

AFLATOUN

Social & Financial Education



ANNUAL REPORT 2022

**Energising the global
movement for social
and financial education**

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Foreword



In the midst of a global education crisis that has left millions of children and youth on the margins, the Aflatoun network of partners stands as a source of inspiration and positive change. As we reflect on the events of 2022, the inaugural year of our new 2022-2026 Global Strategy - Energising the Global Movement for Social & Financial Education with its three priorities: Continuously improve inclusive and responsive education resources through different delivery models; Ignite and grow the Global Aflatoun Network, and Drive bold thought leadership in a turbulent (post-Covid-19) world, we find ourselves at the forefront of a mission that holds the potential to reshape the future for generations to come.

Education is facing a dramatic triple crisis - a crisis of equity and inclusion, as countless children remain out of school; a crisis of quality, with many students failing to grasp even the most fundamental concepts; and a crisis of relevance, as educational systems struggle to equip young minds with the values, knowledge, and skills essential for thriving in today's complex world. Recognizing the urgency of the situation, the United Nations Secretary-General convened the Transforming Education Summit in September 2022, providing an unprecedented platform to address this crisis head-on.

At the summit, education took center stage, ascending to the top of the global political agenda. It became a rallying point for action, ambition, solidarity, and innovative solutions to recover the learning losses inflicted by the pandemic and sow the seeds of educational transformation in an ever-evolving world. Within the Secretary-General's Vision Statement on Transforming Education, "Financial Skills" emerged as a core competency of a new skill set required for youth to successfully navigate and contribute to the green, digital, and care economy transitions.

It is against this backdrop that Aflatoun's new global strategy finds its purpose and direction. Aligned with the UN Secretary-General's vision for transforming education, our strategy outlines a comprehensive plan to scale our efforts and ensure that children and young people, especially the most vulnerable among them, gain access to high-quality, inclusive, learner-centered social and financial education. The Aflatoun partners firmly believe that by empowering children and youth with the essential tools for social and financial empowerment, we offer them a greater chance to break free from the cycle of dropping out of school, teenage pregnancy, poverty, and child labor. Moreover, they become more resilient in the face of climate change, capable of engaging in meaningful dialogues with

stakeholders in their communities, and driving forward the agenda for sustainable development.

As schools reopened worldwide following the tumultuous impact of the COVID-19 pandemic, the Aflatoun network of partners seized the opportunity to fast-track the implementation of its three strategic priorities. To ignite and grow the Global Aflatoun Network six regional network meetings were convened. They served as crucial platforms for developing region-specific strategies aligned with our global vision. To fortify our efforts, we expanded the Aflatoun team with the appointment of eight regional coordinators, strengthening our capacity-building endeavors and fostering collaboration at country and regional levels.



Furthermore, Aflatoun's commitment to continuously improve inclusive and responsive education resources remained unwavering. We introduced ground-breaking initiatives such as the Digital Finance Toolkit, designed to equip learners with the skills necessary to navigate the digital finance landscape. Guided by the principle of meaningful adolescent participation, we developed comprehensive guidelines to ensure that young people have a voice in shaping their own educational journeys. Additionally, we recognized the vital role of parents in the holistic development of children and created financial literacy training modules to empower them as key partners in their child's education. The innovative tools were rolled-out through many different capacity-building programmes.

Aflatoun's commitment to drive bold thought leadership in a turbulent (post-Covid-19) world shone through in the release of our pioneering

report: "Peer-Led Financial Education for Adolescent Girls in Low and Middle-Income Countries." This comprehensive review highlighted the effectiveness of peer-led financial education in improving financial literacy among adolescent girls, enabling them to navigate the transition from childhood to adulthood and from school to work life. In our unwavering dedication to knowledge sharing, we also published an article on Aflatoun's social franchise model.

It was a promising first year of the new strategy. As a result, 3.8 million children were reached by partners of the Aflatoun Global Network. Furthermore, 29.5 million students were reached through integrating Social and Financial Education content into national curricula in different countries. We invite you to take a look at our innovations and outstanding examples from our global network partners from 2022.



Roeland Monasch
CEO
Aflatoun International



Joanne Kellerman
Chair of the Supervisory Board
Aflatoun International

Aflatoun at a Glance

Aflatoun International is a global network NGO dedicated to providing Social and Financial Education to children and young people worldwide. Our organization is committed to empowering the next generation by equipping them with essential skills and knowledge to navigate the complexities of their financial and social lives.

One of the features that sets Aflatoun apart is our utilization of the social franchise model. With over 300 partner organizations, ranging from local non-profits to international agencies and governments, we have built a diverse and extensive network. Aflatoun partners share the belief in the transformative power of Social and Financial Education, recognizing its potential to create sustainable, long-term impacts on the future generation of change agents and leaders.

We take pride in our ability to provide adaptable and high-quality curricula tailored to the specific needs, circumstances, and realities

of different age groups and local communities. This contextualization ensures that our programs are relevant and effective, enabling children and youth to take ownership of their futures.

Through a collaborative approach grounded in reciprocal empowerment, we foster strong partnerships characterized by low cost, high impact, and robust cooperation. Aflatoun partners play a vital role in implementing Social and Financial Education programmes in more than 100 countries around the world, amplifying our reach and impact on a global scale.



By engaging with Aflatoun, children and youth gain the necessary skills and knowledge to make informed decisions about their financial and social well-being. Aflatoun programs empower them to navigate their everyday lives with confidence and autonomy. Specifically, they develop expertise in a range of areas including:



- 1 FINANCIAL LITERACY:**
Understanding financial concepts, managing money effectively, and making informed financial decisions.
- 2 SOCIAL AND EMOTIONAL LEARNING:**
Cultivating social skills, empathy, resilience, and a sense of responsibility towards oneself and others.
- 3 ENTREPRENEURSHIP:**
Nurturing creativity, critical thinking, problem-solving, and business acumen to foster an entrepreneurial mindset.
- 4 ACTIVE CITIZENSHIP:**
Encouraging active engagement in communities, promoting social & climate justice, and instilling values of inclusivity and equality.



Through our collective efforts and unwavering commitment to Social and Financial Education, the Aflatoun partner network continues to shape a future where children and young people are empowered to become leaders and agents of positive change in their societies.

Scaling Up Quality Social & Financial Education Programmes Worldwide



VISION

Socially and economically empowered children and young people who act as agents of change in their own lives for a more equitable world.



