



# AFLA TOWN

**Child Social & Financial Education**



# STRATEGIC

# PLAN

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## Executive summary

Throughout the world, many children face daily hardships that are often connected to poverty. Aflatoun provides children with financial and social skills and insights that not only will support them in dealing with these adversities in the present but will also prepare them for their life ahead.

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, we stated the **Vision 2010**, structured along the three pillars of our organization: *Programme, Network and Concept*.

- *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 €15 million in resources and advocate for policy change supporting Child Social & Financial Education (CSFE)
- *Concept*: Become a thought leader in Child Social & Financial Education (CSFE) for children aged 6-14

To date, the Aflatoun programme has been implemented in 20 countries worldwide. To roll out the Aflatoun programme to a total of 75 countries we will facilitate and support the quality implementation of Aflatoun programmes by developing a relationship with partners and providing technical assistance and services.

The Aflatoun network comprises a global partnership containing a wide diversity of partners. To reach our vision on *Network*, we will create a global network of partnerships, alliances and communication platforms to build the global movement for Child Social and Financial Education.

The Aflatoun concept helps children to understand their rights and responsibilities and offers them the skills to save, plan and budget. In order to realize our vision, we will research and develop the Child Social & Financial Education concept by creating an Aflatoun identity, by ongoing reflection with implementing partners, impact assessment and new product development.

The resource implications for executing all initiatives in country and at Secretariat level totals € 15 million for the period 2008-2010.

# Introduction

Many of today's children live in poverty. They lack basic needs like food, clean water, shelter, security and education. They lack the choice to improve their situation.

Aflatoun sees children as the builders and shapers of our future world. And, more important even, we see children for what they are right now: young people with the right to lead a fulfilling and meaningful life characterised by development and possibilities. We should take children seriously as well as offer them the space to play, discover, investigate, learn and take pleasure in living.

Aflatoun inspires children to empower themselves by offering them social and economic education. We believe that, when given the choice, all children have the potential to be agents of change in their own lives and that of others.

This document is compiled to introduce you to Aflatoun, our mission, vision and the way we aim to achieve those.

Chapter one describes our mission and vision. Chapter two will introduce you in more detail to Aflatoun. In chapter three we describe our strategic plan and how this will help us to achieve our vision. The last chapter outlines the resources needed and the costs of our proposed activities.

"When children save a single coin it does not amount to much more than they are used to having in their pocket.

But when they save a few more, the sum begins to represent something very different – a choice.'

**Jeroo Billimoria,**  
Aflatoun Founder and  
Executive Director

## Aflatoun's mission and vision

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

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

### Aflatoun's mission

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

### Aflatoun's pillars

Aflatoun builds on three pillars: 1. The *Concept* of balancing social and financial education. 2. The Aflatoun *Programme*, which brings the concept to children in an effective and efficient way. 3. The *Network*, consisting of children learning about Aflatoun, implementing partner organizations, donors, academic institutions, government bodies, and financial institutions.

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

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

**Jaap Doek**

Chairman, Aflatoun, and former Chairman of the UN Committee on the Rights of the Child

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

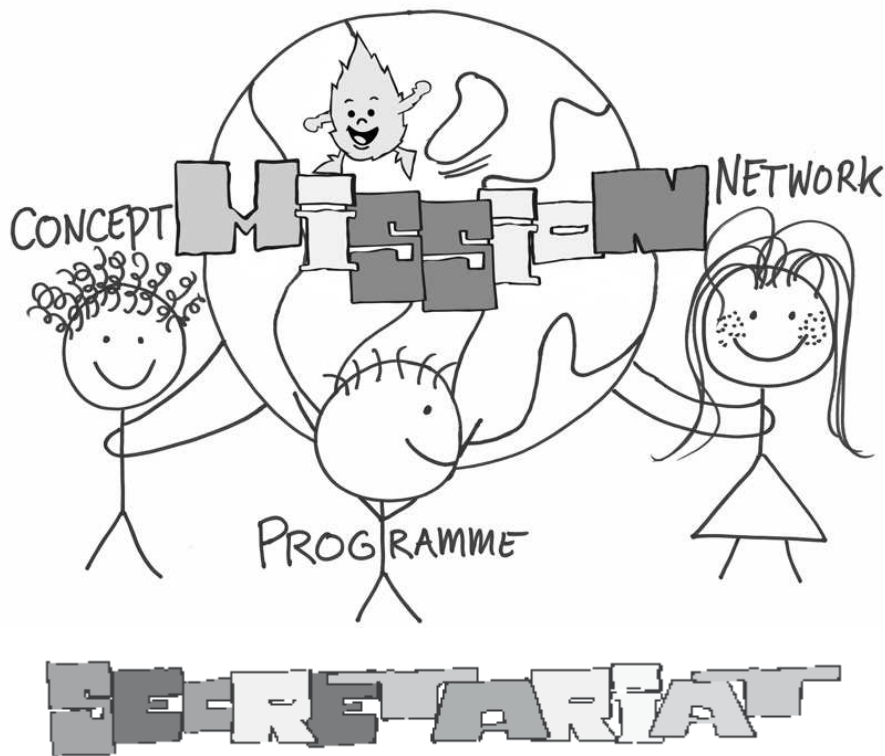


Figure 1 Aflatoun's pillars: Programme, Concept, Network

## Aflatoun's vision for 2010

In our vision we state how we want to achieve our mission, what our specific targets are and in what timeframe we want to achieve them. Our vision expressed below extends to 2010 and is structured along our pillars:

- *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 €15 million in resources and advocate for policy change supporting Child Social & Financial Education (CSFE)
- *Concept*: Become a thought leader in Child Social & Financial Education (CSFE) for children aged 6-14

In Chapter 3 we will describe our strategic objectives to achieve our vision.

# About Aflatoun

## The Aflatoun character



The word “Aflatoun” was chosen by Indian children, and is based on a popular Bollywood filmstar. It has an Arabic origin and refers to “the explorer.” It also refers to Plato, the great Greek philosopher, who is known for his ideas on ethics, citizenship, social justice, respect, friendship and love. Aflatoun leads children through their learning journey and helps to create emotional attachment between children and the programme material. Aflatoun’s motto is:

***“Separate fiction from fact, explore, think, investigate and act”***

Both the meaning of the word “Aflatoun” and the function of the character point out what Aflatoun stands for: inspiring children to socially and economically empower themselves to be agents of change for their own lives and a more equitable world. The Aflatoun proposition is that we are a “building block for life”, both for social values and personal financial responsibility.

