

ANNUAL REPORT 2017

AFLATOUN
INTERNATIONAL

**TURNING DEPENDENCE
INTO INDEPENDENCE**



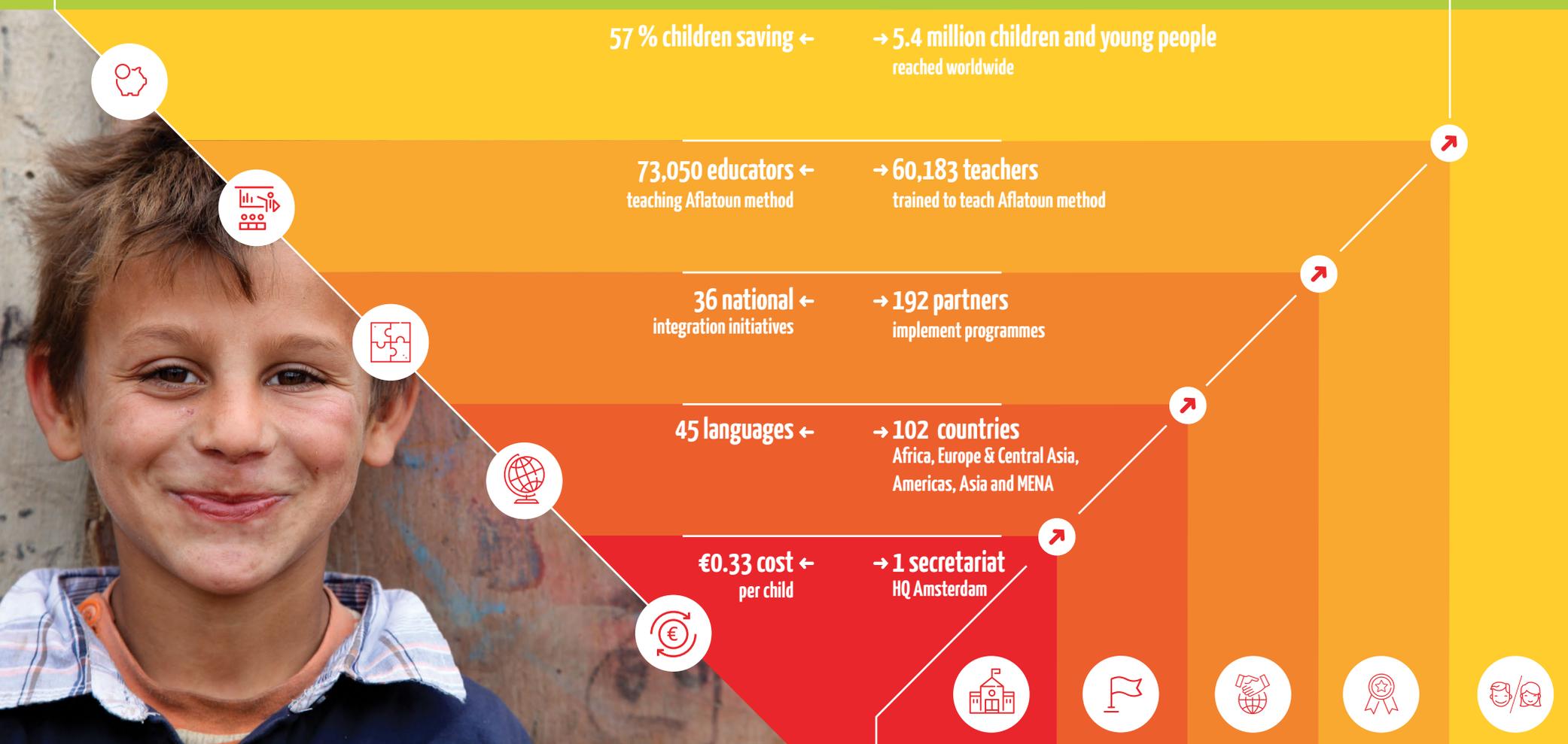
**AFLATOUN
INTERNATIONAL**

Annual Report 2017

2017: A YEAR OF GROWTH

Our goal

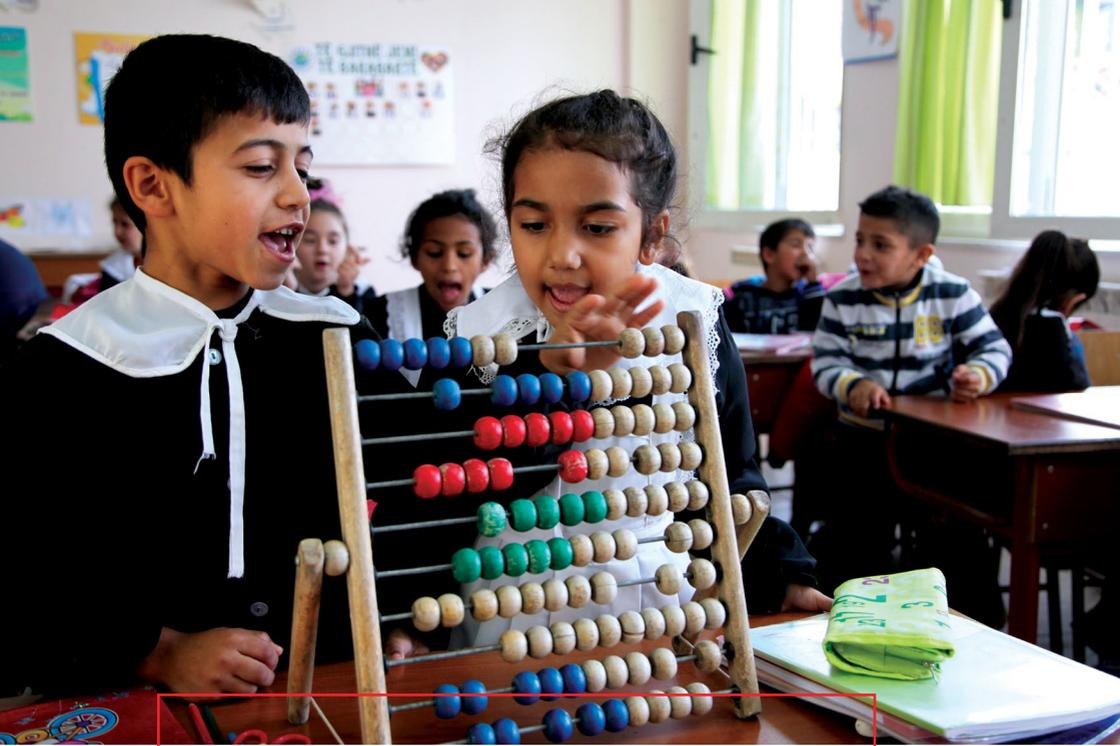
The organisation aims to reach 20 million children and young people by 2020.



← HOW WE DO IT?

Aflatoun's education is implemented by partners worldwide through an innovative social franchise model. This dynamic, bottom-up network of interlinked partner organisations is based on reciprocal empowerment, supported by the Secretariat.

This is a high-impact/low-cost model (€0.33 cost per child), which accelerates scale-up of Aflatoun's programmes, through integration into national curricula and increasing the number of local partners reaching the most vulnerable children and young people.



EMPOWERING THE NEXT GENERATION

Aflatoun International offers social and financial education to millions of children and young people worldwide, empowering them to make a positive change for a sustainable future.

It creates high-quality curricula, for different age groups and specific circumstances, which are contextualised and implemented by local partners. In addition, educators are provided with training to teach the Aflatoun child-centred, active learning method and the organisation also conducts research projects to validate the impact, effectiveness and quality of its programmes.



TRADITIONAL TAJIK FASHION

Gulnoza realised she could fund her college education by setting up her own sewing business manufacturing traditional Tajik garments. She has since taught other girls how to sew and they have also started their small fashion enterprises.



"Thanks to Aflateen, I am now a college student, school teacher and business girl" - Gulnoza



CREATIVE KAMPALA START-UP

After completing secondary school Kakoza chose to invest in his artistic skills and set up a creative studio, offering everything from house painting to global branding. He is a real social entrepreneur employing six youngsters, training and learning innovative skills from each other.



