal education) in three clusters of Prangku district, Thailand. Beginning in 2007, it had already begun preparations to pilot the programme.</li> </ul>
Organisation	ICS – International Child Support	
Starting date:	2008	
Child Participants		
Target children 2008	2.500	

Thailand – Potential Country programme		<p>Plan Thailand is an international NGO working in the Sisaket and Chiangrai province in the Northeast and North of Thailand. It focuses on child centered community development.</p> <ul style="list-style-type: none"> <li>• Plan Thailand participated in the Asia Regional Meeting last November 2007 in Mumbai, India, for training on the Aflatoun program and a meeting with the Asia network of partners and potential partners.</li> <li>• Plan Thailand has submitted an action plan 2008-2010. It will work with formal and non-formal education settings (schools) in implementing its Aflatoun program.</li> </ul>
Organisation	Plan Thailand	
Starting date:	2008	
Child Participants		
Target children 2008	3.180	

Vietnam – Pilot project		<p>Plan Vietnam is working together with more than 120,000 children their families and communities in over 82 communes in Ha Nam, Nam Dinh, Quang Tri, Bac Giang, Phu Tho, Qang Ngai, Quang Binh and Thai Nguyen provinces as well as Hanoi, Hue and Da Nang. They are currently preparing to evaluate the Aflatoun program.</p> <ul style="list-style-type: none"> <li>• Now have 210 clubs in 22 schools of 13 districts</li> <li>• Programme activities are supported by local partners.</li> <li>• The Department of Education is actively involved in the implementation and monitoring of the Programme</li> <li>• In June 2007, an Aflatoun event was carried out</li> <li>• Has carried out a process review drawing lessons learnt to improve the programme in its next phase.</li> </ul>
Organisation	Plan Vietnam	
Starting date:	September 2006	
Child Participants	6.978	
Target children 2008	6,000	

## AFRICA:

Egypt - Scale up		<p>NCCM is a governmental organization with a nation wide outreach focusing on motherhood and childhood. NCCM has successfully concluded the pilot phase and is in the phase of scale-up.</p> <ul style="list-style-type: none"> <li>• Meeting with local organizations, government and stakeholders started February 2007 and is an ongoing activity.</li> <li>• Creation of advisory committee and agreement with government: done in February 2007, and foreseen in 2010.</li> <li>• Contextualization meeting for Arabic Materials took place in September 2007. Translation fully completed while illustration will be delivered in 2008.</li> <li>• Egypt Went live in Girl Friendly Schools as well as government / private schools in April 2007</li> <li>• Review and reflection: Starting February 2008 annually.</li> </ul>
Organisation	The national Council for Childhood and Motherhood (NCCM)	
Starting date:	April 2007	
Child Participants	2000	
Target children 2008	100,000	

DR Congo – Potential Country programme		<p>JADRC is an NGO, founded in 1996, which focuses on economic education and entrepreneurship, and training for youth between 4 and 25 years.</p> <ul style="list-style-type: none"> <li>• In December 2007 JADRC attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners and potential partners.</li> <li>• JADRC has submitted an action plan 2008-2010 for the Aflatoun implementation in D.R Congo with 5000 children in the formal education system.</li> </ul>
Organisation	Junior Achievement Democratic Republic of Congo (JADRC)	
Starting date:	2008	
Child Participants		
Target children 2008	5000	

DR Congo – Potential Country programme		<p>Fédération des Femmes pour la Paix et le Développement (Federation of Women for Peace and Development) is focused on women's &amp; children's rights.</p> <ul style="list-style-type: none"> <li>• In December 2007 FEDAPE attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners and potential partners.</li> <li>• FEDAPE has submitted an action plan 2008-2010 for the Aflatoun implementation in D.R Congo in Kivu region with 1500 children in the formal and non-formal education system.</li> </ul>
Organisation	FEDAPE	
Starting date:	2008	
Child Participants		
Target children 2008	1500	

Ghana – Potential Country programme		<p>Women and Development Project (WADEP) is an NGO focused on Gender, Child Education, Agriculture Micro-finance.</p> <ul style="list-style-type: none"> <li>• In December 2007 WADEP attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners and potential partners.</li> <li>• WADEP has submitted an action plan 2008-2010 for the Aflatoun implementation in Ghana Volta Region with 7500 children in 2008-2009 in the formal and non-formal education system.</li> </ul>
Organisation	WADEP	
Starting date:	2008	
Child Participants		
Target children 2008	1500	



Kenya - Potential Country programme		<p>(ICS) works towards a safe learning and living environment for children and youth. ICS provides special attention to the most vulnerable children in rural areas in Africa and Asia. ICS Africa regional office is based in Kenya with an outreach in Kenya, Tanzania Uganda and Sudan.</p> <ul style="list-style-type: none"> <li>• In December 2007 ICS attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners</li> <li>• In October 2007, ICS attended and contributed to the contextualization meeting for the Africa Aflatoun workbooks in Kampala, Uganda.- ICS has submitted an action plan 2008-2010 for the Aflatoun implementation in Western Kenya reaching 7200 children in 2008-200, in the formal education system in Busia and Teso districts.</li> </ul>
Organisation	International Child Support (ICS)	
Starting date:	2008	
Child Participants		
Target Children 2008	7200	

Kenya – Potential Country programme		<p>ICT is an NGO founded in 2004 with a national outreach in Kenya. It mainly focuses on social, economic and technology in community development.</p> <ul style="list-style-type: none"> <li>• ICT has submitted an action plan 2008-2010 for the Aflatoun implementation in Kenya reaching 5000 children in 2008, targeting both formal and non-formal education centers.</li> </ul>
Organisation	ICT	
Starting date:	2008	
Child Participants		
Target children 2008	5000	

Malawi – Potential Country programme		<p>African Network for Protection and Prevention of Child Abuse and Neglect Malawi Chapter is an NGO focused on child rights and protection.</p> <ul style="list-style-type: none"> <li>• In December 2007 ANPPCAN Malawi attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners.</li> <li>• ANPPCAN has submitted an action plan 2008-2010 for the Aflatoun implementation in Malawi reaching 30,000 children, in 2008-2009, in the formal and non-formal education system.</li> </ul>
Organisation	ANPPCAN Malawi	
Starting date:	2008	
Child Participants		
Target children 2008	30,000	

MALI – Pilot project		<p><b>PASECA</b> is a micro-finance institution which operates savings/ credit operations in the north-west area around Kayes. PASECA extends the reach of Aflatoun into francophone Africa. GAP is its partner in the Aflatoun venture.</p> <ul style="list-style-type: none"> <li>• PASECA is in the process of finalizing its pilot phase in the Kayes region of Mali and has plans to expand its programme. PASECA/GAP went through a participatory process of with the children, teacher, communities to agree on the illustrations of the children in the Aflatoun workbooks. They also translated some of the Aflatoun Workbooks, the games manual and the partner manual to French.</li> <li>• In December 2007 PASECA/ GAP attended the regional meeting in South Africa, Johannesburg and shared their lessons learned and challenges with the implementation.</li> <li>• In October 2007, PASECA/GAP attended and contributed to the contextualization of the Africa Aflatoun Workbooks.</li> <li>• Scale up of the Aflatoun programme is starting as of 2008 with plans to increase the outreach to 4000 children in 2008</li> </ul>
Organisation	GAP/PASECA	
Starting date:	June 2007	
Child Participants	400	
Target children 2008	4000	

Mozambique – Potential Country programme		<p>Plan Mozambique is a humanitarian child centered development INGO.</p> <ul style="list-style-type: none"> <li>• Along with the local NGO Wona Sanana Plan Mozambique submitted an action plan 2008-2010 for the Aflatoun implementation in Mozambique.</li> <li>• Plan Mozambique will start implementing the Aflatoun Programme in 2008 with 550 children in the formal education sector in the Inhambane province.</li> </ul>
Organisation	Plan Mozambique	
Starting date	2008	
Child Participants		
Target children 2008	550	

