

# AFLATOUN

## ANNUAL REPORT 2009







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## 2009



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## ACKNOWLEDGEMENTS

Aflatoun would like to acknowledge and thank all of our sponsors, including individual private donors for their support.<sup>^</sup>

### OUR FUNDERS



*With special thanks to our partner contributors*



<sup>^</sup> The logos presented in this Annual Report are from sponsors who contributed with funding or services of an amount of €20.000 or more.

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### OUR PRO BONO PARTNERS



## LETTER FROM AFLATOUN

Greetings from the busy Aflatoun Secretariat! 2009 has brought our organisation forwards in leaps and bounds. After the end of the year, Aflatoun was present in 31 countries in collaboration with 40 different implementing partner organisations, reaching over 595,000 children.

We celebrated the halfway mark in our three - year campaign with an International Meeting in Cairo from the 5<sup>th</sup> to 7<sup>th</sup> of July. The Mid-Campaign Meeting was a particular point of pride as it brought together many partners and stakeholders in the Child Social and Financial Education Movement. It was a great exchange of ideas and an inspiration to all involved.

Although the recent global economic crisis has affected our fundraising strategy and delayed some country programmes from launching, it has also provided Aflatoun with an occasion to raise awareness of the importance of social and financial education for children. We believe that there is an opportunity to rebuild our economic systems with increased attention to children and their role in financial freedom and social empowerment.

In 2009, we had many highlights, including our Regional Master Trainer events in four regions, the formalising of our strategic partnership with UNICEF, the growth of our AflaKit with seven manuals in four languages, and the launch of our Non-Formal Education curriculum. We have also strengthened some internal processes by bringing our accounting functions in-house, integrating a new Management Information System, and finishing a third party evaluation of our effectiveness as a network.

Aflatoun has also been welcomed into the international spotlight in 2009, being asked to attend or speak at numerous global events. We received notable mentions in national and international press, including an article in *BusinessWeek* (International), the *Namibian Sun*, *Wirtschaftsblatt* (Germany) and *El Tiempo* (Colombia).

In addition, we have seen some significant advancements in our monitoring and evaluation processes, including involvement in Keystone Accountability's Network Evaluation project to evaluate the effectiveness of the Secretariat.

We would like to once again thank our valuable partners for their hard work and dedication and our donors for their faith and trust. We are working hard towards meeting our campaign of reaching 1 million children in 75 countries, despite the challenges along the way. We look forward to accelerating the momentum that we have gained in 2009 and to continued great successes in 2010.

Regards,

The Aflatoun Team



## THE AFLATOUN FAMILY

Aflatoun's aim is that every Aflatoun Network member feels fully integrated and understands the role they play in the growth of the Aflatoun movement. Aflatoun understands that the best way to achieve end results is to work within a spirit of collaboration and to tap into the large pool of knowledge and experience from within the Network. In all its activities, from the creation of the Aflakit to the development of new strategies, Aflatoun always engages all Network members through a Network participation process. A major way this is done is through the creation of task forces, made up of partners, stakeholders, experts and staff from the field.

### Task Forces

During the Mid-Campaign Meeting in 2009, two new task forces – the Innovations Task Force and the Finance Task Force – were added to the four task forces, which have existed since 2008. New task force members were also elected for the existing task forces.

### Quality Assurance Task Force

The Quality Assurance (QA) Task Force enhances and ensures the quality and sustainability of the Aflatoun programme through a QA system that addresses organisational selection criteria, monitoring of the programme, and the facilitation and funding of a global training strategy.

#### Representatives

Victor Adejoh – LYNX, Nigeria  
 Wilfredo Dimamay – NATCCO, Philippines  
 Romy Escamilla – Plan International, El Salvador  
 Rasha Hikal – Ministry of State for Family and Population Affairs, Egypt  
 Ashot Kocharyan – SOS-Kinderdorf, Armenia

### Curriculum Development Task Force

The Curriculum Development Task Force is responsible for establishing activities and systems that will ensure the sharing of materials among the partners and the continuous development of the Aflatoun curriculum.

#### Representatives

Waleed AlNehmi – Yemeni Assembly for Development of Youth Talents & Innovations, Yemen  
 Maniseh Bano – SAHIL, Pakistan  
 Lucas Barberis – Ejercicio Ciudadano, Argentina  
 Gertrudes Noronha – Wona Sanana, Mozambique  
 Anna Stasselova – Children of Slovakia Foundation, Slovakia

### Impact Assessment Task Force

The Impact Assessment Task Force identifies ways to support the Aflatoun Network in the selection and development of methodologies and indicators for assessing the outcomes and impact of Aflatoun.

#### Representatives

Rammani Acharya – Junior Achievement, Nepal  
 Patricia Formadi – WADEP, Ghana  
 Ingrid Jones – Partnere per Femijet, Albania  
 Gilberto Mendez – ChildFund International, USA  
 Basem Tamimi – Community Development Society for Thought and Culture, Palestine

### Child Participation Task Force

The Child Participation Task Force ensures that children take an active role in Aflatoun's decision-making processes and Aflatoun programme.

#### Representatives

Wallace Amayo – ChildFund, Kenya  
 Siham Bolad – Plan International Sudan, North Sudan  
 Alexandra Brodovskaya – Child Well Being Fund, Ukraine  
 Christian Rudy & Javier Chamorro – VinculArte, Paraguay  
 Madhav Pradhan – Child Workers in Nepal, Nepal

### Innovations Task Force

Set up during the Mid-Campaign Meeting, the Innovations Task Force will deal with innovations by Aflatoun partners. This includes the use of new mediums or instruments for delivering the programme as well as variations on the delivery model. Technical innovations games, toys, interactive material and films were identified.

#### Representatives

Violet Diallo – GAP/ CAMIDE, Mali  
 Jose Martin de la Riva – Vision Solidaria, Peru  
 Nahid Marghini – Plan Sudan, North Sudan  
 Alan Wang – Shanghai Better Education Development Centre, China  
 Hana Zylfui – Kosovo Education Centre, Kosovo





## Finance Task Force

The Finance Task Force looks at the possibility of developing material and products that might improve the access and quality of financial products for children. This includes developing national, regional & global partnerships, further developing the idea of child socio-finance and potentially developing products in partnership with experts in savings, insurance & mobile banking.

### Representatives

- Johanna Cloete – Junior Achievement, Namibia
- Ranjith Hettiarachchi – Association of Asian Confederation of Credit Unions, Thailand
- Andrei Levchenko – New Perspectives Foundation, Russia
- Nagi Mansour – Sudan Network Education For All, Sudan
- Viviana Salinas – FINCA International, Peru

## Impact Assessment Committee

In addition to the Impact Assessment Task Force, which is comprised of partner representatives, the Impact Assessment Committee is composed of external experts in their fields who assist the Aflatoun Network on evaluation.

### Representatives

- Ray Boshara – New America Foundation, USA
- Judith Bruce – Population Council, USA
- Lisa Dacanay – Asian Center for Entrepreneurship, Phillipines
- Gregory Dees – Duke University, USA
- John Elkington – SustainAbility, UK
- Dean Karlan – Innovations for Poverty Action, USA
- Lewis Mandell – University of Buffalo, USA
- Peter Scholten – Scholten & Franssen, Netherlands
- Michael Sherraden – Washington University in St. Louis, USA
- Fred Ssewamala – Columbia University, USA

## THE AFLATOUN BOARD

The General Board governs the Secretariat team and oversees the direction of the Aflatoun movement. It is made up of two segments: the Daily Board and the regional representatives. The Daily Board handles the day-to-day supervision of the organisation. The regional representatives, who are nominated by Aflatoun's partners, serve a two-year term and can be re-elected.

Following the elections held at the Mid-Campaign Meeting in Egypt in July 2009, the General Board is made up of the following members:

| Name                            | Position At Aflatoun                            | Other Position  |
|---------------------------------|---|---|
| <b>Daily Board</b>              |   |   |
| Prof. Jaap Doek                 | Chair of the Board                              | Professor of Law of the Vrije Universiteit Amsterdam      |
| Herman Hulst                    | Secretary                                       | Managing Partner at Ernst & Young                         |
| Robert Becker                   | Treasurer                                       | CEO at Achmea Bank Holding                                |
| <b>Regional Representatives</b> |   |   |
| Fazle Abed                      | Regional Representative Asia                    | Founder & Chairman BRAC                                   |
| Jose Martin de la Riva          | Regional Representative Americas                | Executive Director Vision Solidaria                       |
| Minister Moushira Khattab       | Vice Chair, Regional Representative Middle East | Minister of State for Family and Population Affairs Egypt |
| Irene Mutumba                   | Regional Representative Africa                  | Director Private Education Development Network            |
| Ljiljana Vasic                  | Regional Representative Europe                  | Director Pomoc Deci                                       |

### Statement of the Board

The organisation continually strives to achieve the best possible use of funds and works towards the realisation of its objective in an effective and efficient manner. The objectives are to create awareness about the social and economic rights of children as stated in Article 4 of the Convention of the Rights of the Child, to facilitate the inclusion of Child Social and Financial Education (CSFE) into formal and informal education systems as a recognition of children's rights, to create a culture of savings and financial management amongst children globally, to facilitate children's entrepreneurial development through the formation of Aflatoun clubs, and, last but not least, to facilitate the review of banking policies and procedures to ensure child-friendliness and global access to banking services for older children. The organisation uses stringent annual and adhoc internal and external evaluations of effectiveness, reach and impact.

## THE AFLATOUN TEAM

### **Rediet Abiy**

Programme Manager Africa

### **Simon Bailey**

Research Executive

### **Jeroo Billimoria**

Executive Director, Founder

### **Roma Goodlander**

Operations Manager

### **Elizabeth MacFadyen**

Assistant to the Executive Director

### **Hassan Mahtat**

Programme Manager Middle East North Africa /  
Francophone Africa

### **Paul Moclair**

Head of Programmes

### **Hayley Rose**

Programme Manager Europe

### **Gabriela Salinas Lanao**

Programme Manager Americas

### **Alodia Santos**

Programme Manager Asia

### **Lubna Shaban**

Communication Executive

### **Bram Stoffele**

Research Executive

### **Maartje Tijhuis**

Advocacy Executive

The listing above states the Aflatoun team as of 31 December 2009. We would like to thank all staff for their support and enthusiasm, including those having left during 2009. In addition, we are grateful to all volunteers that have pledged their support to Aflatoun throughout the year.



## ABOUT AFLATOUN

Aflatoun is a world-wide network dedicated to providing high quality Social and Financial education to children in countries around the globe. Children aged 6-14 years take part in the Aflatoun programme to develop an understanding of and respect for the world. This learning is provided by a curriculum that promotes a participatory, child-centred methodology.

They are taught skills in saving, planning and budgeting as well as learning about themselves, their rights and their responsibilities. With this knowledge, children can have a greater power to make a positive change within their own lives and within their societies.

Over the past year, based on our strategic plan, we have set ourselves specific goals and deliverables to ensure that our mission and vision are realised. In this annual report, we will take a look back through our journey in 2009 and reflect on our highs and lows, our achievements, the challenges we faced and the valuable lessons we have learnt.

### Mission

At the heart of the Aflatoun concept is the belief that children are important change-makers in their homes and communities and can break the inter-generational cycle of poverty. Children are individuals capable of making sense of, and influencing, the world around them.

This conviction underpins Aflatoun's mission:

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

### Background

The Aflatoun concept is based on a successful pilot in the western state of Maharashtra, India, run by an organisation called MeJol. It was a school-based child rights programme that expanded to include a component in which children learned about saving money. Not only did this experience create awareness amongst the children about the benefits of saving and of how banking systems work, it also increased their self-esteem and pride. In a totally unexpected reversal of the learning model, the parents of children in the programme also began to save money.

Due to MeJol's success, other countries were approached to discuss whether a similar concept could bring the same benefits to their communities. Encouraged by the enthusiastic reaction of social entrepreneurs and NGOs around the world, Aflatoun Child Savings International was created. In November 2005, the Aflatoun Network was formally launched in Amsterdam, the Netherlands, and representatives from around the world committed to the Aflatoun concept. A global pilot involving eleven countries began. The Aflatoun materials and methods were developed and contextualised and, by 2008, Aflatoun launched a three-year campaign to expand into 75 countries, reaching 1 million children by the end of 2010.

## The Aflatoun Concept

The balance of social and financial education is what makes the Aflatoun concept so unique. Child Social and Financial Education (CSFE) starts with young children aged 6-14 years, thereby ingraining positive financial and social habits early on in their lives. Children are familiarised with social and financial enterprise ideas and models.

The five core elements of CSFE are:

- 1 Personal Exploration and Understanding
- 2 Rights and Responsibilities
- 3 Saving and Spending
- 4 Planning and Budgeting
- 5 Child Social and Financial Enterprise

The Aflatoun concept also supports and is in alignment with the UN Convention on the Rights of the Child and the Millennium Development Goals.

## The Aflatoun Programme

The Aflatoun programme is built on the core principles of Child Social & Financial Education (CSFE). The Aflatoun teaching methodology encourages “learning by doing”; through fun games, activities, songs and workbooks, children are encouraged to take an active role in the learning process. This includes schoolwide savings clubs, financial and social enterprises and group activities within the community.

Our Network of partners from the social, corporate and governmental sectors works together to ensure that the Aflatoun programme is implemented and supported at a local level, in both schools and non-formal educational settings. Our partners ensure that the materials are contextualised and adapted to meet local requirements, so that the Aflatoun message can be passed on to all children, everywhere.

## The Aflatoun Network

The Aflatoun Network is a global partnership Network consisting of national and international implementing partners, education and finance ministries, international donors, academics, banks and organisations from the corporate and social sectors.

To maintain a cohesive, effective Network built on trust, the Aflatoun Secretariat ensures transparency, sharing and assistance to all stakeholders in the Aflatoun Network. Another important role of the Secretariat is to advocate for the inclusion of CSFE in regional and national curricula.







# HIGHLIGHTS OF 2009

AFLATOUN ANNUAL REPORT 2009

## MID-CAMPAIGN MEETING

The Aflatoun Mid-Campaign Meeting was held in Cairo from 5<sup>th</sup> to 7<sup>th</sup> of July. The meeting was held under the auspices of the First Lady of Egypt H.E. Mrs. Suzanne Mubarak and was formally opened by Professor Jaap Doek, Chair of the Aflatoun Board and former Chair of the United Nations Committee of the Rights of the Child. The meeting, lasting three full days, brought together over 170 partners and stakeholders from 50 countries. Aflatoun partners from 55 organisations representing 43 countries were in attendance. Representatives of governments, civil society organisations, international organisations, financial institutions, educators and children were involved in the meeting and helped to evaluate the progress of the Global Campaign for Social and Financial Education.

It also provided an opportunity to showcase Egypt's experience in implementing the Aflatoun programme. Egypt's Aflatoun programme is the first programme to be led by a Government Ministry and works across public, private and civil society sectors. It was announced, with the Minister of Education Yousri El Gamal, that Aflatoun would be rolled out within the Egyptian national education curriculum. The meeting was the first to include children's participation with a session of Aflatoun's Egyptian children who spoke about their experiences. The meeting brought together Aflatoun partners and stakeholders as well as Egyptian government officials, media and civil society officials.

The goals were fourfold:

- 1 Capacity building of organisations through training on key topics identified by Aflatoun partners
- 2 Information exchange on emerging issues, lessons learned, innovations and good practices
- 3 Consolidation, strengthening and expansion of the Aflatoun Network of public, private and civil society actors
- 4 Review progress to date of the 2008-2010 Aflatoun Campaign

Based on participant feedback, many of these goals were addressed and the meeting met these objectives. Session topics included savings, child rights and research. A few key themes that emerged were the need to look at younger ages for financial literacy, the importance of children's rights to child empowerment, initiatives to formalise children's access to financial products and the need for a multi-stakeholder approach to solving social problems.

Additional key accomplishments of the Mid-Campaign Meeting were:

- Election of five new Regional Representatives to the Aflatoun General Board.
- Aflatoun's first ever child participation sessions held with over 50 of Egypt's Aflatoun children.
- Agenda-setting spaces for the four current Task Forces in Quality Assurance, Impact Assessment, Child Participation and Curriculum Development where new representatives were elected from each region and progress reports were made on each taskforce's accomplishments since their start up in March 2008.
- Formation of two new Task Forces within the Aflatoun Network: Finance and Innovations
- Partnership agreements were signed with 63 organisations to implement the Aflatoun programmes in various countries



## STRENGTHENING AND EXPANDING THE AFLATOUN NETWORK

### Strategic Partnerships

As Aflatoun's presence grows globally, the Aflatoun Network is expanding to include more partners, donors, academics and other stakeholders. Over 2009, Aflatoun has built strategic ties with INGOs, bilaterals, multilaterals, academics, microfinance organisations, central banks, government savings banks and private banks, among others.

**UNICEF and Aflatoun:** UNICEF and Aflatoun formed a global strategic partnership to support children's social and financial empowerment worldwide. UNICEF and Aflatoun are working together to incorporate the Aflatoun curriculum and approach into UNICEF's "Child-Friendly Schools", a programme for quality rights-based education. UNICEF will also support Aflatoun's mission by sharing its network and influence through introductions to local education and other government institutions, as well as to UNICEF partners in civil society and the private sector.

### Training of Master Trainers

Aflatoun firmly believes that every Aflatoun Network member feels fully integrated and understands the role they play in the growth of the Aflatoun movement. Aflatoun understands that the best way to achieve end results is to work within a spirit of collaboration and to tap into the large pool of knowledge and experience from within a network. In all its activities Aflatoun seeks to engage Network members through a network participation process. A major achievement in this for 2009 has been the creation of a pool of Master Trainers.

Aflatoun's new training strategy includes the creation of a pool of Regional Master Trainers whose role is to train trainers on the Aflatoun programme in neighbouring countries in the region. It is through the creation of Regional Master Trainers that Aflatoun will increase its Network's training capacity while decreasing its own responsibility to the network. The Secretariat conducted trainings for Master Trainers in Africa, Asia, Europe and Latin America in 2009.

### Growing Memberships

**SEEP and Aflatoun:** In August, Aflatoun announced its new membership in the Small Enterprise Education and Promotion (SEEP) Network, a community of practitioners from around the world working in the areas of micro-finance and micro-enterprise development. Aflatoun is cooperating with a variety of SEEP working groups, such as the Savings Led Working Group and the HIV/AIDS and Micro-Enterprise Development Working Group. Aflatoun also participated in July 2009's HAMED working group conference on "Paving the Path to Savings". The key Aflatoun concepts that may be of interest to other SEEP members are the Aflatoun Savings clubs, the linkages to formal financial institutions and the micro-enterprise activities among programmes.



## PUBLICATIONS

### The AlfaKit for Implementing Partner Organisations

The Aflakit was created in response to demand from within the Aflatoun Network. Drawing from the vast array of expertise within the Network, the Aflakit consists of a series of manuals and supplementary materials to guide partner organisations through all steps of programme implementation – from the beginning of the partnership process to delivering the programme in schools, non-formal education centres and at a national level. The AflaKit has been translated into four languages: English, Spanish, Arabic and French.

The AflaKit includes the following manuals:

**Partner Manual** – This manual explains to partners the partnership process and steps of programme implementation, while providing examples of real life experiences from Aflatoun's implementing partners across the world. This manual was originally created in India, the birthplace of Aflatoun, and was reviewed by a consultant from McKinsey. Following a year of programme implementation by partners, the partner manual was revised twice based on partner feedback. The final revision was made based on more feedback from regional meetings, and it includes the latest Quality Assurance and Impact Assessment strategies.

**Evaluation Manual** – This manual explains in detail the Quality Assurance and Impact Assessment strategies. These strategies were formulated with the input of the Quality Assurance Taskforce and Impact Assessment Taskforce and have been reviewed by partners.

**Contextualisation Manual** – The contextualisation manual was created as a product of the contextualisation workshop attended by academics, pedagogues and the Curriculum Development Taskforce. It guides partners through the adaptation of the Aflatoun material to the local cultures of the different countries in which the programme is implemented.

**Training Manual** – The training manual is a resource for trainers and teachers and includes a guide on carrying out a training workshop, as well as outlining some basic facilitation techniques. As with the partner manual, this

manual was originally created in India and was reviewed by a taskforce of partners and trainers and later by a consultant. After a number of training sessions in the field, it was once again given to a consultant and was reviewed and tested by partners.

