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## **Aflatoun sessions/lessons**

### **Egypt – NCCM**

Egyptian children have Aflatoun after-school activities in the afternoon. NCCM's adapted Aflatoun materials cover 1.5 hours per child per week in the programme (60 hours per child per year).

### **Peru – Finca Peru**

For 2 hours every week, while mothers have village bank meetings, their children meet in Aflatoun Clubs. Each Aflatoun session has different activities around a certain issue: an interview of a role model, a garbage pick-up field trip, or an end-of-programme fiesta.

### **Vietnam – VAPCR**

Two schools in Vietnam are integrating Aflatoun in civic education and values classes, and have introduced the programme to students in grades 1 to 9.

### **Palestine – Community Development Society for Thought and Culture**

Through theater and drama, older Aflatoun child clubs (12 years old and above) help raise awareness about the Aflatoun character, concept and programme to children in other schools.

### **China – Better Education**

Aflatoun House is an after-school learning programme mainly for rural and migrant children in low-income communities. Aflatoun lessons are integrated in afternoon classes like 'Happy English', 'Picture book reading', 'Poems' and 'Math in daily life'.

### **Mexico – EDUCA**

Children have weekly Aflatoun class during school hours. They love the dynamic activities that help them explore, think, investigate, and act. Parents also join the class once a month to read a story.

## Clubs and elections

### **Nepal – Child Workers in Nepal Concerned Centre**

Child care homes have established Aflatoun clubs among the children staying there. If problems arise in the home, the children solve these through club discussions where they seek solutions to the problem. They also decide together how to use their money, whether it is for a future study tour, to buy clothes, or to give support to someone.

### **Sri Lanka – Coalition for Educational Development**

Children are learning that fundraising through recycling can be fun. The child clubs collected and recycled used polythene waste, like covers of plastic cups, plastic bottles, etc., and have helped rid Ratnapura district of 30,000 kilos of used polythene waste.

### **Honduras – ChildFund**

Child participation through school governments is included in the country's education curriculum. Aflatoun child clubs integrate this in their activities to create democratic processes and keep track of their savings. Members are seated in groups, with their club name displayed on their table.

### **Honduras and Peru – ChildFund and Vision Solidaria**

Girls from the Emprendiendo programme in Peru decided they wanted to learn about the democratic processes experienced by students in Honduras, so they initiated a call to Honduras. Both sides were excited to share experiences and information.

### **Jordan – Jordan River Foundation**

Children from different grades meet every week at the Queen Rania Family and Child Centre to carry out club activities: artistic workshops, talks, and learnings with the centre's facilitators.

## Savings Process

### **Albania – Partnere per femijet**

Albanian students set up an Aflatoun savings box for the needs of the whole class. They were so enthusiastic that they persuaded their parents to set up a parents' savings box also. The parents welcomed the idea and are helping support the needs of the class and organizing group events.

### **Kenya – International Child Support**

Most savings are done collectively and are kept in schools. The children organize and carry out enterprises to generate collective savings. They have produced postcards for different events, and also useful materials like rope and brooms.

### **Ecuador – ChildFund**

Each grade has its own savings box. Children can deposit and withdraw their own savings from the collective box. Once they have savings above 10 US dollars, they can open their own individual account in a local cooperative.

### **Mali – CAMIDE GAP**

To get parents and the community to support Aflatoun, CAMIDE GAP had an open dialogue with them about the value of children participating in a transparent savings process. The village banks were located near the schools, which helped make the students' savings programme practical and easily accessible.

### **Laos – Ekphathana Microfinance Institution**

Every Friday, EMI visits a primary school in Sisattanak district, Vientiane to help students monitor the savings in their own EMI-Aflatoun passbook and savings account. They plan to install a savings booth in the school so students can participate directly in the savings process, even outside class hours.

### **Zimbabwe – Junior Achievement**

Due to hyper-inflation, some schools in Zimbabwe, with the help of teachers and parents, opted to save in stock instead of cash.

### **Pakistan – Sahil**

In Pakistan, juveniles in the Adiala Jail came up with the idea of 'social savings' or saving good deeds, since money transactions were not possible in the jail. They said that, aside from money, they could save time, good deeds, their health, and even save themselves from abuse and fights. Individual savings included doing good deeds, avoiding fights and offering prayers. Group savings included keeping their barracks clean and attending Aflatoun sessions.

### **Financial systems**

### **Guatemala – ChildFund**

Students learning Aflatoun in Chimaltenango are opening savings accounts in Banrural (a local bank), and also in cooperatives.

### **Philippines – NATCCO**

Every week, the coop collector visits the school, receives the students' savings, and deposits these in the local cooperative. These are considered group savings in the coop, though students keep individual passbooks. A receipts and disbursements system helps safeguard the students' money.

### **Uganda – PEDN**

In Uganda, individual bank accounts for children were not recommended since these had high administrative costs. Also, the minimum amount for deposits and withdrawals meant that some children would be excluded if they did not have enough resources. PEDN chose to open group accounts, although individual accounts are still offered to children who can meet the minimum limit set by the bank.