Namibia – Potential Country programme		<p>Junior Achievement Namibia is an NGO, focused on entrepreneurship education, financial literacy and work force readiness.</p> <ul style="list-style-type: none"> <li>• In December 2007 JA Namibia attended the regional meeting in South Africa, Johannesburg, for a training on Aflatoun and meeting the Africa Network of partners.</li> <li>• JA Namibia has submitted an action plan 2008-2010, for the Aflatoun implementation in Namibia reaching 35,500 children, in 2008-2009, in the formal and non-formal education system.</li> </ul>
Organisation	Junior Achievement Namibia	
Starting date:	2008	
Child Participants		
Target children 2008	35,500	

Nigeria– Pilot project		<p>LYNX is an NGO committed to fostering empowerment and socially responsible leadership among Nigerian children and youth. LYNX uses civic and human rights education and community service learning to develop the potentials of children and youth to become conscious citizens.</p> <ul style="list-style-type: none"> <li>LYNX Nigeria will finalize their pilot in the first quarter of 2008, after facing several bureaucratic delays with regards to getting approvals for child saving in schools. LYNX implemented the Aflatoun Programme in public (government) schools in Kaduna and Lagos states.</li> <li>In October 2007, LYNX attended and contributed to the contextualization of the Africa Aflatoun workbooks.</li> <li>LYNX Nigeria has submitted an action plan for 2008-2010 and is planning to scale up the Aflatoun programme in 2008 to reach 10,000 children in the formal education system.</li> </ul>
Organisation	Lynx-Nigeria	
Starting date:	February / March 2007	
Child Participants	4261	
Target children 2008	10,000	

Senegal – Potential Country programme		<p>ACAPES / CONAFE are both NGO's with national outreach in Senegal, focused on education and development.</p> <ul style="list-style-type: none"> <li>In December 2007 ACAPES/ CONAFE attended the regional meeting in South Africa, Johannesburg, for a training on Aflatoun and meeting the Africa Network of partners.</li> <li>ACAPES? CONAFE submitted an action plan 2008- 2010, for the Aflatoun implementation in Senegal reaching 3000 children in 2008-2009 in the formal and non-formal education system.</li> </ul>
Organisation	ACAPES/ CONAFE	
Starting date:	2008	
Child Participants		
Target children 2008	3000	

SOUTH AFRICA Scale up		<p>ACT seeks to equip pupils with skills training &amp; creative study technique training.</p> <ul style="list-style-type: none"> <li>In 2007 ACT set-up an exchange cooperation between the South African and Vietnamese Aflatoun programmes and designed plays to introduce the importance of savings to communities and to motivate parents to provide their children with spending/ saving money.</li> <li>ACT completed their pilot in 2007, ACT is planning to expand the Aflatoun programme in the Northern &amp; Western Cape provinces, reaching 10,500 children in both formal and non-formal education.</li> <li>As well as forming partnership with a bank for the children's saving.</li> </ul>
Organisation	Agape Copeland Train (ACT)	
Starting date:	February 2007	
Child Participants	1032	
Target children 2008	10,500	

Tanzania – Potential Country programme		<p>ICS) works towards a safe learning and living environment for children and youth. ICS provides special attention to the most vulnerable children in rural areas in Africa and Asia. ICS Africa regional office is based in Kenya with an outreach in Kenya, Tanzania Uganda and Sudan.</p> <ul style="list-style-type: none"> <li>• In December 2007 ICS attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners</li> <li>• In October 2007, ICS attended and contributed to the contextualization meeting for the Africa Aflatoun workbooks in Kampala, Uganda.</li> <li>• ICS has submitted an action plan 2008-2010 for the Aflatoun implementation in Meatu Tanzania reaching</li> <li>• 4267 children in 2008-2009, in the formal education system.</li> </ul>
Organisation	ICS	
Starting date:	2008	
Child Participants		
Target children	4267	

Tanzania – Potential Country programme		<p>TPC is an NGO working in the field of health, education, light projects enhancement and rehabilitation. In association with FEMI, TPC extends services to primary schools, agriculture, training, microcredit, medical care, AIDS/Health.</p> <ul style="list-style-type: none"> <li>• In December 2007 TPC attended the Africa regional meeting in Johannesburg, South Africa, for a training on Aflatoun and meeting the Africa Network of partners</li> <li>• In October 2007, TPC attended and contributed to the contextualization meeting for the Africa Aflatoun workbooks in Kampala, Uganda.</li> <li>• TPC has submitted an action plan 2008-2010 for the Aflatoun implementation in Moshi Tanzania reaching 2,500 children in 2008-2009, in the formal education system.</li> </ul>
Organisation	Maryland Helper Tanganyika Planting Company	
Starting date:	2008	
Child Participants		
Target children	2.500	

Uganda – Scale up		<p>PEDN promotes personal development, entrepreneurship skills and business education in primary and secondary schools.</p> <ul style="list-style-type: none"> <li>• PEDN finished their pilot phase in June 2007 in both Kampala and Wakiso districts.</li> <li>• A Nationa Aflatoun event took place in Kampala in March 2007.</li> <li>• PEDN started again in schools in September 2007, and introduced group bank accounts to children instead of individual accounts the method used during the pilot.</li> <li>• PEDN set-up an Aflatoun Teacher Association for teachers savings clubs.</li> </ul>
Organisation	PEDN	
Starting date:	September 2006	
Child Participants	7142	
Target children 2008	n/a	

Zimbabwe – Scale up		<p>Junior Achievement Zimbabwe is an international NGO, founded in 1998, which focuses on youth entrepreneurship and business education.</p> <ul style="list-style-type: none"> <li>• JA Zimbabwe is in scale phase and has finished its pilot in december 2006 with a formal recognition of teachers and volunteers.</li> <li>• JA Zimbabwe has submitted an action plan 2008-2010 for the Aflatoun implementation in Manicaland reaching</li> <li>• 10,000 children in 2008-2009, in the formal education system.</li> </ul>
Organisation	Junior Achievement	
Starting date:	September 2006	
Child Participants	4395	
Target children	10,000	

## LATIN AMERICA:

Argentina – Scale up		<p>Ecoclubes is the organization that in 2006 rolled out the concept in Argentina. Now, as the programme scales up, an Aflatoun Movement in Argentina has started to grow.</p> <ul style="list-style-type: none"> <li>In 2007, Foundation Ejercicio Ciudadano incorporated the program into its structure and is now coordinating the movement, which will involve several organizations including Ecoclubes, original implementing organization.</li> <li>During 2007 the Aflatoun expanded from 4 schools to 21 schools, including now rural areas outside the city of Rosario in Santa Fe.</li> <li>Other than the normal activities in schools, the Aflatoun Launch 2007 was held involving a boat trip, an Aflatoun play was played in the Municipal Theater, and the 2007 Culmination Trip took place.</li> <li>As in 2006, some of the schools carried out 'productive workshops' or small enterprise activities at the end of 2007 to generate collective savings.</li> <li>The Argentina Aflatoun programme shared its experiences with potential partner organizations both in the LAC Contextualization Meeting in Dominican Republic - July 2007 and in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Aflatoun Movement, Foundation Ejercicio Ciudadano–Coordinator	
Starting date:	September 2006	
Child Participants	1776	
Target children	7000	