**Governance Manual** – This manual was created to answer the demands from the Network for support in capacity building to achieve better governance and accountability. It was created in consultation with McKinsey and with the input of stakeholders and partners.

**Communication Manual** – As Aflatoun builds its brand and advocates its activities across the world, it is important to ensure that the entire Network is consistent in communication and branding. The first step toward ensuring this was through the creation of the communication manual, which provides some tips and hints on the development of a communication strategy, and gives examples of advocacy and communication tools used by programme partners across the world.

**Child Participation Manual** – As an organisation that has children at its heart, Aflatoun would like children to have decision-making power in the direction of the network and its governance. This manual outlines the steps towards ensuring greater child participation. It was created with the aid of a consultant and the Child Participation Task Force. It is currently being reviewed by partners and will be added to the AflaKit in 2010.

## The Aflatoun Learning Kit

The five core elements of the Aflatoun Curriculum are best encapsulated through the Aflatoun Learning Kit. This toolkit is composed of eight consecutive Workbooks, their corresponding Teacher Manuals and the Children's Activity Book. The Aflatoun programme is taught through these eight workbooks, with each workbook corresponding to each school year from age 6-14. The curriculum material is age-specific and follows the cognitive development cycle of children. In the classroom, the programme consists of textbooks, worksheets and game manuals developed around child-centred learning methods based on over 18 years of on-the-ground testing and bottom-up contextualisation.

The Aflatoun programme is intended to be tailored to the local context by the partner organisations, so that it can be as effective as possible in each country. This approach attempts to balance partners' freedom to innovate and their desire for culturally appropriate learning while preserving the integrity of the Programme between countries for quality assurance and impact assessment. Today, partner organisations have contextualised the regional Aflatoun Curriculum 33 times, translating it into 21 languages.

## Curriculum Development: Non-Formal Education Curriculum

As the Aflatoun Curriculum develops to meet the educational needs of children in vulnerable or non-formal learning contexts, Aflatoun has developed Non-Formal Education material which is already being used with street children, juveniles in jail and other vulnerable children, as well as those in non-formal settings such as micro-finance institutions. This curriculum was a result of a workshop held in Amsterdam which was attended by six representatives from organisations implementing Aflatoun in various contexts: LYNX-Nigeria, Sahil (Pakistan), Jordan River Foundation (Jordan), SOS Kosovo, Fundación Paraguaya (Paraguay), CDIA/ Vincularte (Paraguay) and Plan Nederland (Holland).



## AFLATOUN IN THE SPOTLIGHT

Aflatoun's public profile has increased over 2009, with the Secretariat undertaking advocacy travels and profiling Aflatoun on public stages. Media attention has also increased for Aflatoun in both national and international press. Some key events at which Aflatoun was present or at which Secretariat members spoke include:

- The World Economic Forum 2009 – The Future of Education and Economic Development session
- US Federal Reserve Conference – Financial Literacy, Financial Education and the Federal Reserve session (Aflatoun was the sole international organisation to be represented at the conference.)
- Global Youth Enterprise Conference by Making Cents International
- Banking for Social Entrepreneurship by Erste Group
- Financial Inclusion in a Globalised World: Our Challenge by WSBI World Congress
- Global Financial Literacy Summit by Hope Global
- Conversations for Change by Opportunity Collaboration
- Making Finance Work for Africa by DFID/GTZ/USAID/WorldBank 2009
- 20<sup>th</sup> Anniversary of the United Nations Convention for the Rights for the Child by UNICEF

### Media

Aflatoun received notable mentions in national and international press, including an article in *BusinessWeek*, the *Namibian Sun*, the German publication *Wirtschaftsblatt*, the Colombian publication *El Tiempo* and *Portafolio.com.co* and Egyptian press following the Mid-Campaign Meeting.

The web-presence of Aflatoun has increased considerably, with a podcast at Social Innovations Conversations with Jerro Billimoria proving to be the most listened-to interview. Similarly, a radio programme for children called *Colorincolorradio* also interviewed the Americas Programme Manager to exchange stories of children saving across the world in a fun and child-friendly way.

Aflatoun was also featured in the following publications:

- *Human Rights Education in Asian Schools* by the Asia-Pacific Human Rights Information Centre
- *Educating the Next Wave of Entrepreneurs* through the World Economic Forum 2009
- *The Phoenix Economy, 50 Pioneers in the Business of Social Innovation* by Volans

**Partnering with Nickelodeon:** Starting in 2009, a TV and web campaign ran across Nickelodeon's Latin America network. Spots feature Aflatoun the Fireball and Nickelodeon's Verdito promoting fun Social and Financial Education messages for children. The campaign's creative development was realised with the financial support of Scotiabank's Bright Futures foundation.

## MONITORING AND EVALUATION

### Programmes Assessment in *Children & Change*

Throughout the year, data from country offices was collected, including quantitative data such as the number of schools and children, and qualitative data such as child stories and focus group discussions. All evaluation work collected from each of the Aflatoun regions was analysed, compared and sent back to the Aflatoun Secretariat to be added to data collected from across other parts of the Aflatoun Network. The results are published in Aflatoun's publication, *Children & Change 2009*.

Findings in this year's edition of *Children & Change* include:

- Four-fifths of Aflatoun's programmes are endorsed by their country's local, regional or national educational department.
- Children save small amounts, often a part of their pocket money, with a weekly frequency of savings deposits.
- Educational materials and school fees are popular destinations for the children's savings.

### Secretariat Assessment

Aflatoun also participated in two evaluation pilot programmes. With [socialevaluator.eu](http://socialevaluator.eu), Aflatoun worked to determine both the financial and social returns of the Aflatoun programme. To determine the Secretariat's effectiveness, Aflatoun was a member of Keystone Accountability's Network Evaluation project that sought to compare the work of 11 different network based organisations. Finally, Aflatoun completed a series of different case studies that looked at child savings models within Aflatoun programmes.



## STRENGTHENING INTERNAL PROCESSES

### Management Information Systems

In a bid to align internal processes important to the smooth day-to-day running of the Aflatoun Secretariat, Aflatoun has migrated to a new Management Information System, thanks to the generosity of the Salesforce Foundation, which provided pro-bono licensing and training, Aflatoun was able to integrate the system into advocacy efforts and in the collection and analysis of important organisational information.

### Time-Tracker

All Secretariat members have committed to tracking daily activities against strategic objectives. This has helped provide an analysis of Secretariat productivity and efficiency and will be used as a base upon which to create the strategy and key activities for the coming years.

### In-House Accounting

This year Aflatoun brought all accounting services in-house thanks to a donation of Exact Software. This has allowed Aflatoun to better monitor income and expenses in order to increase the efficiency of the Operations Department and to eliminate unnecessary spending. This change also increases Aflatoun's ability to improve internal financial controls for audit purposes.

### Allianz Consulting Services

The Allianz corporation in collaboration with Volans launched a new pro-bono program lending out Six Sigma black belt consultants, of which Aflatoun was invited to participate in the pilot. Three consultants spent a week in December at Aflatoun thoroughly reviewing the invoice processing system with the Operations Team. The consultant team used Six Sigma tools to document and streamline the process in order to decrease the amount of time staff spent on the process while also improving the quality of the outcomes.

### Network Evaluation

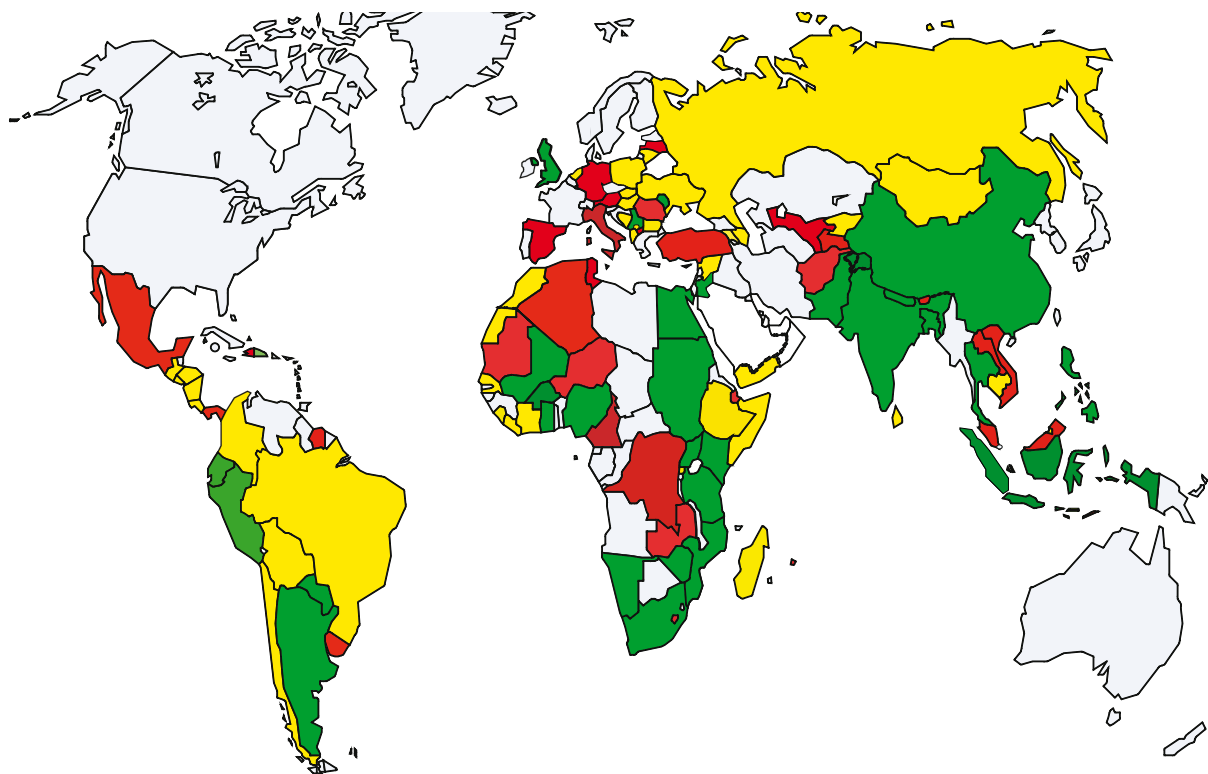
As a result of the Network evaluation project with Keystone Accountability, Aflatoun has collected useful information in regards to the effectiveness of the Secretariat's work that will inform future strategic planning.

### Knowledge Sharing

Aflatoun cares to further the effectiveness of organisations in the field by sharing learning. Informative meetings were set up with Wetlands International and Child Helpline International on Aflatoun's partnership and quality assurance process. Access to Medicine was briefed on Aflatoun's Salesforce adaptation. MyC4.com was briefed on the Social Return on Investment (SROI) approach. Aflatoun also has assisted several university students on their research theses.

Aflatoun participated in a two day workshop to help Making Cents International develop their Youth Inclusive Financial Services curriculum. As part of this event, Aflatoun also participated in a video interview, which will be a part of Making Cents International's curriculum and an important learning resource for practitioners.

## WHERE WE WERE AT THE END OF 2009



### Aflatoun Programmes Live in Schools

|                    |                |
|--------------------|----------------|
| Argentina          | Nepal          |
| Bangladesh         | Nigeria        |
| Burkina Faso       | Pakistan       |
| China              | Palestine      |
| Dominican Republic | Paraguay       |
| Ecuador            | Peru           |
| Egypt              | Philippines    |
| Ghana              | South Africa   |
| India              | Serbia         |
| Indonesia          | Sudan          |
| Jordan             | Tanzania       |
| Kenya              | Thailand       |
| Mali               | Uganda         |
| Moldova            | United Kingdom |
| Mozambique         | Zimbabwe       |
| Namibia            |                |

### Aflatoun Programmes in Preparation

|                        |                    |
|------------------------|--------------------|
| Albania                | Liberia            |
| Armenia                | Lithuania          |
| Azerbaijan             | Macedonia          |
| Bolivia                | Madagascar         |
| Bosnia and Herzegovina | Mongolia           |
| Brazil                 | Morocco            |
| Cambodia               | Netherlands        |
| Chile                  | Nicaragua          |
| Colombia               | Poland             |
| Costa Rica             | Russian Federation |
| El Salvador            | Rwanda             |
| Ethiopia               | Senegal            |
| Gambia                 | Sierra Leone       |
| Guatemala              | Slovakia           |
| Honduras               | Somalia            |
| Hungary                | Sri Lanka          |
| Ivory Coast            | Syria              |
| Kosovo                 | Ukraine            |
| Kyrgyzstan             | Yemen              |
| Lebanon                |                    |

### Aflatoun Programmes in Dialogue

|             |             |
|-------------|-------------|
| Afghanistan | Mauritius   |
| Algeria     | Mexico      |
| Austria     | Niger       |
| Bhutan      | Panama      |
| Cameroon    | Romania     |
| Congo       | Spain       |
| Djibouti    | Suriname    |
| Germany     | Tajikistan  |
| Haiti       | Timor-Leste |
| Italy       | Tunisia     |
| Laos        | Turkey      |
| Latvia      | Uruguay     |
| Lesotho     | Uzbekistan  |
| Malaysia    | Vietnam     |
| Mauritania  | Zambia      |







# STRATEGIC PLANNING AND FINANCIALS

AFLATOUN ANNUAL REPORT 2009

# AFLATOUN ACTIVITIES 2009 BY STRATEGIC OBJECTIVES

With the assistance of McKinsey and Company, Aflatoun staff, partner programmes and key stakeholders came together, agreed upon goals and developed a plan for the period covering 2008 through 2010. This has become the strategic plan – a roadmap which the Aflatoun Secretariat follows in organising its activities.

This strategic plan divides the work of the Aflatoun Secretariat into three pillars. Each pillar has a specific vision that defines the objectives in that area. These objectives represent strategic initiatives that have clear and precise targets.

The three pillars of our strategic plan are:

**Programme:** Implement quality Aflatoun programmes in 75 countries, reaching 1 million children by 2010

**Concept:** Become a thought leader in Child Social & Financial Education (CSFE) for children aged 6-14

**Network:** 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 & Financial Education (CSFE)

To ensure accountability to partners, stakeholders, funders and, ultimately, the children that make up the Aflatoun Network, Aflatoun has outlined the goals, the work has been done to achieve these goals, the challenges faced and some of the lessons learned in the process.

## Pillar 1: The Aflatoun Programme

By the end of 2009, Aflatoun was being implemented in 31 countries in collaboration with 40 different implementing partner organisations. Partners delivering the programme range from large microfinance organisations and child sponsorship programmes to small organisations whose sole focus is child rights or economic empowerment. Each programme is adapted to the local and regional context and to the specific goals of the organisation delivering it.

The vision for the programme pillar is:

Implement quality Aflatoun programmes in 75 countries, reaching one million children by 2010

The Aflatoun programme provides children with skills and knowledge in two key areas:

- Social – Personal understanding, exploration, rights, responsibilities and roles in society
- Financial – Theory and practice of managing finances and savings

There are four strategic objectives under the programme pillar to achieve this vision. Aflatoun attempts to:

- 1 Select and guide partners through quality implementation
- 2 Facilitate sharing and cooperation between partners and other stakeholders
- 3 Implement an ongoing process of self-reflection and evaluation (quality assurance)
- 4 Refine the training methodology and materials for quality implementation

### Objective 1: Select and guide partners through quality implementation

To implement the Aflatoun programme, the Secretariat facilitates and supports the implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services. As of the end of 2009, the Aflatoun programme of Child Social and Financial Education was being implemented in 31 countries. This represented an increase of 11 countries over the previous year.

Aflatoun programme partners are currently operating 41 programmes in these 31 countries. Currently, six countries have more than one partner implementing the programme.

Aflatoun has 47 additional organisations in 35 additional countries that are in the process of starting Aflatoun programmes. Each of the partners has entered into the Aflatoun partnership process and has submitted an action plan to start a programme in the near future.

The Aflatoun Network developed a partnership process that accords with the stages of programme development. Partners are required to submit legal and financial documents as well as have organisation missions and visions that reflect Aflatoun values. This year, partners from 12 countries became implementing partners, and organisations from an additional 46 countries became associate partners.

Over the course of 2009, Aflatoun Secretariat staff conducted three formal Learning and Facilitation Visits (LFV). Once a programme 'goes live' a member of the

network is committed to carrying out an LFV within a year. These visits enable Aflatoun to assess new programmes to ensure that they are adhering to non-negotiable key principles. They also enable us to learn from programmatic innovations that are taking place and to share these with the wider network. The ultimate goal is to improve programme delivery. Aflatoun staff also conducted seven additional visits to programmes at different points during the year. These enabled staff to share concerns and discuss lessons learned with partners, but were not as structured as the formal LFVs.

A series of manuals and supplementary materials, the "AflaKit", has been developed to guide partner organisations through all steps of programme implementation has been developed. This was created in response to demand from within the Aflatoun Network. Drawing from the vast array of expertise from within the Network itself, it guides partners from the beginning of the partnership process to delivering the programme in schools, non-formal education centres and at a national level. The AflaKit consists of seven books and has been translated into four languages: English, Spanish, Arabic and French.

**Objective 2: Facilitate sharing and cooperation between partners and stakeholders**

**Mid-Campaign Meeting**

Aflatoun, in collaboration with the Ministry of State for Family and Population in Egypt, held its Mid-Campaign meeting the 5<sup>th</sup> to 7<sup>th</sup> of July 2009 in Cairo, Egypt. The meeting was hosted under the auspices of H.E. Suzanne Mubarak, First Lady of Egypt, and it brought together over 170 partners and stakeholders from 50 countries.

At the Mid-Campaign Meeting, Aflatoun worked to connect partners with appropriate stakeholders. This was done through a McKinsey strategy session that looked at organisational development to help facilitate partnerships, a marketplace that allowed organisations to network as well as regional and task force breakout sessions where topical programme issues could be discussed.

**Regional Advocacy**

Aflatoun Programme Managers went to 28 countries to advocate and coordinate for Aflatoun. These visits were aimed at developing both partner and stakeholder support for the Aflatoun concept of Child Social and Financial Education (CSFE).

Aflatoun also held a number of sub regional meetings that combined both stakeholders and partners. These

sessions were held in the Middle East, Central America and Southern Africa.

**Twinning**

To facilitate peer-to-peer learning, four twinning visits between partners were organised. Most of these meetings were coordinated by the partners themselves. Some partners met other programmes within their own countries while others saw programmes within their region.

**Objective 3: Implement an ongoing process of self-reflection and evaluation (quality assurance)**

A self-administered Quality Assurance checklist (partner survey) was filled out by 23 out of 25 eligible partner organisations who delivered the Aflatoun programme.

A key step in the pilot implementation of the Aflatoun programme is the review and reflection stage. Most partners chose to follow their own process so as to accord with their internal decision making processes. Organisations tend to use focus group and group interview data for this purpose.

**Objective 4: Refine the training methodology and materials for quality implementation**

Aflatoun was able to begin the process of devolving training capacity and responsibility to the network during the fourth quarter of the year. To do this, a series of four Regional Master Trainings (RMT) were held in autumn 2009 to create a cadre of Regional Master Trainers capable of conducting subsequent sub-regional and national Training of Trainers (TOT) events in response to network demand. A total of 63 regional master trainers were certified. The four RMTs have led to four sub-regional or national training events. An additional two RMTs are scheduled for 2010.

Prior to the Regional Master Trainings, the Aflatoun Secretariat led seven partner training events at sub-regional and national level. These were either for specific partners or for countries/regions that had a high demand for training.