"I had a dream of starting my own company that employs youth, to fight youth unemployment and they get a decent salary" - Kakoza



EDUCATION FOR PEACE

10,000 children in Syria and 20,000 in neighbouring Lebanon received Aflatoun's education coupled with peacebuilding to enhance social and economic skills to rebuild their broken communities and promote peace.



"I dropped my weapon and quit the forces to follow Aflatoun classes" - Hamada



HARVESTING EUROS

In Portugal children planted natural herbs on the school's premises and dried, packed and sold them to parents to save money for new books and games to improve their library.



"Our Aflatoun project is about savings and investment, creating a budget and managing it" - Tomas



FOREWORD

FOREWORD ○

Aflatoun International is increasingly filling this gap endeavouring that all children and young people, including the most vulnerable, acquire social and financial skills for a fairer future. Through Aflatoun's education programmes they learn about their rights and responsibilities, how to spend and save wisely, and how to become a sustainable entrepreneur.

These inspiring stories show that children and young people can be empowered to create a sustainable future. And it's not just these true success stories demonstrating Aflatoun's contribution, independent research has confirmed the effectiveness and impact of our work.

Take our success story Kojo, which went global in 2017. After participating in Aflatoun's programme he has turned his life around by renting out his bike and saving the money for his education. His business has quadrupled in Ghana and Kojo plans on having bike shops all across Africa one day.

Our programmes have been recognised by Harvard Graduate School of Education and the Brookings Institution for its high-impact and low cost scalability. Thanks to the involvement of more people and places in the teaching process, which is enhanced by organising Aflatoun clubs, Aflatoun's method has also been highlighted as a "leapfrog pathway" to reach every child.

Thanks to simple ideas like this, 1,310,922 young people have started their own social and financial enterprises last year. They bring positive change to their lives and communities, whether renting out bikes or mobile minutes, designing traditional or kids' clothing, farming cocoa or running other green start-ups.

And we have come a long way with that since our first pilot programme in 2005. We are proud to have already worked with 5.4 million children and young people in 2017 and aim to reach 20 million by 2020, including the most vulnerable. It's time to show you some highlights of the year on our exciting journey there.

2017 has been a year of transition for Aflatoun International, following big shifts in the preceding year in terms of sustainability, priorities and reach. This required new approaches for the organisation, including evolving its business model and developing associated initiatives.

Through the sustainability lens, it is now evident that just learning how to read and write is no longer sufficient to participate fully in society and build stable and secure lives contributing to society. Children and young people will need to become economic citizens and gain the 21st century skills to get along and get ahead in life.



**ROB BECKER,
CHAIR, AFLATOUN INTERNATIONAL**



**ROELAND MONASCH,
CEO, AFLATOUN INTERNATIONAL**



AFLATOUN INTERNATIONAL HAS DEVELOPED THE FOLLOWING PROGRAMMES



AFLATOT

3-6 YEARS OLD

Early childhood education for sustainable development: offering helpful learning experiences for children to reach their full potential.



AFLATOUN

6-14 YEARS OLD

Building on a child's natural curiosity and teaches them about their rights, saving and starting enterprises. For those without access to schools and disadvantaged children, Aflatoun Non-Formal Education has been developed.



AFLATEEN

14-18 YEARS OLD

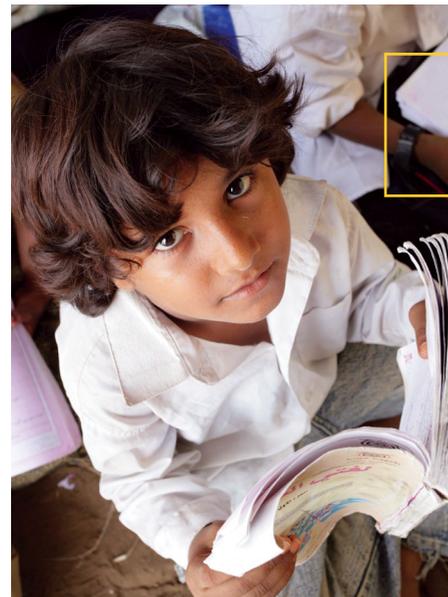
Stimulating young people to question their identity, learn about money and the economy, which prepares them for a complex and turbulent job market. Our eLearning Platform Aflateen Digital complements this programme.



AFLAYOUTH

17-25 YEARS OLD

Aims at helping young people gain the skills and competencies to make better and smarter financial choices about their options in education, the labour market and entrepreneurship.



THEMATIC CONTENT

Thematic content for specific circumstances addressing the world's most pressing problems:

- › Life skills and financial education for peace
- › Financial education for girls/SRHR education
- › Youth employability and entrepreneurship



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OUR CHALLENGE: EVOLVING TO SUSTAINABILITY

Aflatoun's social and financial education is delivered through a unique and innovative social franchise model in a rapidly changing world. Through a strong network of 192 partners and 36 governments the organisation is able to implement these programmes worldwide, which is the foundational strength of the organisation. The dynamic, bottom-up network of interlinked partner organisations is based on reciprocal empowerment and collaboration.

Through this social franchise model, the International Secretariat facilitates and supports the members, who can share experiences and provide peer support. This is a high impact/low cost model, which accelerates scale-up. Currently, the cost of one child receiving social and financial education is €0.33. Aflatoun International aims to reach 20 million children and young people by 2020.

By 2030, the organisation would like to see every boy and girl in

OUR CHALLENGE →

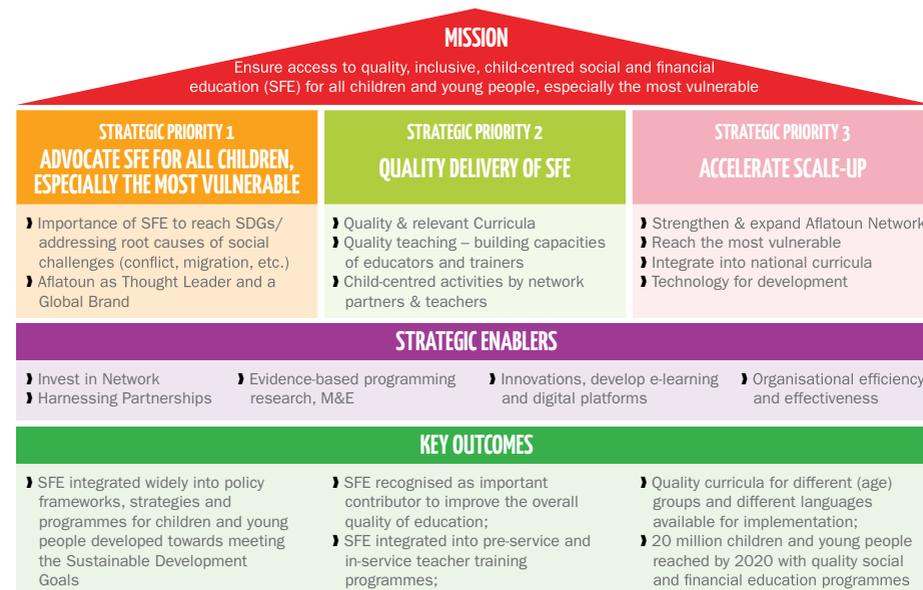
the world receiving social and financial education, because with greater financial awareness and increased entrepreneurial skills, job prospects will improve and the intergenerational cycle of poverty and inequality can be broken.

In order to achieve these aspirations Aflatoun International and its funding base will need to grow.

Relying on unrestricted grants was essential for Aflatoun International as it demonstrated proof of concept, crystallised the social

franchise model and built a strong market reputation. But further growth cannot come from unrestricted funds alone, as these are volatile and not expected to grow indefinitely. Earned income can and should complement unrestricted donor funds. Since we advocate for social and financial education to empower children and young people, turning dependence into independence, we also want to start practising what we preach.

The financial challenges experienced by the organisation are not unique. The



OUR CHALLENGE ○

Millions Learning: Scaling up quality education in developing countries by the Brookings Institution, which identified Aflatoun International as a best practice in scaling up quality education in developing countries, found that the majority of the 'best practice' organisations it identified had serious challenges to find support for the middle stage of scaling. Brookings calls the phase between initial stage of new ideas or prototypes and implementation at a national level 'the valley of death'¹.