MISSION

Ensure access to quality, inclusive, child-centred Social and Financial Education for all children and young people, especially the most vulnerable.

Our Contribution to the Sustainable Development Goals

We directly contribute to the achievement of the following SDGs:



Our central ambition for 2030 is that future generations of children and youth are empowered by the inclusion of social and financial education in the post-2030 social development goals.

Central Aspiration for the New Strategic Plan

MISSION & VISION

Empowering children and youth through social and financial education

CENTRAL ASPIRATION

Future generations of children and youth are empowered by the inclusion of SFE in the post-2030 social development goals

OBJECTIVE 1

Continuously improve inclusive and responsive education resources through different delivery models

OBJECTIVE 2

Ignite and grow the Global Aflatoun Network

OBJECTIVE 3

Drive bold thought leadership in a turbulent (post-Covid-19) world

STRATEGIC ENABLERS

Further building a world-class organisation
Further diversifying sources of funding for financial sustainability
Rolling out globally endorsed branding



To strengthen our global strategy to energise the movement for Social and Financial Education, in 2022 we launched the New Strategic Plan for 2022-2026; a 5-year strategy to change the current status quo and scale up our success. We built this action plan with the voices of children, our partners and our stakeholders at the centre of the strategy.

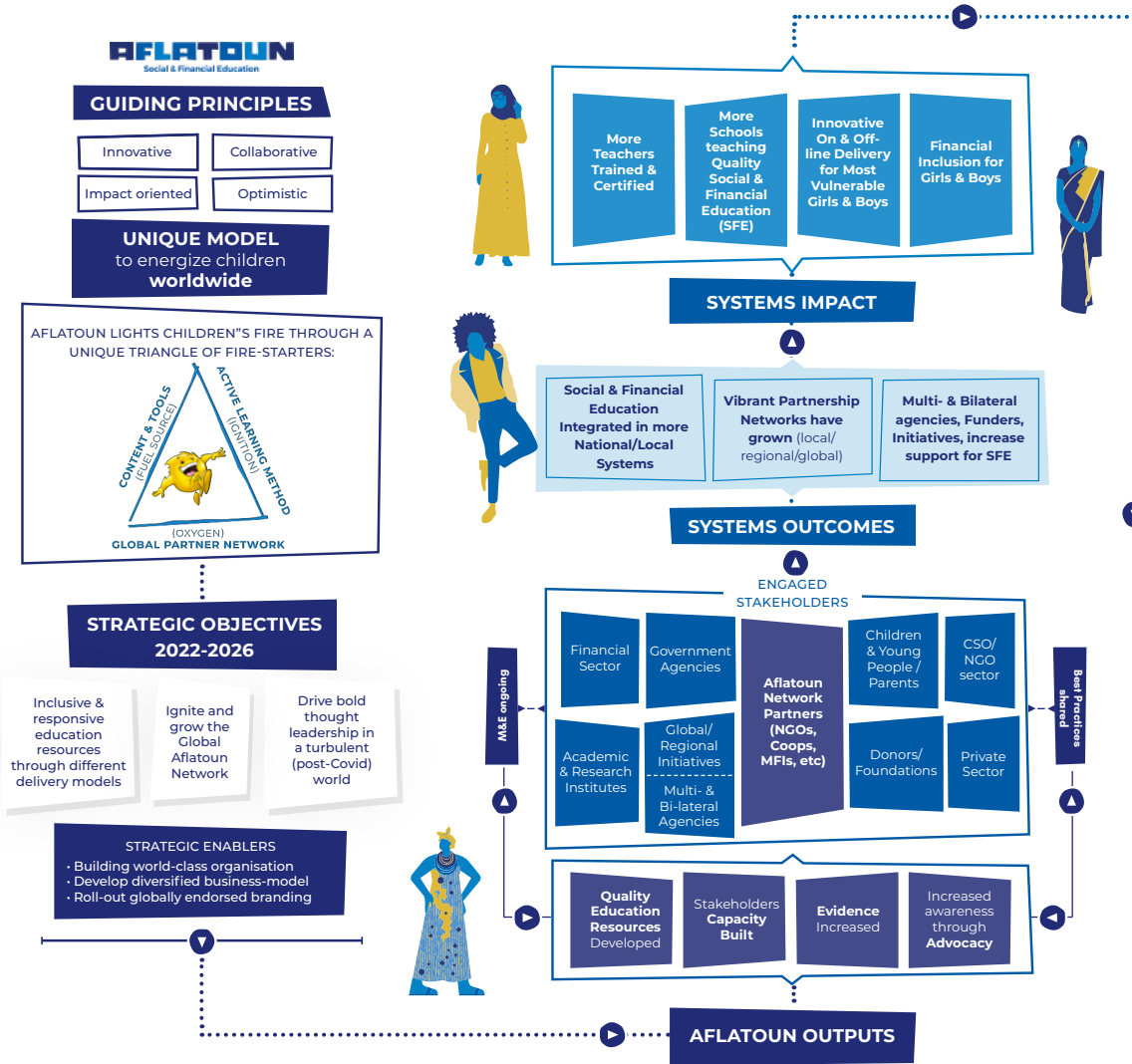
The Aflatoun strategic framework 2022-2026 will focus on three strategic objectives, each with several strategic initiatives:

- Continuously improve inclusive and responsive education resources through different delivery models
- Ignite and grow the Global Aflatoun Network
- Drive bold thought leadership in a turbulent (post-Covid-19) world.