## The Aflatoun story

The Aflatoun story began in 1991 after the riots in Mumbai. The programme then focused on social empowerment and equity. As the programme evolved the children expressed the need for financial education, because they were not able to translate their activities into action due to lack of money. In 2001, the first Children’s Social and Financial Education programme was implemented in 600+ schools in Maharashtra, India, under the name MelJol. After observing the positive impact on children and teachers, MelJol expanded the programme to four additional school districts over the course of the next two school years.

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

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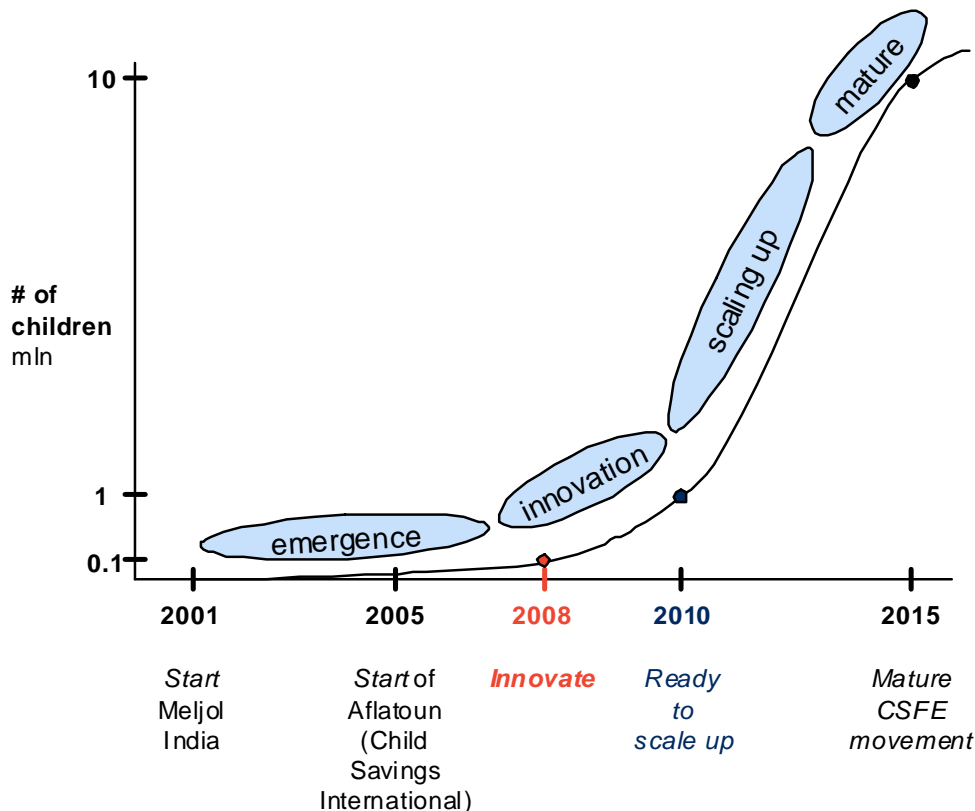
<sup>2</sup> Pilot countries in 2006-2007, schools in: Uganda, Nigeria, Zimbabwe, Mali, South Africa, Egypt, Vietnam, Philippines, Argentina and Serbia

Feedback from the 10 local pilot implementing partners showed that while some contextualization of the Aflatoun programme is necessary, the core concept of CSFE remains steadfastly applicable to children in poverty worldwide. Therefore, at the International Stakeholder Meeting in July 2007, the group committed to hold a formal Aflatoun Campaign Launch in 2008, with the goal of reaching one million children by 2010. The full International Stakeholder Meeting report can be found online at

<http://www.aflatoun.org/downloads/“Stakeholder Meeting Report.pdf”>

## Aflatoun’s organisation

Aflatoun’s secretariat consists of members of eight nationalities, both with volunteers and paid employees, following the Wijffels norms<sup>3</sup> on salaries. The secretariat stays in close contact with implementation partners, raises funds and acquires pro-bono support from various corporations. It serves to facilitate information flow and capacity building to strengthen the Network. The current focus is to innovate and refine the Aflatoun organisation, in order to become ready for accelerated scaling up towards a mature global CSFE movement.



In the **Philippines** NATCCO, a cooperative organisation, piloted the programme.

The link to the cooperative banks proved useful for spreading the programme in rural areas (from 2 to 10 cooperatives).

NATCCO is now cooperating with Child Hope Asia who is bringing Aflatoun to street children.

<sup>3</sup> Code of conduct called “Adviesregeling Beloning Directeuren Van Goede Doelen” in the Netherlands developed in 2005 by a committee headed up by Herman Wijffels, covering good governance and salary guidelines for non-profit organisations.



## Aflatoun's successes:

*The concept worked:* The first Aflatoun pilot in India seemed to increase the children's sense of self-esteem and pride, and to create awareness of the benefits of saving and familiarity with the banking system.

Other observed benefits were improved math skills and leadership qualities. And additionally, in an unexpected reversal of the learning model, the parents of children in the programme also began to save money. In 2006-2007 approximately 83,700 Indian children were actively saving money through their school bank's savings account. During a review of the programme 78% of children who participated for at least two years claimed to continue to save. Nearly 19% continued to save regularly.

*Successful roll-out across borders:* The targets set out after the first International Consultation in November 2005 were to reach 5-6 countries (other than India) and 25,000 children. These targets were exceeded during implementation in 2006-2007. The Aflatoun programme was implemented with partners and schools in Uganda, Nigeria, Zimbabwe, Mali, South Africa, Egypt, Vietnam, Philippines, Argentina, Serbia.

The first evaluation of pilot projects outside India was undertaken in May 2007 with a questionnaire to implementing partners. The results were presented in our inaugural publication of "Children and Change" in July 2007. The partners positively evaluated the programme and wanted to continue to play a role in implementing and improving it. At the time, 35,000 children participated in the 10 programmes outside India, of whom 28,000 were saving. The Aflatoun character connected well with children and the programme turned out to be sufficiently versatile to allow for the regional variations required by the implementing partners.