### **Kyrgyzstan – SOS Children’s Villages**

In Bishkek and Cholpon Ata, Aflatoun children can keep track of their savings through Internet banking. Each SOS Kyrgyzstan children’s village has a deposit account, with a subdivided bank account for each child under SOS care, where allowances and subsidies from the Kyrgyz government are kept. This helps ensure a safe, accessible and transparent savings process for the children.

### **El Salvador – Plan**

Children in clubs are saving in local cooperatives that are close to the schools. The treasurer keeps track of all deposits brought to school, and then with the teacher they go to the cooperative to deposit the total amount per week.

### **Trips to banks**

#### **India – Meljol**

Children went to the Reserve Bank of India on an educational visit. The RBI has helped give financial education to the children.

#### **Uganda – PEDN**

One of the children described his visit to the Postbank Uganda Branch in Kampala for the first time;

‘We went with our books and they gave us slips, where you write the money you are going to deposit...you go to the line...there is the photocopy and the original one [deposit slips], you go there and save the money. The staff asked us some questions about the money we are saving, what we were going to use it for and we answered them. I told them that I want to buy school books and they said it was a good idea.’

**Moldova – Children, Communities and Families**

Students and their parents visited a bank. After the visit, the children said, 'We got information about things that we didn't know before like how to make a deposit, where they keep the money, and how a money transfer is made.'

**Palestine – Community Development Society for Thought and Culture**

The Aflatoun club and their facilitator made a visit to the Bank of Palestine where they were welcomed by the director.

**Namibia- Junior Achievement**

Children from the Aflatoun Programme went to visit the Standard Bank in Windhog, which is the bank who has opened individual accounts for the children. These accounts are opened with a minimum of 50 Namibian cents (less than 10 euro cents).

**Pakistan- SSEWA Pak**

One Aflatoun club in the Lower Sindh area organized a study trip to Hyderabad to visit a museum and see the city.

**Financial enterprises****Indonesia – LEKDIS Nusantara**

Aflatoun students develop creativity and teamwork through school-based financial enterprises like making brooms and plates from coconut materials, processing salted eggs, and batik-making, which help raise awareness on heritage and local potential. The students sell their products to other children, parents and neighbours.

**Morocco – Bayti**

Street children gathered discarded metal pieces and wooden materials and created artistic pieces out of these. They plan to organise an exhibition and sell the artwork to the invitees.

**Peru – ODAER**

Teachers organize an enterprise activity every month with the children because there is a perfect space in the curriculum for this. These activities require seed capital of about €0.80 (3-4 soles) per child per activity. Many schools have enterprise activities like school gardens and recycling projects. These help raise awareness and generate funds for school- or class-wide events and needs (such as better gardening tools for the school gardens).

**Tajikistan – Saodat**

To generate savings, Aflatoun club members from rural secondary schools in Spitamen bought young rabbits in the market. They fed the rabbits for 3 months and sold these at a profit. Earnings were used in their school fair to celebrate the 'Navruz' (New Year) holiday.

**Bangladesh – BRAC**

In primary schools in rural areas, students are saving money and other valuables in their own BRAC boxes. Raising assets became a recognized and productive way for children to use their savings. Building on the tradition of children raising ducks, chickens, and goats within the household, around 1/3 to half of the rural students are using Aflatoun savings to buy more of these assets.

**Social enterprises****India – Meljol**

In a community where tobacco chewing had become a common unhealthy habit, the children conducted awareness campaigns for the elders. They also collected tobacco butts around the community and performed a symbolic burning of them. Another club performed a play to encourage community members to seek medical care from health facilities and not from quack doctors. A club whose school had high teacher absenteeism organized a trip to the local education office to demand for education.



### **Senegal – Oceanium**

Children planted mango trees around the school to stop cars and motorcycles from driving too close. The trees also provide fruit for the school kitchen. The fruit can also be sold for profit. The trees also provide shade when the weather is hot.

### **Bolivia – Cilaj**

The children realized that bullying was a major problem in schools. They organized a march around the city centre and handed out brochures in schools, to share ideas how to stop bullying in schools. With media coverage, the youth realized they had power and knew that their voices had been heard after the campaign.

### **Serbia -Pomoc Deci**

Aflatoun children held a fashion show. To make people think about the environment, they used recycled material to create new garments. They marketed the event to their family and friends and sold tickets.

### **Nepal- Kapince**

Aflatoun child club members have organized a campaign about community hygiene. They want to get rid of open toilet systems in the community. Most villagers who did not have a toilet in their homes used the open fields. Some villagers were encouraged to make makeshift toilets in their homes.

**Sri Lanka – Coalition for Educational Development**

Children are learning that fundraising through recycling can be fun. The child clubs collected and recycled plastic rubbish, like covers of paper cups, plastic bottles, etc., and have helped get rid of 30,000 kilos of used polythene waste.

**Morocco – Bayti** Street children gathered old metal pieces and wooden materials and made pieces of art out of them. They organised an exhibition and sold the artwork to people.