These objectives are complemented by three cross-cutting enablers:



Our Theory of Change



*Central ambition 2030: Future generations of children and youth are empowered by the inclusion of social and financial education in the post-2030 social development goals

VISION

SOCIALLY & ECONOMICALLY EMPOWERED CHILDREN & YOUNG PEOPLE WHO ACT AS AGENTS OF CHANGE IN THEIR OWN LIVES FOR A MORE EQUITABLE AND SUSTAINABLE WORLD

SUSTAINABLE DEVELOPMENT GOALS*



- Increase School Attendance Drop in Child Labour
- Reduction in Teen Pregnancy & HIV among YP
- Youth in job or enterprising
- Positive Climate Action by Youth

“I AM A CHANGE MAKER / I STAY IN SCHOOL LONGER / I HAVE ENOUGH RESOURCES / I APPLY MY CAPABILITIES / I MAKE MY OWN CHOICES / I GET ALONG WITH OTHERS / I CARE FOR THE ENVIRONMENT / I AM HAPPY”

I AM SOCIALLY EMPOWERED I AM ECONOMICALLY EMPOWERED

CHILD LEVEL IMPACT



CHILD-LEVEL OUTCOMES



The Aflatoun Partner Network



**WE REACH MILLIONS
OF CHILDREN
AROUND THE WORLD**

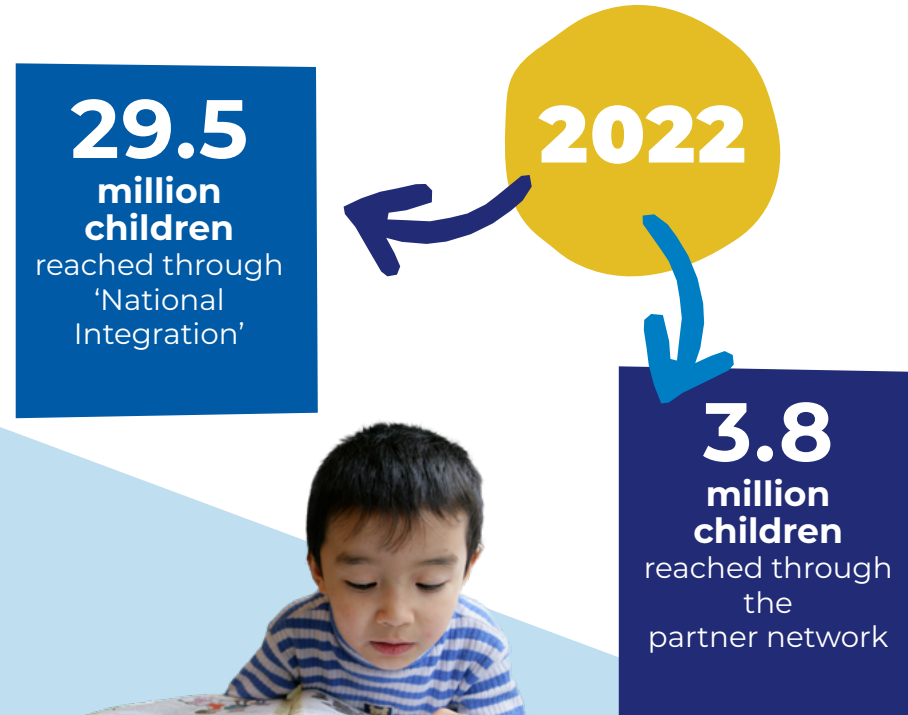
102 COUNTRIES

2022 at a Glance

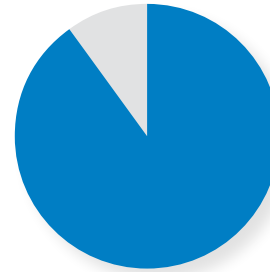
Every year, Aflatoun International collects information on the number of children and youth reached during the year through the Annual Coverage Survey. The survey is completed by Aflatoun's network partners and selected governments that have worked with us on integrating Social and Financial Education nationally into their public education curricula.

During 2022, we reached **3.8 million children** and youth across the world through our partner network (2021: 3.6 million).

Moreover, we reached **29.5 million children** and young people through National Integration (2021: 29.1).

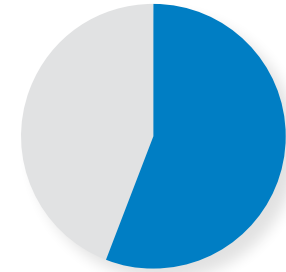


Active learning methodology



90%
of our partners have implemented the programmes using ALMs

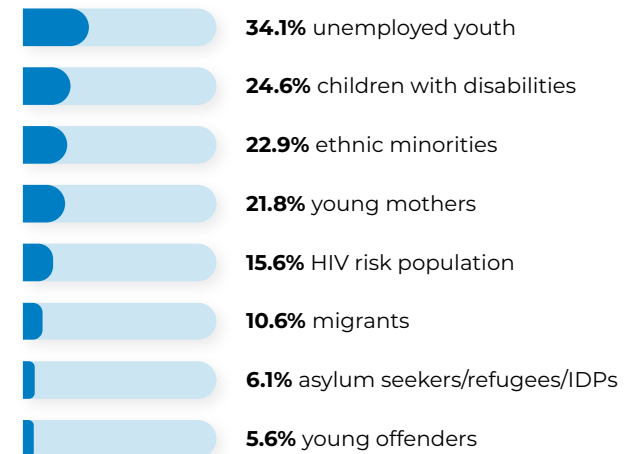
Gender balance



56%
of our learners are females

Target special groups

% of Aflatoun Partners that have targetted programmes for:



Thematic supplement usage

% of partners using thematic curriculum supplement



Aflatoun Digital Learning Product



16%

of our partners are using Aflatoun digital tools, compared to 7% in 2021

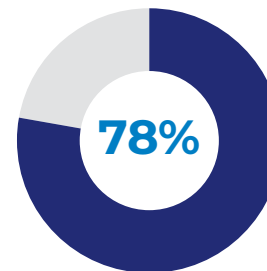
Youth Participation



63%

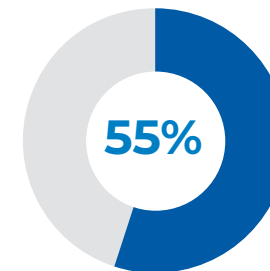
of our partners reported youth participation in their programmes and activities. In particular, youth participation is most evident in peer education, programmes design and research

Regional Meetings



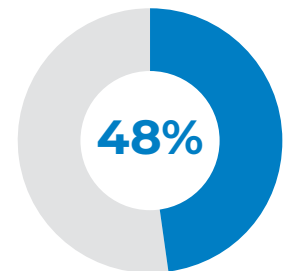
of our partners have participated in the regional meetings

Aflatoun Partner Platform



of partners have used the Partner Platform in 2022

Capacity Building:



of partners attended capacity building trainings

Aflatoun at the Transforming Education Summit 2022

“The Transforming Education Summit 2022 was a response to the global education crisis, with governments, experts, youth, and civil society organizations engaging in discussions on various priority thematic areas. Within the second of Five Thematic Action Tracks, titled ‘Learning and skills for life, work, and sustainable development’, The Aflatoun network partners actively advocated for increased visibility and recognition of financial education as a crucial priority on the global Transforming Education Agenda. This advocacy effort involved a co-signed letter by 121 partner organizations from 70 countries worldwide, addressed to the organizers of the Summit, including UNESCO and the Special Adviser of the UN Secretary-General on the Summit.