In Zimbabwe, teaching savings in a hyper inflationary economy led to an innovation by some teachers to temporarily convert the children's savings to goods easily trade able on the school environment (pencils, etc.) in order to preserve the value of the children's savings

# The Aflatoun Strategic Plan

This chapter describes our strategic plan to achieve our vision 2010. Like our vision, our strategic plan is structured along our three pillars: *programme, network and concept.*

Each section in this chapter describes the vision, the current situation and our strategic plan to reach our vision 2010 for each pillar: *programme, network and concept.*

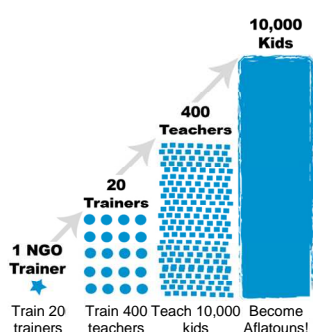
## Aflatoun Programme

**Vision on Programme:** *Implement quality Aflatoun programs in 75 countries, reaching one million children by 2010.*

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

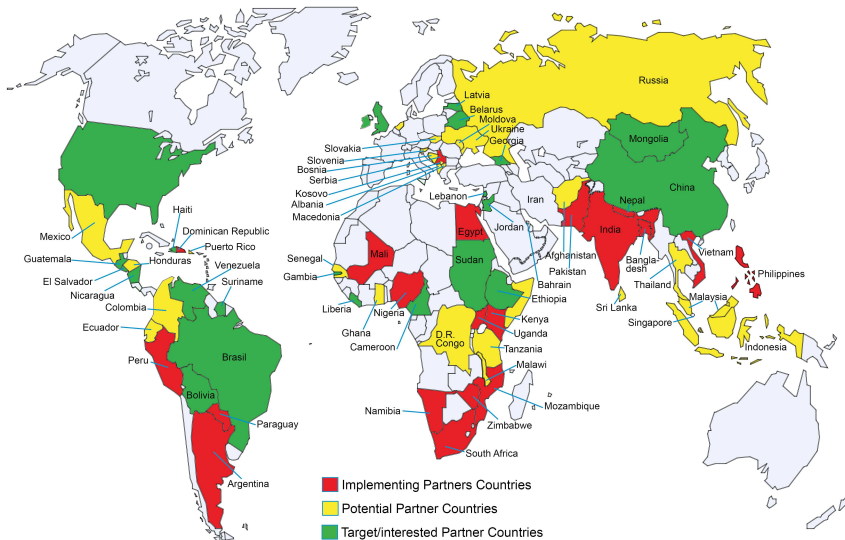
- **Social:** Full understanding of their rights, responsibilities and roles in society
- **Financial:** Theory and practice of managing finances and savings

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



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

By the end of 2007, the programme was implemented in 11 countries. Implementing partners in around 20 are now implementing the programme. The aim is to reach 75 countries by the end of 2010.



To implement the Aflatoxin programme in 75 countries we will:

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

This strategic objective is split up in the following strategic initiatives:

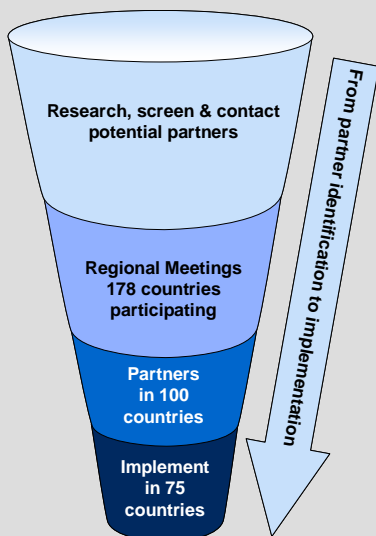
**1. Increase number of countries with implementing partners**

To implement a **quality Aflatoxin programme in 75 countries and reach one million children** by 2010 we must increase the number of implementing partners:

We will use the proven partner selection process to gradually increase the number of implementing partners:

- Research, screen and contact potential partners
- Conduct regional meetings with potential partners from 178 countries with a child population larger than 500,000<sup>4</sup>
- Initiate implementation dialogue with partners in 100 countries, and where feasible sign partnership agreements
- Assist partners with the implementation of the programme

<sup>4</sup> Of which 144 countries with a child population larger than 500,000 countries with a clear request



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

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

We will implement the Aflatoun programme in both formal and informal education. In the informal education sector (e.g. residential institutions and street children programmes) we will run pilots in 8 countries reaching 50,000 children. By 2010 we aim to have 10,000 active Aflatoun clubs and 1,000 micro-enterprises run by children.

## ***2. Contextualize and refine programme materials***

To maximize the impact of the programme in different countries, we will assist our partners to adjust the CSFE workbooks and materials to the region. We currently have workbooks in English, both for OECD and African countries, in Arabic and in Spanish. **By 2010 we will have 6 regionalised workbooks** serving, amongst others, French-speaking regions and South-East Asia.

## ***3. Implement quality assurance system***

Because we work with many different implementing partners, quality assurance is crucial for the success of the programme. **We will produce an annual quality assurance analysis report** based on:

- Feedback from at least 90% of our implementing partners
- Results from impact assessment (see next section)

This report will synthesize findings and describe how we will **tailor support to partners**.

## ***4. Refining of the training methodology***

The training of partners, trainers and teachers is crucial for the quality of the CSFE children receive. We will use feedback from partners and will consult training experts to **refine the training methodology** each year.

## ***5. Facilitate cooperation between implementing partners and other stakeholders***

Implementing partners need to cooperate with each other and with the government and financial institutions in order to get CSFE on the national agenda. By 2010, this cooperation will result in:

- Inclusion of CSFE in the local (10%) and national (2%) curriculum

- Multiple implementing partners per country (35 % of all countries)
- Sponsoring (in kind) by and support of financial institutions
- Develop a Children's Participation Task Force
- Aflatoun advisory group per country consisting of stakeholder's representatives
- Support learning and training visits between implementing partners

The inclusion of CSFE in the curriculum is crucial for the long-term sustainability of the programme. This will therefore always remain an important objective for Aflatoun.

## Aflatoun Network

***Vision on 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).

***We have a worldwide network:*** The Aflatoun Network is a global partnership network of:

- National and international implementing partners
- Education and Finance Ministries
- Child rights stakeholders such as UN Committee on the Rights of the Child and UNICEF
- International donors, INGOs and foundations
- Banks and other financial institutions supporting an alliance for Child Friendly Banking
- Academics and research institutions validating the impact of the Aflatoun programme led by Aflatoun's Quality Assurance and Impact Assessment Advisory Committee
- Companies who donate services pro-bono

To reach our vision on 'Network' we will:

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

This strategic objective is split up in five strategic initiatives:

### **1. Raise a total of €15 million in cash and kind by 2010 to implement Aflatoun Programmes**

To assist implementing partners with their fundraising the secretariat will:

- Create an online donor database with 300 approved donor leads for partners
- Develop a partner kit for fundraising in six languages
- Organise an international meeting as part of the campaign launch to link partners to donors

The money raised by the implementing partners will go directly to them to minimize overheads and to ensure they take ownership of their programme.