Dominican Republic – Potential Country programme		<p>Plan DR aims to achieve lasting improvements in the quality of life of deprived children. Junior Achievement DR's mission is to develop the entrepreneurial spirit of youth, promoting businesses' social responsibility.</p> <ul style="list-style-type: none"> <li>Plan DR has been preparing for implementation since 2006. In 2007, Plan DR, Junior Achievement DR and the Education department of San Juan de la Maguana, one of the regions where Plan works in, formed an alliance to implement the programme together.</li> <li>Plan DR organized and was host to the LAC Contextualization Meeting in July 2007, where representatives from different potential partner organizations met to adapt the translated Spanish materials to the Latin American and Caribbean context. Plan DR and JA DR participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Plan DR & Junior Achievement DR	
Starting date:	February 2008	
Child Participants		
Target children	3000	

Colombia – Potential Country programme		<p>Plan aims to achieve lasting improvements in the quality of life of deprived children.</p> <ul style="list-style-type: none"> <li>Plan in Colombia expects to pilot the programme through both formal and non formal education, and based on the lessons learned, involve other organizations in Colombia with the Aflatoun programme.</li> <li>Plan Colombia organized and was host to the Americas Regional Meeting, where representatives from partner and potential partner organizations met in November 2007.</li> </ul>
Organisation	Plan Programa Colombia	
Starting date:	2008	
Child Participants		
Target children 2008	800	

Colombia – Potential Country programme		<p>Escuela Nueva Foundation (ENF) is a non profit, non government organization and its purpose is to strengthen educational processes and achievements in low income rural and urban communities.</p> <ul style="list-style-type: none"> <li>Escuela Nueva will in 2008 begin the adaptation of the Aflatoun concept to the educational materials and methodology of Escuela Nueva. In order to achieve so, the pilot they envision will seek to validate the material so it can be incorporated in Escuela Nueva's materials.</li> <li>Escuela Nueva participated in the LAC Contextualization Meeting in Dominican Republic - July 2007.</li> </ul>
Organisation	Escuela Nueva Foundation	
Starting date:	To be determined	
Child Participants		
Target children 2008	To be determined	

Ecuador – Potential Country programme		<p>CCF Ecuador focuses on education, early childhood development, health, water and environment sanitation, nutrition, income generation, child protection and capacity development.</p> <ul style="list-style-type: none"> <li>CCF Ecuador expects to pilot the programme through both formal and non formal education and is exploring in which region of Ecuador this initial pilot will be implemented.</li> <li>CCF Ecuador participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Christian Children Fund (CCF) Ecuador	
Starting date:	2008	
Child Participants		
Target children 2008	170	

Honduras – Potential Country programme		<p>Junior Achievement (JA) in Honduras areas of expertise are entrepreneurial and financial education and entrepreneurship.</p> <ul style="list-style-type: none"> <li>JA in Honduras is exploring possible alliances with different organizations in Honduras, such as Plan Honduras and World Vision.</li> <li>JA is expecting to pilot the programme in Honduras in 2008 through both formal and non-formal education, reaching 5500 children.</li> <li>JA in Honduras participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Junior Achievement Honduras	
Starting date:	2008	
Child Participants		
Target children 2008	5500	

Mexico – Potential Country programme		<p>Educación Financiera BANAMEX is the area within the Bank – part of Citigroup-, in charge of promoting financial education in Mexico.</p> <ul style="list-style-type: none"> <li>As such their aim is to develop social and financial education material (for teachers and/or children) that complements the formal mexican education curricula, that can be implemented in public and private schools, and that takes into consideration Aflatoun's key concepts and activities for each age.</li> <li>They expect to pilot the programme in 2008, reaching 15 000 children.</li> <li>Educación Financiera BANAMEX participated in the LAC Contextualization Meeting in Dominican Republic - July 2007 and in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Educación Financiera BANAMEX (Financial Education)	
Starting date:	2008	
Child Participants		
Target children 2008	15 000	

Paraguay – Potential Country programme		<p>Fundación Paraguaya is a non-profit civil association covering the areas of microfinance and education.</p> <ul style="list-style-type: none"> <li>• Fundación Paraguaya will pilot the Aflatoun programme through their microfinance initiatives and will target the children of the women participating in their village banking programme. They submitted an action plan for 2008 and expect 100 Aflatoun Clubs of around 20 children per club to be formed in 2008.</li> <li>• Fundación Paraguaya participated in the LAC Contextualization Meeting in Dominican Republic - July 2007 and in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Fundación Paraguaya (Paraguayan Foundation of Cooperation and Development)	
Starting date:	2008	
Child Participants		
Target children 2008	2000	

Paraguay – Potential Country programme		<p>VinculArte focuses on personal and community development, social and political influence and artistic expression. CDIA is a Coalition of 26 civil society organizations that work in the area of Children &amp; Adolescents Rights, which VinculArte is part of.</p> <ul style="list-style-type: none"> <li>• VinculArte and CDIA are exploring an alliance with different organizations including Plan Paraguay, SOS villages, CCF Canada and FIELCO, a local financial institution. They submitted an action plan for 2008 and expect to implement the programme in 30 schools in 2008, reaching around 4200 children.</li> <li>• They also participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	VinculArte & CDIA (Coalition for the Children & Adolescents Rights)	
Starting date:	2008	
Child Participants		
Target children 2008	4200	

Peru – Potential Country programme		<p>Plan International aims to achieve lasting improvements in the quality of life of deprived children.</p> <ul style="list-style-type: none"> <li>• Plan Peru is including Aflatoun as a component of their project "Aprendiendo". In September 2007, it carried out a Stakeholder Meeting in Piura to present the Aflatoun concept and has been since in preparation for implementation. They do so in partnership with the Piura's Education Department, who wants to include social and financial education in the regional curriculum.</li> <li>• Plan Peru submitted an action plan for 2008-2010 and will pilot in 6 schools reaching 1000 children in 2008.</li> <li>• Plan Peru participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Plan Peru	
Starting date:	2008	
Child Participants		
Target children 2008	10000	

Peru – Potential Country programme		<p>Vision Solidaria's mission is to promote social responsibility and values in youth and children of Peru, through volunteer work, educational programmes and social projects.</p> <ul style="list-style-type: none"> <li>• Vision Solidaria (VISO) has established an alliance with AFP Integra, a pension fund part of the ING group in Peru to support the Aflatoun programme implementation in Lima.</li> <li>• Vision Solidaria submitted an action plan for 2008 and will implement the programme in 25 schools in 2008, reaching 10.000 children.</li> <li>• VISO participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Visión Solidaria	
Starting date:	2008	
Child Participants		
Target children 2008	10000	

Peru – Potential Country programme		<p>ODAER is an NGO which operates in Northern Peru, especially in the Amazon. Their focus is on women and gender, community-based education, sustainable and alternative development, and eco-tourism.</p> <ul style="list-style-type: none"> <li>• ODAER submitted an action plan for 2008 and will implement the Aflatoun Programme in alternative education schools (part of the formal education system)- and in non-formal education Clubs. For the implementation in formal education, it has already signed agreements with local education departments.</li> <li>• ODAER participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	ODAER – <i>(Organization for Environmental Development and Regional Education)</i>	
Starting date:	2008	
Child Participants		
Target children 2008	1250	

Peru – Potential Country programme		<p>FINCA Peru is a microfinance institution working in Lima, Ayacucho and Huancavelica through village banking, and focuses on financial education, savings and personal values.</p> <ul style="list-style-type: none"> <li>• The Aflatoun program will target the children of the women which are part of the village banks being supported by FINCA Peru in Ayacucho.</li> <li>• FINCA Peru has submitted an action plan for 2008 and will develop a pre pilot in February 2008, to test the materials and adjust certain activities to non formal education settings. Later in the year, the pilot expects to create 9 Aflatoun Clubs, reaching around 180 children.</li> </ul>
Organisation	FINCA Peru	
Starting date:	2008	
Child Participants		
Target children 2008	180	