In the previous year, the training methodology and materials were refined in order to drive this broad regional training strategy. Improvements were made with the assistance of the Quality Assurance Task Force.

| Pillar 1: Programme Challenges   | Actions   |
|--|---|
| Aflatoun has high goals for the number of countries that it targets. This was not achieved in this year.   | Aflatoun has modified its approach to partner selection and assistance. It has begun to focus on certain key methods that promote programme development. This includes advocacy trips to countries, the development of materials for non-formal settings, the extension of the curriculum to older teenagers, and an internal focus on reorganising work schedules so as to concentrate on finding new countries as well as tapping networks or existing contacts for new potential partners. |
| Working across many different languages has made it difficult to bring together a movement of Aflatoun programme practitioners.  | Aflatoun has begun to make use of volunteer translators as a means of facilitating better network communication. We are also developing material in Portuguese to assist in covering some of the additional demand.   |
| A growing number of potential Aflatoun partners are not organisations that would directly implement the Aflatoun programme. Thus the existing partnership agreement process that we use with our typical implementing partners does not apply..                                  | Aflatoun has developed a Memorandum of Understanding that can easily be adapted and used for organisations which may not directly deliver the Aflatoun programme or which deliver it in unorthodox ways. Also, a letter for Central Banks was developed and provided to the appropriate parties.  |
| Partners have requested more targeted regional advocacy work as well as greater spaces for programme sharing.  | Aflatoun will be mapping its stakeholders to allow for development of more targeted advocacy strategies. Aflatoun is also hoping to use web-based technology to facilitate partner sharing.   |
| Partners are finding it difficult to get full integration of the Aflatoun programme due to structural and technical challenges within school systems. Even with school system and teacher buy-in, there are schools that are having trouble implementing the Aflatoun programme. | Aflatoun will be modifying some of its approach to assist teachers implement the programme at the school level.   |
| Potential partners have voiced frustration at being denied full access to materials. They are not given access until they sign a formal partnership agreement.   | The Board has authorised the provision of materials to potential partners through a more relaxed system.  |

## Lessons Learned

**Dealing with multiple partners in a country requires coordination.** Aflatoun has had mixed levels of success coordinating national Aflatoun initiatives. Each country requires a distinct strategy based on the needs and demands of those organisations involved. This has placed great demands on Aflatoun Programme Managers.

**Appropriate material and training are needed to facilitate low cost and low effort implementation.** Aflatoun has realised that a key barrier to implementation is the time and resources required to develop and contextualise materials. Creating appropriate regional materials and sharing partner materials are key to

successful programme dissemination.

**Networks increase access to high quality partners.** Aflatoun has realised that networks are a key gateway to increasing the reach of Aflatoun. They provide a coordinated base and common platform to approach organisations and to find organisations that might be interested in working with Aflatoun.

**Involving Ministries of Education allows for greater opportunity for expansion.** Involving the Ministry of Education in training and in other elements of programme development helps build buy-in and facilitates programme expansion.

## Pillar 2: Aflatoun Concept

The Aflatoun concept helps children to understand their rights and responsibilities and offers them the skills to save, plan and budget. Aflatoun believes that this is a concept that should be integrated into school curriculums in both developed and developing countries. In order to do this, Aflatoun needs to provide the best possible products and ensure that the programme works effectively.

In the concept pillar, the vision is:

**Become a thought leader  
 in Child Social & Financial  
 Education for children  
 aged 6-14**

There are five strategic objectives for the concept pillar to achieve this vision. Aflatoun attempts to:

- 1 Refine core elements of Aflatoun concept
- 2 Build a research network to support programme development
- 3 Create an impact assessment approach
- 4 Redefine the Aflatoun identity
- 5 Investigate new areas of programme extensions based on children's feedback

### Objective 1: Refine core elements of Aflatoun concept

The contextualisation of core Aflatoun materials for children resulted in six regional sets in four languages. Aflatoun Learning Materials are composed of eight workbooks, with each workbook corresponding to each school year from age 6-14. There are also corresponding Teacher Manuals and a Children's Activity Book.

From these sets, and depending on funding availability, partners adapted their materials to fit the realities of their local culture. As of the end of 2009, there have been 33 contextualisations of the Aflatoun material and they have been translated into 21 languages including Cantonese Chinese, Bahasa Indonesian, Marathi, Hindi, Serbian, Russian, Vietnamese, Portuguese and Kiswahili.

Material for non-formal education has been developed,

which can be used with children who do not have access to formal education. This includes street children, children in conflict with the law, and other vulnerable youth, as well as children who gather in non-formal settings such as micro-finance institutions. The materials were based on previous work done by partners in Peru, the Philippines, Pakistan and Nepal.

In December 2009 as a result of partner demand for materials targeting 14-18 year olds, a workshop was held to develop an approach to working with older youth. Provisionally called "Aflateen", the curriculum will be aimed at youth aged 14-18.

### Objective 2: Build a research network to support programme development

Aflatoun has begun to develop a network of organisations and academics interested in evaluating the effectiveness of youth financial education programmes. In 2010, this group will hopefully meet to improve and refine the process of evaluating the Aflatoun programme as well as other similar programmes.

### Objective 3: Create an impact assessment approach

In November 2008, Aflatoun released its impact assessment manual. 2009 was the pilot year for the approach, and there have been mixed results. Technical issues around data capture have resulted in lower take up of the evaluation system than was hoped. That said, large complete data sets were obtained from both India (post test) and Nigeria (pre and post) for analysis. Other data has been collected via case study and qualitative research techniques.

Aflatoun also participated in the Social Evaluator and Keystone Accountability pilot that sought to measure the social return of the Aflatoun Network as well as the strength of the Secretariat's work. The final result of the Keystone evaluation was that

*Aflatoun's constituents rate the value they get from Aflatoun generally as high. Compared to other networks Aflatoun is rated at a mid or average level in four out of five major areas of satisfaction. This suggests that Aflatoun is meeting its constituents' expectations in general, although there is scope for improving the value that members gain from their involvement in the network.*

**Objective 4: Redefine the Aflatoun identity**

The Aflatoun identity, a fireball from outer space, is key to the global coherence of the Child Social and Financial Education programme. For this reason, it is important to maintain clear communication messages from the Secretariat through the school materials.

In January, a new website was released that was an improvement of previous iterations. Aflatoun also engaged in social media in July with the launch of both a Facebook page and a Twitter account.

The Aflatoun workbooks and Aflakit were all published at the Mid-Campaign Meeting using the Aflatoun brand. These all were done in accordance with Aflatoun branding and provided a base for partners to model their own materials and adaptations.

**Objective 5: Investigate new areas of programme extensions based on children’s feedback**

No new areas of programme extension were identified or acted upon in the previous year. Due to conflicting higher priorities, Aflatoun did not have sufficient resources to develop a mechanism for soliciting children’s feedback.

| Pillar 2: Concept Challenges   | Actions  |
|--|--|
| Streaming and mainstream impact assessment across the Aflatoun network has been difficult.   | Impact Assessment has been shifted so as to be a part of the programme delivery team. This means that partners will have improved access and more contact with Aflatoun staff on the topic.  |
| Resources are required to involve academics in Aflatoun related research.  | Aflatoun is actively soliciting funds from donors to assist in the development of a research field around children and finance/rights.   |
| Due to the regional and linguistic diversity of the Aflatoun programme, increasing children’s participation has been an ongoing challenge.           | Aflatoun will be developing a child participation manual. This will help partners engage children on a local and regional level. This will be complemented by Aflatoun’s aim to develop international forums for children’s participation. |
| Partners are innovating with their curriculum, but capturing that innovation and disseminating it to others within the network has proven difficult. | Aflatoun has reorganised its programmes team to ensure that there are staff resources for both capturing and documenting partner level innovations.  |

**Lessons Learned**

**Developing a common impact assessment approach requires dedicated staff resources.** Disseminating an impact assessment approach requires staff who are able to help and provide tools to partners throughout the process. Training of partners in the approach is not enough.

**Innovations need to be documented or they will be lost.** While innovations may be known centrally, it is difficult for them to be more broadly disseminated unless there is some structure in place. Regular case studies, stories, and a blog will be used to help keep people informed.

**Children’s participation cannot be only top down.** Aflatoun realised that child participation must be a key network objective and that tools need to be provided to ensure that it is happening in all programmes.



## Pillar 3: Aflatoun Network

The Secretariat's role is to facilitate dialogue between partners and stakeholders and provide the necessary support to ongoing Aflatoun initiatives. Because Aflatoun is a network, the direction and priority setting for Aflatoun is set by the organisations that compose the various Boards and Task Forces. Additional responsibilities include mobilising appropriate resources in order to ensure the viability of the movement and developing partnerships to advocate for policy change.

The vision of the network pillar is:

**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 & Financial Education (CSFE)**

There are six strategic objectives for the network pillar to achieve this vision. Aflatoun attempts to:

- 1** Raise a total of €15 million in cash and kind by the end of 2010 to implement Aflatoun programmes
- 2** Engage at least 50 organisations to include CSFE in their policies, programmes, network, and activities
- 3** Engage at least 50 financial institutions to ensure access for children under 14 to banking facilities and products or provide resources to the programme
- 4** Develop and maintain Aflatoun communications with stakeholders
- 5** Develop an Aflatoun Network that allows Aflatoun children to communicate
- 6** Optimise Secretariat effectiveness and efficiency against Key Performance Indicators (KPI's)

### Objective 1: Raise a total of €15 million in cash and kind by the end of 2010 to implement Aflatoun programmes

The Aflatoun Secretariat is responsible for raising money for the Child Social and Financial Education movement. Since 2005, €8,779,178 has been raised. In 2009, a total of €4,427,694 was received for the Secretariat, partners, product discounts or as pro-bono contributions.

| Secretariat Fundraising | Partner Fundraising | Pro Bono Contributions | Product Discounts |
|-------------------------|---------------------|------------------------|-------------------|
| €1,442,757              | €749,199            | €364,260               | €11,769           |

### Objective 2: Engage at least 50 organisations to include CSFE in their policies, programmes, network, and activities

Aflatoun believes that the only way of mainstreaming its programme is to work in collaboration with other organisations or networks. For this reason, Aflatoun works to partner and develop synergies with these other organisations. In 2009, Aflatoun has been in dialogue with 52 different organisations and this has resulted in some key organisational partnerships.

- Aflatoun partners were highlighted in a World Economic Forum publication on Youth Entrepreneurship.
- Aflatoun entered into a strategic partnership with UNICEF and is looking at ways to work more closely both globally and nationally.
- Amnesty International included Aflatoun materials in their Human Rights Friendly Schools initiative.
- GTZ sponsored the participation of Aflatoun in a meeting in Africa and has engaged the Secretariat in further dialogue.
- Aflatoun joined the SEEP Network and an Aflatoun child was highlighted in their Annual Report.

### Objective 3: Engage at least 50 financial institutions to ensure access for children under 14 to banking facilities and products or provide resources to the programme

Aflatoun believes that children have a right to access appropriate financial products and services. For this reason, Aflatoun engages with banks and other financial institutions in order to move this advocacy agenda forward.

In 2009, Aflatoun has been in dialogue with 51 different banks including Central Banks in three regions and has presented at several events. Many Central Banks have now begun to consider school based financial education programmes.

Aflatoun has continued working with the World Savings Bank Institute which has been a key strategic partner. In the previous year, Lesotho Post Bank became the first savings bank to enter into a formal partnership with Aflatoun.

Individual commercial banks have funded or assisted Aflatoun country programmes. This includes Citibank in India, JP Morgan in Nigeria, and Standard Bank in Namibia.

Scotiabank has partnered with Aflatoun and Nickelodeon to develop public advertisement aimed at helping children save in Latin America. This campaign may be broadened and extended to other regions.

At the Mid-Campaign Meeting, partners decided to start the Child Finance Task Force which will be a partner led group that will investigate different innovations in providing financial products to children.

**Objective 4: Develop and maintain Aflatoun communications with stakeholders**

To keep Aflatoun Network members up to date with the latest news from within the network, and for the sharing of news, stories, multimedia and materials, the Secretariat ensures constant communication with partners and stakeholders. The Aflatoun website is a central point of communication, with a member area where material can be shared. Communication also occurs through a monthly newsletter, monthly regional updates from

Aflatoun Head of Programmes, Programme Managers and the Executive Director, as well as telephone and face-to-face meetings.

Edelman International has provided assistance to Aflatoun in developing a communication strategy to help profile the organisation. Amsterdam Worldwide has further assisted Aflatoun in its branding by providing both staff assistance in branding and communications work.

**Objective 5: Develop an Aflatoun Network that allows Aflatoun children to communicate**

At the Aflatoun Mid-Campaign Meeting, children from the Aflatoun programme in Egypt were provided an opportunity to share their experiences with the programme as well as to provide partners and stakeholders with a perspective on their lived experience in Aflatoun.

**Objective 6: Optimise Secretariat effectiveness and efficiency against Key Performance Indicators (KPI's)**

Aflatoun received its CBF Keurmark designation in 2009. This is a quality seal for NGOs in the Netherlands and resulted from an extensive audit of Aflatoun internal systems.

The Secretariat also implemented a number of organisational development and change initiatives. This included bringing the financial accounting in-house, developing an internal MIS system using salesforce.com, and tracking all staff time against deliverables.

| Pillar 3: Network Challenges  | Actions  |
|---|--|
| Raising funds in the current financial environment has proven to be difficult.            | Aflatoun has developed a more comprehensive and coherent fundraising approach. This includes devoted staff positions as well as a MIS system to better monitor the fundraising process.  |
| Developing partnerships with organisations is demanding and requires a targeted approach. | Aflatoun has traditionally had a functional approach to developing strategic partnerships with organisations. As a result of key learning, Aflatoun has decided that developing a more topic-based approach to partnerships may result in greater success. |
| Taskforces need to be more actively involved in network decision making.                  | An assigned staff person is now responsible for ensuring that the taskforces are properly consulted and that they are provided appropriate information.  |



## Lessons Learned

**Organisational effectiveness efforts require upfront investment.** Time and resources are required to ensure that organisational development objectives reach their intended goals and improve efficiency.

**Fundraising must be a targeted initiative.** Aflatoun realised that fundraising must be centrally coordinated. Distinct responsibility of the fund development process must be given to an individual.

**Being a participatory network requires more consultation with partners.** A web-based forum or social network platform might facilitate this. Advocacy must eschew beyond the signing of strategic partnership agreements and result in meaningful collaboration.



# FINANCIAL STATEMENTS



To the Executive Board of  
Stichting Child Savings International  
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## Auditors' report

### Report on the financial statements

We have audited the accompanying financial statements for the year ended December 31, 2009 of Stichting Child Savings International, Amsterdam, which comprise the balance sheet as at December 31, 2009, 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 the Guideline for annual reporting 650 "Fundraising Organisations". 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.

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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, 2009, and of its result for the year then ended in accordance with the Guideline for annual reporting 650 "Fundraising Organisations".

Amsterdam, June 8, 2010

Grant Thornton Accountants en Adviseurs B.V.

N.H.B. Jonker  
Registeraccountant

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| Other information   |

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## Balance sheet

December 31, 2009

(Before proposed appropriation of the result)

### A s s e t s

|                                 | <b>2009</b>    | 2008           |
|---------------------------------|----------------|----------------|
|                                 | EUR            | EUR            |
| <b>Fixed assets</b>             |                |                |
| Tangible fixed assets (1)       | 6,673          | 13,769         |
| <b>Current assets</b>           |                |                |
| Receivables and prepayments (2) | 110,701        | 76,713         |
| Cash at banks and in hand (3)   | 232,780        | 202,523        |
| <b>Total assets</b>             | <u>350,154</u> | <u>293,005</u> |

### C a p i t a l a n d l i a b i l i t i e s

|                                      |                |                |
|--------------------------------------|----------------|----------------|
| <b>Capital (4)</b>                   |                |                |
| Free disposable reserve              | 86,966         | 61,151         |
| Tied-up capital                      | 19,700         | 65,677         |
| Result for the period                | 100            | (20,162)       |
| <b>Total capital</b>                 | <u>106,766</u> | <u>106,666</u> |
| <b>Current liabilities (5)</b>       | 243,388        | 186,339        |
| <b>Total capital and liabilities</b> | <u>350,154</u> | <u>293,005</u> |

## Statement of revenue and expenditure for the period ended December 31, 2009

|  | Actuals<br>2009  | Budget 2009<br>(unaudited) | Actuals<br>2008  |
|--|------------------|----------------------------|------------------|
|  | EUR              | EUR                        | EUR              |
| <b>Source of Income</b>  |                  |                            |                  |
| Income from own organisational fundraising (6)   | 1,442,757        | 1,007,143                  | 1,451,553        |
| Other income (7)   | 4,167            | 5,000                      | 6,462            |
| <b>Total income sources</b>  | <b>1,446,924</b> | <b>1,012,143</b>           | <b>1,458,015</b> |
| <b>Expenses</b>  |                  |                            |                  |
| <b>Expenses made for Strategic Objectives</b>  |                  |                            |                  |
| Objective 1: Concept:<br>Become a thought leader in Child Social &<br>Financial Education (CSFE) for children aged<br>6-14   | 315,948          | 224,934                    | 185,054          |
| Objective 2: Programme:<br>Implement quality Aflatoun programmes in<br>75 countries, reaching 1 million children<br>by 2010  | 356,917          | 450,422                    | 452,338          |
| Objective 3: Network:<br>Build a global movement of Aflatoun children<br>and 400 partners who commit over<br>EUR 15 million in resources and advocate for<br>policy change supporting Child Social &<br>Financial Education (CSFE) | 418,916          | 204,877                    | 587,037          |
| <b>Sub total Objectives 1, 2 &amp; 3</b>   | <b>1,091,781</b> | <b>880,233</b>             | <b>1,224,429</b> |
| <b>Operational and administrative expenses</b>   | <b>355,043</b>   | <b>131,494</b>             | <b>253,748</b>   |
| <b>Total expenses</b>  | <b>1,446,824</b> | <b>1,011,727</b>           | <b>1,478,177</b> |
| <b>Result</b>  | <b>100</b>       | <b>416</b>                 | <b>(20,162)</b>  |

It is proposed to appropriate the result 2009 as follows:

|  | EUR         | EUR         |
|--|-------------|-------------|
| <b>Addition to tied-up capital:</b>                              |             |             |
| - CITI   |             | 4,274       |
| <b>Deduction from tied up capital:</b>                           |             |             |
| - ICS  | 14,602      |             |
| - Philippson   | 5,000       |             |
| - Jacobs Foundation  | 98          |             |
|  |             | (19,700)    |
| <br>   |             |             |
| Addition to freely disposable reserve                            |             | 15,526      |
|  |             | 100         |
|  |             |             |
| <b>Index numbers</b>   | <b>2009</b> | <b>2008</b> |
| <hr/>  | <hr/>       | <hr/>       |
| - Operational and administrative expenses in % of Total expenses | 24.5%       | 17.2%       |
| - Expenses made for strategic objectives in % of Total income    | 75.5%       | 84.0%       |

Footnote: The administrative cost reached 24.5% of the total expenditure in the financial year 2009. This includes direct and indirect costs as well as pro-bono contribution relating to work at Secretariat level in support of the strategic objectives and work supporting activities directly related to the strategic objectives. The € 186,148 in overhead cost allocated to administrative and operational cost represent 17.2% of total cost less pro-bono contributions, respectively.

## **Commentary on actuals versus budget 2009**

A detailed split has been made in staffing costs against the three objectives as defined by the strategic plan. The costs have also been split to reflect the time spent on administration by staff. The main focus on the 2009 activities has been on strengthening the programme implementation across regions and network building. Secretariat attendance and travel to meetings for advocacy reasons has also been prioritised. Another focal activity was the mid-campaign event in mid 2009. The main difference between actual and budget is caused by the fact that pro-bono contributions are not included in the budgeted income and expenses.



## Cash flow statement

Period ended December 31, 2009

|  | 2009     |         | 2008      |          |
|--|----------|---------|-----------|----------|
|  | EUR      | EUR     | EUR       | EUR      |
| <b>Cash flow from operating activities</b>       |          |         |           |          |
| Net result                                       | 100      |         | (20,162)  |          |
| Depreciation                                     | 11,035   |         | 11,218    |          |
|  |          | 11,135  |           | (8,944)  |
| <i>Changes in working capital</i>                |          |         |           |          |
| Receivables and prepayments                      | (33,988) |         | 59,320    |          |
| Current liabilities                              | 57,050   |         | (129,840) |          |
|  |          | 23,062  |           | (70,520) |
| Cash flow from operating activities              |          | 34,197  |           | (79,464) |
| <b>Cash flow from investing activities</b>       |          |         |           |          |
| Additions tangible fixed assets                  | 3,940    |         | 1,264     |          |
|  |          | (3,940) |           | (1,264)  |
| Net cash flow                                    |          | 30,257  |           | (80,728) |
| Increase/(decrease) cash and cash equivalents    |          | 30,257  |           | (80,728) |
| <b>Movements in cash and cash equivalents</b>    |          |         |           |          |
| Opening balance cash and cash equivalents        |          | 202,523 |           | 283,251  |
| Increase cash and cash equivalents               |          | 30,257  |           | (80,728) |
| <b>Closing balance cash and cash equivalents</b> |          | 232,780 |           | 202,523  |

## Notes to financial statements

December 31, 2009

### 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 is a foundation located in Amsterdam.

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:

**Concept:** Become a thought leader in Child Social & Financial Education (CSFE) for children aged 6-14.

**Programme:** Implement quality Aflatoun programmes in 75 countries, reaching 1 million children by 2010.

**Network:** Build a global movement of Aflatoun children and 400 partners who commit over EUR 15 million in resources and advocate for policy change supporting Child Social & Financial Education (CSFE).