Additionally the secretariat will improve the fundraising process by developing a structured reporting cycle to inform donors about our activities and results.

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

Aflatoun not only wants to spread the CSFE concept through the implementing partners but also through **incorporation of the CSFE programme in the overall policies, programmes, network and activities of child-focused organisations**, such as:

- Foundations, individuals and private institutions: 37 by 2010
- Bilaterals: 10 by 2010
- Multilaterals: 3 by 2010

In addition, we will **create task forces** to strengthen the reputation, credibility and impact of CSFE and the Aflatoun programme in particular:

**2008:** The branding and communication task force will launch the new identity

**2009:** The management methodology taskforce will write a paper on Aflatoun's management approach

**2010:** The micro-finance and insurance taskforce will develop a strategy on linking Aflatoun to micro-finance and insurance organisations

### **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**

Partnering with financial institutions is essential for the sustainability of the programme. A child needs a safe place to put his/her savings

to be able the continuation of saving. At this moment, the majority of banks demand a minimum age of 18 to open a savings account without permission from parents. **Aflatoun aims to secure the support of the World Bank, IMF and central banks for policy change and will create banking alliances to advocate and implement Child Friendly Banking.**

***4. Develop an Aflatoun communications network that allows 10% of Aflatoun children to share materials and interact***

Aflatoun focuses on children and we are only successful if the children become part of the global movement. We will **establish 'Aflatoun World'**: a website where children can interact with each other. Aflatoun wants to increase the participation of children by **developing 'Aflatoun Children's Participation Taskforce'** with its first International meeting of this committee in 2010.

***5. Optimize secretariat effectiveness and efficiency against key performance indicators (KPI's)***

The secretariat coordinates the activities in the Aflatoun network. Its effectiveness directly influences the impact of the network. To best serve the implementing partners and other stakeholders the secretariat wants to:

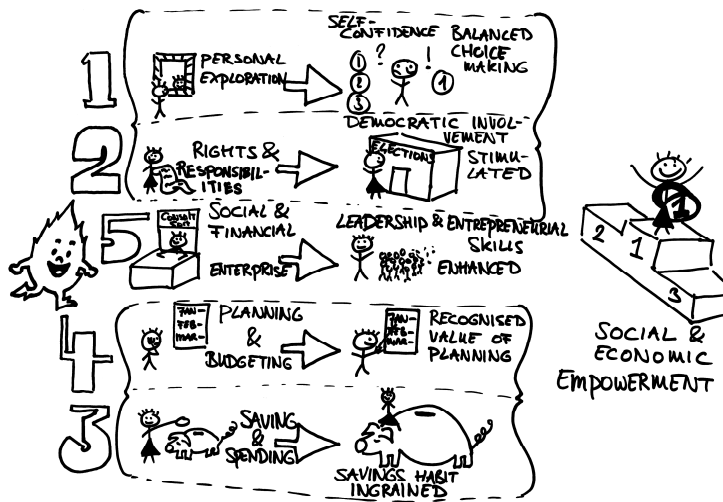
- Collect and use feedback from implementing partners to improve its activities
- Train secretariat staff to build skills
- Develop a broader volunteer and pro-bono corporate base
- Strengthen its operational and financial function.

## **Aflatoun Concept**

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

***The Aflatoun concept will have impact:*** The Aflatoun concept helps children to understand their rights and responsibilities and offers them the skills to save, plan and budget. The concept consists of five core elements:

- Personal Exploration and Understanding
- Rights and Responsibilities
- Saving and Spending
- Planning and Budgeting
- Child Social and Financial Enterprise



The key strengths of the concept are:

- Unique balance between social and financial education (CSFE)
- CSFE starts with young children and therefore helps to ingrain positive financial and social habits and behaviours before negative patterns are adopted. (age group 6-14)
- Its focus on practical life skills and its child centred methodology which uses interactive games and activities to teach CSFE.
- Familiarizes the children with social and financial enterprise ideas and models.

The Aflatoun concept also supports and aligns with the UN Convention on the Rights of the Child and the Millennium Development Goals (see Appendix 4).

To become a thought leader in CSFE we will:

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

This strategic objective is split up in five strategic initiatives:

### **1. Refine core elements of Aflatoun concept**

Continuous updates of the Aflatoun concepts and workbook are necessary to assure quality. We will collect the lessons learned from implementing partners (in formal and informal education) annually. The consolidated lessons will drive the **revision of the workbooks by 2010.**

**Aflatoun motto:**  
**"Separate fiction from fact, explore, think, investigate and act"**



## ***2. Build research network to support programme development***

To become a thought leader in CSFE we must research and develop our concept. We aim to **start research projects with 10 partners** by:

- Developing partnership with leading research & academic institutions
- Engaging experts in impact committees
- Initiating external research programmes with implementing partners

Aflatoun wants to **publish at least one article per year** on CSFE based on the conducted research and 'hands-on' experience with the programme to share the knowledge and lessons learned.

## ***3. Create impact assessment approach***

Impact assessment is an important part of our work. We measure and communicate the impact of our programme by:

- Annual publication of Children & Change which describes the results of the implementing partners,
- Impact maps based on the Social Return On Investment framework, which is based on quantifiable indicators like frequency of saving, number of micro-enterprises etc,
- Perform impact studies on several long running Aflatoun programmes.

## ***4. Redefine the Aflatoun identity***

Aflatoun has modified its identity. **This identity will be used throughout all documentation and materials.** Eventually the future of the identity will be decided by the children, partners and the secretariat.

## ***5. Investigate new areas of programme extensions based on children's feedback***

For the longer term, we will research and develop new programme elements, e.g., child medical insurance. By 2010 we aim to have a full development of one new programme element.

## RESOURCES PLAN

Two streams of funding are needed during 2008-2010: resources directed to the implementing partners to implement the Aflatoun Programme with children in countries and funding for the Secretariat for overall leadership and execution of the Programme, Network, and Concept initiatives in this Strategic Plan.

The first draft of a comprehensive funding model for resources needed for implementing partners has been developed based on having 1 million children participating in the Programme by 2010. Cost per child varies by region, developed through analysis of current pilot costs and idealized for efficiencies, which can be realized over the ensuing years. Thus, the average regional cost assumed is € 7,81 per child per year, which covers in country material contextualization, printing costs, training costs, events, and monitoring and evaluation costs.

The total cost over the three year period 2008-2010 is estimated at €15 million. Detailed budgets are available in Appendix 2.