Aflatoun International received an invitation to organize a session on the Solutions Day of the Summit (United Nations, New York, 16, 17 & 19 September 2022). The session, titled ‘Financial Literacy: A Universal 21st Century Skill – Lessons Learned from

Low- and Middle-Income Countries,’ featured speakers who presented the latest evidence on the effectiveness of financial education and shared experiences from countries that have successfully implemented financial education in their curricula.



Additionally, the session emphasized the roles of different stakeholders in the implementation process, including discussions on the development of learning materials, capacity-building, roll-out, and policies. Participants unanimously agreed on the urgent need to bring attention to financial literacy and include it as a fundamental skill for youth within the Transforming Education Agenda.

Following the conclusion of the Transforming Education Summit,

United Nations Secretary-General António Guterres issued his Vision Statement, calling for decisive and timely action to transform education. The statement recognizes the far-reaching impact of the current crisis on various aspects such as climate, equality, poverty, politics, conflicts, and societies. However, it also provides solutions for transforming education, notably including financial skills as part of a new set of skills that every young person should possess to effectively navigate today’s world and make informed decisions for their future.”

Progress towards Strategic Objective 1: Continuously improve inclusive and responsive education resources through different delivery models

In alignment with the primary objective of our new 5-year strategy, Aflatoun is dedicated to enhancing the quality and pertinence of its program content and delivery. To that end, in 2022, we made significant strides in the development and enhancement of our educational resources. We expanded our offerings to encompass vital 21st-century skills, bolstering the relevance of our curriculum. Furthermore, we prioritized the expansion of our digital content and training delivery, providing accessible resources for facilitators, children, young people, and parents alike. With a steadfast commitment to continuous improvement, we diligently crafted learning materials that are gender-responsive, inclusive, and embrace the essential skills and knowledge required in today's ever-changing world.



A New Digital Finance Supplement

In 2022, we launched a new supplement on Digital Finance. This curriculum has been developed to respond to the rapid development of digital financial services and the relevance of equipping children and adolescents with the knowledge, skills and attitude to understand the potential use of Digital Financial Skills safely. This supplement is based on the vision that financial literacy can support the financial empowerment of people. The objective of this supplement is to introduce facilitators to a way of facilitating Digital Finance sessions that would not only help learners manage finances in life but expose them to 21st-century skills such as collaboration, critical thinking, problem-solving and information literacy etc. The supplement includes ideas and resources along with a detailed session plan that would surely lead to better learning outcomes.



Financial Education for Parents

Together with the Human Safety Net and UNICEF we designed an innovative financial literacy programme for disadvantaged parents in Indonesia. Ten training modules were developed and tested in **Indonesia** and were adapted for scale-up. The programme is delivered through easily accessible multimedia methods.



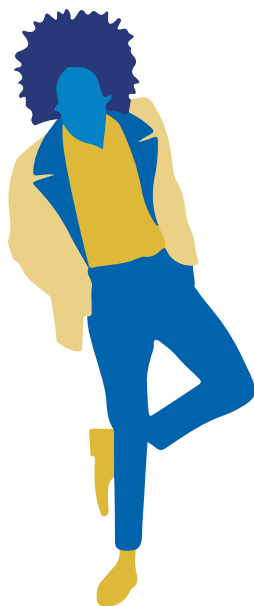
Project Management Skills

Aflatoun initiated a partnership with the Project Management Institute Educational Foundation (PMIEF) to develop a comprehensive educational programme focusing on building life skills, financial literacy, and project management skills of children and youth aged 5 – 19 years old. This includes integrating PMIEF's project management content with Aflatoun's life skills and financial literacy curricula, adapted to different age groups, contexts, and languages. The programme will initially be implemented in 16 countries.

Online Modular Course for Teenagers and Young Adults

In order to further expand our reach we developed 17 ready-to-use on-line modules, which can be accessed directly by teenagers and young people without the intervention of a teacher or trainer. Trainers and facilitators can however use them as a tool to teach. The course includes topics like: Gender, Rights and Responsibilities, Money and Resources, Enterprising, the Environment, and Digital Skills and

Security. The 20-30 minutes modules are self-paced and interactive and give the learner the freedom to manage their time and lessons. The course modules were tested in Colombia, Ecuador, Uganda, Ethiopia, Zambia, Serbia, Turkey, Slovakia, India, Indonesia, Papua New Guinea and the Philippines. It will be available on the new Aflatoun Academy, which will be launched in 2023.



Trainer Certification

We are in the process of renewing our training model towards improving the capacity of the trainers and developing a process to expand the master trainer pool. We kick-started the process in 2022 by conducting a needs assessment through surveys with master trainers and consultations with partner

organizations in all six regions in the regional meetings. We have developed the plan for the training model renewal based on this and will start to implement the Aflatoun Master Trainers Programme in 2023. The Master Trainer Certification course will be available in 2023 on Aflatoun Academy.

AFLATOUN ACADEMY

Aflatoun Academy is an exciting new initiative by Aflatoun International, aimed at creating a centralized digital platform to provide public access to all of Aflatoun's courses and trainings. This innovative platform will cater to four key groups: Aflatoun Master Trainers, Teachers, Aflatoun Partners, and Children and Youth.

The user-friendly central digital platform will enable seamless access to Aflatoun's core digital content, empowering individuals to explore and engage with a diverse range of educational materials. Additionally, successful completion of courses on the platform will offer certification, recognizing learners' achievements and validating their knowledge and skills.

Aflatoun Academy represents a significant step towards expanding the reach and impact of Aflatoun's programs worldwide. By harnessing the power of digital technology, we are committed to ensuring that quality education and empowerment opportunities are accessible to a wider audience than ever before.

Crypto & DeFi

In April 2022 we signed a partnership agreement with Orca, a user-friendly DEX on Solana, to develop a crypto and DeFi education curriculum for youth around the globe. Young people have become increasingly interested in this topic, but are often unaware of both the risks and benefits of these types of investments. There is a need to develop a curriculum dedicated to youth who would like to learn about digital finance and cryptocurrency, promoting safe use through education so they can always make informed decisions about their finances and money.