Puerto Rico – Potential Country programme		<p>The Center for a New Economy (CNE) is a non-partisan, non-profit, research and policy development organization dedicated to developing innovative economic development strategies. The Central Eastern Development Bank is a financial institution linked to the Municipality of Caguas in Puerto Rico.</p> <ul style="list-style-type: none"> <li>• CNE has been advocating for the Aflatoun concept in Puerto Rico and a possible partnership with the Central Eastern Development Bank is being assessed, as the Municipality of Caguas is implementing a universal savings programme for all children born in Caguas. The savings programme includes financial education as a requirement, so Aflatoun is expected to respond to this need.</li> <li>• The Aflatoun programme would be piloted in 2008 in 5 schools within the Municipality of Caguas, reaching around 1500 children.</li> <li>• CNE has participated in the Americas Regional Meeting in November 2007.</li> </ul>
Organisation	Banco de Desarrollo Central Oriental (Central Eastern Development Bank) & CNE- Center for a New Economy	
Starting date:	2008	
Child Participants		
Target children 2008	1500	



## EUROPE:

Albania – Potential Country programme		<p>Partnerë për Fëmijët is an NGO, founded in 2006, with outreach in the north eastern region of Albania (districts of Tropoje, Kukes, Has, and Diber). It's focus is Child education and protection; Community resource mobilization.</p> <ul style="list-style-type: none"> <li>• CRCA is an NGO with national outreach, focused on Lobby and advocacy; policy and legislation; child protection and services; capacity building and institutional strengthening.</li> <li>• Children today is an NGO working in Central Albania (districts of Tirana, Kavaja, Librazhd) and North east Albania (district of Dibër), in the areas of Child education and protection/community and resource mobilization.</li> <li>• These 3 organisation will come together to launch Aflatoun in Albania in 2008 mainly focusing on delivery within formal education. In 2007 they attended the Aflatoun Regional Meeting held in The Netherlands and submitted their joint action plan.</li> </ul>
3 x Organisations working together.	Partnerë për Fëmijët Children's Human Rights Centre of Albania (CRCA) Children Today "Fëmijët Sot"	
Starting date	2008	
Child Participants		
Target children 2008	100	

Belarus – Potential Country programme		<p>Although no formal action plan has been submitted for this organisation, they have met with officials from the Ministry of Education and they are very hopeful that they will be able to start delivery of an Aflatoun programme in Belarus in 2008.</p>
Organisation	Belarusian Parents and Teachers League	
Child Participants		
Target children 2008	To be determined	

Bosnia & Herzegovina – Potential Country programme		<p>Center for Educational Initiatives Step by Step is an NGO / citizen's association, focused on access and quality in education, child-centered methodology – teacher training.</p> <ul style="list-style-type: none"> <li>• This organisation attended the European Contextualisation meeting held in the Netherlands in October 2007. They contributed significantly to the process of contextualising the current books to ensure that they are suitable for a European Audience. They also attended the European Regional Meeting in 2007 and submitted their Action Plan.</li> </ul>
Organisation	Center for Educational Initiatives Step by Step	
Starting date:	2008	
Child Participants		
Target children 2008	1.000	

Kosovo – Potential Country programme		<p>The Kosova Education Centre is an NGO focused on training teachers on various programs, expertise on organizational development, children's rights and education for social justice programs.</p> <ul style="list-style-type: none"> <li>• This organisation attended the European Regional Meeting in Amsterdam and have submitted their action plan. They will be working closely with the organisation implementing the programme in Bosnia and Herzegovina.</li> </ul>
Organisation	Kosova Education Center	
Starting date:	2008	
Child Participants		
Target children 2008	150	

Macedonia – Potential Country programme		<p>Foundation for Educational and Cultural Initiatives Step by Step is an NGO, focused on professional development of teachers, improvement of the quality of education, advocating for child-centred methodology.</p> <ul style="list-style-type: none"> <li>This organisation attended the European Regional Meeting in 2007 and has submitted an Action Plan. They have already held talks with Junior Achievement in Macedonia regarding a partner arrangement for implementation.</li> </ul>
Organisation	Foundation for Educational and Cultural Initiatives Step by Step - Macedonia	
Starting date:	September 2008	
Child Participants		
Target children 2008	1000	

Moldova – Potential Country programme		<p>CCF Moldova is a Non-Governmental organisation committed to assisting children and families who are deemed to be at risk, (socially, economically and through exploitation), need support and education to enhance their lives and to enable them to build their own capacity to cope using different strategies and to develop the human resources potential within their communities.</p> <ul style="list-style-type: none"> <li>This organisation attended the European Regional Meeting in 2007 and submitted an Action Plan. They will seek to implement the programme in a mix of formal and non-formal education settings.</li> </ul>
Organisation	CCF Moldova – children, communities, families	
Starting date:	2008	
Child Participants		
Target children 2008	600	

Serbia – Scale up		<p>Pomoc Deci is a non-profit making non-governmental organisation and has been working since 2003 to promote high quality childcare and education for children aged 0-18 and their families as well as support to youth in finding their own place in Serbia.</p> <ul style="list-style-type: none"> <li>This Programme is live in schools and although no new funding has been found to print additional materials they are continuing to work with children in the Serbian Education system.</li> <li>Applications have been made to UNDP and EU for funds to scale up and pay for the printing of additional childrens material.</li> <li>The Serbian programme puts extra emphasis on adolescents' responsibility. They found that the Indian material was very relevant for them as the schools systems and ethnic diversity of the countries are relatively similar</li> <li>In school pedagogues and psychologists are trained initially in the Aflatoun programme and they in turn train the class teachers this is proving to be a very effective model. The first set of trained pedagogues and psychologists will be training their counterparts in additional schools across the country. Although originally only piloted in rural areas, the scale up will include one school in the city province of Belgrade.</li> </ul>
Organisation	Pomoc Deci	
Starting date:	February 2007	
Child Participants	5.000	
Target children 2008	4.500	

Slovakia – Potential Country programme		<p>Children of Slovakia Foundation is working in the field of Prevention, Philanthropy, Integration and Education.</p> <ul style="list-style-type: none"> <li>This organisation plans delivery in both formal and non-formal education settings. Having a strong grounding in financial education programmes already means that this organisation is using the Aflatoun programme in order to reach younger children and ensure that social and financial education is started as soon as children start school. They attended the European Regional Meeting and submitted an Action Plan. The European Regional Manager has also visited the country and met with teachers already implementing their current financial education programme in secondary schools.</li> </ul>
Organisation	Children of Slovakia Foundation	
Starting date:	2008	
Child Participants		
Target children 2008	200	

Slovenia – Potential Country programme		<p>A Public research institute (Governmental organisation) with a focus on (1) early childhood learning, (2) equal access to quality education, (3) integration of Roma children into schools, (4) family involvement in children's development and education, (5) professional development of teachers, trainers, managers and others working in the field of education and (6) respect for diversity, inclusive practices, and culturally appropriate learning environments and methods - Education for Social Justice. This organisation plans a phased introduction of Aflatoun starting with children in the lower grades and then progressing to older children in years 2 and 3 of implementation. They will focus on the implementation of the programme in the formal school sector. They attended the European Regional Meeting and submitted an Action plan.</p>
Organisation	Research Development Centre for Pedagogical Initiatives Step by Step (RDCPI Sbs)	
Starting date:	October 2008	
Child Participants		
Target children 2008	500	

Ukraine – Potential Country programme		<p>CWBF is an NGO with national outreach working with (1) children's rights promotion and child protection, (2) community social services for children, young people and families, (3) health promotion and (4) promotion of the responsible parenting.</p> <ul style="list-style-type: none"> <li>This organisation have put in place 2 operational plans, the first is an optimistic scenario which assumes that outside funding is found to implement the programme. The second looks at what level of implementation the organisation can deliver without any additional outside funding. They attended the European Regional Meeting held in December 2007.</li> </ul>
Organisation	Child Well-Being Fund (CWBF)	
Starting date:	2009	
Child Participants		
Target children 2009	Optimistic: 30000 Pessimistic: 6000	

## Annex 3: Our implementing partners



### **Childhope Asia Philippines (Philippines)**

CHILDHOPE is an international, non-profit, non-political, non-sectarian organization whose mission is to advocate for the cause of street children and to implement programs and services to educate, protect, counsel and assist them. The Street Education Program was established as a primary service to deliver such assistance to our street children in Metro Manila. The goal of which, is to assist street children in protecting themselves and motivate them to give up life on the streets through reunification with families or referral to temporary shelters.