Programme initiatives	2008	Deliverable	2009	Deliverable	2010	Deliverable
<b>Increase number of implementing partners</b> <ul style="list-style-type: none"> <li>Increase # of countries with implementing partners</li> <li>Increase number of partners in non-formal education</li> </ul>	<ul style="list-style-type: none"> <li>Research, screen and contact potential partners</li> <li>Regional meetings</li> <li>Sign partnership</li> <li>Assist with implementation</li> </ul>	<ul style="list-style-type: none"> <li>150 countries</li> <li>100 countr.</li> <li>75 countr.</li> <li>20 countr.</li> <li>2000 Afla-toun clubs</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>All countries</li> <li>39 countr.</li> <li>29 countr.</li> <li>22 countr.</li> <li>4000 clubs</li> <li>500 micro-enterprises</li> <li>5 pilots</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>39 countr.</li> <li>29 countr.</li> <li>22 countr.</li> <li>4000 clubs</li> <li>500 micro-enterprises</li> <li>10 pilots</li> </ul>
	<ul style="list-style-type: none"> <li>Contextualization workshop</li> <li>Adapt workbooks</li> </ul>	<ul style="list-style-type: none"> <li>French</li> <li>SE Asia</li> <li>6 new regions</li> </ul>	<ul style="list-style-type: none"> <li>Partner feedback on contextualisation</li> <li>Revise contextualisation guidebook</li> </ul>	<ul style="list-style-type: none"> <li>Revised contextualisation guidebook</li> </ul>	<ul style="list-style-type: none"> <li>Revise Partner Manual based on partner feedback</li> </ul>	<ul style="list-style-type: none"> <li>Revised/contextualised Partner Manual</li> </ul>
<b>Refine programme material</b> <ul style="list-style-type: none"> <li>Contextualise workbooks to different regions</li> <li>Refine training material</li> </ul>	<ul style="list-style-type: none"> <li>Partner feedback on manual</li> <li>Secretariat adjusts manual</li> </ul>	<ul style="list-style-type: none"> <li>Revised training and games manual</li> <li>Contextualized guidebooks</li> </ul>	<ul style="list-style-type: none"> <li>Partner feedback on contextualisation</li> <li>Revise contextualisation guidebook</li> </ul>	<ul style="list-style-type: none"> <li>Revised contextualisation guidebook</li> </ul>	<ul style="list-style-type: none"> <li>Revise Partner Manual based on partner feedback</li> </ul>	<ul style="list-style-type: none"> <li>Revised/contextualised Partner Manual</li> </ul>
<b>Implement quality assurance system</b>	<ul style="list-style-type: none"> <li>Develop partner questionnaire</li> <li>Send and collect and synthesise questionnaires</li> </ul>	<ul style="list-style-type: none"> <li>QA report</li> <li>Tailored support to partners</li> </ul>	<ul style="list-style-type: none"> <li>Develop partner questionnaire</li> <li>Send and collect and synthesise questionnaires</li> </ul>	<ul style="list-style-type: none"> <li>QA report</li> <li>Tailored support to partners</li> </ul>	<ul style="list-style-type: none"> <li>Develop partner questionnaire</li> <li>Send and collect and synthesise questionnaires</li> </ul>	<ul style="list-style-type: none"> <li>QA report</li> <li>Tailored support to partners</li> </ul>
<b>Evaluate and improve training methodology</b>	<ul style="list-style-type: none"> <li>Collect feedback from partners and consult experts</li> </ul>	<ul style="list-style-type: none"> <li>Refined training method</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>Refined training method</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>Refined training method</li> </ul>
<b>Facilitate cooperation between partners and other stakeholders</b>	<ul style="list-style-type: none"> <li>Facilitate scale up by partner cooperation and involvement of the government and Financial Institutions</li> <li>Set-up children participation task force (CPTF)</li> <li>Twinning between partners</li> </ul>	<ul style="list-style-type: none"> <li>Multiple partners in 25% countr.</li> <li>30% FI involved</li> <li>8 countries scaled up</li> <li>CPTF established</li> <li>5 twinning events</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> <li>Hold CPTF meeting</li> </ul>	<ul style="list-style-type: none"> <li>30% countr. &gt;1 partners</li> <li>35% FI inv.</li> <li>17 countr. scaled up</li> <li>10 twinning events</li> <li>CP innovated and adjusted</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li><b>CSFE in curriculum</b></li> <li>10% local</li> <li>2% national</li> <li>40% countr. &gt;1 partners</li> <li>40% FI inv.</li> <li>21 countr. scaled up</li> <li>15 twinning events</li> <li>Int. children's meeting</li> </ul>