Financial Literacy Game

In collaboration with Solve Education!, we completed a game that supports learning of financial literacy through the Aflatoun lens in a fun, engaging and interactive way. This game adds to Aflatoun's value proposition to current and potential partners. At the same time, we see it as an ongoing effort to learn, further develop and advocate for the integration of financial education into digital educational games.



AflaYouth Training of Master Trainers

After having translated the AflaYouth curriculum in all main languages we organized a training about the curriculum for the Global/Regional master trainers. From 22 -23 March, 18 master trainers from different regions attended a 2-day virtual AflaYouth Global Master Trainers' workshop. The aim was to enhance the capacity of the regional Master trainers in the AflaYouth program.

This was followed by online trainings of trainers in each of the six regions during March-April 2022. Between 20-30 person attended the training in each of the region. The sessions were facilitated by Regional Master Trainers and staff from the Aflatoun International secretariat.



Enhancing Collaboration through Communities of Practices (CoP)

We created a toolkit on Communities of Practice to support teachers and trainers to work collaboratively. Building a community brings together like-minded professionals to learn from each other, share resources, and tools, and engage and provide support. The toolkit aims to equip trainers and teachers to build communities that continue to empower them and become an outlet for continuous learning, to explore pedagogies, and best practices.





Progress towards Strategic Objective 2: Ignite and grow the global Aflatoun network

Igniting and growing the global Aflatoun network is the second objective of the Strategic Plan, and it aims to harness the ties and exchanges within the network and extend its partner and teacher base. Partners will be supported on the themes and issues that are most relevant and necessary to them. Through 2022, as we launched the new strategy, we set up different initiatives involving the active participation of teachers, children and youth to co-create a more participatory, decentralised, and dynamic network. We moved towards our goal of doubling our partners, training 250.000 teachers, and signing partnerships towards national integration in 60 countries.

Igniting the Global Aflatoun Network: Six Regional Meetings

In response to the ongoing COVID-19 pandemic, Aflatoun International adapted to the circumstances by organizing online regional meetings for the past two years. Recognizing the urgent need for network partners to connect, share insights, inspire one another, and foster engagement, the re-establishment of Annual Regional Network Meetings stood as one of the primary initiatives of our new strategy. We successfully organized six regional meetings, each playing a vital role in bringing together stakeholders from different parts of the world:

- ▶ Americas Regional Meeting: 25th to 27th May in Mexico City, Mexico.
- ▶ Francophone Africa Regional Meeting: 22nd to 24th June in Abidjan, Côte d'Ivoire.
- ▶ Anglophone Africa Regional Meeting: 13th to 15th July in Lilongwe, Malawi.
- ▶ Middle East and North Africa Regional Meeting: 26th to 28th July in Cairo, Egypt.
- ▶ Europe and Central Asia Regional Meeting: 10th to 12th August in Istanbul, Turkey.
- ▶ Asia Regional Meeting: 15th to 18th August in Bali, Indonesia.



Collectively, these regional meetings attracted a total of 256 participants, representing 129 Network Partner organizations from 69 countries worldwide. Additionally, we welcomed 50 external regional and national stakeholders who actively contributed to the discussions.

The primary objective of these meetings was to develop regional strategies based on the Global Action Plan. Partners had the opportunity to share and discuss the latest innovations, curricula, supplements, digital tools, and workshops. Collaborations were nurtured among Aflatoun partners, regional stakeholders, potential partners, and funders, fostering a vibrant exchange of ideas and possibilities.



“The impact that social and financial education generates is significant and its replication has helped to break down some of our socio-economic barriers by inspiring collaboration and the search for simple and lasting solutions to their realities”

Impression from a participant of the Latin America Regional Meeting

Regional Coordinators

In order to further ignite and grow the network, Aflatoun appointed in 2022 eight Regional Coordinators located in different regions. They collaborate with the program manager and the Regional Representative of the Global Board. These coordinators are facilitators who lead regional initiatives, form partnerships, and ensure operational and programmatic success through effective liaison with partner organizations.

CAPACITY BUILDING

Enhancing the Capacity of Aflatoun Network Partners in Resource Mobilization

Acknowledging the partners' expressed need for fundraising training, we have made it a key focus area in our new strategy. Our goal is to ensure the self-sustainability and long-term success of our network partners by equipping them with the necessary skills and resources. To accomplish this, we partnered with Philantropia, a renowned consultancy firm specializing in resource mobilization for non-profit organizations.

Philantropia developed a comprehensive training program, supplemented by region-specific guidance documents, to empower our partner network in identifying fundraising opportunities across relevant platforms. The training covers strategic business development, donor identification in the education and youth programming sectors, and technical advice on proposal development.

To maximize accessibility and convenience, we organized online fundraising training sessions for each of the six Aflatoun regions. These sessions were accompanied by online certification courses, allowing participants to deepen their knowledge and gain valuable credentials. Additionally, all partners were granted one-year free access to a wide range of fundraising tools, calls for proposals, and other funding opportunities to support their fundraising efforts.

In 2022, a total of 145 partner organizations subscribed to the online training sessions, with 92 actively participating in the live sessions. Furthermore, 31 staff members from the Aflatoun secretariat also joined the online sessions, demonstrating our commitment to enhancing fundraising capabilities across our entire network.



Empowering Partners in External Communications and Advocacy: Communication Workshops

In 2022, Aflatoun made significant progress in enhancing partner capacity in external communications and advocacy. Dynamic online communication workshops were organized across four regions: Francophone and Anglophone Africa, MENA, and ECA. These workshops focused on equipping partners with essential skills in utilizing communication tools and leveraging social media effectively. Emphasis was also placed on familiarizing partners with Aflatoun's branding guidelines for consistent use.

These workshops were instrumental in empowering partners to amplify their communication efforts and advocate for Aflatoun's cause. Strengthening skills in

communication strategies and digital platforms enables partners to effectively convey the impact and importance of Aflatoun's initiatives.

Looking ahead to 2023, we are excited to announce the upcoming round of communication workshops across all six regions. This initiative aligns with the release of our new corporate branding guidelines, further empowering partners to effectively communicate and promote Aflatoun's mission and values. By investing in partner capacity-building and promoting consistent messaging through comprehensive branding guidelines, we aim to create a more unified and impactful global voice for Aflatoun.