Due to a change definition of strategic objectives in 2009, the income and expenditure for 2008 has been re-allocated to reflect the new strategic objectives.

#### *Accounting principles*

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.

#### *Allocation of expenses*

The expenses recognised in the reporting year are allocated to the objectives or to operational and administrative costs. The allocation has been prepared in the schedule allocation of expenses to objectives.

#### *Index numbers*

The index number operational and administrative expenses provides the percentage from total expenses used for operative and administrative tasks.

The index number expenses made for strategic objectives provides the percentages from total income used for expenses made for strategic objectives.

## **Summary of significant accounting policies**

### ***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 and expenses of pro-bono services received are valued at their respective fair value amounts.

#### **Income and expenses**

Income is recognised in the period it has been received or by contract agreed.

Expenses are recognised at the historical cost convention and are allocated to the reporting year in which they occurred. As the result of the aforementioned, in instance, income might not match with expenses and are in these cases processed via tied-up capital.

#### **Depreciation**

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, 2009

|                                     | Office<br>equipment |
|-------------------------------------|---------------------|
|                                     | EUR                 |
| <b>Fixed assets (1)</b>             |                     |
| <i><b>Tangible fixed assets</b></i> |                     |
| Net book value at January 1, 2009   | 13,769              |
| Additions                           | 3,939               |
| Depreciation charge for the year    | (11,035)            |
| Net book value at December 31, 2009 | <u>6,673</u>        |
| Cost                                | 38,813              |
| Accumulated depreciation            | (32,140)            |
| Net book value at December 31, 2009 | <u>6,673</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 2009. The book value is included in the estimates of pro-bono services and products in the income statement.

|  | 2009           | 2008          |
|--|----------------|---------------|
|  | EUR            | EUR           |
| <b>Receivables and prepayments (2)</b> |                |               |
| Donor income receivable                | 74,384         | 60,000        |
| Debtors                                | 18,164         | –             |
| Other receivables and prepayments      | 18,153         | 16,713        |
|  | <u>110,701</u> | <u>76,713</u> |

Footnote: Donor income receivable is comprised of:

|                       | EUR           |
|-----------------------|---------------|
| ICS                   | 30,200        |
| Philippson Foundation | 10,000        |
| Auxilium              | 20,000        |
| Unicef                | 14,184        |
| Total                 | <u>74,384</u> |

Footnote: Debtors is comprised of EUR 18,164. This amount is comprised of EUR 15,000 from CITI and EUR 3,164 from members regarding membership fee.

|                                      | <u>2009</u>    | <u>2008</u>    |
|--------------------------------------|----------------|----------------|
|                                      | EUR            | EUR            |
| <b>Cash at banks and in hand (3)</b> |                |                |
| Current account ABN AMRO Bank        | 41,357         | 19,624         |
| Saving account ABN AMRO Bank         | 189,295        | 182,808        |
| Cash in hand                         | 2,128          | 91             |
|                                      | <u>232,780</u> | <u>202,523</u> |

Cash at banks and in hand are available on demand.

#### **Capital (4)**

|                              | Free<br>disposable<br>reserve | Tied-up<br>capital | Net result |
|------------------------------|-------------------------------|--------------------|------------|
|                              | EUR                           | EUR                | EUR        |
| Capital                      | 61,151                        | 65,677             | (20,162)   |
| Appropriation of net result  | 25,815                        | (45,977)           | 20,162     |
| Net result                   | –                             | –                  | 100        |
| Balance at December 31, 2009 | <u>86,966</u>                 | <u>19,700</u>      | <u>100</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, 2009, 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.

Within the freely disposable reserve a balance of EUR 6,673 is included as tied-up reserve capital operations.

***Tied-up capital***

Assuming the proposed result appropriation will be accepted, movements in tied-up capital are as follows:

|   | EUR          |
|---|--------------|
| Balance as per January 1, 2009 after the result appropriation of 2008   | 19,700       |
| Reductions following proposed result appropriation                      | (19,700)     |
| Additions following proposed result appropriation                       | 4,274        |
| Balance as per January 1, 2010 after proposed result appropriation 2009 | <u>4,274</u> |

This balance comprises of:

|        |              |
|--------|--------------|
| - CITI | <u>4,274</u> |
|--------|--------------|

|   | <u>2009</u>    | <u>2008</u>    |
|---|----------------|----------------|
|   | EUR            | EUR            |
| <b>Current liabilities (5)</b>          |                |                |
| Received in advance – Skoll Foundation  | 46,322         | 46,251         |
| Received in advance – Jacobs Foundation | 92,305         | 87,933         |
| Accounts payable                        | 67,440         | –              |
| Loan payable                            | 1,465          | (666)          |
| Social security costs                   | –              | 3,817          |
| Wage tax                                | 15,011         | 5,661          |
| Accrued holidays                        | 3,319          | 3,668          |
| Other liabilities                       | 17,526         | 39,675         |
|   | <u>243,388</u> | <u>186,339</u> |

### **Employee information**

In 2009, the Foundation employed on average 14 employees (2008: 13).

|                             | €              |
|-----------------------------|----------------|
| Gross salary                | 419,578        |
| Social contributions        | 71,946         |
| Other personnel cost        | 84,224         |
| <b>Total personnel cost</b> | <b>575,748</b> |

No members of the Board of Directors received any remuneration for the year ended December 31, 2009.

### **Contingencies and commitments**

The foundation has an off-balance sheet commitment which is approved by the Board and relates to a commitment to Mel Jol. Mel Jol is the Indian child rights organisation which developed and piloted the Aflatoun programme in prior years. The annual commitment amounts to EUR 20,000 and is to be paid upon request of Mel Jol. The commitment for 2007, 2008 and 2009 is being carried forward until payment is requested by Mel Jol.

## Notes to the statement of revenue and expenditure

December 31, 2009

|   | 2009             | 2008             |
|---|------------------|------------------|
|   | EUR              | EUR              |
| <b>Income from own organisational fundraising (6)</b> |                  |                  |
| ICS   | 604,000          | 601,000          |
| Het Groene Woudt                                      | –                | 74,000           |
| Skoll foundation                                      | 185,212          | 185,004          |
| Auxilium  | 100,000          | –                |
| Plan Nederland  | –                | 2,416            |
| Swiss Government                                      | –                | –                |
| St. Triodos   | 13,500           | 10,000           |
| Ernst & Young   | –                | 25,000           |
| Jacobs Foundation                                     | 87,931           | 15,758           |
| Foundation Philipppson                                | 35,000           | 15,894           |
| Campaign launch                                       | –                | 15,000           |
| Pro bono services                                     | 364,260          | 495,086          |
| Citi  | 15,000           | 10,395           |
| Others  | 14,709           | 2,000            |
| Unicef  | 14,184           | –                |
| G Star  | 5,000            | –                |
| Children International Kansas                         | 2,676            | –                |
| ING   | 1,285            | –                |
|   | <u>1,442,757</u> | <u>1,451,553</u> |

Footnote: Multiple year donor commitments are as follows:

- 1 ICS – four year contract from 2007 – 2010, totaling EUR 2.2m of which EUR 604,000 is the third year of income in 2009
- 2 Skoll Foundation – three year contract from 2006 – 2009, totaling USD 750,000 of which EUR 185,212 is the income for 2009.
- 3 Auxilium – two year contract from 2009-2010 totaling EUR 230,000 of which EUR 100,000 is the income for 2009.
- 4 Jacobs Foundation – four year contract from 2008 until 2011, totaling EUR 293,445 of which EUR 87,931 is the second year of income in 2009.
- 5 Foundation Philipppson – two year contract from 2008 until 2009, totaling EUR 50,000 of which EUR 35,000 is the second year of income in 2009.

Footnote: No income was generated by fundraising of third parties or through government subsidies; however, €604,000 was raised in a consortium with ICS via the co-financing system (MFS) of the Ministry of Foreign Affairs of the Netherlands in support of Dutch non-government organisations' interventions in developing countries.



**Other income (7)**

|                                       | <u>2009</u>  | <u>2008</u>  |
|---------------------------------------|--------------|--------------|
|                                       | EUR          | EUR          |
| Interest saving account ABN AMRO Bank | 4,167        | 6,462        |
| Interest other                        | -            | -            |
|                                       | <u>4,167</u> | <u>6,462</u> |

## Allocation of expenses to objectives

|  | Strategic objectives |                |                |
|--|----------------------|----------------|----------------|
|  | 1                    | 2              | 3              |
|  | EUR                  | EUR            | EUR            |
| Concept: Become a thought leader in Child Social and Financial Education (CSFE) for children aged 6-14   | 133,314              | –              | –              |
| Programme: Implement quality Aflatoun programmes in 75 countries, reaching 1 million children in 2010  | –                    | 141,706        | –              |
| Network: 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 & Financial Education (CSFE) | –                    | –              | 127,634        |
| Wages and taxes  | 43,007               | 126,334        | 190,488        |
| Social securities  | 7,375                | 21,663         | 32,663         |
| Other personnel costs  | 8,632                | 25,361         | 38,239         |
| Rent and accommodation   | –                    | –              | –              |
| Other costs  | –                    | –              | –              |
| Depreciation and interest expenses   | –                    | –              | –              |
| <b>Subtotal</b>  | <b>192,328</b>       | <b>315,064</b> | <b>389,024</b> |
| Pro bono services  | 123,620              | 41,853         | 29,892         |
| <b>Total</b>   | <b>315,948</b>       | <b>356,917</b> | <b>418,916</b> |

Donor allocations have been made in accordance to the specifications of the donors. Allocations of costs to objectives have been made based on actual costs and person days spent on meeting the said objective.

Cost of fundraising, above included in strategic objective 3, for the secretariat accumulated to 8% of the total funds, raised from own fundraising efforts in 2009 and 13.8% from all fundraising exclusive the amount raised via the co-financing system (MFS) of the Ministry of Foreign Affairs of the Netherlands.

For an overview of the fundraising cost reference is made to page 16.

| Operational<br>and<br>administrative | Total<br>2009 | Budget<br>2009 | Total<br>2008 | Budget<br>2010 |
|--------------------------------------|---------------|----------------|---------------|----------------|
| EUR                                  | EUR           | EUR            | EUR           | EUR            |
| –                                    | 133,314       | 119,100        | 17,382        | 22,700         |
| –                                    | 141,706       | 151,215        | 177,087       | 262,889        |
| –                                    | 127,634       | 61,810         | 229,424       | 194,500        |
| 59,749                               | 419,578       | 399,434        | 496,218       | 725,000        |
| 10,245                               | 71,946        | 68,492         | –             | –              |
| 11,992                               | 84,224        | 80,184         | –             | –              |
| 4,250                                | 4,250         | –              | 4,200         | –              |
| 88,877                               | 88,877        | 131,494        | 47,562        | 101,500        |
| 11,035                               | 11,035        | –              | 11,218        | –              |
| 186,148                              | 1,082,564     | 1,011,729      | 983,091       | 1,306,589      |
| 168,895                              | 364,260       | –              | 495,086       | –              |
| 355,043                              | 1,446,824     | 1,011,729      | 1,478,177     | 1,306,589      |

Footnote: Pro-bono goods and services for 2009 are valued at EUR 364,260 and have been added to the expenses totals for 2009. The amount comprises EUR 11,769 for pro-bono travelling costs.

The administrative cost reached 24.5% of the total expenditure in the financial year 2009. This includes direct and indirect costs as well as pro-bono contribution relating to work at Secretariat level in support of the strategic objectives and work supporting activities directly related to the strategic objectives. The € 186,148 in overhead cost allocated to administrative and operational costs represent 17.2% of total cost less pro-bono contributions, respectively.

For the footnote on the budget line of network reference is made to page 16.

Fundraising cost was as follows:

|                            | €              |
|----------------------------|----------------|
| Direct cost (incl. travel) | 19,272         |
| Wages and taxes            | 70,290         |
| Social securities          | 12,052         |
| Other personnel cost       | 14,110         |
| Total fundraising cost     | <u>115,724</u> |

The budget line Network consists of EUR 7,000 for direct cost related the strategic priority, while EUR 187,500 have been specifically raised and are allocated to network building and other activities focused on Child friendly banking, grouped into a new initiative called ChildFinance that is intended to be spun-out into an independent entity by early 2011.

## 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 4,274 Citi to tied-up capital.
- EUR 14,602 ICS, EUR 5,000 Philippon and EUR 98 Jacobs from tied-up capital.
- EUR 15,526 to freely disposable reserve.

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

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## THE ROAD AHEAD

More than anything 2009 was a year of consolidation. By contrast 2010 looks to be a year of growth and expansion. The coming year is ripe with potential, despite the ongoing financial crisis. Opportunities are on the horizon.

Innovative curriculum development looks set to take Aflatoun into new territories and increase the organisation's ability to reach the most vulnerable children. The Non-Formal Education (NFE) manual has already attracted tremendous excitement and interest. It will further enrich and diversify the network by leading to new partnerships with organisations that work with children of the street, orphans, vulnerable children and child-headed households. Hot on its heels comes Aflateen, a resource for 14-18 year olds that will enable us to provide a broad continuum of education consistent with the Convention on the Rights of the Child's definition of childhood.

Aflatoun's Child Social and Financial Education module will be formally integrated into UNICEF's Child Friendly Schools initiative, although some concentrated advocacy work will be required to convince governments of its value. And finally, 2010 should also see Aflatoun develop internet learning capabilities.

The ambitious Regional Master Trainers (RMT) strategy, whereby the Secretariat devolves training responsibility and capacity to the network is set to continue. Following on from the RMT events held in Anglophone Africa, Latin America, Asia and Europe will be the MENA and the Francophone Africa events. In 2010 Aflatoun also expects to see the second phase of this strategy take off. Aflatoun's cadre of Master Trainers will strike out on their own to facilitate sub-regional and national training events.

Children's participation will be enhanced by the launch of a Children's Participation manual. And with the creation of a Resource Mobilisation manual, the Aflakit will be complete. And in Amsterdam, the Secretariat will be undergoing structural reorganisation so that its resources are focused on meeting the targets that form its strategic objectives by the end of December 2010.







# ANNEXES

AFLATOUN ANNUAL REPORT 2009

## ANNEX I: Programme Data by Phase and Country

### Legend

**In Preparation** The partner organisation is in dialogue with the Secretariat and moving towards implementing the programme.

**Live** Signifies that children are being taught the curriculum from Aflatoun materials in either formal education settings (e.g. schools) or non-formal educational settings (e.g. clubs, drop-in centres).

**Scale up** Signifies that a pilot phase has been successfully completed and that the programme is scaling up.

### REGION: Africa

| Gambia – In Preparation      |                   |
|------------------------------|-------------------|
| <b>Organisation:</b>         | Child Fund-Gambia |
| <b>Type of Organisation:</b> | INGO              |
| <b>Starting Date:</b>        | N/A               |
| <b>Programme Model:</b>      | Formal            |

Child Fund International exists to help deprived, excluded and vulnerable children living in poverty have the capacity to become young adults, parents and leaders who bring lasting and positive change to their communities.

A Training of Trainers was conducted in October 2009 by Aflatoun's Regional Master Trainer from Child Fund-Kenya. A subsequent Training of Teachers was conducted in December 2009.

CF Gambia is working in close collaboration with schools, district education bureaus and the Ministry of Education.

Aflatoun will be officially launched in the last week of January 2010 and will go live in schools in the last week of February.

| Ghana – Live                 |                                       |
|------------------------------|---------------------------------------|
| <b>Organisation:</b>         | Women and Development Project (WADEP) |
| <b>Type of Organisation:</b> | NGO                                   |
| <b>Starting Date:</b>        | July 2009                             |
| <b>Programme Model:</b>      | Formal                                |

Ghana's Women and Development Project (WADEP) is a local NGO working to improve the sociopolitical and economic status of the marginalised – especially women and children in the Volta Region of Ghana.

WADEP conducted a local Training of Trainers in March 2009, facilitated by trainers from WADEP and the Aflatoun Secretariat. A subsequent Training of Teachers was conducted for teachers from 16 schools.

The programme is now being implemented in 16 schools in the Volta region, and WADEP has contextualised Aflatoun materials to the Ghanaian context.

Collaboration has been initiated between WADEP, Plan International-Ghana and SNV-Ghana. These three parties are working together to introduce the programme to different parts of the country.

WADEP participated in Aflatoun's Regional Master Trainers event in Uganda and attended the Mid-Campaign Meeting in Cairo.

| Kenya – Live                 |                                   |
|------------------------------|-----------------------------------|
| <b>Organisation:</b>         | International Child Support (ICS) |
| <b>Type of Organisation:</b> | INGO                              |
| <b>Starting Date:</b>        | 2008                              |
| <b>Programme Model:</b>      | Formal                            |

ICS works towards a safe learning and living environment for children and youth. It provides special attention to the most vulnerable children in rural areas in Africa and Asia. ICS Africa's regional office is based in Kenya with outreach in Kenya, Tanzania, Uganda, Sudan and Ethiopia.

In 2009, ICS scaled up the programme to 15 new schools and added one more district to its implementation. Training of teachers has been conducted for the new schools and a refresher training was conducted for the 12 schools that started the programme in 2008. The District Educational Departments are highly involved in the programme.