APPENDIX 1: DETAILED TIMELINES PER ACTION

Network initiatives	2008	Deliverable	2009	Deliverable	2010	Deliverable
Raise a total of 15 million in cash and kind over the years 2008 - 2010	<ul style="list-style-type: none"> <li>Campaign Launch</li> <li>Fund pool partners</li> <li>Streamline donor reporting</li> <li>Write proposals</li> <li>Secure pro-bono support</li> <li>Donor database</li> <li>Fundraising kit</li> </ul>	<ul style="list-style-type: none"> <li>•€ 2.2 mln</li> <li>•€ 0.5 mln</li> <li>•Agreed report cycle</li> <li>•16</li> <li>•15% secretariat budget = € 0.3 mln</li> <li>•100 links</li> <li>•1 language</li> </ul>	<ul style="list-style-type: none"> <li>• Secretariat support</li> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>•€ 2.2 mln</li> <li>•€ 1.6 mln</li> <li>•100% success rate</li> <li>•32</li> <li>•20% secretariat budget = € 0.4 mln</li> <li>•200 links</li> <li>•3 languages</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>•€ 2.2 mln</li> <li>•€ 5 mln</li> <li>•100% success rate</li> <li>•48</li> <li>•22% secretariat budget = € 0.5 mln</li> <li>•300 links</li> <li>•6 languages</li> </ul>
Engage and partner with at least 50 organisations to include CSFE in their policies and activities	<ul style="list-style-type: none"> <li>INGOs</li> <li>Foundations</li> <li>Bilaterals</li> <li>Multilaterals</li> <li>Identity taskforce</li> <li>Campaign launch</li> </ul>	<ul style="list-style-type: none"> <li>•100/50/5 *</li> <li>•100/50/10 *</li> <li>•30/8/5 *</li> <li>•10/8/5 *</li> <li>•New identity</li> <li>•Identify new partners</li> </ul>	<ul style="list-style-type: none"> <li>INGOs</li> <li>Foundations</li> <li>Bilaterals</li> <li>Multilaterals</li> <li>Management method. Taskforce</li> <li>Provide support as needed by partners</li> </ul>	<ul style="list-style-type: none"> <li>•100/50/10 *</li> <li>•100/50/20 *</li> <li>•30/18/10 *</li> <li>•10/8/5 *</li> <li>•Strategy on managem.</li> </ul>	<ul style="list-style-type: none"> <li>INGOs</li> <li>Foundations</li> <li>Bilaterals</li> <li>Multilaterals</li> <li>Micro-finance &amp; insurance taskforce</li> <li>International children's meeting</li> </ul>	<ul style="list-style-type: none"> <li>•300/200/50 *</li> <li>•300/200/40 *</li> <li>•20/20/15 *</li> <li>•10/8/5 *</li> <li>•Strategy on micro-f &amp; ins.</li> <li>•First meeting</li> </ul>
Engage at least 50 financial institutions to ensure child friendly banking (CFB) e.g.. access for children under 14 to banking facilities and products	<ul style="list-style-type: none"> <li>Launch 25 members banking alliance at campaign launch</li> <li>Secure World Bank and IMF support</li> </ul>	<ul style="list-style-type: none"> <li>•1<sup>st</sup> meeting</li> <li>•CSFE in 1 publication</li> </ul>	<ul style="list-style-type: none"> <li>Add 25 members</li> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>•2 meetings</li> <li>•Recommend CFB</li> <li>•CSFE part of conferences</li> </ul>	<ul style="list-style-type: none"> <li>Add 25 members</li> <li>Get CSFE in fast track World Bank</li> </ul>	<ul style="list-style-type: none"> <li>•2 meetings</li> <li>•Recommend CFB</li> <li>•CSFE is lead initiative</li> </ul>
Develop Aflatoun communications network children to interact	<ul style="list-style-type: none"> <li>Develop 'Aflatoun World'</li> <li>Children's involvement in country meetings</li> </ul>	<ul style="list-style-type: none"> <li>•1<sup>st</sup> phase launch</li> <li>•Develop roadmap with partners</li> </ul>	<ul style="list-style-type: none"> <li>Refine 'Aflatoun World'</li> <li>First Children's Advisory committee meeting</li> </ul>	<ul style="list-style-type: none"> <li>•5% of kids online</li> <li>•Children in regional meetings</li> </ul>	<ul style="list-style-type: none"> <li>Profit stream through 'Aflatoun World'</li> <li>First international children's meeting</li> </ul>	<ul style="list-style-type: none"> <li>•100k reven.</li> <li>•10% online</li> <li>•Attendees 75% countr.</li> </ul>
Optimize secretariat effectiveness and efficiency	<ul style="list-style-type: none"> <li>Partner survey on Secretariat performance</li> <li>Strengthen HR and staff development</li> <li>Volunteer base</li> <li>Strengthen finance function secr.</li> </ul>	<ul style="list-style-type: none"> <li>•Compiled in Q4</li> <li>•2 perform. review/year</li> <li>•Devel. Plan</li> <li>•20% tasks</li> <li>•Accounting inhouse</li> </ul>	<ul style="list-style-type: none"> <li>Survey as in 2008</li> <li>Increase team effectiveness</li> <li>Volunteer base</li> <li>Increase general reserve</li> </ul>	<ul style="list-style-type: none"> <li>•As in 2008</li> <li>•Annual staff satisf. survey</li> <li>•27% tasks</li> <li>•€ 100k</li> </ul>	<ul style="list-style-type: none"> <li>Survey as in 2008</li> <li>Increase team effectiveness</li> <li>Volunteer base</li> <li>Increase general reserve</li> </ul>	<ul style="list-style-type: none"> <li>•As in 2009</li> <li>•Improved staff satisfaction</li> <li>•35% tasks</li> <li>•€ 225k</li> </ul>

Concept initiatives	2008	Deliverable	2009	Deliverable	2010	Deliverable
<b>Refine core elements and concept in formal and non-formal education sector</b>	<ul style="list-style-type: none"> <li>Collect lessons learned from partners</li> <li>Research on core elements*</li> </ul>	<ul style="list-style-type: none"> <li>Lessons learned doc.</li> <li>Identify research resources</li> </ul>	<ul style="list-style-type: none"> <li>Continued</li> <li>Research on core elements</li> </ul>	<ul style="list-style-type: none"> <li>As in 2008</li> <li>Academic compilation per element</li> </ul>	<ul style="list-style-type: none"> <li>Improve the existing Aflatoun workbooks for both formal and non-formal (ages 6-14).</li> </ul>	<ul style="list-style-type: none"> <li>Revised &amp; Adapted Aflatoun Workbooks formal and non-formal (age 6-14)</li> </ul>
<b>Build research network to support concept development with 10 research partners</b>	<ul style="list-style-type: none"> <li>Develop partnership with research &amp; academic institutions</li> <li>Initiate on site research by impl. Partners and research instit.</li> </ul>	<ul style="list-style-type: none"> <li>6 key academic alliances</li> <li>Links between 4 partners and research inst.</li> </ul>	<ul style="list-style-type: none"> <li>Expand academic network</li> <li>Stimulate joined research between impl. partner and research institutions</li> </ul>	<ul style="list-style-type: none"> <li>6 new academic alliances</li> <li>10 research projects started</li> </ul>	Continued	<ul style="list-style-type: none"> <li>6 new academic alliances</li> <li>10 research projects started</li> </ul>
<b>Create impact assessment approach and annual reporting framework</b>	<ul style="list-style-type: none"> <li>Develop IA strategy</li> <li>Annual publication on results of Aflatoun program</li> <li>Develop SROI framework</li> <li>Longitudinal studies</li> </ul>	<ul style="list-style-type: none"> <li>Strategy</li> <li>Children &amp; Change</li> <li>Web tool, impact map</li> <li>Initialize Start in 4 countries</li> </ul>	<ul style="list-style-type: none"> <li>Update IA strategy</li> <li>Annual publication on results &amp; impact</li> <li>Update SROI framework</li> <li>Continued</li> <li>Continued</li> </ul>	<ul style="list-style-type: none"> <li>Update strategy</li> <li>Children &amp; Change incl SROI</li> <li>Update SROI web tool</li> </ul>	Continued	<ul style="list-style-type: none"> <li>Revised &amp; updated IA strategy</li> <li>Children &amp; Change (incl SROI)</li> <li>Update SROI web tool</li> <li>Intermediary report</li> </ul>
<b>Modify Aflatoun identity for 2008-2010</b>	<ul style="list-style-type: none"> <li>Modify Aflatoun identity for campaign launch</li> </ul>	<ul style="list-style-type: none"> <li>New identity in all publications</li> </ul>	<ul style="list-style-type: none"> <li>Develop additional materials with new Aflatoun identity for partners in line with their needs</li> </ul>	<ul style="list-style-type: none"> <li>Collate feedback from children, teachers, partners on new identity</li> </ul>	<ul style="list-style-type: none"> <li>Hand over identity development to children</li> <li>Consultation with children &amp; partners about the Aflatoun identity</li> </ul>	<ul style="list-style-type: none"> <li>Way forward to be agreed</li> </ul>
<b>Research new areas of concept development based on needs expressed by children</b>	<ul style="list-style-type: none"> <li>Write academic paper on Aflatoun</li> </ul>	<ul style="list-style-type: none"> <li>Publish 1</li> </ul>	<ul style="list-style-type: none"> <li>Research new products &amp; services for children like child insurance</li> </ul>	<ul style="list-style-type: none"> <li>Publish 1</li> <li>Decide on areas to research</li> </ul>	<ul style="list-style-type: none"> <li>Develop one new product/service for children</li> </ul>	<ul style="list-style-type: none"> <li>Publish 2</li> <li>Full development product/service</li> </ul>