Alfatoun Basic Regional Training of Trainers Workshops

Throughout 2022, we successfully organized Aflatoun Basic Training Workshops in all regions, incorporating both face-to-face and virtual formats. These engaging five-day capacity-building workshops served as refresher courses for our existing partners and introduced the Aflatoun Active Learning approach to new and potential partners. We conducted two workshops per region, ensuring comprehensive coverage. Impressively, approximately 80% of the Aflatoun Network partner organizations participated in one of the twelve training workshops, showcasing their commitment to widespread involvement and knowledge sharing.

Under the Credit Suisse's Global Education Initiative – Financial Education for Girls, Aflatoun provided technical assistance to Teach for All and Girl Rising. We provided technical support in the development of a financial education curriculum for different age groups in **Colombia** (Ensenar por Colombia), **Uganda** (Teach For Uganda), and **Cambodia** (Teach For Cambodia). It included contextualization workshops and the delivery of trainings for local trainers in each country. The new Financial Education Programmes for Girls have been very well received by the participating teachers. With Girl Rising we adapted the curriculum to integrate financial literacy components with Girl Rising's life skills curricula involving a storytelling and project based learning approach. The programmes will be implemented in 2023 in **Ghana** and **Mexico**.



PRIORITISING VULNERABLE CHILDREN & YOUTH

The Aflatoun Partner Network comprises a diverse range of civil society organizations, many of which are strategically positioned to engage with the most vulnerable children and youth within their respective societies. According to our 2022 Annual Survey findings, over a third of the partners are dedicated to assisting unemployed youth, while a quarter prioritize supporting children with disabilities. Furthermore, one in every five partners specifically focuses on young mothers and ethnic minorities. Additionally, a substantial number of partners work towards benefiting young offenders, migrants, refugees, and populations at risk of HIV ([see p. 17](#) for a visual representation of these target groups). These statistics highlight the breadth of our network's efforts to address the unique needs of various marginalized communities.

For example, in **Togo, Mali and Niger** through the "Life Skills and Financial Education through a Gender Lens" project supported by Dubai Cares, more than 6,000 adolescents, the majority girls, in three countries were reached through Aflatoun partners, Association pour la Défense des Enfants du Niger (ADENI) in Niger, Fédération des Syndicats de l'Éducation Nationale (FESEN) in Togo, and Centre d'Appui à la Microfinance

et au Développement and Groupe d'Appui aux Programmes (CAMIDE-GAP) in Mali. The adolescent girls and boys empowered themselves socially and financially through the establishment of saving clubs and financial enterprises. They became active agents of social change, equipped with knowledge of advocacy and community building. And are able to create effective solutions to the problems that they see in the community through social projects.

Another illustrative example of empowering vulnerable children is the project titled "Erasmus+: Boosting Social Inclusion through Targeted Action," where Aflatoun International has collaborated closely with local Aflatoun partners, namely Pomoc Deci in **Serbia** and the Open Society Foundation in **Slovakia**. Together, we have conducted a series of training sessions for pedagogical assistants, psychologists, teachers, and professionals, adopting an innovative integrated program encompassing social-emotional and financial education. This initiative aims to foster the development of civic competencies and financial literacy among children, their parents, and professionals. Notably, the project places a special emphasis on reaching out to the most vulnerable groups,



including children from ROMA communities.

In **Uganda**, Aflatoun, one of its local partners Private Education Development Network (PEDN) and UNICEF supported the Ministry of Education in the development of a life skills toolkit (skills for learning, employability, empowerment and active citizenship) for vulnerable adolescents. The Toolkit focuses on developing 10 key competencies essential for the wellbeing, social and emotional development of adolescents. In addition to this, a comprehensive monitoring and evaluation tool and child protection materials were added to the toolkit by Aflatoun. After a successful pilot, PEDN trained the teachers targeted. The program was carried out in 90 schools and 60 community groups, of which 10 schools are in the refugee settlements Nakivale and Oruchinga in Isingiro district (18,000 adolescents, including 20% out of school adolescents). In **Nepal, Indonesia, and Pakistan**, Aflatoun

partners, supported by Reach Out To Asia (ROTA)/ Education Above All (EAA), have made significant strides in providing gender-sensitive global citizenship and life skills education (Aflateen+) to vulnerable adolescent girls and boys. Through collaborative efforts with local schools, we successfully reached out to 36,000 students. To ensure the highest quality delivery of the program, we developed a user-friendly WhatsApp chatbot and SMS messaging system. This innovative approach allows teachers to track the progress of Aflateen+ activities and provide continuous support for learning and teaching. By converting the entire Aflateen+ curriculum into bite-sized, language-specific messages, translated into Indonesian, Nepali, and Urdu, we have been able to effortlessly share the content with all teachers implementing Aflateen+ in these three countries. This interactive and conversational learning method has proven to be highly effective in engaging both students and educators.

Systems Change Through National Integration

In 2022, Aflatoun made significant strides in its advocacy and technical efforts to foster the integration of social and financial education within national education systems. Termed “National Integration,” this approach represents a pivotal strategy for sustainable scaling of our programs. By intensifying our collaboration with national authorities, we aimed to ensure that our initiatives become an integral part of the formal education landscape, benefiting a larger number of young learners and empowering them with essential life skills. Through these concerted efforts, Aflatoun continues to drive impactful systems change and contribute to the long-term development and prosperity of nations.

In **Eswatini**, Aflatoun signed a new partnership agreement with the Centre for Financial Inclusion (CFI), a semi-autonomous body under the Ministry of Finance, which works towards facilitating access to financial services and reducing financial exclusion. Through the partnership, we aim to support CFI in its efforts to increase financial inclusion and review and upgrade social, financial, and entrepreneurship education material for schools.

In **Namibia**, Aflatoun organized a training for Youth Officers of the Ministry of Sport, Youth and National Service. The focus was on social and

financial skills using active teaching methodologies and employability and entrepreneurship training for youth. Overall, 35 youth officers participated in the 3-week event, learning about the content and practising active learning methods in the class. In **Angola**, together with UNICEF we developed a skills training programme on transferable skills. The focus of the skills programme is employment, personal empowerment and civic engagement, for adolescents and young people (14 to 24 years). It aims to equip young people to enter the workplace, ensure they are work-ready and able to navigate personal, academic, social and



economic challenges. Following the development of the skills programme and training manual, we conducted a training targeting teachers and trainers from different learning pathways, including vocational training, technical and vocational secondary education, and adult and accelerated education as well as staff and partners of UNICEF. The pilot of the skills programme kicked off in the Cazenga Municipality.