Aflatoun International has identified a number of opportunities to leverage its key capabilities to earn income. Especially in recent years we have done much more than distribute the open source curriculum and supporting partners in delivering the programme. The International Secretariat adds distinctive value in three important ways:

- (i) it successfully contextualises the curriculum to local circumstances and different target audiences
- (ii) it researches and has proven the effectiveness of the curriculum through Randomized Control Trials & other studies; and

- (iii) it has created an effective Master Training programme that creates leverage in the implementation and ensures quality.

These components are not open source, are not immediately replicable and can therefore be building blocks for a sustainable business model.

Building on these distinctive strengths, Aflatoun International aims to evolve into an expertise centre and knowledge hub, whilst growing towards sustainability. The organisation continues to act as a social franchise, and in addition will generate income for specific services beyond the open source core curriculum. The new revenue streams identified include larger contributions from members, complementing the grant income and shifting dependency on restricted funds from 70% to 30%. A strategic partnership with the Botnar Foundation and Vitol Foundation, signed late 2017, allows us to develop this new business model. The first steps of this evolving and sustainable approach are already taking place, with the development of new tailored products and digitalisation of the Aflatoun programme.

1 *Funding the Middle Phase*: This is crucial to help effective education approaches cross the "valley of death" to scale. Too often, promising approaches fall victim to a funding gap between new ideas or prototypes and implementation at a national level. Governments, donor agencies, foundations, and investors should develop a more organized ecosystem of education funding to support scaling. Additionally, donor agencies and foundations should provide flexible support, including for core costs, which is crucial for building scaling capacity.



OUR NETWORK: REAL ACHIEVEMENTS CREATING IMPACT

Our social and financial education programmes are contextualised and implemented by 192 partner organisations in 102 countries and we work together with 36 governments to achieve national integrations of our curricula. Through a strengthened and expanded network, we continue to scale up, both ensuring the quality of our method as well as

maximising our scope in order to reach the most vulnerable girls and boys in the world. We do this with an emphasis on capacity building and promoting quality education, by focusing on the training of trainers and advocacy amongst departments of education. Here are some of the highlights of 2017 per region.



UGANDA



SENEGAL



ANGLOPHONE AFRICA

One of the key highlights for the year is the formalisation of a three year one million USD grant by the MasterCard Foundation to Aflatoun International to give young mothers in Tanzania life changing support. Currently, Tanzania has one of the highest rates of child marriage globally and, according to the United Nations Population Fund (UNPFA), one in every six girls gets pregnant between 15 and 19 years old. Unfortunately, the Tanzanian government does not allow adolescent girls who have been pregnant to re-enter the public secondary education, leading these women to be permanently excluded from formal education. Working with a local partner, Karibu Tanzania Organization (KTO), this innovative initiative aims to empower young mothers with life skills; entrepreneurship and employability skills, thus giving them a second chance in life.

Based upon a pilot carried out by Child Fund for the past seven years, the Ministry of Basic and Secondary Education recognised the need to ensure every child in The Gambia gained and build the critical thinking skills, understand their rights and responsibilities, appreciate the value of money based on Aflatoun's saving and spending model while at the same time exploring and enhancing their entrepreneurial spirit. In Zimbabwe we organised the financial education stakeholder workshop in partnership with The Reserve Bank of Zimbabwe and Child Youth Finance International (CYFI), which attracted local institutions and international delegates from neighbouring countries. The event aimed to strengthen the country's strategies of promoting an inclusive financial system, incorporating the children and youth development agenda as a priority.

OUR NETWORK →

FRANCOPHONE AFRICA

A series of training workshops was organised in Cameroon, Madagascar, Niger and Senegal, aiming at building the capacity of teacher trainers, inspectors of education and curriculum developers. These trainings emphasise the quality of teaching, a bi-product of Aflatoun's programmes and interventions. These national integration efforts contribute to the different Ministries of Education reforms and are part of the national strategies for financial inclusion. World Vision Senegal continues to scale up across all its units and government schools by targeting both children in formal settings and youth participating in entrepreneurship programmes where Aflatoun's method is used as a foundational skill.



TUNESIA

Enda inter-arabe is feeling lovely. 10 August 2017 · ©

فخورين بشميتنا ككريك الأسبوع من قبل شركتنا منظمة Aflatoun International للتقوية المالي لدى الأطفال، والتثقيف المبادرة و التثقيف المبادرة و التثقيف المبادرة بالإختصاص على منهجية الأفلاتون <https://www.aflatoun.org/method/> لمعرفة المزيد عن هذه المنهجية يمكنك زيارة هذا الرابط

Proud to be chosen as Partner of the week by our partner Aflatoun International for our efforts in promoting Entrepreneurship and Financial Education within children in Tunisia using Aflatoun Methodology 😊 To learn more about this methodology, follow this link <https://www.aflatoun.org/method/> See Translation



Partner of the Week: Enda Inter-Arabe, Tunisia
Enda Inter-Arabe (Enda) was founded as a multi-sector development organisation focusing on education, environment and youth activities in Tunisia. Their mission is to contribute to the financial empowerment of marginalised...
AFLATOUN.ORG

LEBANON

Aflatoun Lebanon added 17 new photos to the album Naba'a / Bourj Hammoud Group (27/09/2017) — with Anas Battal and 2 others. 27 September 2017 · ©

Aflatoun International training by YMCA Lebanon for an awesome group of volunteers ❤️ Yalla yalla!



Naba'a / Bourj Hammoud Group (27/09/2017) 17 photos

Following the Memorandum of Agreement between Aflatoun International and the Batonga Foundation and subsequent pilot in Benin last year, a training of trainers was organised early 2017 to equip local partners with updated content and facilitation skills. The training event was also an opportunity to welcome trainers from new partners representing Benin, Togo and Ivory Coast. Representatives from the Ministries of Education in charge of curricula were also invited with a view to advocacy and orientation activities around social and financial Education. A follow up training for further scaling is already scheduled for next year, in which more partners and stakeholders can be included.

MIDDLE EAST AND NORTH AFRICA

Our Life Skills and Financial Education for Peace tool was translated and finalised in Arabic and shared with the region in Q1 2017. The curriculum is currently being piloted and tested by our partners in Syria and Lebanon with local organisations working with refugees. Educators have



particularly found the activities in this manual useful as they are solution-oriented and present new topics such as conflict resolution, problem-solving and positive communication. In Beirut facilitators have been trained, who started giving Aflatoun classes to Syrian refugee children in camps at Bekaa Valley and the Naba'a neighbourhood, supported by YMCA Lebanon and the Kahane Foundation.

In Jordan we ensured training of core supervisors and teachers for the implementation of the Aflatoun programme. In partnership with the Central Bank of Jordan, the Ministry of Education and our local partner INJAZ we trained 70 teachers and core supervisors for the National Financial Education Curriculum for Grades 9 and 12. Through this initiative, 343,640 students were reached in 2016-17 academic year. 1,848 teachers were trained on the new curriculum for grades 7, 8 and 11 in 3,387 schools nationwide. Through our partners NADA, the Aflatoun programme has been reactivated in Algeria, reaching over 1500 young people in difficult

OUR NETWORK →

circumstances. The programme is seen as part of the solution to prevent economic abuse against working youth to increase their awareness of their rights.

EUROPE & CENTRAL ASIA

Aflatoun's partners in Europe with support from Erasmus+ programme conducted five stakeholder meetings on a national level in the Republic of Macedonia, Slovakia, Bulgaria, Lithuania and Portugal, bringing together educational authorities, teacher training institutes, NGOs and teachers to discuss relevance of life skills and financial education. This advocacy work was accompanied by curriculum mapping exercises, which provide specific recommendations for Ministries of

THE NETHERLANDS

StartUp4kids 21 March 2017 · ©

Katja en Sofie volgen deze week de Master training Aflatoun! Leuke foto's van deze interactieve training van dag 2. Deelnemers uit wel 16 verschillende landen... See more





ARMENIA



Junior Achievement of Armenia - Հայաստանի պատանեկան
 Ինչպե՞ս Ծնվեց
 30 March 2017 · ©

On 30 March 2017 the whole world celebrates the International Aflatoun Day, and so did the team Aflatini at School No. 2 in Dilijan, Tavush region. Today our students with the help of Skype connected with little aflatoun pupils from Lisbon, Portugal, spoke with the students from Bulgarian town of Karlovo. With the students from Ghana it was only possible to communicate only with the help of video and photos, as the online connection was constantly interrupted. The participants told each other about their countries, their programs and activities. The workers from Aflatoun office and Anahit Manvelyan help the children with English translations of Portuguese during the discussions. There was friendly and warm atmosphere during the discussions. #aflatounday #AflatounDay

Education for its integration and allows CSOs in the region to advocate more effectively for educational policy reforms.

