

## Caroline, an Aflateen student who loves to save



Caroline is a 13 year-old student living in the village of Phsar Chihe village, Koh Sotin District, Kampong Cham city, Cambodia. She is now studying in grade “8 A” at Chihe High School.

Caroline is one of the students from her school who joined the Aflateen Program. She was inspired by her teacher who told her that she would learn how to save both resources and money. As soon as she was in the program, she started saving money every day. “There are 35 students in my class and we are all saving money in our recycled saving box, which we keep at home,” Caroline said. She saves money for a specific goal – to go to university. So far she has 5000 riels (\$1.25) in her piggy bank after just one week. “I want to put a little money in my piggy bank every day.” said Caroline. She opened a child bank account at her parents’ bank in late April 2013.

Caroline is determined to save her money for the long term. Aflateen helps her to do so. And her parents completely support her participation in Aflateen, and also encourage her saving activities.

# Emmanuel and his bike



My name is Emmanuel. I have my mother only and her name is Niyonshuti Specioza. There are 7 children in my family and I am the 6<sup>th</sup>. I am 15 years old. Because we do not have a dad and mom does not have any work, all of us children help. When I get money, I share it at home as do my brothers, We all share costs.

What I think about Aflatoun is that it gives us ideas and opportunities to share about who we are and it teaches us also to save what little we have, but also to spend money on something that is beneficiary to us and to others.

I learned about saving and also about being productive in a business and about how to expand the.

In Aflatoun I taught other kids about saving and running small businesses. **I also taught some kids how to ride my bicycle and now I rent the bicycle to them.**

The most important thing I learned in Aflatoun is about saving things that are necessary or important to me.

Before Aflatoun, most of the money I got I used for enjoying myself, but with Aflatoun I started thinking about how I can save. I have lots of new and bigger plans. I am thinking about buying a motorcycle and maybe even a car in the future.

It might not be a lot but I now have 24.000 FRW and am planning to build a house with this money so I can rent it out and make even more money.

The 24k FRW is significant because it give me room to think about bigger projects (like the house) and then benefit from it so I can get even more money for much bigger business.

In the Aflatoun club, I am an adviser. I advise my peers on how to save and also on how to spend wisely. To all other Aflatoun Children, my advice to you is to save as much as you can. Every little bit helps. If you have 200, you can spend just 50 and save 150. Also, respect your parents and your teachers, and take their advice.

## Aflateen helps me plan my dreams – (Patricia, 16 - Honduras)



Patricia is 16 years old and has 3 brothers. She is in her 2nd year of computer studies in the community of San Nicolas, Santa Barbara, Honduras. She moved to St. Nicholas for her studies and lives with her cousin.

“When I first started the Aflateen program, I did not know exactly what it was. But later I discovered that the topics were fun and interesting and I really enjoyed them, especially saving and spending. When I learned more about that, I said to myself “I could be really good at saving.”

I decided to save some of the money that my mom and my sister give me for school. I used this money to buy the ingredients for enchiladas, pineapple pies and jellies, which I sold in my school. I made a budget at the beginning of the activity, and made a profit!

The Aflateen programme taught us more about the difference between savings in the short and long term. This helped me make choices. My first thought was to save in the short-term for a silver chain

and a pendant for myself. I saved the money for two months, but after two months I hadn't saved enough money. But instead of spending it anyway, I decided to save for a longer period, and at the end I had saved all the money I needed and I could buy the chain and pendant.

I was really proud and I came to the Aflateen meeting and showed it to my friends,. They were very happy for me that with all my hard work and good savings skills, I had managed to buy it.

With the other money I had saved from my sales at schools, I helped out my brother, who had a rather serious financial problem. Unfortunately, this used up all of my savings. It was hard, but it was alright, because I knew they were used to solve a real problem and help my family.

Just a few days later, my brother called me to tell me he had the money to pay me back. I was surprised because I had given him money as a gift, but he took it as a loan He paid it back to me as soon as he could. I thought it would be good not

only to keep this learning to share this learning experience with other people. Because I am the treasurer of the school, I began talking to my classmates about savings and about how to make a budget. They also began to save. As treasurer, I am responsible for the safe keeping of their money. but we are thinking about making ledger books and opening a bank account.

I had never learned about any of the themes Aflateen teaches before. It was all new to me, and it has been a great opportunity. I have learned many things about how to value people, not to discriminate against them and how to plan my dreams. Talking about 'empowerment' and about self-confidence and becoming capable of taking initiatives have had a great impact on me. Aflateen has made me more outspoken, but also more sensitive to others.'

## *Salah and his Goat: A success story from Sudan*



My name is Salah. I'm 12 years old, and I'm from Kharta community, Sudan. I joined the Aflatoun club where I learned a lot about children's rights, like I never knew before that the age of children is from the first birthday to eighteen years.

I also learned about saving and I got a savings book, where I kept track of my money. At the end of the year I had saved 71 SDG in my saving book!!! I decided to buy a goat. My father added some money to mine so we could buy one. It makes me very happy every time I see my goat in the farm!

Since my goat produces milk, myself, my sister and two brothers drink milk from my goat in addition to my father's goats. And my goat gave birth to a kid!! I hope one day I can sell many goats to save money to secure my family's basic needs.



Now I am in grade eight of primary school, and I am the head of the Aflatoun club of my village, I am managing meetings and follow up on club activities. We usually celebrate Aflatoun World day, and participate in the different activities and events at our school.

I thank Plan for introducing the Aflatoun initiative. We learn good things like financial saving, and social and cultural issues. In addition to that, we assist our families financially. For instance, 48 children bought their new school uniform & supplies from their savings, and two members paid their own enrolment fees. Together we paid the school

fees for two other children so they were able to return to school. Our club started with 39 members, and now we have 99! This makes me very proud.



## Shafiqul from Bangladesh about savings and his plans for the future



My name is Shafiqul Islam. I'm 11 years old, and I'm from Dhaka, Bangladesh. I study at BRAC primary school. Some of my hobbies are reading and riding the bicycle.

My father is a hawker, he goes around the street selling different things. My mother is a domestic worker. I am the middle child; I have 3 sisters and one brother. When I grow up, I would like to be a mechanical engineer.

My favorite part about Aflatoun is saving. I think Aflatoun is really helping me, my classmates, and my friends. They are more conscious about saving money, or knowing how much things cost. They are also learning social issues, like being there to help others.

I can see some changes in my classmates already. Before, they were not willing to work together. Now there is togetherness!

We have helped clear our school premises. We are helping make the school a better place for studying. We had a meeting together, the parents, the students, and the teachers. We decided to set up latrines in the community with the students' savings. The grown-ups gave some amount also and set up the latrines.

When I started learning about Aflatoun in 2009, I bought my first bicycle. Now, I have 4 bicycles. The 4 bicycles, which are all second-hand, cost around BDT 7,000 (around EUR 70). I earn around BDT 100 a day. Sometimes I teach other children how to ride the bicycle so they will rent my bicycles.

I rent out the bicycles to other children for BDT 2 or BDT 5 per hour. Now I have savings of around BDT 3,000 (around EUR 30). My plan for the future is to have my own mechanical shop, my own rickshaw repair workshop. I would also like to buy 2 more bicycles.