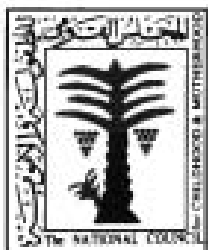


### **Ecoclubes (Argentina) Ejercicio Ciudadano**

Ecoclubes has more than 450 groups of young people with 12,000 active members in over 24 countries and so greatly widens the global reach of Aflatoun. The projects undertaken by Ecoclubes focus on improving the quality of community life through environmental education, waste treatment, tree planting and organic farming. Ecoclubes' main goal is to improve, maintain and preserve the quality of life, in addition to training future leaders and creating environmental consciousness at the community level.



In 2007, the Aflatoun Programme shifted from being under Ecoclubes' structure to starting to be an Aflatoun movement in Argentina. This transformation has also resulted in Ejercicio Ciudadano, an NGO focusing on citizenship building, taking the lead in coordinating the movement, which in 2008 will involve other implementing organizations as well.



### **National Council for Childhood & Motherhood (Egypt)**

The National Council for Childhood and Motherhood (NCCM) is the highest government authority entrusted with policy making, coordinating and monitoring of activities within the areas of protection and development of children in Egypt. The jurisdiction of the NCCM extends to all government bodies, including the Ministry of Justice, and NGOs on both the national and local levels. NCCM envisages a development path which acknowledges and respects the rights, dignity and needs of children and frees them from the hardships of poverty, hunger and exploitation. NCCM is leading the way in developing and testing Aflatoun materials and programme in Arabic.

### **MELJOL (India)**

MELJOL's vision is to develop a group of children who believe in themselves, who believe in child rights and responsibilities, and who have the confidence needed to face life's challenges. Currently MELJOL works in both urban and rural areas within the eight districts of the State of Maharashtra. In the 2004-2005 academic year MELJOLS outreach encompassed 156,400 children and 3,212 teachers in 1,075 schools.



### **GAP/PASECA (Mali)**

PASECA is a micro-finance institution approved by the Malian Ministry of Finance, which operates savings/ credit operations in the north-west area around Kayes. PASECA extends the reach of Aflatoun into francophone Africa. GAP is specialized in education and support PASECA in the Aflatoun venture



### **Lynx-Nigeria (Nigeria)**

Lynx-Nigeria is a NGO committed to fostering empowerment and socially responsible leadership among Nigerian children and youth. Lynx-Nigeria uses civic and human rights education and community service learning to develop the potential of children and youth to become conscious and committed citizens who are dedicated to the ideals of democracy, human rights and civic participation. Through school-based programmes, Lynx-Nigeria works with students at primary through tertiary levels.



### **NATCCO (Phillipines)**

NATCCO is the biggest and strongest national network of cooperatives in the Philippines in terms of geographical reach, membership, financial base and array of services. The National Confederation of Cooperatives or NATCCO was formed by credit union pioneers in the Philippines who believed that the task of cooperative development lies primarily in the hands of the private sector. At the foundation of the network are 1,200 rural and urban cooperatives and 1 million individual members with combined assets of Php26 billion.



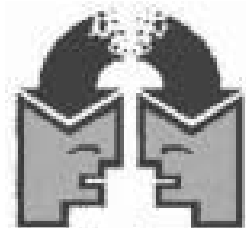
### **Pomoc deci (Serbia)**

Pomoc Deci was established in July 2003 with the assistance of Christian Children's Fund Inc. (CCF) CCF works in 38 countries and assists more than 7.6 million children and families, regardless of race, creed or gender. Pomoc Deci began with an investigation into the high rate of school drop amongst Roma children and now has two major lines of programming: improving the rights and education of ethnic minorities and the prevention of child and youth trafficking. Pomoc Deci is an active participant and member of the National Team for Combating Trafficking in Serbia and also a member of the Combating Child Trafficking Working Group. Pomoc Deci also works closely with key Government departments like Ministry of Education and Sports.



### **Agape Copeland Train (South Africa)**

Agape Copeland Train (ACT) seeks to equip students with critical skills needed for their final schooling years as well as for life after school. ACT lobbies on students behalf for job and study opportunities. Rural schools do not have effective guidance and counseling functions, therefore, ACT's initiative is unique. ACT engages students in community activities and fosters links between groups from various schools. The hope of the founder, William Solomons, is that these connected student groups will be the foundation of a new generation of civic leadership and that an increasing proportion of empowered young people will remain in rural areas.



## PEDN

### **The Private Education Development Network (Uganda)**

The Private Education Development Network (PEDN) aims to develop the ambition and creativity of young people to fuel Uganda's economy by promoting personal development, entrepreneurship skills and business education in primary and secondary schools. PEDN is the initiative of the progressive Ugandan Government and was formally launched by the Minister of State for Education. By joining the network, PEDN extends Aflatoun's reach in East Africa and adds to the experience of integrating entrepreneurship activities with the Aflatoun concept.



**Plan**  
Be a part of it.

### **Plan Philippines (Philippines)**

Plan's vision is of a world in which all children realise their full potential in societies that respect people's rights and dignity. Since 1961, Plan Philippines works with children and their families to ensure access to essential services such as sanitation facilities, basic education and health care. They are governed by a Child-Centered Community Development (CCCD) strategy and work in 9 provinces across the archipelago.



**Plan**  
Be a part of it.

### **Plan Vietnam (Vietnam)**

Plan has been working to build a better future for children in Vietnam since 1993. Today, Plan Vietnam works to improve the lives of more than 120,000 children, as well as their families and communities, in over 180 communes in 17 provinces. Plan works in partnership with local organizations and government bodies at various levels. Projects take place on national, commune and village levels, with the active participation of children, their families and communities. Plan's sustained efforts have allowed it to grow in to one of the largest NGOs working in Vietnam.



### **Junior Achievement (Zimbabwe)**

Junior Achievement Zimbabwe (JAZ) is a private sector initiative and a member nation of Junior Achievement Worldwide. 6,763 young people, both in and out of school, and in both rural and urban areas took part in JA programmes in Zimbabwe in 2004. All JAZ programmes are based on the concept of 'learning by doing' and are a practical supplement to the academic studies. JAZ programmes focus on seven key content areas: Business, Citizenship, Economics, Entrepreneurship, Ethics/Character, Financial Literacy and Work-related Life Skills/Career Development. JAZ brings to the Aflatoun network excellent reach into rural schools and the change to test the Aflatoun concept in difficult economic conditions.