With the same partnership we hosted a Master Training workshop on Aflatoun's child-centred active learning methodology in March 2017. Participants from Aflatoun's partner organisations based in Europe (predominantly), Middle East, Asia and North America came to the five-day intensive training in The Hague, the Netherlands. This unique practical and experiential training workshop was developed for teachers and trainers who are new to the field of social and financial education.

ASIA

To mark the colourful decade of Aflatoun in the Philippines, our partner Confederation of Cooperatives (NATCCO), organised the Youth & Aflatoun Coordinators Assembly. More than sixty young men and women gathered in Manila from 23-25 August. The aim of the event was to increase and strengthen the capacities of these coordinators in engaging various stakeholders, scaling up and ensuring the quality of our programmes. Aflatoun's Asia Regional Representative Brian Lariche gave a workshop on our brand in fundraising for all coordinators, who put their energy and passion into action, making the Aflatoun movement a strong global force.

INDIA

Throughout the year Aflatoun teacher trainings have been taking place all over the world. At the beginning of December, Aflatoun's training of trainers' model was successfully conducted in Shanghai, China, supported by our partner Be Better, attracting participants from across the region. The last day consisted of a field visit and presentation of a successful Be Better case in scaling up its programme from an early phase and its innovations of securing more funding, which encouraged participants to be creative with their own unique contexts. We also conducted a national integration workshop in Bangladesh, together with the National Curriculum and Textbook Board (NCTB), which was attended by Ministry of Education, Central Banks, BRAC Bangladesh, Plan International and around 20 curriculum developers from NCTB, developing a plan to integrate financial education into the national curriculum.

In the Chhattisgarh state of India, following Himachal Pradesh last year, we signed a Memorandum of Agreement with our partner Meljol to integrate Aflatoun's curriculum into all their 13,000 secondary schools reaching 500,000 students. In Indonesia, the Early Childhood Education Directorate General, MoE, also signed a Memorandum of Agreement with us to pilot Aflatoun's programme in West Java province with the plan to scale up into national level in 2019.



MelJol is with Keshan Lahry and Subrat Nayak.
 27 November 2017 · ©

MELJOL Conducted a capacity building workshop with HCL Foundation's SAMUDAY team in Hardoi on Aflatoun Social and Financial Education Programme for children. MELJOL and HCL Foundation have joined hands to roll out the programme across 5 districts (Barabanki, Gonda, Hardoi, Hazaribag, Chitra and Yawatna) districts from 3 Indian states (Uttar Pradesh, Jharkhand and Maharashtra).

PHILIPPINES



Aflatoun Philippines added 20 new photos to the album COMAVEMCO (Aflatoun Launching).
 8 August 2017 · ©

Aflatoun is now live in Compostela, Cebu! NATCCO and Compostela Market Vendors MPC officially opened the Program in 6 partner schools on August 3-4, 2017. The children excitedly welcomed Aflatoun with open arms - many of them already prepared with their registration forms and savings!

Congratulations to COMAVEMCO and its partner schools: Compostela Central School, Estaca Elementary School, Cabadiangan Elementary School, Magay Elementary School, Canamucan Elementary School, Buluang Elementary School. NATCCO deeply thanks the DepEd Division of Cebu, in the persons of SDS Dr. Rhea Mar Angud and EPS Ms. Novie Mangubat, and Compostela District Supervisor, Mr. Richard Acaso, for facilitating the activities and for the all-out support!

GUATEMALA



LATIN AMERICA AND THE CARIBBEAN REGION

The Vice Presidency of the Dominican Republic with support of the United Nations Development Program (UNDP), signed eight agreements with NGOs, including Aflatoun International, to expand opportunities for youth and particularly young women living in conditions of vulnerability. The implementation of social and financial education in the country, seeks to strengthen young people's skills in conflict resolution, critical thinking, decision making and teamwork.

Multiple training workshops were offered in the region in collaboration with our partner organisations, including in Puerto Rico (Nuestra Escuela), Colombia (Fundacion

CFA and Instituto Coomuldesa), Mexico (Observa A.C. and SURA) and Peru (Plan International). Through the project Shaping Entrepreneurs of Tomorrow in Peru, which is using the Aflatoun programme, the young entrepreneurs became creditors of 15,000 soles in prizes. Our longstanding partner Plan International Brazil was named the best NGO in children and adolescents by the country's DOAR Institute and EPOCA magazine. The award aims to recognise good management practices and transparency in the third sector and encourage the donation culture in Brazil.



INTERVIEW
SYLVIA PARGUYA,
NATCCO

Why does such a large coop like NATCCO use the Aflatoun programme? Why scale this model?

NATCCO has always been committed to increasing the participation of young people in cooperatives. Through the Aflatoun programme, we are developing the future members of the coops, thus ensuring the sustainability of the organisation and the movement. Aflatoun is one of the programmes that support the successor generation efforts of the cooperatives. NATCCO also believes Aflatoun is a trusted brand and model that holistically develops young people to be positive change-agents.

You reach more than half a million children – why do you think the programme is growing?

The programme has grown because we actively involve our local partner cooperatives across the country. We have developed a “social franchise” model for Aflatoun that allows the local partners to implement the programme and scale it in their respective areas. NATCCO also included Aflatoun in its strategic goals and see to it that the partner cooperatives do the same. It also helped that we have a partnership with

the Department of Education so it gave more credibility to the programme.

What impact have you seen on pupils following the Aflatoun programme?

The Aflatoun programme has taught children of all ages about financial responsibility. They also developed their self-confidence and enhanced their leadership and entrepreneurial skills through the various activities that NATCCO and the partner cooperatives regularly conduct. Based on initial results, the programme has provided excellent opportunities for a greater understanding of basic financial concepts and social awareness, in charting their money milestones and enhancing community awareness, while engaging their families.

What are the benefits for NATCCO?

A strong and active youth sector ensures the sustainability of the network. Through Aflatoun, we have increased the capacities of our partner cooperatives in successfully implementing youth programmes. It also expanded NATCCO's network through its partnership with government agencies, specifically the Department of Education and other civil



INTERVIEW SYLVIA PARGUYA, NATTCO “CONTINUED”

society organisations in the Philippines and across Asia. Through Aflatoun, NATCCO has created a good reputation as an organisation that strongly supports children and youth development.

How do you foresee the national integration processes in The Philippines?

We already have our Memorandum of Agreement with the Department of Education. We are also included as part of the Technical Working Group

for the Financial Literacy Education across all Grade Levels as part of the K-12 Programme. The workshops are now being done; we have participated in these workshops. We hope that with the support of the Aflatoun Secretariat, we can fast track the implementation of Financial Literacy Programme of the Department of Education wherein the Aflatoun modules are used as resource materials. Once implemented, we foresee that the Aflatoun integration will be done in all schools across the country.



INTERVIEW
ANGEL YESID AMADO RODRÍGUEZ,
FUNDACIÓN COOMULDESA

Why are you implementing Aflatoun in Colombia?

Implementing the Aflatoun programme is a great opportunity for *Fundacion Coomuldesa* to articulate our purpose with the mission of many organisations worldwide. Being part of the Aflatoun network motivates us and makes us feel accompanied, as well as supporting institutional management with departmental and national state entities.

What impact have you seen on the students who follow the Aflatoun programmes?