## APPENDIX 2: BUDGET BUILD-UP

### SECRETARIAT

<b>Budget 2008 to 2010</b>			
<i>In Euros</i>			
	<b>0</b>	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>	<b>0</b>
	<b>2008</b>	<b>2009</b>	<b>2010</b>
<b>Activities of Aflatoon</b>			
<b>Income total</b>	<b>2.196.000</b>	<b>2.236.000</b>	<b>2.855.000</b>
Governments	700.000	600.000	800.000
International NGO's	620.000	675.000	700.000
Private foundations	575.000	707.000	847.000
Banks, corporates	300.000	250.000	500.000
Membership fees	1.000	4.000	8.000
<b>Total expenses</b>	<b>2.102.587</b>	<b>2.088.032</b>	<b>2.518.618</b>
<b>Result</b>	<b>93.413</b>	<b>147.968</b>	<b>336.382</b>
<b>Total</b>	<b>2.102.587</b>	<b>2.088.032</b>	<b>2.518.618</b>
<b>Pillar 1: programme</b>	<b>1.031.703</b>	<b>1.099.793</b>	<b>1.109.864</b>
1. Increase number of countries with implementing partners	448.100	522.950	269.440
2. Contextualize and refine programme materials	115.588	61.983	246.427
3. Implement quality assurance system	2.000	2.000	2.000
4. Refining of the training methodology	0	0	0
5. Facilitate cooperation between partners and other stakeholders	52.050	48.668	58.715
Staffing costs	413.966	464.192	533.282
<b>Pillar 2: network</b>	<b>539.346</b>	<b>417.766</b>	<b>781.002</b>
1. Raise a total of 115 million in cash and kind by 2010 to implement Aflatoon Programmes	195.000	21.000	272.050
2. Engage at least 50 organizations to include CSFE in their policies, programmes, network and activities	34.350	27.810	37.544
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	6.500	8.775	11.846
4. Develop an Aflatoon communications network that allows 10% of Aflatoon children to share materials and interact	182.700	211.236	286.273
5. Optimize secretariat effectiveness and efficiency against key performance indicator (KPI)	0	0	0
Staffing	120.796	148.945	173.289
<b>Pillar 3: concept</b>	<b>267.513</b>	<b>279.436</b>	<b>303.269</b>
1. Redefine the Aflatoon identity	35.000	15.000	15.000
2. Refine core elements of Aflatoon concept	40.000	20.000	20.000
3. Build research network to support programme development	53.000	55.650	58.433
4. Create impact assessment approach	46.250	68.750	80.563
5. Investigate new areas of programme extensions based on children's feedback	0	0	0
Staffing	33.263	120.036	129.274
<b>Miscellaneous</b>	<b>30.000</b>	<b>40.500</b>	<b>54.675</b>
<b>Administration</b>	<b>94.024</b>	<b>97.324</b>	<b>106.211</b>
<b>Raising costs</b>	<b>122.001</b>	<b>132.513</b>	<b>139.792</b>
<b>Fundraising costs</b>	<b>18.000</b>	<b>20.700</b>	<b>23.805</b>

## AFLATOUN PROGRAMMES IN COUNTRY

The first draft of a comprehensive funding model for resources needed for countries has been developed based on having 1 million children participating in the Programme by 2010.

In Euro's	2008	2009	2010
<b>Expenses</b>	<b>1.246.000</b>	<b>2.617.000</b>	<b>4.529.000</b>
Material contextualization	386.260	811.270	1.403.990
Material (printing, kits)	448.560	942.120	1.630.440
Training	249.200	523.400	905.800
Other (events, M&E, etc)	161.980	340.210	588.770

Assumptions driving the cost model:

- 1) Actual costs for pilot countries in 2006-2007 were evaluated
- 2) Ideal costs for 2008-2010 were developed, based on assumptions that in some cases, pilot country costs were less efficient due to learning from programme implementation
- 3) Minimum/Maximum for programme costs were distinguished between developing countries and more developed countries:
  - a. Developing countries: min €55.030 to max €58.035
  - b. Developed countries: min €72.020 to max €91.035
- 4) Cost per child per region were developed as follows:

Cost per child	2007	2008	2009	2010	TOTAL
Asia	€ 3.05	€ 2.81	€ 2.18	€ 1.44	€ 2.37
Europe	€ 10.00	€ 13.40	€ 10.91	€ 7.46	€ 10.44
Africa	€ 12.21	€ 8.14	€ 5.43	€ 3.16	€ 7.23
Latin America	€ 18.35	€ 12.24	€ 8.56	€ 5.56	€ 11.18
Average	€ 10.90	€ 9.15	€ 6.77	€ 4.40	€ 7.81

- 5) Training Tree efficiency ratio is 1:10.000 (1 local organization trains 20 trainers who train 400 teachers who reach 10.000 children)