In **Ecuador**, the Ministry of Education and Aflatoun signed a cooperation agreement, to reinforce the Financial Education of teachers and students with the aim to transform education to be more relevant. This agreement allows both institutions to work together in the implementation of strategies, plans and programmes that support the integration of

financial education in Ecuador's national curricula. The local Aflatoun partner network and Ecuadorian Financial Cluster play a key role in this partnership. National Integration Workshops were planned for 2023.

In **Haiti**, Aflatoun is providing technical support to the Ministry of National Education and Vocational Training (MENFP) and Banque de la Republic of Haiti (BRH). During 2022 a series of national workshops were organized on the integration of social & financial education in the different national curricula in the country. These workshops focussed on designing the framework and tools for the integration of Social and Financial Education in the teaching curricula for Primary and Secondary Education, in line with the national reform of the curriculum.



“I benefited greatly from this course. I learned how to deal with our students and build a school-loving generation and creating an exemplary classroom in which we play the role of mentors while our students are the ones who participate and manage the class in an interactive way. We learned how to assess students, when and how to manage our classroom to have exemplary classroom environment. Many thanks and appreciation to those in charge of the Aflatoun platform”.

Participating teacher, Libya

In **West Africa**, we signed a strategic partnership with the Bank of West African States (BCEAO). The general objective is to design financial education courses to be integrated into national education systems at various levels. As well as training modules for populations outside the school environment. The mission also aims to train trainers to deliver these courses to the target groups in the countries of the West African Economic and Monetary Union (UEMOA). For this purpose, Aflatoun leads a consortium which also includes the Centre Africain d'Études Supérieures en Gestion (CESAG), Optim Axes Consulting and Développement International Desjardins (DID).

In **Côte d'Ivoire**, Aflatoun signed an agreement with the Observatoire de la Qualité des Services Financiers de la Côte d'Ivoire (OQSF-CI) within the framework of the World Bank-funded project to “Improve Governance for the Delivery of Basic Services to Citizens” (PAGDS). The purpose of the collaboration is to provide the Ivorian population with the knowledge to improve their behavior in the use of retail financial services provided by banks, insurance companies, microfinance institutions and electronic money operators. The objective is also to encourage consumers to save and manage their income more soundly. In total, 15 modules including savings, credit and debt, payments and transfers,

fraud, security of means of payment and transactions, insurance, etc were developed and tested.

In **Libya**, in collaboration with UNICEF we introduced 'Modern Teaching Approaches' in the country. We developed a four-month on-line training programme for teachers and educational inspectors on modern education strategies and active learning methods in

education in Libya. Nearly 400 educators completed the intensive course. Aflatoun developed in close collaboration with the Ministry of Education and UNICEF the Teacher Training Modules and Training of Trainers Manual and facilitated the online trainings for the many parallel groups that attended the course. The Aflatoun Training Platform facilitated the efficient implementation using a scalable approach.

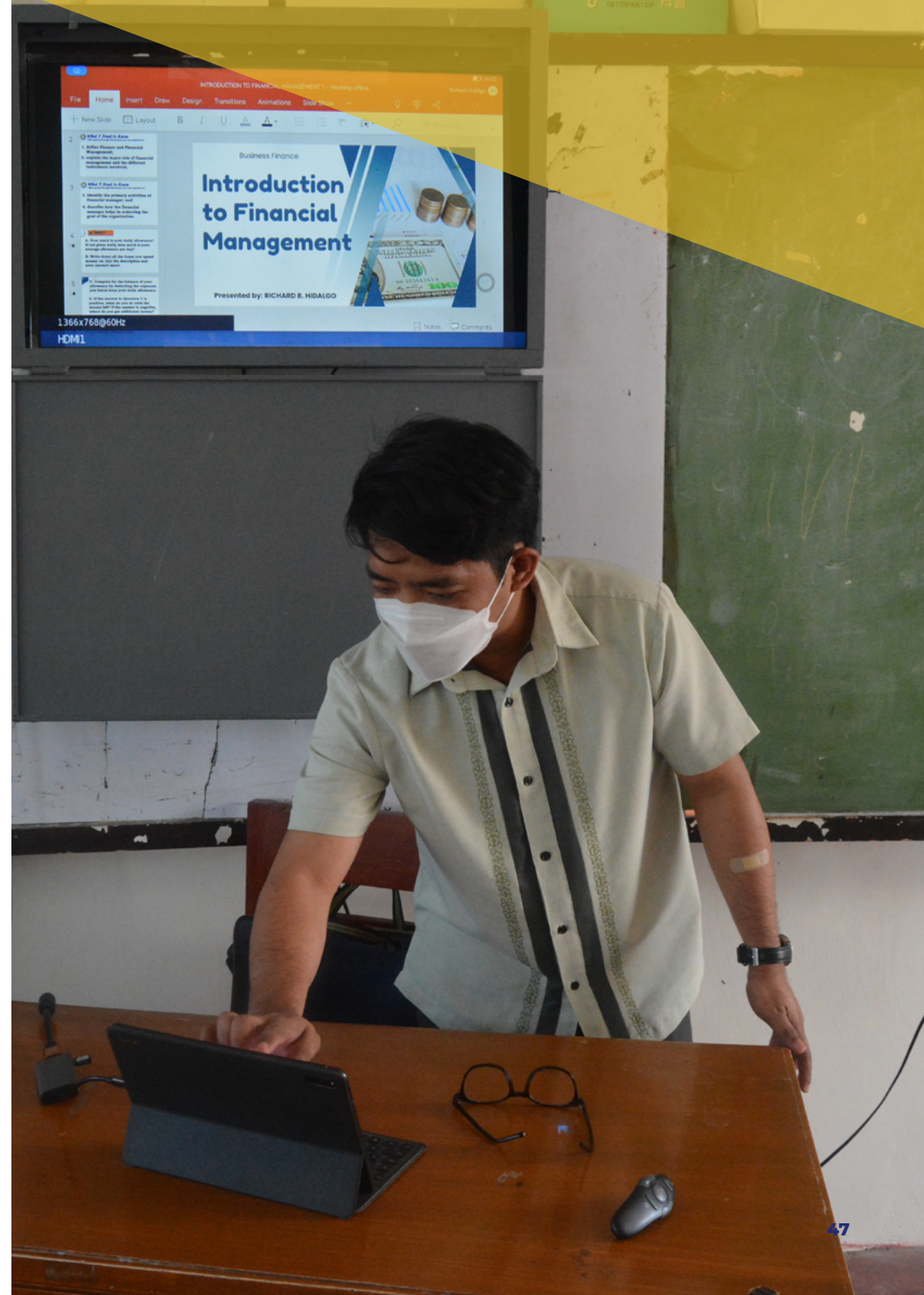
In **Andhra Pradesh (AP), India**, Aflatoun, with support from the Vitol Foundation, continued its work with the State Government and four NGOs (Udhyan Learning Foundation, GAME, MakerGhat, and Reap Benefit) to develop and integrate an Entrepreneurial Mindset Curriculum in the AP School System. Following a pilot phase (32,000 students of Class 9 in 300 select government schools) the curriculum was rolled out across the state. All teachers were trained through a cascade model. The focus is 9th-grade students in 6325 schools across the state. Two consecutive periods of every Friday are dedicated for the programme with a total of 25 hours of classroom sessions and 20 hours of project work.