# Annex 4: Financial statements

## Financial Statements

Balance sheet	48
Statement of revenue and expenditure for the period ended December 31, 2007	49
Commentary on actuals versus budget 2007	50
Cash flow statement	51
Notes to financial statements	52
Notes to the balance sheet December 31, 2007	54
Notes to the statement of revenue and expenditure December 31, 2007	57
Allocation of costs to objectives	58

## Other information

Other information	59
Proposed result appropriation	59
Letter from the Auditor	60
Employee salaries during 2007	62
Operational support partners – 2007	64
Travel for secretariat: January – December 2007	65



## BALANCE SHEET

December 31, 2007  
(before proposed appropriation of the result)

<b>Assets</b>	<b><u>2007</u></b>	<b><u>2006</u></b>
	EUR	EUR
<b>Fixed assets</b>		
Tangible fixed assets (1)	23,723	11,020
<b>Current assets</b>		
Receivables and prepayments (2)	136,033	3,412
Cash at banks and in hand (3)	<u>283,251</u>	<u>277,480</u>
<b>Total assets</b>	<b><u>443,007</u></b>	<b><u>291,912</u></b>
 <b>Capital and liabilities</b>		
<b>Capital (4)</b>		
Free disposable reserve	32,128	7,759
Tied-up capital	91,394	–
Result for the period	<u>3,306</u>	<u>115,763</u>
<b>Total capital</b>	126,828	123,522
<b>Current liabilities (5)</b>	<u>316,179</u>	<u>168,390</u>
<b>Total capital and liabilities</b>	<b><u>443,007</u></b>	<b><u>291,912</u></b>

# STATEMENT OF REVENUE AND EXPENDITURE FOR THE PERIOD ENDED DECEMBER 31, 2007

	Actuals <u>2007</u> EUR	Budget 2007 (unaudited) EUR	Actuals <u>2006</u> EUR
<b>Source of income</b>			
Income from own organisational fundraising (6)	961,389	908,206	689,155
Other income (7)	<u>6,005</u>	—	<u>3,712</u>
<b>Total income sources</b>	<b><u>967,394</u></b>	<b><u>908,206</u></b>	<b><u>692,867</u></b>
<b>Expenses</b>			
<b>Expenses from Strategic Objectives</b>			
Objective 1: Programme:			
Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services	414,957	545,022	335,250
Objective 2: Network:			
Create a global network of partnerships, alliances and communication platforms to build the global movement for Child Social and Financial Education	220,620	236,032	22,671
Objective 3: Concept:			
Research and develop Child Social and Financial Education concept by creating an Aflatoun identity, ongoing reflection with implementing partners, impact assessment and new product development	97,312	104,092	17,853
Expenses from Fundraising			
Expenses from fundraising – own fundraising	3,612	533	16,875
Operational and administrative expenses	89,038	102,511	44,030
Operational and administrative expenses – pro bono services	<u>138,550</u>	—	<u>140,425</u>
<b>Total expenses</b>	<b><u>964,089</u></b>	<b><u>988,189</u></b>	<b><u>577,104</u></b>
<b>Result</b>	<b><u>3,306</u></b>	<b><u>(79,983)</u></b>	<b><u>115,763</u></b>

It is proposed to appropriate the result 2007 as follows:

	EUR
Deduction from tied-up capital Het Groene Woudt	(44,031)
Addition to freely disposable reserves	44,301
Addition to tied-up capital Skoll Foundation	29,334
Deduction from freely disposable reserves	(26,028)
Deduction from tied-up capital reserve for capital operations	(11,020)
Addition to freely disposable reserves	<u>11,020</u>
	<b><u>3,306</u></b>

### Commentary on Actuals versus budget 2007

The main difference of Actuals 2007 to Budget is due to the management decision to defer spending to 2008 in four areas: regional programme meetings, travel, further contextualisation of materials, and additional translations (French). In addition, significant cost savings were achieved in the Operational and Administrative expenses through probono donations of goods (office space, desktop pc's and office furniture) and probono services (printing of major publications and Aflatoun workbooks, audit services, legal services, etc.) These probono goods and services are valued at a total of EUR 138,550 and further detailed in an Appendix.

## CASH FLOW STATEMENT

Period ended December 31, 2007

	<u>2007</u>		<u>2006</u>	
	EUR	EUR	EUR	EUR
<b>Cash flow from operating activities</b>				
Net result	3,306		115,763	
Depreciation	<u>8,667</u>		<u>1,210</u>	
		11,973		116,973
<i>Changes in working capital</i>				
Receivables and prepayments	(132,621)		36,481	
Current liabilities	<u>147,789</u>		<u>129,030</u>	
		<u>15,168</u>		<u>165,511</u>
Cash flow from operating activities		<b>27,141</b>		<b>282,484</b>
<b>Cash flow from investing activities</b>				
Additions tangible fixed assets	<u>21,370</u>		<u>12,230</u>	
		(21,370)		(12,230)
Net cash flow		<u>5,771</u>		<u>270,254</u>
Increase cash and cash equivalents		<u>5,771</u>		<u>270,254</u>
<b>Movements in cash and cash equivalents</b>				
Opening balance cash and cash equivalents		277,480		7,226
Increase cash and cash equivalents		<u>5,771</u>		<u>270,254</u>
<b>Closing balance cash and cash equivalents</b>		<b><u>283,251</u></b>		<b><u>277,480</u></b>

# NOTES TO FINANCIAL STATEMENTS

December 31, 2007

## General

### Activities

Throughout the world, many children daily face hardships that are often connected to poverty. Aflatoun provides children with social and financial skills and insights that not only will support them to deal with these adversities but also prepare them for better planning the (economic) life ahead of them.

Aflatoun Child Savings International was founded in 2005. Aflatoun's mission is *"Inspiring children to socially and economically empower themselves and become agents of change in their own lives and for a more equitable world"*

To achieve our mission, strategic objectives are structured along the three pillars of the organisation:

- 1 Programme: Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services
- 2 Network: Create a global network of partnerships, alliances and communication platforms to build the global movement for Child Social and Financial Education
- 3 Concept: Research and develop Child Social and Financial Education concept by creating an Aflatoun identity, ongoing reflection with implementing partners, impact assessment and new product development

Due to a change definition of strategic objectives in 2007, the income and expenditure for 2006 has been re-classified to reflect the new strategic objectives but direct like-for-like comparisons cannot be made.

## Summary of significant accounting policies

### General

The financial statements are prepared under the historical cost convention in accordance with accounting principles generally accepted in the Netherlands pursuing RJ 650 (Fund Raising Organizations). Assets and liabilities are stated at face value, unless indicated otherwise.

### Changes in accounting treatments

In the financial statements of Aflatoun Child Savings International 2007 the following changes have been made to the accounting and presentation standards that have been used for the preparation of the financial statements. The motivation for changes in the accounting treatment and presentation standards is to improve the view that the financial statements give in respect of the activities from Aflatoun Child Savings International. The changes have no effect on the result or financial position as at balance sheet date.

#### 1. Accounting for pro bono goods and services

In line with the generally accepted guideline RJ 650 (Fund Raising Organizations) the services that were received from the different sponsors of Aflatoun Child Savings International are valued at fair value. The value of the in kind services is treated as income from own organisational fundraising and operational and administrative expenses. For comparative purposes to 2007, the 2006 figures have been adjusted likewise.

#### 2. Change in presentation of income and expenditure

Due to a change in the definition of the strategic objectives in 2007, the income and expenditure for 2006 has been re-classified to reflect the new strategic objectives.

### **Foreign currencies**

Assets and liabilities denominated in foreign currencies are translated into euros at year-end exchange rates; exchange gains and losses are charged to the Statement of revenue and expenditures. Transactions in foreign currencies during the financial year are translated into euros at the rate of exchange ruling on transaction date.

### **Tangible fixed assets**

Tangible fixed assets are valued at historical purchase price less depreciation, determined on a straight-line basis over the estimated useful economic lives of the assets concerned, taking into account any residual values.

### **Receivables**

Receivables are valued at face value less a provision for possible uncollectible accounts.

## **Principles of determination of result**

### **General**

The result is determined as the difference between income generated by contributions, membership fees and others, and the costs and other charges for the year. Income is recognised in the year in which it is realised.

Income relating to services in kind received are valued at their respective fair value amounts.

### **Costs**

Costs are recognised at the historical cost convention and are allocated to the reporting year to which they relate.

Depreciation is provided by the straight-line method over the estimated useful economic life.

### **Cash flow statement**

The cash flow statement has been prepared applying the indirect method.