ICS is also working in collaboration with Child Fund Kenya to create a national advisory committee on the programme implementation. ICS participated in the Aflatoun Regional Master Trainers event in Uganda.



|                              |                                  |   |
|------------------------------|----------------------------------|---|
| <b>Kenya – Live</b>          |                                  | <p>Child Fund International exists to help deprived, excluded and vulnerable children living in poverty have the capacity to become young adults, parents and leaders who bring lasting and positive change to their communities.</p> <p>A Training of Trainers and Teachers event was conducted in March 2009 in Nairobi. Child Fund subsequently organised an experience sharing visit for trainers and teachers with ICS Kenya in October 2009.</p> <p>A Child Fund Kenya staff member co-facilitated Aflatoun's Regional Master Trainers event in Uganda in 2009. The same Aflatoun trainer facilitated a subsequent Training of Trainers for Child Fund Gambia as part of cross-border learning.</p> |
| <b>Organisation:</b>         | Child Fund International - Kenya |   |
| <b>Type of Organisation:</b> | INGO                             |   |
| <b>Starting Date:</b>        | 2009                             |   |
| <b>Programme Model:</b>      | Formal                           |   |

|                              |                               |  |
|------------------------------|-------------------------------|--|
| <b>Mozambique – Live</b>     |                               | <p>The Aflatoun pilot programme is a partnership between Plan International and Wona Sanana. Plan is a humanitarian and child-centred international INGO promoting community-based development. Wona Sanana is a Mozambiquan NGO that builds the capacity of communities to understand children's needs and to take actions to improve children's quality of life.</p> <p>One staff member of Wona Sonana attended Aflatoun's Regional Master Trainers event in Uganda in November 2009. A staff member also attended Aflatoun's Mid-Campaign Meeting in Egypt in July 2009.</p> <p>Significant material development included the translation of Workbooks 2-6 into Portuguese and their distribution to schools. Aflatoun programme has doubled its outreach to children as a result of the availability of the workbooks and the continued capacity building sessions conducted.</p> <p>An Aflatoun staff member conducted a Learning and Facilitation Visit to the programme and conducted several meetings with relevant stakeholders.</p> |
| <b>Organisation:</b>         | Plan Mozambique / Wona Sanana |  |
| <b>Type of Organisation:</b> | INGO/NGO                      |  |
| <b>Starting Date:</b>        | 2008                          |  |
| <b>Programme Model:</b>      | Formal                        |  |

|                              |                              |  |
|------------------------------|------------------------------|--|
| <b>Namibia – Live</b>        |                              | <p>Junior Achievement Namibia is an NGO focused on entrepreneurship education, financial literacy and workforce readiness. It has been implementing Aflatoun in 25 schools in Windhoek. In February 2009 JA Namibia organised a national Training of Trainers in Windhoek. This event was facilitated by trainers from the Secretariat and from Aflatoun's partner organisation in South Africa. The event enabled JA Namibia to scale up its programme to include the Kapviri Region.</p> <p>The programme has been enriched through a partnership with the Ministry of Education and Standard Bank. The programme has a focus on savings and Standard Bank has provided individual bank accounts to children.</p> <p>One staff member attended Aflatoun's Mid-Campaign Meeting in Egypt in July 2009. One staff member attended the Regional Master Trainers event in Uganda in November 2009.</p> <p>An "Aflatoun Day" was organised by JA-Namibia and attracted 500 participants from different schools. A new programme, "Aflatoun's Environmental Dream", has been initiated with support from UNDP. Aflatoun workbooks will be adapted to include environmental and Land Management topics.</p> <p>"It's much better when we know we have direct access to the bank, many of the kids keep their money in the savings box until we are able to deposit it for them," Mr. Morris- Aflatoun teacher.</p> <p>"Everyone in my class got a bankcard and they all have our own names on them! We can also choose the kind of number to go with it and only you know it." Eveline Shivute, Aflatoun Club member.</p> |
| <b>Organisation:</b>         | Junior Achievement - Namibia |  |
| <b>Type of Organisation:</b> | INGO                         |  |
| <b>Starting Date:</b>        | 2008                         |  |
| <b>Programme Model:</b>      | Formal                       |  |

| Nigeria – Live               |   | <p>LYNX-Nigeria is a local 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> <p>The Aflatoun programme has successfully scaled up and been expanded to reach students in Lagos and Kaduna states. Six workbooks, a curriculum/teachers manual and a trainers' manual were developed, and a national Training of Trainers was held in January 2009.</p> <p>Aflatoun leadership camps have been conducted in Kaduna and Lagos states with the aim of fostering leadership and creative skills amongst children.</p> <p>Staff members of LYNX have attended Aflatoun's Mid- Campaign Meeting and the Regional Master Trainers event in July and November 2009 respectively</p> <p>Child savings is permitted in all schools, but children are saving at home with parents and guardians' permission.</p> |
|------------------------------|---|---|
| <b>Organisation:</b>         | LinkingYouth of Nigeria through Exchange (LYNX) |   |
| <b>Type of Organisation:</b> | NGO   |   |
| <b>Starting Date:</b>        | 2006  |   |
| <b>Programme Model:</b>      | Formal  |   |

| Tanzania – Live              |                       | <p>Launched in 2005, Maryland Helper aims at improving life values of vulnerable and non-vulnerable members of society. It aspires to see communities in Sub-Saharan Africa controlling disease, ignorance and poverty to a point whereby they are no longer public bottlenecks to development.</p> <p>The Aflatoun programme went live in February 2009</p> <p>One staff member attended Aflatoun's Mid-Campaign Meeting in 2009. The Regional Education Bureau and the community are highly involved in the programme implementation.</p> |
|------------------------------|-----------------------|---|
| <b>Organisation:</b>         | TPC - Maryland Helper |   |
| <b>Type of Organisation:</b> | NGO                   |   |
| <b>Starting Date:</b>        | 2009                  |   |
| <b>Programme Model:</b>      | Formal                |   |

| Tanzania – Live              |                                   | <p>ICS works towards a safe learning and living environment for children and youth. It 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, Sudan and Ethiopia.</p> <p>Two staff members attended the Regional Master Trainers event in Uganda in November. They then conducted a follow-up training of teachers in Shinyanga district. Translation of Aflatoun workbooks into Swahili is being carried out in collaboration with Teachers in Shinyanga.</p> |
|------------------------------|-----------------------------------|--|
| <b>Organisation:</b>         | International Child Support (ICS) |  |
| <b>Type of Organisation:</b> | INGO                              |  |
| <b>Starting Date:</b>        | 2009                              |  |
| <b>Programme Model:</b>      | Formal                            |  |

|                                 |   |  |
|---------------------------------|---|--|
| <b>Uganda – Live</b>            |   | <p>PEDN is a not-for-profit association of selected individuals who promote entrepreneurship skills and business education among educators and youth in Uganda.</p> <p>The programme is being implemented in districts of Kampala, Waikiso, Kamuli and Jinja. PEDN partners with Plan Uganda and has linked its Aflatoun Savings Clubs with Plan's Village Savings Association. This has led to reverse learning with parents learning about savings concepts from their children.</p> <p>One staff member participated in a ToT hosted by Child Fund in Kenya in March. In November PEDN hosted Africa's Regional Master Trainers event, attended by participants from 13 countries. This event included the training of teachers in Kampala and Wakiso districts.</p> <p>PEDN's ED Mrs. Irene Mutumba was elected as Africa's representative for Aflatoun's General Board at the Mid- Campaign Meeting in Egypt.</p> |
| <b>Organisation:</b>            | The Private Education Network (PEDN)              |  |
| <b>Type of Organisation:</b>    | NGO   |  |
| <b>Starting Date:</b>           | 2006  |  |
| <b>Programme Model:</b>         | Formal/Non-formal                                 |  |
| <b>Somalia – In Preparation</b> |   | <p>HIRDA was established to alleviate poverty through sustainable community development. HIRDA's main objective is to fill the gap in social services delivery created by the collapse of the Somali state, especially in basic education. With availability of funds the programme will go live in schools in 2010.</p> <p>Two staff members attended Aflatoun's Mid-Campaign Meeting in Egypt in July 2009.</p>  |
| <b>Organisation:</b>            | Himilo Relief and Development Association (HIRDA) |  |
| <b>Type of Organisation:</b>    | NGO   |  |
| <b>Starting Date:</b>           | N/A   |  |
| <b>Programme Model:</b>         | Formal/Non-formal                                 |  |
| <b>South Africa – Live</b>      |   | <p>Agape Copeland Train (ACT) seeks to equip pupils with skills training and creative study technique training.</p> <p>One member of staff co-facilitated a Training of Trainers for JA Namibia in February 2010. One staff member attended Aflatoun's Mid-Campaign Meeting in July 2009. In May 2009 ACT hosted an Aflatoun sub-regional orientation event.</p>   |
| <b>Organisation:</b>            | Agape Copeland Train (ACT)                        |  |
| <b>Type of Organisation:</b>    | NGO   |  |
| <b>Starting Date:</b>           | 2006  |  |
| <b>Programme Model:</b>         | Formal  |  |
| <b>Zimbabwe – Live</b>          |   | <p>Junior Achievement Zimbabwe (JAZ) is an international NGO, founded in 1998, that focuses on youth entrepreneurship and business education.</p> <p>JAZ submitted an action plan for 2008-2010 for implementation of the Aflatoun programme in Manicaland district that will reach 10,000 children through in the formal education system. However activities in 2009 remained limited due to teacher strikes and the political instability in the country.</p> <p>One staff member of JAZ attended Aflatoun's Mid-Campaign Meeting in July 2009. One staff member attended Aflatoun's Regional Master Trainer event in Uganda in November 2009</p> <p>In 2010 and beyond JAZ has agreed to partner with Plan Zimbabwe and other stakeholders.</p>  |
| <b>Organisation:</b>            | Junior Achievement Zimbabwe (JAZ)                 |  |
| <b>Type of Organisation:</b>    | INGO  |  |
| <b>Starting Date:</b>           | 2006  |  |
| <b>Programme Model:</b>         | Formal  |  |

| Ethiopia – In Preparation    |  | <p>HAPCSO is an NGO established in 1999 as an indigenous response to the problems of HIV/AIDS in the country. The organisation operates in all the ten sub-cities that comprise Addis Ababa.</p> <p>One staff member attended Aflatoun's Mid-Campaign Meeting in July 2009. One staff member has participated in Aflatoun's Regional Master Trainers event in November 2009</p> <p>HAPCSO is creating strong links with Child Fund Ethiopia, Plan-Ethiopia, Save the Children Norway, and Project Concern International. A stakeholders meeting was conducted by Aflatoun staff member and Aflatoun's Board chairman in August and December 2009 respectively.</p> |
|------------------------------|--|--|
| <b>Organisation:</b>         | Hiwot HIV/AIDS Prevention Care and Support Organisation (HAPCSO) |  |
| <b>Type of Organisation:</b> | NGO  |  |
| <b>Starting Date:</b>        | N/A  |  |
| <b>Programme Model:</b>      | Formal   |  |

| Liberia – In Preparation     |   | <p>ANPPCAN-Liberia's mission is to empower communities, children and institutions to fully protect children against abuse and neglect. ANPPCAN-Liberia was founded in 2001. Since coming into being, it continues to champion the cause and aspirations of children through quality and result-focus programmes. It has successfully carried out campaigns, interventions, research and policy advocacy in promoting the rights of children</p> <p>One staff member attended Aflatoun's Regional Master Trainers event in Uganda in November 2009. Aflatoun conducted an advocacy visit to Liberia and conducted advocacy meetings with relevant bodies.</p> |
|------------------------------|---|--|
| <b>Organisation:</b>         | The African Network for the Prevention and Protection against Child Abuse and Neglect (ANPPCAN) Liberia |  |
| <b>Type of Organisation:</b> | NGO   |  |
| <b>Starting Date:</b>        | N/A   |  |
| <b>Programme Model:</b>      | Formal  |  |

| Sierra Leone – In Preparation |                     | <p>GOAL works towards ensuring that the poorest and most vulnerable and those affected by humanitarian crises have access to the fundamental needs and rights of life, including food, water, shelter, medical attention and education.</p> <p>GOAL has prepared an Action Plan for the implementation of the programme in 2010 through its non-formal education centres. The target group is children living on the street.</p> <p>One staff member attended Aflatoun's Regional Master Trainers event in Uganda in November 2009.</p> |
|-------------------------------|---------------------|---|
| <b>Organisation:</b>          | GOAL - Sierra Leone |   |
| <b>Type of Organisation:</b>  | INGO                |   |
| <b>Starting Date:</b>         | N/A                 |   |
| <b>Programme Model:</b>       | Non-formal          |   |

| Sierra Leone – In Preparation |   | <p>Youth Action International (YAI) is an INGO working to educate and empower young people affected by war in the post-war African countries of Liberia, Sierra Leona and Uganda.</p> <p>One staff member attended Aflatoun's Mid-Campaign Meeting in July 2009. YAI is planning to implement Aflatoun through non-formal education settings.</p> |
|-------------------------------|---|---|
| <b>Organisation:</b>          | Youth Action International – Sierra Leone |   |
| <b>Type of Organisation:</b>  | NGO                                       |   |
| <b>Starting Date:</b>         | N/A                                       |   |
| <b>Programme Model:</b>       | Non-formal                                |   |

|                                 |  |   |
|---------------------------------|--|---|
| <b>Mali – Live</b>              |  | <p>CAMIDE's (Centre d'Appui à la Microfinance et au Développement) mission is to be a centre of excellence providing technical support and advice to launch, strengthen and finance innovative microfinance initiatives, empowering deprived rural populations, hence contributing to local sustainable development.</p> <p>GAP (Groupe d'Appui aux Programmes) is a local NGO promoting Child rights and education.</p> <p>CAMIDE opened schools-saving accounts at the CAMIDE village bank for children. In September, along with GAP, CAMIDE hosted the first Francophone regional Training of Trainers. Participants included members from the Ministry of education.</p> <p>CAMIDE is now extending its programme to the northern region of Mali where it has trained new teachers for 27 new schools.</p> |
| <b>Organisation:</b>            | CAMIDE - GAP   |   |
| <b>Type of Organisation:</b>    | MFI / NGO  |   |
| <b>Starting Date:</b>           |  |   |
| <b>Programme Model:</b>         | Formal   |   |
| <b>Burkina Faso – Live</b>      |  | <p>APFG is a non-profit NGO born from a local initiative of a group of women at the BAFUDJI high school in Gaoua. Its mission is to insure protection of children in the area as well as creating a child friendly environment.</p> <p>APFG began implementing in November 2009 in 11 schools after training 45 teachers under the supervision of an inspector from the ministry of education who attended the training sessions in Mali.</p> <p>APFG has developed savings booklets to allow children proper registration of their savings and spending.</p>   |
| <b>Organisation:</b>            | Association pour la Promotion Féminine de Gaoua (APFG) |   |
| <b>Type of Organisation:</b>    | NGO  |   |
| <b>Starting Date:</b>           | 2009   |   |
| <b>Programme Model:</b>         | Formal   |   |
| <b>Rwanda – In Preparation</b>  |  | <p>UMUSEKE is a Local NGO based in Kigali District of Rwanda with the aim of creating a culture of peace for young people. The organisation's programmes are focused on socio-economic development projects that complement the environment and a culture of peace. UMUSEKE is implementing the programme in partnership with Ahazaza, an 'Independent School' at kindergarten and primary level.</p> <p>Two trainers from UMUSEKE attended the Francophone Training of Trainers in Mali to prepare the launch of the programme by the end January 2010. Another member of staff attended the Regional Master Trainers event that took place in Uganda in November 2009.</p>  |
| <b>Organisation:</b>            | UMUSEKE  |   |
| <b>Type of Organisation:</b>    | NGO  |   |
| <b>Starting Date:</b>           | 2010   |   |
| <b>Programme Model:</b>         | Formal   |   |
| <b>Senegal – In Preparation</b> |  | <p>Oceanium is a Senegalese NGO that aims to raise awareness on environment protection, especially the marine environment. It provides interactive sessions to children in schools as well as organising workshops for youth and children in environmental issues tackling.</p> <p>Three members of staff attended the Francophone Training of Trainers in Mali in order to prepare for the February 2010 implementation of the Aflatoun programme.</p> <p>Oceanium will be leading an alliance of three Aflatoun partners (CAMIDE, APFG and Oceanium) to contextualise the Aflatoun books on environmental issues. This alliance has been granted financial support from the Philippon Foundation.</p>   |
| <b>Organisation:</b>            | Oceanium   |   |
| <b>Type of Organisation:</b>    | NGO  |   |
| <b>Starting Date:</b>           | 2010   |   |
| <b>Programme Model:</b>         | Formal   |   |

| Ivory Coast – In Preparation |  |
|------------------------------|--|
| <b>Organisation:</b>         | Defence for Children International (DCI) |
| <b>Type of Organisation:</b> | INGO                                     |
| <b>Starting Date:</b>        | 2010                                     |
| <b>Programme Model:</b>      | Formal                                   |

Defence for Children International is an independent non-governmental organisation that has been promoting and protecting children's rights on a global, regional, national and local level for 30 years. Defence for Children International is represented through its national sections and associated members in 40 countries worldwide.

DCI Ivory Coast is intending to initiate the Aflatoun programme in March 2010. The liaison person from the Ministry of Education sits on the Aflatoun advisory committee.

| Madagascar – In Preparation  |             |
|------------------------------|-------------|
| <b>Organisation:</b>         | SIFE Leiden |
| <b>Type of Organisation:</b> | NGO         |
| <b>Starting Date:</b>        | 2010        |
| <b>Programme Model:</b>      | Non-Formal  |

Foundation SIFE Leiden works to create opportunities for the less-privileged in developing countries by stimulating entrepreneurship and business skills. Our project offers a better future for people and the environment by combining education, employment and entrepreneurship on a local level.

SIFE Leiden will translate and contextualise the Non-Formal Education manual into the Malgasi language and contextualise it for the local culture.

The programme will be implemented in youth detention centres (jails). Participants in the programme will participate in social banking (collection of good deeds).



## REGION: Americas

| Argentina – Scale Up         |  | <p>Since 2007, Foundation Ejercicio Ciudadano has been coordinating the Aflatoun movement In Argentina, which involves several organisations including Ecoclubes – the organisation that first rolled out the Aflatoun programme in Argentina in 2006.</p> <p>The programme was originally implemented in Rosario, afterwards expanding to more schools as well as rural areas outside the city within the province of Santa Fe. In order to assure scale up, the movement is establishing partnerships with different organisations in different regions of the country.</p> <p>Staff attended the Mid-Campaign Meeting in Egypt in July. Two trainers from Argentina attended the Regional Master Trainers event in Peru in 2009. The organisation is Americas’ representative on the Curriculum Development Task Force.</p> |
|------------------------------|--|--|
| <b>Organisation:</b>         | Aflatoun Movement, Foundation Ejercicio Ciudadano -Coordinator |  |
| <b>Type of Organisation:</b> | NGO  |  |
| <b>Starting Date:</b>        | September 2006   |  |
| <b>Programme Model:</b>      | Formal   |  |

| Dominican Republic – Live    |  | <p>Plan International DR, in alliance with Junior Achievement DR and the Education department of San Juan de la Maguana, started implementing the programme in February 2008. The programme is implemented in formal education from grades 3-6.</p> <p>Plan was represented at global level in the Campaign Launch. They piloted the field surveys as support to the Impact Assessment Task Force.</p> |
|------------------------------|--|--|
| <b>Organisation:</b>         | Plan International DR and Junior Achievement |  |
| <b>Type of Organisation:</b> | INGO   |  |
| <b>Starting Date:</b>        | February 2008                                |  |
| <b>Programme Model:</b>      | Formal                                       |  |

| Peru – Scale Up              |                         | <p>Visión Solidaria, an NGO promoting social responsibility and values in youth and children of Peru, 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.</p> <p>VISO started implementing the programme in 2008, piloting in a mix of public and private schools in Lima, and working with 12-14 year old children.</p> <p>VISO was represented at the Mid-Campaign Meeting in Egypt in 2009. The Executive Director of VISO is currently Americas’ representative in the Aflatoun Board. Two VISO trainers attended the Regional Master Trainers event in Peru in 2009.</p> |
|------------------------------|-------------------------|---|
| <b>Organisation:</b>         | Vision Solidaria (VISO) |   |
| <b>Type of Organisation:</b> | NGO                     |   |
| <b>Starting Date:</b>        | May 2008                |   |
| <b>Programme Model:</b>      | Formal                  |   |

| Peru – Live                  |                | <p>Plan International Peru is including Aflatoun as a component of their project “Aprendiendo”. The implementation of the programme is done in partnership with Piura’s Education Department, who wants to include social and financial education in the regional curriculum.</p> <p>In September 2008, Plan Peru began implementing a pilot in rural areas within formal education. They expect to continue expanding until the whole region of Piura includes social &amp; financial education in schools.</p> <p>The organisation participated in the Mid-Campaign Meeting 2009. Three “Aprendiendo” Trainers participated in the Regional Master Trainers event in Peru, one of them an education specialist from the Dept. of Education.</p> |
|------------------------------|----------------|---|
| <b>Organisation:</b>         | Plan Peru      |   |
| <b>Type of Organisation:</b> | INGO           |   |
| <b>Starting Date:</b>        | September 2006 |   |
| <b>Programme Model:</b>      | Formal         |   |

| Peru – Live                  |   |
|------------------------------|---|
| <b>Organisation:</b>         | Organisation for Environmental development and Regional Education (ODAER) |
| <b>Type of Organisation:</b> | NGO   |
| <b>Starting Date:</b>        | October 2008  |
| <b>Programme Model:</b>      | Formal  |

ODAER operates in the Northern Peruvian Amazon. They focus on community-based education, sustainable & alternative development, and gender.

They launched their Aflatoun pilot in October 2008, implementing in seven different provinces of the San Martín region.

ODAER participated in the Americas Regional Meetings of 2007 & 2008 and the Campaign Launch of 2008. Budget restrictions prevented them attending major Aflatoun regional or international events in 2009.

| Peru – Live                  |                          |
|------------------------------|--------------------------|
| <b>Organisation:</b>         | FINCA Peru               |
| <b>Type of Organisation:</b> | Microfinance institution |
| <b>Starting Date:</b>        | 2009                     |
| <b>Programme Model:</b>      | Formal                   |

FINCA Peru work in Lima, Ayacucho and Huancavelica through village banking, and focus on financial education, savings and personal values. The Aflatoun programme targets the children of the women which are part of the village banks being supported by FINCA Peru in Ayacucho.