## APPENDIX 3: CONTENT OF AFLATOUN BOOKS

Book 1	<ul style="list-style-type: none"> <li>• Uniqueness and difference (self and others)</li> <li>• Respect for others</li> <li>• Savings concept (money and things)</li> </ul>	Emphasis on uniqueness and difference in children and how these differences complement each other. Introduces children to the concept of savings, both money and things they like or want to keep safe, through the creation of an Aflatoun Box. This helps to develop savings behavior from a young age and encourages children to look at the value of things.
Book 2	<ul style="list-style-type: none"> <li>• Interdependence of child with, family, neighborhood and community</li> <li>• Universality of savings</li> <li>• Money as a means of satisfying some needs not wants</li> </ul>	This book links the children to the family, neighborhood and community at large and emphasizes the need for mutual interdependence. It communicates the universality of savings and introduces the idea of money as means of satisfying needs
Book 3	<ul style="list-style-type: none"> <li>• Self exploration through understanding feelings and the needs of others</li> <li>• Financial ethics and transparency when dealing with money</li> <li>• Environmental preservation</li> </ul>	This book 3 initiates a process of self exploration as well as sensitising children to the feelings of others. It links transparency and financial ethics to savings and dealing with money
Book 4	<ul style="list-style-type: none"> <li>• Encouraging responsible behaviour and citizenship</li> <li>• Developing pride in themselves and their actions</li> <li>• Collective action for mutual benefit</li> <li>• Organisational skills (planning and budgeting)</li> </ul>	The emphasis in this book is on building in children, responsibility for their actions, as well as helping them to develop a sense of pride about their savings. It encourages children to think about how they can pool their savings money to embark on collective action which will benefit the whole group
Book 5	<ul style="list-style-type: none"> <li>• Needs, rights and corresponding responsibilities.</li> <li>• Where does money come from</li> <li>• Relationship between income, expenditure and savings</li> <li>• Democracy and leadership</li> <li>• Fulfilment of needs (by monetary and non-monetary means)</li> <li>• Physical social and emotional wellbeing</li> </ul>	This book introduces children to the concept of Rights and emphasizes the importance of being responsible towards these Rights. It emphasizes the role of money as a medium of exchange and its role in satisfying a need. It makes children conscious of the sources of money and the need to balance – income-expenditure and savings



Book 6	<ul style="list-style-type: none"> <li>• Every individual has rights</li> <li>• Existence of marginalisation and exclusion in society</li> <li>• Child Enterprise - Campaigning about Child Rights, Planning &amp; budgeting</li> <li>• Introduction of formal banking sector and systems to help children save</li> <li>• Exploration of poverty and how poverty is perpetuated</li> </ul>	Book 6 reinforces the importance of Rights in every child's life and highlights the issue of marginalisation that exist within societies. It Introduces children to the formal banking system and the larger financial world and highlights the need for children to develop a system to deal with their savings. This is integrated into the formation of the clubs
Book 7	<ul style="list-style-type: none"> <li>• Exploring Myths and stereotypes</li> <li>• Setting of financial goals</li> <li>• Enterprising activity (social and financial)</li> <li>• Exploring links between income, expenditure, savings and Investment</li> </ul>	This book provides children with an opportunity to clarify their myths and stereotypes in relation to different groups of marginalised children. It enables children to understand the need for setting financial goals and through micro-enterprise creation, encourages them to explore the link between income-expenditure-savings-investment
Book 8	<ul style="list-style-type: none"> <li>• Self Reflection</li> <li>• Biases and Prejudices (thinking differently)</li> <li>• Gender Stereotypes</li> <li>• Further development of financial capabilities (planning &amp; budgeting, Spending &amp; Saving)</li> </ul>	This book encourages children to reflect about themselves, their biases and prejudices on issues of gender and further develops their financial capabilities

## **APPENDIX 4: DESCRIPTION OF AFLATOUN AND UNCRRC AND UNMDG**

**The Aflatoun programme supports the United Nations Convention on the Rights of the Child (UNCRC) in the following ways:**

### **Articles 12,13,14,15: Participation**

Aflatoun is a concept created by children, for children. The right to equal participation for all irrespective of gender, (dis) ability, etc is a central theme of the materials. Children's clubs provide child friendly spaces outside the formal education framework.

### **Articles 6, 27, 39: Survival and Development**

Aflatoun supports children in developing practical life skills which enable children to survive and increase their future ability to succeed

### **Articles 28, 29: Education**

Aflatoun emphasizes the importance of education and the 100% enrollment in primary education target through the education channel, both through the concept itself and an active advocacy campaign to all stakeholders globally

### **Articles 2, 19, 34, 36: Protection**

Aflatoun materials explicitly deal with child protection issues from discrimination (on any grounds) to sexual abuse, exploitation or any form of harm being caused to them

### **Articles 1,31, 42: General**

Aflatoun focuses on an important segment of the CRC target group (6-14, potentially to 18 years old) and advocates the importance of the overarching CRC framework to stakeholders at all levels. All parties are encouraged to discuss and interpret these elements and their local implications.

The "right to play" is an integral part of the materials as many concepts are explained via games.

**The Aflatoun Programme contributes to a number of the UN Millennium Development Goals (MDGs) in the following ways:**

### **MDG 1: Eradicate extreme poverty and hunger**

Aflatoun aims to equip this and future generations of children with poverty - specifically, to embed responsible citizenship, savings habits, and understanding of financial management. Aflatoun will pilot the Programme in non-formal education systems (street children, institutions) starting in 2008.

### **MDG 2: Achieve universal primary education**

Aflatoun supports the 100% primary school enrolment goal by rolling out the Aflatoun Concept primarily through national education systems. In India, the Aflatoun Programme (then called MeJol) was found to increase school attendance rates. The majority of student's savings across Aflatoun's global programmes are also found to be spent on school supplies and school attendance fees to boost student attendance, and female attendance.

### **MDG 3: Promote gender equality, empower women**

Gender equality is mostly explored in Workbooks 5-8 with children entering older ages. Workbook 8 has the strongest focus on gender equality. Aflatoun's curriculum shows that to achieve female empowerment, both genders must be educated from an early age to understand parity and equality from female and male perspectives. This is done through fun and interactive activities to explore children's cultural understanding and build culturally-specific relevant mindsets for gendered empowerment.

### **MDG 7: Ensure environmental sustainability**

Environmental sustainability is addressed throughout the eight Aflatoun workbooks with fun, engaging games and activities that teach children to value all resources, not just financial, but environmental too. Children are taught to save resources like water, energy, and the importance of a sustainable relationship with environment to avoid resource depletion and a negative human impact on their surroundings.

### **MDG 8: Develop a global partnership for development**

Aflatoun is creating a strong global network consisting of NGOs, bilateral and multilateral organisations, governments and corporations to roll out the Aflatoun concept, share best practices and build global capabilities.