## NOTES TO THE BALANCE SHEET

December 31, 2007

	Office equipment EUR
<b>Fixed assets (1)</b>	
<b>Tangible fixed assets</b>	
Net book value at January 1, 2007	11,020
Additions	21,370
Disposals	–
Depreciation charge for the year	<u>(8,667)</u>
Net book value at December 31, 2007	<u>23,723</u>
<b>Cost</b>	33,600
Accumulated depreciation	<u>(9,877)</u>
Net book value at December 31, 2007	<u><b>23,723</b></u>

Office equipment is depreciated over a life term of 3 years.

Footnote: Additional office and desktop PC equipment has been secured at zero cost and through pro-bono partners during the year 2007. The book value is included in the estimates of pro-bono services and products in the income statement.

	2007 EUR	2006 EUR
<b>Receivables and prepayments (2)</b>		
Donor income receivable	117,677	–
Other receivables and prepayments	<u>18,356</u>	<u>3,412</u>
	<u><b>136,033</b></u>	<u><b>3,412</b></u>

Footnote: Donor income receivable is comprised of EUR 100,000 from Stichting Het Groene Woudt and EUR 17,677 from International Child Support (ICS).

	2007 EUR	2006 EUR
<b>Cash at banks and in hand (3)</b>		
Current account ABN AMRO Bank	50,270	17,345
Saving account ABN AMRO Bank	232,906	259,657
Cash in hand	<u>75</u>	<u>478</u>
	<u><b>283,251</b></u>	<u><b>277,480</b></u>

Cash at banks and in hand are available on demand.

	Free disposable reserve EUR	Tied-up capital EUR	Net result EUR
<b>Capital (4)</b>			
Balance at December 31, 2006	7,759	–	115,763
Appropriation of net result	24,369	91,394	(115,763)
Net result	<u>–</u>	<u>–</u>	<u>3,306</u>
Balance at December 31, 2007	<u>32,128</u>	<u>91,394</u>	<u>3,306</u>

In accordance with the provisions of Article 11 of the articles of association, the Board decides on the appropriation of net result.

#### Freely disposable capital (continuity reserve)

The Stichting wants to ensure sustainability of the organization so that its international network is not affected. Therefore the Stichting wants to create a continuity reserve to cover operational and program costs for a period of 6 months. This time frame is based on a prudent assessment of the time required to source additional funding. According to 'The Wijffels code' this reserve should not exceed 1.5 times the operational costs. A higher reserve will need clarification. On December 31, 2007, the reserve was well below this limit. The continuity reserve is built up by income primarily from private donors or membership fees that are not specified for a particular activity.

#### Tied-up capital

The tied-up capital consists of surplus contributions that is not yet spend is accordance with the specified activities from the contributor. The funding will be carried forward for the concerned activities in subsequent years.

Skoll Foundation	36,343	
Het Groene Woudt Foundation	44,031	
Tied-up reserve capital operations	<u>11,020</u>	
Total	<b>91,394</b>	
	<u>2007</u>	<u>2006</u>
	EUR	EUR
<b>Current liabilities (5)</b>		
Received in advance	231,257	148,655
Accounts payable	33,559	1,716
Loan payable	2,338	–
Social security costs	3,817	3,817
Wage tax	15,801	3,570
Provision holidays	9,901	7,004
Other liabilities	<u>19,506</u>	<u>3,628</u>
	<b><u>316,179</u></b>	<b><u>168,390</u></b>

#### Employee information

In 2007, the Foundation employed on average 11 employees.

No members of the Board of Directors received any remuneration for the year ended December 31, 2007.



### **Contingencies and commitments**

The foundation has one off-balance sheet commitment to disclose: a commitment of EUR 20,000 has been committed to MeJol, the Indian child rights organisation which developed and piloted the Aflatoun programme in prior years, to recognize its ongoing role in further material development in 2007. The formal contract granting this commitment will be signed in 2008.

## NOTES TO THE STATEMENT OF REVENUE AND EXPENDITURE

December 31, 2007

	2007 EUR	2006 EUR
<b>Income from own organisational fundraising (6)</b>		
ICS	450,000	–
Het Groene Woudt	100,000	300,000
Skoll foundation	185,004	172,580
Plan Nederland	37,835	44,000
Swiss Federal Department of Foreign Affairs (FDFA)	33,000	–
St. Triodos	10,000	–
Wintermedia	–	17,000
Janssen Fonds	5,000	–
Other donors	2,000	14,750
Private donors	–	400
Pro bono services	<u>138,550</u>	<u>140,425</u>
	<b><u>961,389</u></b>	<b><u>689,155</u></b>

Footnote: Multiple year donor commitments are as follows:

1) ICS – four year contract from 2007 – 2010, totaling EUR 2.158m of which EUR 450,000 is the first year of income in 2007

2) Het Groene Woudt – one year contract from Dec 2007 to Dec 2008, totaling EUR 174,000, of which EUR 100,000 is the first year of income in 2007

3) Skoll Foundation – three year contract from 2006 – 2009, totaling USD 750,000 of which EUR 185,004 is the income for 2007. The total amount of USD 750,000 was received in 2006 and 2007. The income attributable to 2008 and 2009 is included in income received in advance.

### Other income (7)

Interest saving account ABN AMRO Bank	6,005	3,579
Interest other	<u>–</u>	<u>133</u>
	<u>6,005</u>	<u>3,712</u>

Footnote: Source of interest was mainly due to the monies received in advance from Skoll Foundation, as per the donor contract, these are granted for an 18 month period in advance.

## ALLOCATION OF COSTS TO OBJECTIVES

	Strategic objectives			Pro bono services	Own fundraising	Operational and administrative		Total 2007	Budget 2007	Total 2006 incl pro bono
	1	2	3			EUR	EUR			
Subsidies, material development, and technical assistance										
to country programmes	247,302	-	-	32,175	-	-	279,477	83,506	253,653	
Research and evaluation costs	-	-	38,904	7,100	-	-	46,004	107,092	0	
Publicity and communication (newsletter and website)	-	-	-	-	3,612	-	3,612	66,923	84,084	
Advocacy, networking (external meetings and conferences)	-	58,592	-	-	-	-	58,592	184,141	11,755	
Personnel costs	167,654	162,028	58,408	-	-	-	388,090	444,017	109,157	
Rent and accommodation	-	-	-	30,525	-	9,204	39,729	14,200	21,730	
Other fundraising costs	-	-	-	-	-	27,719	27,719	32,900	31,265	
Other costs	-	-	-	68,750	-	43,448	112,198	43,410	64,250	
Depreciation and interest expenses	-	-	-	-	-	8,667	8,667	12,000	1,210	
<b>Total</b>	<b>414,956</b>	<b>220,620</b>	<b>97,312</b>	<b>138,550</b>	<b>3,612</b>	<b>89,038</b>	<b>964,089</b>	<b>988,188</b>	<b>577,104</b>	

Donor allocations have been made in accordance to the specifications of the donors. Allocation of costs to objectives have been made based on actual costs and person days spent on meeting the said objective. The strategic objectives are explicated in the notes to financial statements on page 52.

Footnote: Pro bono goods and services for 2007 are valued at EUR 138,550 and have been added to the expenses totals for 2007. Pro bono goods and services for 2006 are valued at EUR 140,425 as disclosed in the Aflatoun Annual Report 2006 which comprise of EUR 66,000 for Website development, EUR 10,175 for rent, and EUR 64,250 for Other Operational and administrative costs. For comparative purposes to 2007, these have been added to the 2006 expenses totals.

## OTHER INFORMATION

### Proposed result appropriation

In accordance with article 11 of the articles of association, the annual proceeds from the capital as well as the gains whatsoever named and received in any year, not destined to be regarded as capital, can be used for the realisation of the objectives of the company.