Following a pre-pilot in 2008 to test the materials for non-formal education settings, a formal pilot went live in May 2009. This brought the children together in Aflatoun Clubs.

FINCA Peru participated in the Mid-Campaign Meeting in Egypt in 2009 where they were elected as Americas' representative in the Afla-Finance TaskForce.

| Ecuador – In Preparation     |                             |
|------------------------------|-----------------------------|
| <b>Organisation:</b>         | Children International (CI) |
| <b>Type of Organisation:</b> | INGO                        |
| <b>Starting Date:</b>        | N/A                         |
| <b>Programme Model:</b>      | Non-Formal                  |

Children International in Guayaquil is preparing for implementation in 2010 and will be using the non-formal education manual, adapting it to their context.

One CI staff member was trained at the Regional Master Trainers event in Peru in November 2009.

| Ecuador – Live               |                   |
|------------------------------|-------------------|
| <b>Organisation:</b>         | ChildFund Ecuador |
| <b>Type of Organisation:</b> | INGO              |
| <b>Starting Date:</b>        | June 2009         |
| <b>Programme Model:</b>      | Formal/Non-Formal |

ChildFund (CCF) Ecuador pre-piloted the programme at the end of 2008. The formal pilot was initiated in June 2009 in Los Bancos reaching schools in rural areas.

CCF Ecuador participated in the Americas Regional Meetings of 2007 & 2008 and was represented at global level in the Campaign Launch 2008 and the Mid-Campaign Meeting 2009.

| El Salvador – In Preparation |                                |
|------------------------------|--------------------------------|
| <b>Organisation:</b>         | Plan International El Salvador |
| <b>Type of Organisation:</b> | NGO                            |
| <b>Starting Date:</b>        | N/A                            |
| <b>Programme Model:</b>      | Formal                         |

Plan International El Salvador is in the process of preparation to pilot the programme in 2010 in formal education, from 5<sup>th</sup> to 8<sup>th</sup> grade.

Plan International El Salvador hosted the Sub Regional Meeting in El Salvador 2009. They attended the Mid-Campaign Meeting in Egypt in July at which they were elected as the Americas' representative to the Quality Assurance TaskForce. The programme coordinator for Aflatoun attended the Regional Master Trainers event in Peru in November 2009.



| Chile – In Preparation       |                   |   |
|------------------------------|-------------------|---|
| <b>Organisation:</b>         | PAICABI           | <p>PAICABI expects to pilot the programme in 2010 in both formal and non-formal settings.</p> <p>PAICABI attended the Sub Regional Meeting in El Salvador 2009. One PAICABI trainer was trained at the Regional Master Trainers event in Peru in November 2009.</p> |
| <b>Type of Organisation:</b> | NGO               |   |
| <b>Starting Date:</b>        | N/A               |   |
| <b>Programme Model:</b>      | Formal/Non-Formal |   |

| Brazil – In Preparation      |              |   |
|------------------------------|--------------|---|
| <b>Organisation:</b>         | World Vision | <p>Visao Mundial (World Vision) is expecting to implement the Aflatoun programme in the Northeast of Brazil. They intend to start formally with the pilot in formal and non-formal settings in 2010. Some pre-piloting activities have taken place in 2009.</p> <p>One Visao Mundial trainer was trained at the Regional Master Trainers event in 2009.</p> |
| <b>Type of Organisation:</b> | INGO         |   |
| <b>Starting Date:</b>        | N/A          |   |
| <b>Programme Model:</b>      | Non-Formal   |   |

| Costa Rica – In Preparation  |            |   |
|------------------------------|------------|---|
| <b>Organisation:</b>         | Paniamor   | <p>PANIAMOR is expecting to implement Aflatoun in non-formal education settings, through libraries in San José in 2010.</p> <p>They attended the Sub Regional Meeting in El Salvador 2009 and the Mid-Campaign Meeting in Egypt in 2009.</p> <p>One PANIAMOR trainer was trained at the Regional Master Trainer event in Peru in November 2009.</p> |
| <b>Type of Organisation:</b> | NGO        |   |
| <b>Starting Date:</b>        | N/A        |   |
| <b>Programme Model:</b>      | Non-Formal |   |

| Paraguay – Live              |   |  |
|------------------------------|---|--|
| <b>Organisation:</b>         | Coordinadora por derechos de la infancia y adolescencia (CDIA) and VinculArte | <p>CDIA is a coalition of 26 civil society organisations that work in the area of children &amp; adolescents rights. VinculArte is an NGO focusing on personal and community development, social &amp; political influence and artistic expression and is part of CDIA. VinculArte and CDIA have established an alliance with Plan International Paraguay and FIELCO, a local micro-finance institution.</p> <p>They participated in the Mid-Campaign Meeting in Egypt in July 2009 where they were elected as Americas' representative to the Child Participation TaskForce. One VinculArte trainer was trained at the Regional Master Trainers Event in Peru in November 2009.</p> |
| <b>Type of Organisation:</b> | NGO   |  |
| <b>Starting Date:</b>        | May 2009  |  |
| <b>Programme Model:</b>      | Formal/Non-Formal   |  |

| Paraguay – Live              |  |   |
|------------------------------|--|---|
| <b>Organisation:</b>         | Fundación Paraguaya (Paraguayan Foundation of Cooperation and Development) | <p>Fundación Paraguaya's strategy for implementation of the Aflatoun programme is through their microfinance initiative and targets the children of the women participating in their village banking programme.</p> <p>Fundación Paraguaya's implementation of the programme establishes Aflatoun clubs in a non-formal education setting.</p> <p>Fundación Paraguaya (FP) participated in the LAC Contextualisation Meeting and in the Americas Regional Meetings of 2007 &amp; 2008, as well as in the Campaign Launch 2008. The Executive Director of FP was Americas' representative in the Aflatoun Board in 2008. One FP trainer was trained in 2009 at the Regional Master Trainers event in Peru.</p> |
| <b>Type of Organisation:</b> | NGO  |   |
| <b>Starting Date:</b>        | May 2008   |   |
| <b>Programme Model:</b>      | Formal   |   |

| Bolivia – In Preparation     |  |
|------------------------------|--|
| <b>Organisation:</b>         | Center for Development of Alternative Education (CDEA) |
| <b>Type of Organisation:</b> | NGO  |
| <b>Starting Date:</b>        | N/A  |
| <b>Programme Model:</b>      | Formal/Non-Formal                                      |

The Center for Development of Alternative Education (CDEA) expects to pilot the programme in 2010, working in collaboration with other civil society organisations in Bolivia.

CDEA participated in the Mid-Campaign Meeting 2009. Two CDEA trainers were trained at the Regional Master Trainers event in Peru in 2009.

| Nicaragua – In Preparation   |                              |
|------------------------------|------------------------------|
| <b>Organisation:</b>         | Plan International Nicaragua |
| <b>Type of Organisation:</b> | INGO                         |
| <b>Starting Date:</b>        | N/A                          |
| <b>Programme Model:</b>      | Formal                       |

Plan International Nicaragua is in the process of preparation to begin implementation in 2010. The pilot will be implemented in schools.

Plan International Nicaragua attended the Sub Regional Meeting in El Salvador 2009. Plan was also represented at global level at the Mid-Campaign Meeting 2009. One Plan facilitator was trained at the Regional Master Trainers event in Peru in 2009.

| Colombia – In Preparation    |               |
|------------------------------|---------------|
| <b>Organisation:</b>         | Escuela Nueva |
| <b>Type of Organisation:</b> | NGO           |
| <b>Starting Date:</b>        | N/A           |
| <b>Programme Model:</b>      | Formal        |

Escuela Nueva will be including the Aflatoun concept & curriculum within its educational materials and methodology. The process would involve the inclusion within the collection being developed for grades 6-9. As part of the process of validation they would be conducting a pilot in schools to test the materials.

Escuela Nueva participated in the Global Materials Task Force meeting in 2006 and in the LAC Contextualisation Meeting in 2007.

| Colombia – In Preparation    |                             |
|------------------------------|-----------------------------|
| <b>Organisation:</b>         | Plan International Colombia |
| <b>Type of Organisation:</b> | INGO                        |
| <b>Starting Date:</b>        | N/A                         |
| <b>Programme Model:</b>      | Formal / Non-Formal         |

Plan International Colombia expects to pilot the programme in formal settings. Based on lessons learned it expects to involve other organisations in Colombia with the Aflatoun programme.

Plan Colombia organised and was host to the Americas Regional Meeting, where representatives from partner and potential partner organisations met in November 2007. Plan was represented at global level in the Campaign Launch.

| Honduras – In Preparation    |                             |
|------------------------------|-----------------------------|
| <b>Organisation:</b>         | Plan International Honduras |
| <b>Type of Organisation:</b> | INGO                        |
| <b>Starting Date:</b>        | N/A                         |
| <b>Programme Model:</b>      | Formal                      |

Plan International Honduras expects to pilot the programme in formal education. They expect to work in alliance with local partners.

Plan International Honduras attended the Sub Regional Meeting in El Salvador 2009 and was represented at global level at the Mid-Campaign Meeting 2009.

| Honduras – In Preparation    |                   | COMCORDE is a network of different NGO's such as ChildFund, Ayuda en Accion and CARE working for education in Honduras. They will function as an advisory committee and work towards planning a pilot in schools and non-formal spaces in 2010. Each organisation will pilot the Aflatoun programme according to the needs of the populations they work with. |
|------------------------------|-------------------|---|
| <b>Organisation:</b>         | COMCORDE          |   |
| <b>Type of Organisation:</b> | NGO Network       |   |
| <b>Starting Date:</b>        | N/A               |   |
| <b>Programme Model:</b>      | Formal/Non-Formal |   |

| Guatemala – In Preparation   |                     | ChildFund Guatemala is an international NGO that works in supporting communities in rural and urban areas of the country. They expect to work on formal education in the area of Chimaltenango by the second semester of 2010. |
|------------------------------|---------------------|--|
| <b>Organisation:</b>         | ChildFund Guatemala |  |
| <b>Type of Organisation:</b> | INGO                |  |
| <b>Starting Date:</b>        | N/A                 |  |
| <b>Programme Model:</b>      | Formal              |  |

| Guatemala – In Preparation   |   | Plan Guatemala and Junior Achievement are working together to work on a pilot in Guatemala in the area of Alta and Baja Verapaz. They expect to start by the second semester of 2010. |
|------------------------------|---|---|
| <b>Organisation:</b>         | Plan International and Junior Achievement |   |
| <b>Type of Organisation:</b> | INGO                                      |   |
| <b>Starting Date:</b>        | N/A                                       |   |
| <b>Programme Model:</b>      | Formal                                    |   |

## REGION: Asia

|                                    |  |  |
|------------------------------------|--|--|
| <b>Azerbaijan – In Preparation</b> |  | <p>Reliable Future's goal is to unite active young people and direct their efforts to build a healthy, open, democratic, civil society in Azerbaijan. They also serve as the Secretariat for the Azerbaijan NGO Alliance for Children's Rights.</p> <p>They intend to pilot in 10 schools in 2010. They have begun advocacy for the programme and have approached financial institutions for possible funding.</p> <p>Reliable Future participated in the Mid-Campaign Meeting and the Regional Master Training (Europe).</p>  |
| <b>Organisation:</b>               | Reliable Future (Umidli Gelecek Gencler Teskilati)   |  |
| <b>Type of Organisation:</b>       | NGO  |  |
| <b>Starting Date:</b>              | N/A  |  |
| <b>Programme Model:</b>            | Formal   |  |
| <b>Bangladesh – Scale Up</b>       |  | <p>BRAC is an internationally established NGO working towards poverty alleviation. It has its own schools and is involved in the operation of government schools in primary and secondary levels.</p> <p>BRAC is now implementing Aflatoun in 19 of their BRAC operated primary schools (Grade 3) and 11 of the BRAC supported mainstream secondary schools (Grade 4). They have contextualised a learner's workbook and teacher's guidebook. They have also provided savings boxes for children.</p> <p>Fazle Abed, the Founder and Chair of BRAC, sits as the Asia Regional Board Representative in Aflatoun. One BRAC Education officer has been trained at the Regional Master Trainers event in the Philippines in November 2009.</p>   |
| <b>Organisation:</b>               | BRAC   |  |
| <b>Type of Organisation:</b>       | INGO   |  |
| <b>Starting Date:</b>              | 2008   |  |
| <b>Programme Model:</b>            | Formal   |  |
| <b>China – Live</b>                |  | <p>SBEDC has implemented Afutong (Chinese name for Aflatoun) in the Chaoyang district, Beijing and Yangzhou, Jiangsu province, both in formal schools and migrant schools (centres for children of migrant families).</p> <p>They've contextualised the books for grades 1, 3 and 4 with a goal of contextualising further. They have delivered training to teachers and university students as they have entered into a partnership with two universities to gather volunteers for the weekend schools. They have a website specifically for the teachers and volunteers to share learning and experiences.</p> <p>SBEDC has also been very proactive in seeking partnerships with local education departments, financial institutions and the Dutch Embassy.</p> <p>SBEDC attended the Mid-Campaign Meeting in Egypt and the Regional Master Trainers event in Philippines. They are also the Asia representative to the Innovations Task Force.</p> |
| <b>Organisation:</b>               | Shanghai Better Education Development Center (SBEDC) |  |
| <b>Type of Organisation:</b>       | NGO  |  |
| <b>Starting Date:</b>              | 2008   |  |
| <b>Programme Model:</b>            | Formal/Non-Formal                                    |  |

| Cambodia – In Preparation    |  |
|------------------------------|--|
| <b>Organisation:</b>         | Kampuchean Action for Primary Education (KAPE) |
| <b>Type of Organisation:</b> | NGO  |
| <b>Starting Date:</b>        | N/A  |
| <b>Programme Model:</b>      | Formal   |

KAPE's mission is to support local schools and communities to fulfill the right of every Cambodian child to a quality basic education. The immediate objective of KAPE is to assist the government to achieve Education for All as well as achieve improvements in the learning environments of target primary and secondary schools.

They have had previous Life Skills Programming and now aim to expand the programme to two provinces, in which Child Social & Financial Education will become incorporated.

KAPE had attended the Regional Master Trainers event in the Philippines in November 2009.

| India – Scale Up             |        |
|------------------------------|--------|
| <b>Organisation:</b>         | Meljol |
| <b>Type of Organisation:</b> | NGO    |
| <b>Starting Date:</b>        | 2001   |
| <b>Programme Model:</b>      | Formal |

MelJol is a child focused NGO, working in the areas of material creation and child rights. They also provide training on child friendly methodologies. Meljol works with children by developing campaign strategies and programmes for children's empowerment.

Currently MelJol is in the process of further scale up of the programme by partnering with other NGOs in other states and coordinating with the Ministries of Education. It is now in five states: Maharashtra (21 districts), Rajasthan, Kerala, Orissa, Calcutta. They have coordinated with other NGOs, namely Rajagiri CASP (Kerala), ASHA (Orissa), Prayatn (Rajasthan) and YMWS (Calcutta). They have held a national children's event with children coming from most of the states on the 9th and 10th of December 2009.

They participated in the Mid-Campaign Meeting in Egypt and the Regional Master Trainers event in 2009.

| India – In Preparation       |                             |
|------------------------------|-----------------------------|
| <b>Organisation:</b>         | Children International (CI) |
| <b>Type of Organisation:</b> | INGO                        |
| <b>Starting Date:</b>        | N/A                         |
| <b>Programme Model:</b>      | Non-Formal                  |

CI's goals are to provide children with programmes and services that meet their basic needs, enhance their self-esteem and raise their physical and educational levels in meaningful and lasting ways.

Sahay, the local agency in India, plans to implement the programme with youth participants (ages 14-19). They have begun contextualising and developing materials for their non-formal clubs. They have also undergone a training conducted by one of the new Regional Master Trainers.

| Indonesia – Live             |   |
|------------------------------|---|
| <b>Organisation:</b>         | Learning Assistance Programme for Islamic Schools (LAPIS) |
| <b>Type of Organisation:</b> | NGO   |
| <b>Starting Date:</b>        | 2008  |
| <b>Programme Model:</b>      | Formal  |

The goal of LAPIS is to contribute to poverty reduction by improving the quality of basic education in Islamic schools. It is an organisation borne out of an agreement between AusAID and the Ministry of Religious Affairs of Indonesia. It works with other organisations to provide educational programmes for Islamic schools.

After contextualising the eight books, they hosted a country level training in June 2008 and formed its own pool of country master trainers. The LAPIS master trainers held 3 Aflatoun workshops for 61 integration schools. They are also tasked to provide technical assistance visits to schools once a month for three months.

LAPIS has continually shared its materials with other organisations in Indonesia.

| Indonesia – In Preparation   |  |
|------------------------------|--|
| <b>Organisation:</b>         | Center for Community Empowerment (CCE) |
| <b>Type of Organisation:</b> | Academic Institution                   |
| <b>Starting Date:</b>        | N/A                                    |
| <b>Programme Model:</b>      | Formal/Non-Formal                      |

CCE was founded in 2001 and focuses on facilitating three villages - Kampung Sawah, Sukaringin (Bekasi City) and Klaten Central Java, to act as “social laboratories” for universities, government, and the private sector to collaborate in empowering the community. CCE optimises resources and expertise available at Atma Jaya Catholic University, and through cooperation with government, private sector and NGOs.

| Indonesia – In Preparation   |                     |
|------------------------------|---------------------|
| <b>Organisation:</b>         | Childfund Indonesia |
| <b>Type of Organisation:</b> | INGO                |
| <b>Starting Date:</b>        | N/A                 |
| <b>Programme Model:</b>      | Non-Formal          |

Childfund Indonesia is part of the INGO Childfund International, formerly Christian Children’s Fund (CCF). They are dedicated to helping children in need.

They have begun a pre-pilot by incorporating the Aflatoun lessons in their Child Forums (sponsorship clubs) after receiving the books developed by LAPIS. Children have begun making handicrafts and other recycling project enterprises.

Childfund Indonesia participated in the country based training hosted by LAPIS.

| Kyrgyzstan – In Preparation  |                   |
|------------------------------|-------------------|
| <b>Organisation:</b>         | SOS Kyrgyzstan    |
| <b>Type of Organisation:</b> | INGO              |
| <b>Starting Date:</b>        | N/A               |
| <b>Programme Model:</b>      | Formal/Non-Formal |

The vision of SOS Children’s Villages (Bishkek) is that every child belongs to a family and grows with love, respect and security. They have 2 children’s villages where they provide children in need with an alternative family and home, based on long-term family-type care aimed at gradually guiding children to independence and autonomy.

They intend to bring the Aflatoun programme to both formal and non-formal settings, as they are also involved with the schools outside of their villages.

SOS Kyrgyzstan participated in the Mid-Campaign meeting held in Egypt in July 2009.

| Mongolia – In Preparation    |                          |
|------------------------------|--------------------------|
| <b>Organisation:</b>         | Xac Bank                 |
| <b>Type of Organisation:</b> | Microfinance Institution |
| <b>Starting Date:</b>        | N/A                      |
| <b>Programme Model:</b>      | Formal/Non-Formal        |

Xac Bank aims to contribute to sustainable development of Mongolia that can come only from educated and skilled people as well as competitive and dynamic businesses concerned equally about PLANET, PEOPLE and PROFIT. They believe that educating children is part of their mission.

Together with Women’s World Banking, they are already implementing their own after-school financial education programme in schools designed specifically for girls. They now aim to expand the programme.

Xac Bank participated in the Regional Master Trainers event in Philippines in November 2009.

| Mongolia – In Preparation    |                                   |
|------------------------------|-----------------------------------|
| <b>Organisation:</b>         | Mongolian Pupils Federation (MPF) |
| <b>Type of Organisation:</b> | NGO                               |
| <b>Starting Date:</b>        | N/A                               |
| <b>Programme Model:</b>      | Formal/Non-Formal                 |

MPF works towards the protection of pupil's rights, teaching independent living wisdom, holding non-official training and supporting self-administered children's organisation.

They have been working towards developing the materials and establishing partnerships in the country.