The positive results obtained by our young people from the “Aflatoun Solidarity Explorers” clubs have been great in recent years. Among them, I would like to highlight the development of communicative skills and abilities because there is no doubt that a boy or girl who expresses what they feel or want helps them to further strengthen their will to achieve their dreams and desires. Likewise, strong communication skills have managed to improve the relationship of children with their families and peers, achieving the promotion of social actions and undertakings very important for the development of communities.

What has been the impact on the community through the Clubs Aflatoun Exploradores Solidarios (Aflatoun Solidarity Explorers)?

The “Aflatoun Solidarity Explorers” clubs have had a favourable impact on the communities where they are present. Getting young people involved in social actions of community value gives visibility to the programme. Additionally, it creates spaces for a dose of reflection and commitment to the causes and social endeavours of the children, who in many cases become the determining factor to motivate the community to act in response to their own needs.

How successful have the training workshops been?

The teacher training workshops are ongoing to provide a follow-up to the processes initiated in each of the educational institutions. This has allowed us to guarantee the desired results. In addition to developing their commitment to the programme activities, teachers feel supported by our institution, not least through workshops, follow-up visits, and solidarity challenges. At the same time teachers have acquired healthy habits in their personal finances. It is a two-way education.



OUR INNOVATIVE PROGRAMMES

Aflatoun's education is life changing and reaches the most vulnerable children worldwide. Syrian refugee children are following Aflatoun classes based on the peacebuilding tool in Lebanese camps, where volunteers teach them about their rights, personal understanding and entrepreneurship providing hope for their future. Girls and boys living in remote parts of Malaysia overcome marginalisation through Aflatoun's participatory approach which boosts their confidence and improves their interpersonal skills, offering them a real future. Young people in Ghana receive a boost in life skills and are trained as cocoa farmers to make a decent living and revive this struggling sector, empowering their lives and communities.

Increasingly, Aflatoun International recognises the importance of developing programmes tailored to these specific circumstances, so pupils can make the most of their situation and advance their position. With this in mind, while focusing on youth employability, we are involved with more agricultural partnerships, including the Roundtable on Sustainable Palm Oil. From our pilot with RSPO we learned that one of the main challenges is the complexity of standards for smallholders. Our joint project develops a global sustainability curriculum for smallholder

farmers, which can be used by growers, NGOs, and farmer groups to improve their livelihoods, increase their sustainability, and to have more farmer groups RSPO Certified.

GIRLS' VULNERABILITY

Another priority area continues to be girls' vulnerability. Our multi-country project is the *Financial Education for Girls* programme, supported by Credit Suisse and implemented by Plan International. It includes a research component that examined different intervention models for adolescent girls' economic empowerment. A *policy brief* was produced indicating that there is a need to combine financial education with social and health





“This has been a major difference in my life. Now, I am aware I can earn money from cocoa farming but also by providing other services in my community.” - LINDA



COCOA CHAMPION

Cocoa entrepreneur Linda has come a long way. At the age of 16, she dropped out of school when she became pregnant with twins. Last year, Linda turned her life around by applying for the MASO* programme and was selected to be trained as a professional cocoa farmer to revive this struggling sector.

The 22-year-old is from Liate Wote, in the Afadjato South District, Western Ghana, which used to be a major cocoa and coffee growing community until widespread bushfires destroyed most farms in 1983. Since then, it has mainly become a tourist destination, hosting the highest mountain in Ghana and Tagbo Falls.

Young people, who are lucky enough to find a job, usually work as a tour guide and live off the ecosystem of the area. One of the main worries in the region is youth unemployment. Hence, this programme works with youngsters from these cocoa

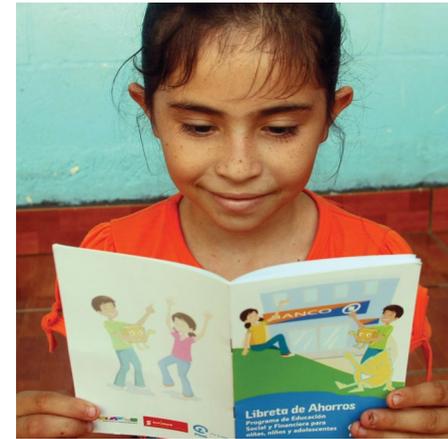
communities, to shift from subsistence farming to becoming cocoa entrepreneurs and ensure them a viable career.

In the MASO programme, Linda learned how to make a plan, create a budget, nurse and handle cocoa seedlings but also how to do business in this bittersweet sector. The young mother has just planted a one-acre cocoa farm surrounded by plantain, maize and cassava to offer temporary shelter for the cocoa seedlings. Apart from providing food, this intercropping also gives an extra income for this cocoa champion.

Many young people in Linda's community have now been trained in cocoa farming and have acquired the 21st century skills to create a more sustainable world. As they now stay and contribute to the local cocoa industry, while no longer leaving for the big city in search for jobs, Liate Wote has a bright future.

* The MASO programme, containing Aflatoun and livelihood modules, was developed by Solidaridad in Ghana and supported by The MasterCard Foundation.

OUR INNOVATIVE PROGRAMMES →



to contribute to knowledge around the effectiveness of financial education for adolescent girls. Next year the partners continue with the programme in Brazil and China, and Room to Read will implement in Tanzania and Sri Lanka.

In other research we looked at how social and financial education can positively affect the behaviour of teenagers. We wrote about the *effectiveness of Aflateen* together with our partner The MasterCard Foundation. The study found, for example, strong evidence on future orientation and resource management behaviour (especially savings); more participants save money, and do this in more formalised ways, such as at school or in a bank. Aflateen also showed a positive impact on participants' desire to start an enterprise, and on their belief that they could do so.

components in order to truly advance girls' lives. It highlighted the importance of addressing context, and we just published cases studies highlighting the different factors that need to be addressed in order to be fully effective in empowering girls economically.

In Brazil, community buy-in can help improve the learning environment for girls, in China, lack of confidence in the future is a particular issue for girls who are left behind by their migrant worker parents, in India, community perceptions are important obstacles to girls' advancement and in rural Rwanda, working on gender norms within positive masculinity and leadership clubs had a positive impact on girls' economic empowerment. Through this research, Aflatoun International, Plan International and Credit Suisse hope

Aflatoun International continues to strengthen its curricula through ongoing research. By tailoring its programmes to specific pressing issues, Aflatoun's education can have huge positive impact on children, young people and their communities. Drawing on our partners' rich experiences from around the globe we have been able to develop bespoke curricula for both formal and non-formal education settings. There is the launch of the new Aflateen+ curriculum, including more lessons on gender and SRHR, and we are looking forward to the digitalisation of the entire Aflatoun programme.



INTERVIEW
BEATRICE MOULIANITAKI, HEAD OF SUSTAINABLE SOURCING - HERSHEY TRADING GMBH

Can you please tell us more about Cocoa For Good; The Hershey Company's sustainable cocoa strategy?

As the oldest purpose-driven company, we have been committed for the last 125 year to engage with our communities along the supply chain and will continue in the future. Cocoa For Good is our answer to create a long-term sustainable cocoa supply, which in-turn reinforces a cocoa industry that makes life better for its cocoa farming families and communities. Cocoa For Good addresses the most pressing issues facing cocoa-growing communities; poverty, poor nutrition, at-risk youth and vulnerable ecosystems. Through a half-a-billion dollar investment by 2030 together with our partners, we're working to make cocoa-growing communities stronger.

How is Hershey supporting the achievement of the United Nations' SDGs?

Cocoa For Good recognises that steps toward sustainable cocoa are steps toward a more sustainable world. We're committed to doing our part to support the United Nations Sustainable Development Goals.

1. Nourishing Children: Children can

reach their full potential in the classroom when they start with healthy nutrition. We're working towards; reduced anemia rates, increased family access to nutritious foods and improved quality of education. (SDG 2, SDG 17)

2. Empowering Youth: Today's youth become tomorrow's leaders when they're equipped with the skills and resources to build successful futures, in cocoa-growing communities and beyond. We're working towards; Improved access to life skills, education and training and the elimination of child labour. (SDG 4, SDG 8, SDG 17)
3. Prospering Communities: Strong communities begin with opportunities for men and women to improve their livelihoods. We're working towards; increased household incomes and economically empowered women. (SDG 1, SDG 5, SDG 8, SDG 17)
4. Preserving Ecosystems: Cocoa communities thrive when their ecosystems are healthy and their forests are protected. We're working



INTERVIEW BEATRICE MOULIANITAKI, HERSHEY TRADING GMBH "CONTINUED"

towards; zero deforestation and increased agroforestry in shade-grown cocoa. (SDG 13, SDG 15, SDG 17)

mentorship, job search support and access to financial services.