The managing director proposes to appropriate the net result as follows:

- EUR 29,334 Skoll monies (2007+2006) to tied-up capital. The remaining amount of tied up capital will be spent in subsequent years for the foundation's goals.
- EUR 26,028 will be deducted from freely disposable reserve.
- The amount of Skoll money added to tied-up capital 2006 of EUR 44,031 has been used in 2007, which expenses are processed through the statement of income and expenditures. Therefore the amount of EUR 44,031 has been transferred from tied-up capital to freely disposable reserve.

Awaiting a decision from the Board, the balance sheet is prepared before appropriation of net result.

Stichting Child Savings International  
Attn to: Executive Board  
PO Box 15991  
1001 NL AMSTERDAM

Date	From	Reference
March 5, 2008	E.R. Capitain/ M.G.W. Quaedvlieg	EC08-058/MQ/ma

## **Auditors' report**

### **Report on the financial statements**

We have audited the accompanying financial statements 2007 of Stichting Child Savings International, Amsterdam, which comprise the balance sheet as at December 31, 2007, the profit and loss account for the year then ended and the notes.

### **Management's responsibility**

Management is responsible for the preparation and fair presentation of the financial statements and for the preparation of the management board report, both in accordance with Richtlijnen voor de Jaarverslaggeving 650 'Fundraising organizations'. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### **Auditor's responsibility**

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with Dutch law. This law requires that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

2

March 5, 2008  
EC08-058/MQ/ma

In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## **Opinion**

In our opinion, the financial statements give a true and fair view of the financial position of Stichting Child Savings International as at December 31, 2007, and of its result for the year then ended in accordance with Richtlijnen voor de Jaarverslaggeving 650 'Fundraising organizations'.

Deloitte Accountants B.V.

E.R. Capitain

## EMPLOYEE SALARIES DURING 2007

<u>Employee</u>	<u>Title</u>	<u>Dates in employment</u>	<u>Monthly salary *) EUR</u>	<u>Contract hours</u>
Jeroo Billimoria	Executive Director (pro bono, no salary taken)	1/1/2007 to 31/12/2007	0.00	32
Jacques Schillings	Deputy Head of Programmes	2/7/2007 to 31/12/2007	3,500.00	40
Jan 't Lam	Head of Advocacy and Research (on sick leave since 30/10/2007)	1/1/2007 to 31/12/2007	3,750.00	40
Helena Jevons	Advocacy Manager (acting Head of Advocacy Research since 1/12/2007)	1/6/2007 to 31/12/2007	3,521.55	40
Cindy Coltman	Head op Operations	8/3/3007 to 31/12/2007	3,201.82	32
Hayley Rose	Programme Manager Europe	1/3/2007 to 31/12/2007	3,055.10	40
Gabriela Salinas	Programme Manager Americas (intern) Programme Manager Americas (permanent)	1/2/2007 to 22/7/2007 9/10/2007 to 31/12/1007	1,404.86 2,844.72	40
Sawsan Youssef	Programme Manager Africa/Middle East	1/1/2007 to 31/12/2007	2,969.55	40
Alodia Santos	Programme Manager Asia (intern)	12/9/2007 to 16/11/2007 19/11/2007 to 31/12/2007	702.43 1,404.86	20 40
Abigail Corrigan	Programme Manager	1/1/2007 to 9/2/2007	3,065.00	40
Melle Brinkman	Advocacy Coordinator	1/8/2007 to 31/12/2007	2,524.43	40
Bram Stoffele	Research Associate	3/1/2007 to 31/12/2007	2,524.44	40

<u>Employee</u>	<u>Title</u>	<u>Dates in employment</u>	<u>Monthly salary *)</u> EUR	<u>Contract hours</u>
Lauren Braun	Communications Coordinator	15/2/2007 to 10/8/2007 1/9/2007 to 30/11/2007	2,100.00 1,000.00	40
Pauline Woolthuis	Advocacy Coordinator	1/1/2007 to 22/8/2007	2,606.25	40
Kerry Stirton	Office Manager	1/4/2007 to 31/12/2007	2,969.75	40
Jaime Kyres	Interim Office Manager (during sick leave)	26/11/2007 to 31/12/2007	810.00	12
Irina Stanescu	Intern	1/6/2007 to 30/6/2007	1,160.80	40

\*) Monthly salary (gross inclusive of 8% vacation allowance)



## OPERATIONAL SUPPORT PARTNERS – 2007

<u>Partner</u>	<u>Explanation service/product provided</u>	<u>Value EUR</u>
Deloitte	Annual audit for 2007	11,000
	Swiss government audit	<u>7,000</u>
		<u>18,000</u>
De Nederlandsche Bank (DNB)	Office space Sarphatistraat 7, Amsterdam since September 2006	<u>30,525</u>
Fuqua Business School, Duke University	Impact assessment meeting - support	<u>2,100</u>
Ernst & Young	Internal audit recommendations and support	30,000
	Printing pro bono	<u>4,480</u>
		<u>34,480</u>
Exact	3 desktop PC's	1,200
	EXACT accounting software, trainings, 1 year service	<u>3,500</u>
		4,700
Houthoff Buruma	Legal services on drafting Operations MoU's and Partnership Agreement	16,500
	Printing	2,500
	European Regional Meeting at office premises 11-13 December 2007	<u>3,500</u>
		22,500
McKinsey	Printing	2,175
NCCM	Contextualisation Meeting	3,000
NIKE	5 desktop PC's + 12 office chairs	3,200
	Health and safety check; Ergonomic advice to employees	350
		3,550
Plan Colombia Plan Dominican Republic	Regional Meeting	500
	Contextualization meeting	3,000
	Meeting	500
Quinto Scholten & Franssen Translators		3,500
	Salary administration	3,520
	Impact assessment, SROI	5,000
YESS	Translation English – Spanish and vice versa	500
	Recruiting	3,000
	Office furniture	1,500
	<u>4,500</u>	
<b>Total</b>		<b><u>138,550</u></b>

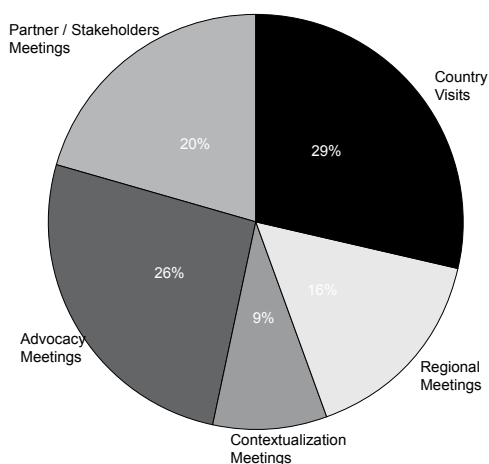
## TRAVEL BY SECRETARIAT: JANUARY – DECEMBER 2007

### TRAVEL FOR SECRETARIAT: JANUARY – DECEMBER 2007

Objectives:	Value EUR
1) Facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services.	
Country visits	1,595.34
Advocacy Meetings	3,159.93
Partner / stakeholder Meeting	568.38
2) Create a global network of partnerships, alliances and communication platforms to build the global movement for Child Social and Financial Education.	
Country visits	12,760.00
Regional Meetings	4,712.35
Contextualization Meetings	4,939.14
Advocacy Meetings	2,986.81
Partner / stakeholder Meeting	3,162.54
3) Become a thought leader in Child Social and Financial Education	
Country visits	4,098.43
Regional Meetings	5,554.52
Contextualization Meetings	679.58
Advocacy Meetings	10,686.85
Partner / stakeholder Meeting	<u>9,325.89</u>
<b>Total expenditure:</b>	<b><u>64,229.76</u></b>

Approximately 130,000 miles were earned through frequent flyer programmes and these will be used for future travel.

**Travel by Secretariat 2007**  
(% of costs)





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