MPF attended the Mid-Campaign Meeting in Egypt in July 2009.

| Nepal – Live                 |                               |
|------------------------------|-------------------------------|
| <b>Organisation:</b>         | Child Workers in Nepal (CWIN) |
| <b>Type of Organisation:</b> | NGO                           |
| <b>Starting Date:</b>        | 2008                          |
| <b>Programme Model:</b>      | Non-Formal                    |

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 mobilisation, alliance building and solidarity in action. It is present all over the country as an advocacy organisation but is working in 42 districts.

They have started incorporating the Aflatoun programme in their CWIN centres, and have begun savings clubs and enterprises like card making.

CWIN participated in the Mid-Campaign Meeting in Egypt in July and the Regional Master Trainers event in the Philippines in November 2009. They are the region's representative to the Child Participation Task Force.

| Nepal – Live                 |                               |
|------------------------------|-------------------------------|
| <b>Organisation:</b>         | Junior Achievement (JA) Nepal |
| <b>Type of Organisation:</b> | INGO                          |
| <b>Starting Date:</b>        | 2008                          |
| <b>Programme Model:</b>      | Formal/Non-Formal             |

JA Nepal is dedicated to educating student and young entrepreneurs about business, economic and free enterprise. It has begun a pilot in 8 schools.

JA Nepal participated in the Mid-Campaign meeting in Egypt where they were elected as the region's representative to the Impact Assessment Task Force. They also attended the Regional Master Trainers event in the Philippines in November 2009.

| Nepal – Live                 |   |
|------------------------------|---|
| <b>Organisation:</b>         | Kapilvastu Information Center (KAPINCE) |
| <b>Type of Organisation:</b> | NGO                                     |
| <b>Starting Date:</b>        | 2008                                    |
| <b>Programme Model:</b>      | Formal/Non-Formal                       |

KAPINCE is an NGO, founded in 1997, focused on Children and Women Empowerment, Civic Education, Human Rights and Social Justice, Media Mobilisation, Peace Education and Conflict Transformation and Good Governance. They work in the Western region of Nepal. They are now working with several other NGOs in their area to collaborate as Aflatoun Nepal Consortium.

They have begun a pilot that has created social enterprises aimed at addressing social problems in the community. For example, children addressed the lack of toilets in the community and advocated for the provision of more.

KAPINCE participated in the Mid-Campaign meeting in Egypt in July 2009.

| Pakistan – Live              |            | <p>Sahil is an NGO working against child sexual abuse. Their areas of expertise are training, data collection, counselling, legal aid, IIEC material development, research and publications.</p> <p>Sahil started the Aflatoun programme with juveniles in the Adiala jail where participants participated in social banking (good deeds are collected). They plan to also start the programme in their drop-in centres for other children who are victims of abuse. They have developed a CD for interactive learning.</p> <p>Sahil participated in the Mid-Campaign meeting in Egypt in July and the Regional Master Trainers event in the Philippines in November 2009. They are the region's representative to the Curriculum Development Task Force.</p> |
|------------------------------|------------|---|
| <b>Organisation:</b>         | Sahil      |   |
| <b>Type of Organisation:</b> | NGO        |   |
| <b>Starting Date:</b>        | 2008       |   |
| <b>Programme Model:</b>      | Non-Formal |   |

| Pakistan – Live              |   | <p>SSEWA-Pak is an NGO working for rural development in the Sindh province of Pakistan. Their main areas of focus are Education, Water and Sanitation, Agriculture, Saving and Credit, as well as Emergency Relief.</p> <p>They began the Aflatoun programme in their pre-existing self-help clubs which run in 25 schools. Sahil visited their programme for learning and facilitation purposes.</p> <p>SSEWA-Pak has participated in the Mid-Campaign meeting in Egypt and the Regional Master Trainers event in the Philippines.</p> |
|------------------------------|---|---|
| <b>Organisation:</b>         | Society for Safe Environment & Welfare of Agrarians in Pakistan (SSEWA-Pak) |   |
| <b>Type of Organisation:</b> | NGO   |   |
| <b>Starting Date:</b>        | 2008  |   |
| <b>Programme Model:</b>      | Formal/Non-Formal   |   |

| Philippines – Live / Scale Up / In Preparation |                             | <p>Children International is a non-sectarian group committed to serving children around the world. As part of the international NGO, Children International, 4 partner agencies in the Philippines intend to deliver the Aflatoun programme: Abot Kamay Inc., Child Sponsorship for Community Development Inc., Unang Lingap Kapwa Phil. Inc. and CI Tabaco.</p> <p>The different agencies intend to work with children ranging from pre-schoolers, school-age children and youth. They are currently working on contextualising the materials.</p> <p>CI participated in the Mid-Campaign meeting in Egypt and four persons from the CI Philippine agencies participated in the Regional Master Trainers event in the Philippines in November 2009.</p> |
|--|-----------------------------|--|
| <b>Organisation:</b>                           | Children International (CI) |  |
| <b>Type of Organisation:</b>                   | INGO                        |  |
| <b>Starting Date:</b>                          | N/A                         |  |
| <b>Programme Model:</b>                        | Formal/Non-Formal           |  |



|   |   |   |
|---|---|---|
| <b>Philippines – Live / Scale Up / In Preparation</b> |   | <p>NATCCO is a tertiary cooperative federation, founded in 1977. It has a nationwide outreach working in the area of Financial Intermediation, Training and Consultancy as well as Policy Advocacy.</p> <p>They now work with 12 cooperatives and one postal bank (Philippines Postal Savings Bank) to bring the Aflatoun programme across the country. NATCCO currently facilitates the Aflatoun Philippines group. They have continuously conducted Aflatoun trainings for other partners in the region.</p> <p>NATCCO participated in the Mid-Campaign meeting in Egypt and the Regional Master Trainers event in the Philippines. They are the region's representative to the Quality Assurance Task Force.</p> |
| <b>Organisation:</b>                                  | National Confederation of Cooperatives (NATCCO) |   |
| <b>Type of Organisation:</b>                          | Credit Union                                    |   |
| <b>Starting Date:</b>                                 | 2006  |   |
| <b>Programme Model:</b>                               | Formal/Non-Formal                               |   |

|                                   |   |   |
|-----------------------------------|---|---|
| <b>Sri Lanka – In Preparation</b> |   | <p>CSHR aims to be a centre of excellence for human rights education and research using a multidisciplinary approach. They are an organisation established within the University of Colombo, Sri Lanka, as a result of the violence in the country in the late 1980s, with the objective of raising awareness and conducting research in the field of human rights. Areas of focus are Human Rights Education, Research, Capacity Building, Knowledge Services and Institutional Development.</p> <p>CSHR participated in the Mid-Campaign meeting in July.</p> |
| <b>Organisation:</b>              | Centre for Studies in Human Rights (CSHR) |   |
| <b>Type of Organisation:</b>      | Academic Institution                      |   |
| <b>Starting Date:</b>             | N/A                                       |   |
| <b>Programme Model:</b>           | Formal                                    |   |

|                              |  |  |
|------------------------------|--|--|
| <b>Thailand – Live</b>       |  | <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> <p>ICS Asia developed books for grades 3, 4, 5 and 6. They worked in collaboration with the Education Service Areas for contextualisation and training. They have conducted thematic camps (savings camp) and have continuously worked towards promoting child participation through the programme. At the moment, they are exploring Social Return On Investment as an evaluation method.</p> |
| <b>Organisation:</b>         | International Child Support (ICS) Asia |  |
| <b>Type of Organisation:</b> | INGO                                   |  |
| <b>Starting Date:</b>        | 2008                                   |  |
| <b>Programme Model:</b>      | Formal                                 |  |

|                                  |  |  |
|----------------------------------|--|--|
| <b>Thailand – In Preparation</b> |  | <p>ACCU is the apex organisation of the credit union / cooperative system in the Asian region. ACCU's vision is "Sustainable Credit Unions in Asia". They work in partnership with members from 23 countries to strengthen and promote credit unions as effective instruments for socioeconomic development of people.</p> <p>ACCU has savings products which it has promoted in its network – namely, Youthbee, Smart Teens, Gen X and EASY. They intend to introduce Aflatoun as the complementary educational programme for the savings programmes. As part of this goal, they conducted an Aflatoun training for 20 delegates from 6 countries in September 2009. The member credit union in Bangladesh will be the first to pilot the programme, after which it is intended that other member credit unions would follow suit.</p> <p>ACCU has participated in the Mid-Campaign Meeting in Egypt and the Regional Master Trainers event in the Philippines in 2009.</p> |
| <b>Organisation:</b>             | Asian Association of Confederation of Credit Unions (ACCU) |  |
| <b>Type of Organisation:</b>     | Network  |  |
| <b>Starting Date:</b>            | N/A  |  |
| <b>Programme Model:</b>          | Formal   |  |

## REGION: Europe

| Albania – In Preparation     |   | <p>Partnerë për Fëmijët was founded in 2006 and works in the north eastern region of Albania. Its focus is child education &amp; protection and community resource mobilisation. Femijet Sot is an NGO working in Central Albania and North East Albania. It has a similar focus.</p> <p>Staff from both organisations have attended our Mid-Campaign Meeting in Egypt in July 2009. Both organisations will work together to launch Aflatoun in Albania. Representatives also attended the Regional Master Trainers event in the Ukraine in November 2009.</p> <p>Together they have translated and contextualised two of the Aflatoun workbooks and have publicised the programme. This work was made possible thanks to Rabobank funding.</p> <p>The partners are now applying for further funding in order to start implementing.</p> |
|------------------------------|---|---|
| <b>Organisation:</b>         | - Partnerë për Fëmijët<br>- Fëmijët Sot |   |
| <b>Type of Organisation:</b> | NGO                                     |   |
| <b>Starting Date:</b>        | 2010                                    |   |
| <b>Programme Model:</b>      | Formal                                  |   |

| Armenia – In Preparation     |                     | <p>SOS Kinderdorf in Armenia works with 2000 children in a number of different settings including formal education, kindergartens, children's villages and in family strengthening projects.</p> <p>They have an agreement with the Ministry of Education that will allow them to pilot in four schools.</p> <p>They attended our Mid-Campaign Meeting in Egypt in July 2009.</p> |
|------------------------------|---------------------|---|
| <b>Organisation:</b>         | SOS Kinderdorf      |   |
| <b>Type of Organisation:</b> | Charity Foundation  |   |
| <b>Starting Date:</b>        | 2010                |   |
| <b>Programme Model:</b>      | Formal / Non-Formal |   |

| UK – Live                    |                                     | <p>Hampshire Children's Services is a department of Hampshire Local Authority. It is running a "Rights Respect and Responsibility" programme in schools and will position the Aflatoun programme so that it complements this programme. They are currently piloting in six schools.</p> <p>HCS have developed materials through a consultant who remains as the Aflatoun programme coordinator in charge of managing the implementation.</p> <p>HCS is planning a learning and sharing visit that will take local teachers to view the programme in Moldova.</p> |
|------------------------------|-------------------------------------|--|
| <b>Organisation:</b>         | Hampshire Children's Services (HCS) |  |
| <b>Type of Organisation:</b> | Local Authority                     |  |
| <b>Starting Date:</b>        | September 2009                      |  |
| <b>Programme Model:</b>      | Formal                              |  |

| Kosovo – In Preparation      |  | <p>The Kosova Education Centre (KEC) is an NGO focused on building the capacity of teachers in areas such as organisational development, child rights and social justice programming.</p> <p>SOS Kinderdorf Kosovo has as its mission the creation of families for children in need.</p> <p>KEC sent one representative to the Regional Master Trainers event in the Ukraine in November in 2009. They also attended the Mid-Campaign Meeting in Egypt in July 2009.</p> <p>Together, KEC and SOS have formulated plans to cooperate with the Albania partners on material translations. Currently they are conducting a pre-pilot with two groups of children and are planning to train mothers.</p> |
|------------------------------|--|---|
| <b>Organisation:</b>         | - Kosova Education Centre (KEC)<br>- SOS Kinderdorf Kosovo |   |
| <b>Type of Organisation:</b> | - NGO<br>- Charity Foundation                              |   |
| <b>Starting Date:</b>        | 2010   |   |
| <b>Programme Model:</b>      | Formal/Non-Formal  |   |

|                              |                |   |
|------------------------------|----------------|---|
| <b>Moldova – Live</b>        |                | <p>CCF Moldova is an NGO committed to assisting children and families who are deemed at risk (socially, economically and through exploitation). They are implementing the programme in five different schools using contextualised materials.</p> <p>CCF Moldova attended the Mid-Campaign Meeting in Egypt in July 2009. As a result of sending a participant to the Regional Master Trainers event in Ukraine in November 2009, they were able to train teachers as well as provide an orientation to two local partner organisations. Those two local partner organisations subsequently declared their intention to implement in non-formal education settings.</p> |
| <b>Organisation:</b>         | CCF Moldova    |   |
| <b>Type of Organisation:</b> | NGO            |   |
| <b>Starting Date:</b>        | September 2009 |   |
| <b>Programme Model:</b>      | Formal         |   |

|                                     |                   |   |
|-------------------------------------|-------------------|---|
| <b>Netherlands – In Preparation</b> |                   | <p>Plan Nederland has employed a full time staff member to work on the implementation of Aflatoun. This year they pre-piloted the material in six schools, after which they further contextualised the Aflatoun material to cover all ages in primary school.</p> |
| <b>Organisation:</b>                | Plan Nederland    |   |
| <b>Type of Organisation:</b>        | NGO               |   |
| <b>Starting Date:</b>               | 2010              |   |
| <b>Programme Model:</b>             | Formal/Non-Formal |   |

|                                |                                   |   |
|--------------------------------|-----------------------------------|---|
| <b>Russia – In Preparation</b> |                                   | <p>The New Perspectives Foundation is an NGO established in 1995 and working for the strengthening of civil society across the Russian Federation.</p> <p>NPF has been awarded funding from Achmea Bank enabling it to begin implementing in early 2010. They have begun work on contextualising the eight workbooks. They have also attended the Regional Master Trainers event in the Ukraine and the Mid-Campaign Meeting in Egypt in July 2009.</p> |
| <b>Organisation:</b>           | New Perspectives Foundation (NPF) |   |
| <b>Type of Organisation:</b>   | NGO                               |   |
| <b>Starting Date:</b>          | 2010                              |   |
| <b>Programme Model:</b>        | Formal                            |   |

|                              |               |  |
|------------------------------|---------------|--|
| <b>Serbia – Scale Up</b>     |               | <p>Pomoc Deci is an NGO and since 2003 has been working to promote childcare and education for children and their families. The programme is live in five schools reaching 5000 kids. The programme has a special emphasis on working with adolescents and on promoting tolerance for minority ethnic groups such as the Roma people.</p> <p>In school pedagogues and psychologists are trained in the Aflatoun programme and they in turn train the class teachers. Whilst this has proved a very effective model, Pomoc Deci's training capacity has been built up through its participation in the Regional Master Trainers event in the Ukraine.</p> <p>Although originally piloted in rural areas, the proposed scale up will include one school in the city province of Belgrade. Pomoc Deci attended the International Consultation in Egypt.</p> |
| <b>Organisation:</b>         | Pomoc Deci    |  |
| <b>Type of Organisation:</b> | NGO           |  |
| <b>Starting Date:</b>        | February 2007 |  |
| <b>Programme Model:</b>      | Formal        |  |

| Slovakia – In Preparation    |                                       |
|------------------------------|---------------------------------------|
| <b>Organisation:</b>         | Children of Slovakia Foundation (CSF) |
| <b>Type of Organisation:</b> | Foundation                            |
| <b>Starting Date:</b>        | 2010                                  |
| <b>Programme Model:</b>      | Formal/Non-Formal                     |

Children of Slovakia Foundation is working in the field of prevention, philanthropy, integration and education.

In early 2009 teachers began a pre-pilot, delivering Aflatoun lessons in their schools without any contextualised materials. Subsequently they translated five books. CSF intend integrating the Aflatoun materials within their existing “Get to Know Your Money” programme.

They attended the Mid-Campaign Meeting in Egypt in July 2009.

| Ukraine – In Preparation     |                              |
|------------------------------|------------------------------|
| <b>Organisation:</b>         | Child Well-Being Fund (CWBF) |
| <b>Type of Organisation:</b> | NGO                          |
| <b>Starting Date:</b>        | 2010                         |
| <b>Programme Model:</b>      | Formal                       |

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.

CWBF have translated four books already and these books will then be further contextualised. They are currently in dialogue with Erste Bank to get support for material development.

CWBF has a group of 20 life skills trainers who will be trained to deliver Aflatoun. That strategy has been enhanced through the Regional Master Trainers event in the Ukraine which CWBF hosted.

They attended the Mid-Campaign Meeting in Egypt in July 2009.

| Hungary – In Preparation     |        |
|------------------------------|--------|
| <b>Organisation:</b>         | Ec-Pec |
| <b>Type of Organisation:</b> | NGO    |
| <b>Starting Date:</b>        | 2010   |
| <b>Programme Model:</b>      | Formal |

The Ec-Pec Foundation is an NGO that was established in 2001. It is part of the Step-by-Step network. Its main mission is the promotion of the child-centred Step by Step programme in different educational institutions, kindergartens and primary schools. A central objective is to support the integration of disadvantaged children and children with special needs into the public educational system.

Ec-Pec attended the Regional Meeting in Amsterdam in 2008. They have also attended the Regional Master Trainers event in the Ukraine and are now preparing to pilot. They are applying for funding to support the finalisation of the materials and implementation.

| Poland – In Preparation      |  |
|------------------------------|--|
| <b>Organisation:</b>         | Science for Environment Foundation (SEF) |
| <b>Type of Organisation:</b> | NGO                                      |
| <b>Starting Date:</b>        | 2010                                     |
| <b>Programme Model:</b>      | Formal                                   |

Science for Environment Foundation is an NGO founded in 2003. They promote youth activities to boost equalisation of opportunities for underprivileged children. The Foundation works in local development and believes that the local resources should be used in an optimal way.