How does the partnership between the Jacobs Foundation and The Hershey Company work under the TRECC Initiative?

TRECC is a remarkable initiative we joined in 2017. It strives to improve the living conditions of children and young people in Ivory Coast through quality education. The goal is to enable children and youth to lead healthy and fulfilling lives. TRECC is piloting proven education solutions with the aim of upscaling in the Ivory Coast.

Aflatoun International shares with Hershey the intrinsic belief that young people can realise their full potential and improve their livelihoods if they have access to education, skills training,

Aflatoun International will run a youth program throughout 2018 and we expect to scale it up in 2019, empowering more young people in cocoa communities to respond to local and global challenges, pursue their dreams, connect with likeminded people and reach their full potential.

Why partner with Aflatoun International in Ivory Coast and Ghana to implement life skills and financial education programmes?

Cocoa For Good builds on the work that both Hershey and Aflatoun International have already done in cocoa-growing communities by helping to feed families, equipping young people with the skills to succeed, empowering women and men to prosper, and protecting our forests.



青春期女童教育支持项目青少年社区动员



TELLING THE AFLATOUN STORY

One of our key objectives for 2017 has been to make the Aflatoun brand travel further. And what better way to do that than shining the spotlight on a true success story that encapsulates the Aflatoun ethos of turning dependence into independence. Enabled by a small, passionate and talented team of volunteers from Amsterdam Worldwide, Kojo's Bikes, the success story of a young entrepreneur was filmed in Ghana.

Our promo video shows how Kojo has turned his life around by renting out his bike and saving the money for his

education. Kojo's business has quadrupled ever since and plans on having bike shops all across Africa one day. In January, Kojo's story received a full page ad in The Economist and then cycled to fame on CNN, Bloomberg, Discovery and many more. We have more international plans for this bike entrepreneur next year, including for the francophone world.

In addition, we aim to feature more young entrepreneurs telling the Aflatoun story. To this end, we developed a new [impact page](#) on our website showcasing what difference our programmes can make.

TELLING THE AFLATOUN STORY →

INTERVIEW BRIAN ELLIOTT, AFLATOUN BOARD MEMBER AND CEO OF AMSTERDAM WORLDWIDE, ON THE MAKING OF KOJO BIKES



Press?

The press is often dominated by negative news, especially with regard to development issues. Kojo's story is inspiring and refreshing in that environment and demonstrates that positive change is possible. Right now. The media embraced that narrative - and gave Aflatoun countless amounts of free publicity globally.

Plans?

People are moved by the human and the personal. So we will keep telling the stories of this new generation of empowered young people around the world. There are so many. The countries will keep feeding their stories regularly to the world, and we will capture a mosaic of beautiful true and inspiring pieces from around the world.

It's not enough to tell the world "what" Aflatoun is. They need to see and feel why Aflatoun matters.

Why?

We were moved by the many inspiring stories of young people whose lives were changed with the help of Aflatoun. And though many stories are emotionally very moving, such as the young girl in Nepal whose friends helped her to buy her way out of an arranged marriage with savings; many are about the self-empowerment of children and young people who realised through their Aflatoun training that they have the power to control their own financial future. Kojo was a perfect example of this entrepreneurial spirit.

TELLING THE AFLATOUN STORY ○



We also improved the customer journey of our website thanks to pro bono advice from GroupM. This has resulted in page visits going up, just like our new publications, supporting the new business model and associated products.

CONNECTING THE AFLATOUN FAMILY

On Aflatoun Day, many of our network took part in the various activities and celebrations, proudly showing the world they belong to the Aflatoun family. The 30th of March 2017 kicked off with our annual worldwide Skype calls, connecting schools around the world. It enabled children, young people and teachers to discuss issues, exchange ideas and asking curiosity questions. Some children from Aflatoun clubs had the chance to present this to Dutch Queen Máxima, who marked the special day during a Global Money Week event. Her Majesty spoke about the importance of handling money wisely, while our CEO Roeland Monasch explained how this was an excellent opportunity to highlight the importance of social and

financial education. Earlier in the week, he started a conversation about saving on Dutch television, joined by one of our youth mentors, who also uses the Aflatoun method for vulnerable youngsters in his area.

RUNNING FOR AFLATOUN

Running seems to have become a true Aflatoun activity. After recent Aflatoun inspired runs in Amsterdam, Ethiopia and the *Philippines*, Dutch runner Dirk-Jan Maas and his son Valentijn finished the New York Marathon last November. They ran the 42 kilometres through Brooklyn, The Bronx, Queens, Staten Island and Manhattan in 03:57:14 (Valentijn) and 04:28:13 (Dirk-Jan). The goal was not just to get fit, but also to fundraise for Aflatoun International! The father and son raised 5,000 euros for us and really hope to do it again next year. We hope more Aflatoun fans are tempted to run the extra mile for us. In the coming year, we will develop *AflaChallenge*, which enables you to do this while going on an amazing trip!

RESOURCES



The Financial Statements have been prepared in accordance with the Dutch Accounting Standard for Fundraising Institutions (RJ 650). Compliance with this guideline is a requirement of the CBF (Central Bureau on Fundraising). All expenditure is directly related to Aflatoun's goal 'to socially and financially empower children and young people so they can act as agents of change in their own lives for a more equitable world'. The funding received from difference sources is recognised as income on the basis of approved project funds. Whenever there are multiple year contracts the income allocated to each year is taken from the contract. The proportion of Aflatoun's overhead costs relating to these funds is allocated to the year in question on an actual cost basis.

INCOME GENERATED

The generosity of our donors and pro bono partners in 2017 enabled us to provide a life-changing experience to those children and young people who benefit most from an Aflatoun education. It is only through such support that Aflatoun International can continue to provide the breadth and scope of its programmes and training to such a diverse range of partners. Aflatoun International receives income from a range of donors - corporate, philanthropic and institutional - to fund its activities.

Increasingly, we have been diversifying our funding streams, developing new income generation opportunities to ensure our financial stability in the long-term. The Nationale Postcode Loterij provided essential core costs towards our operational budget, whilst Credit Suisse continued its support for the empowerment of girls across the world as part of their Global Education Initiative. Fondation Botnar has provided a strategic grant for 2017/18 to allow Aflatoun to transition to a sustainable scaling model. Other major supporters include Erasmus+ from the European Commission's Civil Society programme, The Mastercard Foundation for the Skills Development Program for Young Women in Tanzania, and Jacobs Foundation and The Hershey Company for the TRECC Programme in Ivory Coast. Invaluable pro bono support was received from Salesforce, Amsterdam Worldwide, EY, CNN, Bloomberg TV, The Economist, Deloitte, Google Grants and Credit Suisse, contributing €208,148 towards our work in 2017.

RESOURCES EXPENDED

Expenses in 2017 were made according to three strategic objectives: Concept (11%), Programme (31%) and Network (30%). Additional expenses were made towards Fundraising (6%), and Operations and Administration at (22%). A full report is provided in our annual accounts.