SEF attended the Regional Meeting in Amsterdam in 2008. The organisation is now applying for funding in order to start a pilot.

| Macedonia – In Preparation   |   |
|--|---|
| <b>Organisation:</b>   | - Center for Human Rights and Conflict Resolution (CHRCR)<br>- UNICEF |
| <b>Type of Organisation:</b>   | - NGO<br>- Multilateral organisation                                  |
| <b>Starting Date:</b>  | 2010  |
| <b>Programme Model:</b>  | Formal  |
| <p>The Centre for Human Rights and Conflict Resolution is a research and training centre founded in 2007. It is currently working in partnership with UNICEF towards Aflatoun implementation.</p> <p>The CHRCR help citizens take an active role in resolving seemingly intractable conflicts rooted in ethnic and other differences. They also promote the concept of human rights and basic freedoms as an essential part of the political, juridical and social transformation in the country.</p> <p>CHRCR attended the Regional Meeting in Amsterdam in 2008. They are currently preparing the materials and planning their first training.</p>   |   |
| Lithuania – In Preparation   |   |
| <b>Organisation:</b>   | Drasinkime ateiti (Encourage the Future)                              |
| <b>Type of Organisation:</b>   | NGO   |
| <b>Starting Date:</b>  | 2010  |
| <b>Programme Model:</b>  | Formal/Non-Formal   |
| <p>Encourage the Future (EtF) was founded in 2005. This organisation has a national reach across the government schools network and informal education centres. It promotes cultural, ecologic and creative activities. EtF has played an active role in organising the Entrepreneurship week in Lithuania. It invests in bringing people back to their old schools to tell their success stories to children as a motivational tool.</p> <p>They are currently in dialogue with the Ministry of Education and other stakeholders in order to steer the programme towards a national scale. EtF attended the Regional Master Trainers event in the Ukraine in November 2009.</p>   |   |
| Bosnia-Herzegovina – In Preparation  |   |
| <b>Organisation:</b>   | Association Vesta<br>MIBA   |
| <b>Type of Organisation:</b>   | Association of Citizens (non-profit, non-political, non-governmental) |
| <b>Starting Date:</b>  | 2010  |
| <b>Programme Model:</b>  | Formal  |
| <p>Association Vesta is an NGO founded in 1998. Vesta advocates for citizens' active participation through programmes for civil education. This organisation also launches and leads the processes of social changes whose purpose is the equality of all groups and the socio-economic reinforcement of society. Vesta also operates a 24 hours radio broadcast that deal with the protection of human rights and the rights of marginalised groups, gender equality, environmental issues, and the concerns of youth.</p> <p>Vesta is currently communicating with Banks that are interested in sponsoring the Aflatoun programme.</p> <p>As part of its Aflatoun implementation it plans to include visits to Banks, private companies, NGOs and municipal departments.</p> |   |

## REGION: Middle East and North Africa

| Egypt – Scale Up             |  | <p>NCCM is the highest authority in Egypt responsible for child development and protection. NCCM aims to improve the status and well-being of mothers and children through a rights based approach.</p> <p>NCCM finalised a third year of programme implementation at the end of 2008 and scaled up in 2009. The Ministry of Education was engaged in the contextualisation of the Aflatoun workbooks and the re-evaluation of the books at the end of the pilot. A special unit was created within the Ministry of Education to follow up on the programme's implementation and monitoring.</p> <p>In 2009 a summer camp was held to enable children to exchange ideas and receive additional training on Aflatoun. Students were also able to share and exchange experiences through their own network.</p> <p>Plan Egypt has begun implementing the Aflatoun programme as a result of training and monitoring provided by NCCM. NCCM have also entered into a partnership with the Egyptian Post Office to supervise the programme's financial component.</p> <p>The Ministry hosted the Aflatoun Mid-Campaign that took place in Egypt, July 2009.</p> |
|------------------------------|--|--|
| <b>Organisation:</b>         | Ministry of State for Family and Population – National Council for Childhood and Motherhood (NCCM) |  |
| <b>Type of Organisation:</b> | Government body  |  |
| <b>Starting Date:</b>        | 2006   |  |
| <b>Programme Model:</b>      | Formal   |  |

| Jordan – Live                |                               | <p>Jordan River Foundation is a non-profit NGO that aims to empower society, especially women and children, and in turn, improve the quality of life to secure a better future for all Jordanians.</p> <p>JRF hosted the June 2009 MENA regional orientation that also marked the launch of the programme in Jordan. Twenty teachers were trained for the Jordanian Safe School project. Aflatoun activities are also conducted at the JRF centre.</p> <p>JRF is contextualising the books with a view to sharing them with neighbouring countries such as Palestine.</p> |
|------------------------------|-------------------------------|---|
| <b>Organisation:</b>         | Jordan River Foundation (JRF) |   |
| <b>Type of Organisation:</b> | NGO                           |   |
| <b>Starting Date:</b>        | 2009                          |   |
| <b>Programme Model:</b>      | Formal                        |   |

| Lebanon – In Preparation     |   | <p>The HCC is the national framework for complementary work between NGOs and the public sector.</p> <p>The Council seeks to implement the general principles of children rights in order to improve the situation of children in Lebanon and ensure their rights to survival, development and protection.</p> <p>The YMCA of Lebanon is a non-profit national indigenous organisation established in Lebanon in 1890. It tackles development issues on a national level, addressing various needs of the local population in health, environment, agriculture, economic support, rural development, capacity building, youth focused activities, good governance and vocational training.</p> <p>The Aflatoun programme will be implemented in 2010 by YMCA in 50 elementary, complementary and secondary schools in both formal and non-formal settings.</p> |
|------------------------------|---|---|
| <b>Organisation:</b>         | The Higher Council for Childhood (HCC) - YMCA Lebanon |   |
| <b>Type of Organisation:</b> | Government Body - NGO                                 |   |
| <b>Starting Date:</b>        | 2010  |   |
| <b>Programme Model:</b>      | Formal / Non-Formal                                   |   |

| Morocco – In Preparation     |                   |
|------------------------------|-------------------|
| <b>Organisation:</b>         | Association Bayti |
| <b>Type of Organisation:</b> | NGO               |
| <b>Starting Date:</b>        | 2010              |
| <b>Programme Model:</b>      | Non-Formal        |

Bayti is a non-profit association based in Morocco and recognised as a public utility institution. It targets children in difficult circumstances: Street children, working children, abandoned children, juvenile delinquent and sexually exploited children.

Bayti intends to start the implementation of the Aflatoun programme in collaboration with governmental schools. Aflatoun activities such as savings and projects will be held in Bayti's center.

| Palestine – Live             |   |
|------------------------------|---|
| <b>Organisation:</b>         | Community Development Society for Thought and Culture (CDSTC) |
| <b>Type of Organisation:</b> | NGO   |
| <b>Starting Date:</b>        | 2009  |
| <b>Programme Model:</b>      | Formal  |

CDSTC, a non-profit NGO established in Hebron, is looking forward to create a generation of children and youth that believes in democratic practices, forgiveness, respecting differences and rejecting domestic violence in addition to violence at schools and on streets in an environment where women are respected and given a chance to play an important role in society.

Two members of CDSTC attended the June 2009 MENA regional orientation in Jordan. This provided them with sufficient skills to subsequently train teachers and students in Hebron.

On the advice of the Ministry of Education, the programme started in five schools. CDSTC will use the Egyptian version of the books till they receive the Jordanian set.

CDSTC attended the Mid-Campaign meeting in Egypt in July 2009.

| Sudan – Scale Up             |   |
|------------------------------|---|
| <b>Organisation:</b>         | Plan Sudan – Sudanese Network for Education For All SNEFA (SNEFA) |
| <b>Type of Organisation:</b> | INGO  |
| <b>Starting Date:</b>        | 2007  |
| <b>Programme Model:</b>      | Formal  |

Plan Sudan International aims to achieve lasting improvements in the quality of life of deprived children in developing countries, through a process that unites people across cultures and adds meaning and value to their lives.

Plan Sudan works in tight collaboration with the Sudanese Network for Education For All (SNEFA) to implement the programme. In 2009 SNEFA began contextualising materials. With the Ministry of Education approval, and under the supervision of Plan Sudan, the programme is now expanding to new districts.

In August 2009, two SNEFA trainers provided orientation and basic training to our partner in Yemen.

| Yemen – In Preparation       |   |
|------------------------------|---|
| <b>Organisation:</b>         | Yemeni Assembly for Development of Youth Talents & Innovations (YADYTI) |
| <b>Type of Organisation:</b> | NGO   |
| <b>Starting Date:</b>        | 2010  |
| <b>Programme Model:</b>      | Formal  |

YADYTI is a non-profit NGO, based in Sana'a. It was originally founded to motivate, support and develop today's youth, by enabling them to recognise their needs and problems and in helping them to put forward their opinions, solutions and ideas, so that they become a special part of Yemen's development.

YADYTI attended the June 2009 MENA regional orientation. In August 2009, YADYTI trainers received three days of training from SNEFA of Sudan. The same trainers subsequently trained teachers in selected schools. YADYTI is now working to raise funds to launch its programme in the schools and finalise the contextualisation of books.

YADYTI also participated in the Mid-Campaign meeting held in Egypt.

| Syria – In Preparation       |  | <p>CPI was established in response to a recommendation made at the 2002 “Children and the City” Amman conference for ‘building capacities of municipal authorities and establishment of a regional fund to respond rapidly to the risks faced by vulnerable and disadvantaged children in the MENA region’.</p> <p>CPI aims to upgrade the capacities of local authorities and municipalities to improve the well being of children, especially vulnerable and disadvantaged children.</p> <p>CPI intends to pilot the programme in Alepo within its Child Friendly Cities which works to reintegrate drop-outs within formal education. The Aflatoun programme will be used to complete and reinforce the curriculum.</p> |
|------------------------------|--|--|
| <b>Organisation:</b>         | MENA Child Protection Initiative (CPI) |  |
| <b>Type of Organisation:</b> | NGO                                    |  |
| <b>Starting Date:</b>        | 2010                                   |  |
| <b>Programme Model:</b>      | Formal                                 |  |





## ANNEX II: Stories from the Field

Children across the world learn about Social and Financial Education, either in classrooms or in clubs, or even in some unexpected places such as in the street or in jails. The following are some inspirational stories from Aflatoun children who have decided to make a change in their lives and in their communities.

### Typhoon Aid

Following the destructive typhoons that brought floods to metro Manila and neighbouring provinces in the Philippines, twelve year old Darren Joy de Jesus, an Aflatoun student, decided to lead a small fund-raising campaign in her school entitled "Piso para sa Nasalanta ng Bagyo" (Piso for those Devastated by the Typhoon). Darren and her friends made donation boxes and placed them around the school. The money collected in the boxes was taken to the local cooperative and church, who worked together to take the donations to the nearby towns that were affected by the typhoons.

### Jean Pier's Story

Jean Pier is a nine year old student in Ayacucho, Peru, and is the proud president of his Aflatoun class. He attends the Aflatoun class every Wednesday, when he doesn't have to help his mother or study for exams. This class is given by FINCA Peru, a local micro-finance institution, which has decided to implement the Aflatoun programme with the children of their clients. Together, the children learn about saving, managing money and developing personal and social awareness. Jean Pier, and many of his classmates, have already begun saving.

When asked about what he thinks of Aflatoun, Jean Pier responds "Here we learn a lot, we are helped, and we learn to express ourselves." He adds, "I save between two soles and five soles each week. Sometimes, it is a little difficult not to spend the money I save with Aflatoun."

The local community, particularly the parents, embraced the programme in their town. Recently, several mothers of the Aflatoun children (the mothers are all FINCA borrowers themselves) told of how their children were very interested in saving, discussing it more at home and looking forward to their Aflatoun classes.

Jean Pier's mother thinks that Aflatoun "is lovely". She says, "[I find] the good things that the children are learning with you are interesting. My son loves it. He says, 'I am going to save, let's go to FINCA!'"

How does Jean Pier plan to spend the money he has saved?

"I want to take my mother out to dinner!"

Jean Pier's enthusiasm at saving his money and learning about the other Aflatoun children across the world is echoed by his classmates. Working together, they are now starting their own enterprise, creating Christmas cards which will be sold in Canada. It is up to the children to decide what they will do with the profits, but already some have expressed some ideas:

*"I would keep saving it!" Betty*

*"I would buy clothes and go to different countries." Frank Anthony*

*"I would buy a soccer ball." Frank*

*"I would buy presents for my family." Kattery*





## Aflatoun Children in Namibia Hold Fun-filled Aflatoun Day

This summer, 500 children from 13 schools in Namibia came together to enjoy an 'Aflatoun Day' Event, coordinated by Aflatoun's partner Junior Achievement Namibia. Children aged 7-14 played games, set up stalls selling food, salads & cakes and enjoyed face-painting, among many other activities. Children who participated in this day had the chance to meet children from neighbouring schools, raise money and celebrate being Aflatouns. The profits were distributed among all the participating schools, and the children decided to save their money. Members of the community, including parents and teachers, were very supportive of this event and expressed their desire to hold this type of event more regularly.

## Getting To Know You

In 2007 a national Aflatoun event was organised in Serbia where about 30 children from each school came to an area of natural beauty in Serbia and stayed for two days. They took part in games, team building activities and learned more about Aflatoun. The event was a huge success, despite many of the children speaking different languages and coming from different cultures. Children maintained their long distance friendships by becoming pen pals.

## Saving Good Deeds

In Pakistan, where Aflatoun partner SAHIL work with juveniles in jail, the students have come up with the idea of saving good deeds. The innovation introduced in the Adiala Jail was the promotion of social savings, as no money transactions can be conducted in the jail. Students have therefore decided to save other things – what they call "social savings". Each social saving – or 'good deed' – was defined by the children and was collected and recorded through the addition of a token or an Aflatoun sticker in the money box on a daily basis. Good deeds included "not abusing, not fighting, offering prayer at Fajar (morning) and Isha (evening), not stealing, not telling a lie and attending Aflatoun sessions." Group savings included keeping their barracks clean and attending Aflatoun sessions.

## ANNEX III: Secretariat Assessment

Aflatoun believes in accountability. As a network organisation, the Secretariat must be responsive to the needs and demands of partner and stakeholder organisations that make up its membership. For the second year in a row, we have conducted a survey to determine whether our work and efforts meet the expectations of our partners. This year, Aflatoun joined a pilot project run by Keystone Accountability and iScale, in which they conducted a survey to compare the performance of different network organisations. They called this a comparative feedback survey and it compared Aflatoun to 8 other networks that participated.

The survey was conducted in October of 2009. Aflatoun linked 205 partners and stakeholders to the external evaluation organisation. The results are informative and have helped highlight key strengths and weaknesses of the Secretariat and its work.

The conclusion was that “Aflatoun’s constituents rate the value they get from Aflatoun generally as high. Compared to other networks Aflatoun is rated at a mid- or average level in four out of five major areas of satisfaction. This suggests that Aflatoun is meeting its constituents’ expectations in general, although there is scope for improving the value that members gain from their involvement in the network.”

There are five overall categories in the survey and three ratings (Low, Middle, and High).

- Secretariat meeting the needs of members in general: Middle
- Overall value of relationships established as a result of Aflatoun: Middle
- Synergy of members with the goals/concerns of Aflatoun: High
- Satisfaction with Levels of Participation in the Aflatoun network: Middle
- General impact on participants’ work: Middle

### Key positive findings showed that Aflatoun:

- Had the highest reported level of participation of all networks in the survey.
- That services provided by the Secretariat, notably around response to feedback, were highly rated.
- Aflatoun was rated 2nd in network effectiveness

### Points to improve included:

- Facilitation of high quality links both between network members and with external organisations
- Knowledge of how Aflatoun functions as a network
- Clarification of network decision-making processes, notably the role of partners on the Aflatoun board and taskforces
- Concerns were expressed around Aflatoun’s policy of not providing funding to partners

Aflatoun felt that the feedback survey report highlighted key issues that needed to be addressed. Preliminary results were used in the strategic planning sessions for 2010 and, to rectify the issues identified, Aflatoun plans on making the following changes:

- Aflatoun will include in the monthly network update the work of the Aflatoun board and taskforces. Internally, ensuring the consistent involvement of taskforces will now be the responsibility of the Senior Programme Manager.
- To improve knowledge of how the network functions, Aflatoun will include a session at each of its upcoming 5 regional meetings on the functioning of the network.
- While not changing our funding policy, we have worked to systemise and provide a dedicated staff person for resource mobilisation.
- To improve the quality of links between partners and with stakeholders, Aflatoun is looking into social networking platforms.

The Secretariat Performance Assessment has demonstrated that Aflatoun was meeting the needs of most of its members in most areas. That said, key changes have already taken place to ensure that the work of Aflatoun remains relevant to its members and that the Secretariat delivers high quality services.

## ANNEX IV: Overview of Employee Salaries

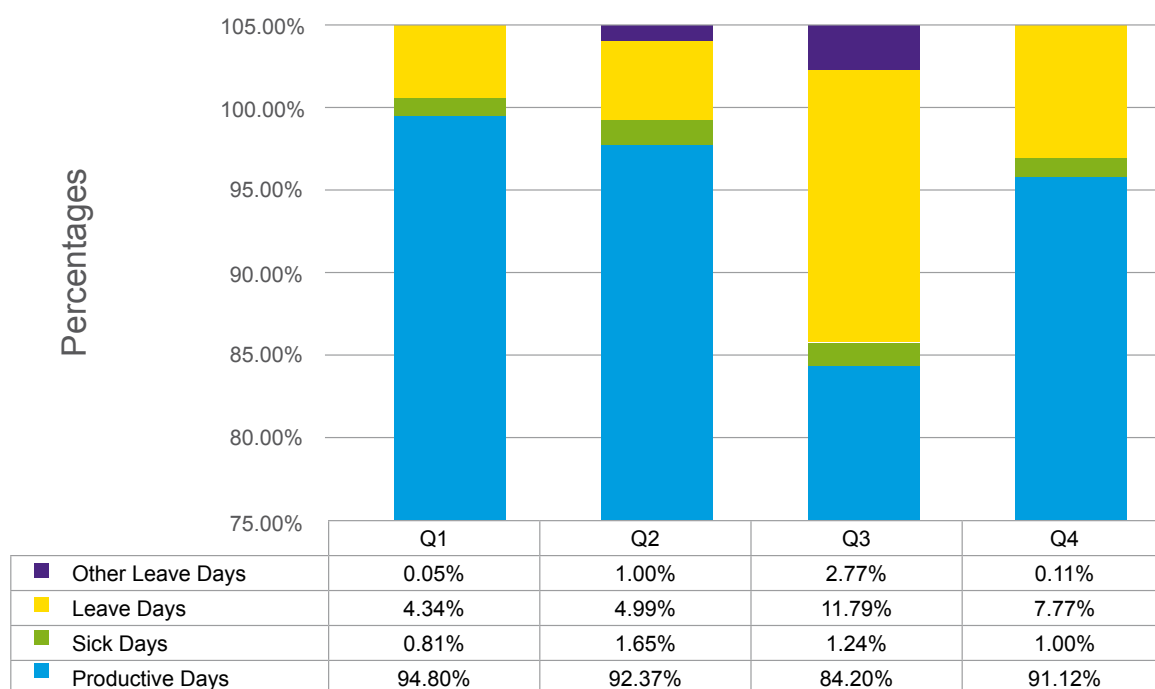
| Title              | Annual Gross Salary Paid in 2009 | Contract Hours | Dates of Employment  |
|--------------------|----------------------------------|----------------|----------------------|
| Executive Director | not applicable                   |                | Jan 1 - Dec 31, 2009 |

| Programmes Department                              |         |    |                       |
|--|---------|----|-----------------------|
| Dept. Head of Programmes                           | €47,568 | 40 | Jan 1 - Dec 31, 2009  |
| Programme Manager Asia                             | €40,435 | 40 | Jan 1 - Dec 31, 2009  |
| Programme Manager Europe                           | €32,342 | 32 | Jan 1 - Dec 31, 2009  |
| Programme Manager Africa                           | €33,971 | 40 | Jan 1 - Dec 31, 2009  |
| Programme Manager Americas                         | €40,435 | 40 | Jan 1 - Dec 31, 2009  |
| Programme Manager Middle East & Francophone Africa | €20,375 | 40 | Jan 1 - July 6, 2009  |
| Programme Manager Middle East & Francophone Africa | €30,085 | 40 | Jan 19 - Dec 31, 2009 |

| Advocacy Department     |         |    |                      |
|-------------------------|---------|----|----------------------|
| Advocacy Manager        | €37,000 | 40 | Jan 1 - Dec 31, 2009 |
| Advocacy Executive      | €34,369 | 40 | Jan 1 - Dec 31, 2009 |
| Communication Executive | €25,445 | 40 | Jan 1 - Dec 31, 2009 |
| Research Associate      | €37,000 | 40 | Jan 1 - Dec 31, 2009 |
| Advocacy Coordinator    | €28,858 | 40 | Jan 1 - Nov 4, 2009  |

| Operations Department      |         |    |                         |
|----------------------------|---------|----|-------------------------|
| Dept. Head of Operations   | €32,819 | 32 | Jan 1 - Sept 30, 2009   |
| Operations Manager         | €7,539  | 32 | Sept 21 - Dec 31, 2009  |
| Office Manager             | €5,275  | 32 | Jan 5 - March 17, 2009  |
| Office Manager             | €6,719  | 32 | April 15 - Jun 30, 2009 |
| Office Manager             | €11,611 | 32 | July 6 - Dec 11, 2009   |
| Personal Assistant to E.D. | €11,487 | 15 | Jan 1 - Dec 31, 2009    |
| Financial Assistant        | €4,440  | 8  | Jun 16 - Dec 31, 2009   |

## ANNEX V: Productivity for Secretariat



## ANNEX VI: Travel for Secretariat

| Travels of the Aflatoun Secretariat in 2009                        | # of Trips |
|--|------------|
| <b>Pillar 1: Programmes</b>  |            |
| Select and guide partners through quality implementation           | 19         |
| Regional Meetings  | 5          |
| Regional master training/country based training of partners        | 13         |
| <b>Pillar 2: Network</b>   |            |
| Raise 15 million Euros in cash and kind                            | 19         |
| Engage at least 50 organisations to include CSFE in their policies | 12         |
| Engage at least 50 financial institutions                          | 3          |
| <b>Pillar 3: Concept</b>   |            |
| Create impact assessment approach                                  | 4          |
| <b>Total</b>   | <b>75</b>  |

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