CONSOLIDATED STATEMENTS

BALANCE SHEET - DECEMBER 31, 2017

	2017 EUR	2016 EUR
ASSETS		
Fixed assets		
Tangible fixed assets	11,010	12,459
Current assets		
Receivables and prepayments	164,195	192,544
Cash at banks and in hand	1,016,288	747,627
Total assets	1,191,494	952,630
CAPITAL		
Free disposable reserve	398,725	464,628
Tied up capital	-	116,299
Total capital	398,725	580,927
Current liabilities	792,769	371,703
Total capital and liabilities	1,191,494	952,630

STATEMENT OF INCOME AND EXPENSES FOR THE PERIOD ENDED DECEMBER 31, 2017

	Actual 2017 EUR	Budget 2017 (unaudited) EUR	Actual 2016 EUR
Source of income			
Income organizational fundraising	1,115,169	1,215,500	1,736,384
Income actions third parties	500,000	500,000	500,000
Income from government	-	-	-
Interest income	141	-	980
Total income	1,615,310	1,715,500	2,237,364
EXPENSES			
Expenses made for Strategic Objectives			
Objective 1: Concept	203,752	313,829	192,453
Objective 2: Programme	551,007	608,797	718,390
Objective 3: Network	535,506	592,258	1,064,801
Total expenses made for strategic objectives	1,290,265	1,514,885	1,975,644
Expenses for fundraising	115,455	111,811	133,487
Operational and administrative expenses	391,792	372,414	375,218
Total expenses	1,797,512	1,999,110	2,484,349
Result for the period	(182,202)	(283,610)	(246,985)

GENERAL INFORMATION

Name Aflatoun International
Founded 27 June 2005
Legal form Foundation (Stichting)
Address Overschiestraat 184 1062 XK Amsterdam, the Netherlands
Website www.aflatoun.org
Email info@aflatoun.org
Telephone +31 20 760 1340
Fax +31 20 626 2118

Link to Articles of Association <http://tinyurl.com/aflatoun>

Registration Chamber of Commerce, the Netherlands
Commercial Register No. 34229026, 29 June 2005

Charity or Not-for-profit (tax free) as defined in Section non-profit organisation 5b of the Dutch General State Taxes Act (Algemene Wet inzake Rijksbelastingen, "WAR") With the status of a Public Benefit Organisation (The ANBI's RSIN/Tax number: 814607196) since 1 January 2008 (https://www.belastingdienst.nl/rekenhulpen/anbi_zoeken/)

EMPLOYEE HEADCOUNT

	2016	2017
Employee Headcount (average over the year)	23	18
Total FTE	20.9	16.1

Inappropriate Behavior There were no reports of unacceptable behavior (including bullying, harassment and victimization).

GENERAL INFORMATION ○

MANAGEMENT TEAM

- 】 Roeland Monasch
(roeland@aflatoun.org)
Chief Executive Officer
- 】 Simon Bailey
(simon@aflatoun.org)
Director of Partnerships and Innovation
- 】 Michael Golsworthy
(michael@aflatoun.org)
Head of Finance and Administration
- 】 Emmy Dexel
(emmy@aflatoun.org)
Head of Communications
- 】 Rediet Abiy
(rediet@aflatoun.org)
Head of Programmes
- 】 Hassan Mahtat
(hassan@aflatoun.org)
Head of National Policy and Strategies
- 】 David Hernandez
(david@aflatoun.org)
Resource Mobilisation

The leadership and supervision of Aflatoun International is regulated by the Articles of Association. The leadership of the Aflatoun Secretariat is in the hands of the CEO and the supervision in the hands of the Board. Supervisory duties of the Board are clearly separated from the operational responsibilities of the CEO and the Secretariat staff. The Board meets twice a year and sets the overall guidelines for strategy and policies. The CEO attends the meetings of the Board, unless the Board decides otherwise. The CEO and the heads of the department form the Management Team, who meet weekly to discuss executive matters.

BOARD

- 】 Rob Becker
Chair
- 】 Olivier van Riet Paap
Treasurer
- 】 Brian Elliott
Member
- 】 Cor Vink
Member
- 】 Joanne Kellermann
Member
- 】 Jeroo Billimoria*
Member
- 】 Liliana Rotaru
Europe Regional Representative
- 】 Roger Kaffo Fokou
Francophone Africa Regional Representative
- 】 Patricia Fafa Formadi
Anglophone Africa Regional Representative
- 】 Brian Lariche
Asia Regional Representative
- 】 Belinda Portillo
Americas Regional Representative
- 】 Muhannad Jarrah
MENA Regional Representative
- 】 Rishad Byramjee
Meljol Special Representative
- 】 Alan Wang
China Special Representative

* Jeroo Billimoria stepped down from the board spring 2018. The founder of Aflatoun will continue to be involved in the work of the organisation in an advisory role.



WITH THANKS TO

OUR CONTRIBUTORS

- › Batonga Foundation
- › Botnar Fondation
- › Catholic Relief Services
- › Chemonics International Inc.
- › COMO Foundation
- › Credit Suisse
- › Erasmus+ Programme
- › European Commission
- › European Investment Bank
- › Fondation Botnar
- › Fondation Orange
- › Girl Effect
- › ING Groep
- › INJAZ
- › Jacobs Foundation
- › Kahane Foundation
- › Nationale Postcode Loterij
- › Opportunity International
- › Rabobank Foundation
- › Roundtable on Sustainable Palm Oil
- › Royal Vopak NV
- › Solidaridad

- › SOS Children's Villages
- › The Hershey Company
- › The Mastercard Foundation
- › UNDP
- › UNICEF
- › Vitol Foundation
- › Woord en Daad

OUR IN-KIND CONTRIBUTORS

- › Amsterdam Worldwide
- › Be Better
- › Bloomberg TV
- › BrandDeli
- › CNN
- › Credit Suisse
- › Deloitte
- › EY Nederland
- › Google Grants
- › Group M
- › Salesforce
- › Scribble
- › The Economist

WITH THANKS TO ➔

PARTNERS IMPLEMENTING AFLATOUN (2017-18)

ANGLOPHONE AFRICA

Botswana

- › Project Concern International
- › Stepping Stones International

Ethiopia

- › ChildFund Ethiopia
- › Future Hopes Integrated Development Organization (Fhido)
- › World Vision
- › Dires House of Sports
- › Dorcas Aid
- › Hiwot Integrated Development Organization
- › Save the Children

Gambia

- › ChildFund Gambia

Ghana

- › JS Fund for Hope
- › New Dawn for Social Development
- › Savana Signatures
- › Solidaridad
- › Association of Churchbased Development NGO's (ACDEP)

Kenya

- › Action for Child Development Trust (ACDT)
- › ChildFund Kenya
- › Child Savings Kenya
- › Kenya Institute of Curriculum Development
- › SOS Villages

Lesotho

- › Catholic Relief Services

Malawi

- › Hope for Relief Organisation
- › GOAL

Mozambique

- › Associação Wona Sanana
- › Dorcas Aid

Nigeria

- › Linking the Youth of Nigeria through Exchange (LYNX)
- › National Commission for Mass Literacy, Adult and Non- Formal Education
- › SOS Villages
- › Nigeria Education Research Development Council (NERDC)

Rwanda

- › Plan International
- › Association of Micro-finances Institutions in Rwanda (AMIR)

Sierra Leone

- › ChildFund Sierra Leone
- › GOAL

South Africa

- › Mfesane
- › Star Savers-Banking Association of South Africa

South Sudan

- › Support for Peace and Education Development Programme

Swaziland

- › Micro Finance Unit of Swaziland/ Ministry of Finance

Tanzania

- › Karibu Tanzania Organization
- › Room to Read
- › The African Financial Education Resource Organisation
- › Thubutu African Initiative
- › INADES Formation

Uganda

- › Catholic Relief Services
- › National Curriculum Development Center (NCDC)
- › Private Education Development Network (PEDN)

Zimbabwe

- › Junior Achievement Zimbabwe

FRANCOPHONE AFRICA

Benin

- › Batonga Foundation
- › Groupe d'action pour la justice et l'égalité sociale

Burkina Faso

- › Association pour la Promotion Féminine de Gaoua
- › Cadre de Concertation des ONGs et Associations actives en Education de Base
- › Défense des Enfants International

Cameroon

- › Ministère des Enseignements Secondaires/Ministry of Secondary Education
- › Syndicat National Autonome de l'enseignement Secondaire

Cote d'Ivoire

- › Defense for Children International
- › Farmstrong Foundation
- › INADES Formation

Democratic Republic of Congo

- › Association Pour la Promotion de l'Education Chrétienne
- › Action de Développement pour la Femme et l'Enfant
- › Appui au développement de l'enfant en détresse

Guinea- Bissau

- › Escoteiros da Guiné-Bissau

Madagascar

- › Association professionnelle des institutions de microfinance

Mali

- › Centre d'Appui à la Microfinance et au Développement
- › Groupe d'Appui aux Programmes

Mauritius

- › Halley Movement

Niger

- › Association pour la Défense des Enfants du Niger

Senegal

- › Centre Sportif Fayda
- › Esprit des Enfants Nafoure
- › Oceanium
- › World Vision Senegal

Togo

- › Fédération des Syndicats de l'Education Nationale (FESEN)
- › Fellowship of Christian Councils and Churches in West Africa (FECCIWA)

EUROPE & CENTRAL ASIA

Albania

- › Partnere per femijet

Armenia

- › Children of Armenia Fund
- › Junior Achievement Armenia

Azerbaijan

- › Reliable Future Youth Organization

Belarus

- › Information Center for Human and Child Rights
- › Ministry of Education of the Republic of Belarus
- › National Bank of Republic of Belarus

Bosnia and Herzegovina

- › Co-operating Netherlands Foundations for Central and Eastern Europe
- › MIOS-Interactive Open Schools
- › Vesta

Bulgaria

- › Association Integra Bulgaria

Czech Republic

- › AISIS

Georgia

- › Association ATINATI, Georgia
- › Foundation for Development of Human Resources
- › National Youth and Children's Palace

Greece

- › ERGO Learning for Life
- › SOS Kinderdorf

Hungary

- › CSOPORT - TEKA Association

Iceland

- › Institute for Financial Literacy

Italy

- › Students Lab

Kazakhstan

- › Public Organization Center for Initiative Support

Kosovo

- › Kosovo Education Centre

Kyrgyzstan

- › SOS Children's Villages Kyrgyzstan

Latvia

- › Society of Children's Social and Financial Education

Lithuania

- › Lithuanian Children's Fund

Macedonia

- › Centre for Human Rights and Conflict Resolution

Moldova

- › Center Indigo
- › Children Communities and Families Moldova
- › Institute of Educational Sciences

Montenegro

- › NGO Children First

Netherlands

- › Day for Change
- › Productief Leren
- › StartUp4kids

Poland

- › Science for Environment Foundation

Portugal

- › Associação de Instituições de Crédito Especializado

Romania

- › Foundation PACT - Partnership for Community Action and Transformation
- › Policy Center for Roma and Minorities

Serbia

- › Pomoc Deci (Udruzenje gradjana)

Slovakia

- › Nadacia Otvorenej Spolocnosti Bratislava
- › Open Society Foundation
- › Skola Dokoran - Wide Open School

Russian Federation

- › Academy of Public Administration
- › Association of Teachers working with Gifted Children “PROD”

Tajikistan

- › Good Neighbours
- › Mercy Corps

Turkey

- › Habitat Center for Development and Governance
- › ORAV

Ukraine

- › Vinnytsya Regional Public Organisation “School of Equal Opportunities”
- › Child Well Being Fund
- › Banking University
- › Ministry of Education and Science of Ukraine, Preschool Education Department

Uzbekistan

- › Center for Economic Development

ASIA

Afghanistan

- › BRAC Afghanistan
- › Womanity International

Bangladesh

- › BRAC Bangladesh
- › Concern Universal
- › Ideal Step for Sustainable Development

Cambodia

- › Farmer’s Life Improvement and Future Light Organization (FLIFLY)
- › Kampuchean Action for Primary Education

China

- › Be Better
- › Plan International

India

- › MeIJoI
- › Children International
- › Plan International
- › TatvaGyan Thinkzone

Indonesia

- › Ministry of Education and Culture
- › Institute of Islamic Education and Social Studies - LEKDIS Nusantara
- › Childfund
- › PT Amarthia Mikro Fintek
- › Wahana Visi Foundation (World Vision)
- › Yayasan Kampus Diakoneia Modern

Laos

- › Ekphatthana Microfinance Institution

Malaysia

- › Humana Child Aid Society Sabah
- › Asia Foundation
- › Agensi Kaunseling dan Pengurusan Kredit

Mongolia

- › Golden Fund for Development Association (Central Bank of Mongolia)

Myanmar

- › Yinthaw Foundation

Nepal

- › Child Workers in Nepal Concerned Centre
- › FINLIT
- › Junior Achievement

Pakistan

- › Ministry of Climate Change
- › Diocesan Education Centre
- › Primary Education Project

Philippines

- › Children International
- › Department of Education Philippines
- › National Confederation of Cooperatives

Sri Lanka

- › Network for Education Children and Youth
- › Room to Read

Thailand

- › Asia Foundation

Timor Leste

- › Childfund

LATIN AMERICA AND THE CARIBBEAN REGION

Bolivia

- › ChildFund

Brazil

- › Childfund Brazil
- › Ministério da Transparência e Controladoria-Geral da União (CGU)
- › Plan International Brazil
- › World Vision Brazil

Chile

- › Fondo de Solidaridad e Inversión Social – FOSIS (Solidarity and Social Investment Fund)
- › Servicio Naconal del Consumidor - SERNAC

Colombia

- › Children International Colombia
- › Fundación Coofisam
- › Fundación Cooperativa Financiera de Antioquia - CFA (Financial Cooperative of Antioquia)
- › Fundación CREAM Solidaria
- › Instituto Coomuldesa

Costa Rica

- › Fundación Paniamor

Dominican Republic

- › Children International DR
- › Youth First Programme of the Vice Presidency of Dominican Republic

Ecuador

- › ChildFund Ecuador
- › Children International, Guayaquil
- › Children International, Quito
- › Fundación CRISFE
- › FUNDER
- › Plan International Ecuador

El Salvador

- › Fundación Gloria de Kriete

Guatemala

- › AMG Guatemala
- › ChildFund Guatemala
- › Children International Guatemala
- › Librerías Recken
- › Niños de Guatemala
- › Plan International Guatemala

Haiti

- › Parole et Action

Honduras

- › Ministry of Education Honduras
- › Ayuda en Acción Honduras (Help in Action)
- › ChildFund Honduras
- › Children International Honduras
- › Asociación Compartir
- › Fundación Ficohsa
- › Plan International Honduras
- › Visión Solidaria

Mexico

- › ChildFund México
- › Children International
- › Fundación EDUCA México, A.C.
- › Observa A.C.
- › World Vision México

Nicaragua

- › Plan International Nicaragua

Paraguay

- › Fundación Paraguaya de Cooperación y Desarrollo (Paraguayan Foundation for Cooperation and Development)
- › Plan International Paraguay

Peru

- › Ministry of Education Peru
- › CARE Peru
- › FINCA Peru
- › Organización para el Desarrollo Ambiental y la Educación – ODAER (Organization for Environmental Development and Education)
- › Plan International Peru
- › Visión Solidaria
- › World Vision Peru

Puerto Rico

- › Nuestra Escuela Inc.

USA

- › Children International

Venezuela

- › University of Carabobo

MENA

Algeria

- › Réseau NADA

Bahrain

- › Bahrain Women Union

Egypt

- › Egyptian Banking Institute
- › Life Vision for Development/Dorcas
- › Plan International

Iran

- › Business Excellence Consultancy Group

Jordan

- › INJAZ
- › Jordan River Foundation
- › Near East Foundation
- › Plan International

Kuwait

- › Al-Waha Nursery

Lebanon

- › Ministry of Social Affairs -The Higher Council for Childhood
- › Beyond
- › Global Steps
- › Young Men's Christian Association - YMCA

Libya

- › Child Rights Association

Morocco

- › Moroccan Foundation for Financial Education (Central Bank of Morocco)
- › Bayti Association

State of Palestine

- › Al Nayzak for Supportive Education and Scientific Innovation

- › Palestinian Initiative for Supporting Students (ESNAD)

Saudi Arabia

- › Awareness Center For Educational Consulting (Wa3i)
- › Arab Urban Development Institute

Somalia

- › Solidarity Youth Voluntary Organization

Sudan

- › Plan International
- › Sudanese Coalition for Education for All

Syria

- › Mobaderoon

Tunisia

- › Enda Inter-Arabe

United Arab Emirates

- › Ministry of Education-Dubai Educational Zone
- › Dubai Police General Headquarters; Represented by General Department of Human Rights in Dubai Police

Yemen

- › Children Protection Initiative
- › For All Foundation

TURNING DEPENDENCE INTO INDEPENDENCE

Aflatoun International

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