In **Sri Lanka**, we signed a new partnership with the National Institute of Education, under the Ministry of Education that should bring social and financial education to 2.4 million learners in the country. This agreement marked a step forward towards the integration of social and financial education into the country's national curriculum.

In **Tajikistan**, in collaboration with UNICEF, and our local partner Tajrupt we developed a 2 week capacity building programme on career guidance for young people. Subsequently we trained 50 staff of the Ministry of Education and the Ministry of Labor in career guidance for youth. The programme aims to strengthen career guidance within the education system. It should help youth in their transition from school to work life in Tajikistan.

In **Uzbekistan**, Aflatoun & UNICEF facilitated a training workshop organized by UNDP for the Ministry of Employment and Labour. Forty trainers from Tashkent city and regional Monocenters (Monocenters provide in Uzbekistan services for the unemployed in their catchment area) from all regions of Uzbekistan participated in the training. Locally adapted and contextualized AflaYouth tools were used for the programme: "Adaptation of the skills of the population in the Fergana Valley to the post-pandemic economy". The training focused on employability and entrepreneurship skills for youth.

In addition, Aflatoun organized through its active partner network a variety of 'National Integration' workshops both in-person and online during 2022. Throughout the year, hundreds of participants gathered at local workshops to discuss and consider options to integrate Social and Financial Education into the national curricula in **Bahrain, Burkina Faso, Democratic Republic of the Congo, Costa Rica, Georgia, Iraqi Kurdistan, Jordan, Lebanon, Libya, Mozambique, Nepal, Palestine, Paraguay, Sudan, Syria, and Yemen**.



Youth Participation and Empowerment

Aflatoun believes that children and youth participation is key in order to shaping the global social and financial education movement. As part of our second strategic objective, we aim to design and implement effective and meaningful child and youth participation anchored in the Global Aflatoun Network and throughout Aflatoun's key processes affecting children. Nearly two-thirds of the partner network (64%) is already actively engaging youth in the design, implementation and research activities of their programmes. The largest being peer education.

In 2022, Aflatoun intensified its efforts to establish dedicated spaces where children and young people take center stage, allowing them to actively design, develop, and implement their own ideas and projects. One notable initiative was the **Student Exchange Experience**, led by Aflatoun's partner, Students Lab Italia, and collaboratively implemented by partners across Anglophone Africa, the Americas, Asia, and Europe and Central Asia regions. The program's primary objective was to cultivate young people's awareness regarding the significance of soft skills and the concepts of entrepreneurship on a global scale. It brought together youth participants from Aflateen programs, empowering them to exchange their knowledge and

experiences in financial education while fostering the creation of their own mini-companies. This dynamic process encompassed the formulation of model canvases, establishment of brand identities, implementation of advertising and marketing strategies, and culminated in the captivating presentation of these mini-companies, followed by a remarkable closing event.

In order to further engage meaningful participation of the beneficiaries of the programme we worked with UNICEF and the International Institute for Child Rights and Development to develop a **Tool Kit on Adolescent Participation and Civic Engagement for the Southeast Asian Context**.

This was an opportunity to build

Aflatoun's in-house capacity on child participation. We developed Guidelines on Adolescent Participation and Civic Engagement. The objective of the tool kit is to:

- ▶ Build the capacity of adolescents and adults to work together.
- ▶ Build understanding and capacity around meaningful adolescent participation.
- ▶ Explore how to improve adolescent participation in schools.
- ▶ Explore how to improve adolescent participation in local governance.

We successfully tested this new tool in **Thailand** with adolescents and policy makers to promote young people's participation in different settings and ensure that youth voices are heard in decision-making processes.

The regional meetings ([see p.34](#)) also presented the opportunity to discuss among the Aflatoun Network Partners, that implement

our programmes in the field on a daily basis, what they perceived as best practices and experiences in terms of youth participation. As a result of these discussions and to develop an Aflatoun initiative on the topic, in 2022 we set up the **Youth Participation Rubric** that aims to champion active child and youth participation among our partner network, develop skills and agency of youth towards meaningful citizenship, and support Aflatoun's partners to advance youth participation at a local and regional level and consequently build enabling environments for it. The activities comprise needs assessments, a guide to build the capacity of the network on the topic, and finally the development and creation of the rubric to self-evaluate youth engagement in the partner's organisations to then establish initiatives and activities to strengthen it.



Aflatoun Partner Platform

In 2022, the Aflatoun partner platform saw a massive upgrade that brought the most requested features. Partners, teachers and staff now have access to a more complete environment that supports trainings, workshops, meetings and sharing in the way we imagined it. The Regions and resources are easily accessible now and there are more customization options available to everyone. The platform has seen a considerable growth in usage across all regions and stakeholders. The percentage of partners using the platform increased from 35% in 2021 to 55% in 2022. Of these, 88% were satisfied or very satisfied with the platform.

Aflatoun Partners Exchange across Africa

In May 2022, Aflatoun facilitated a five-day exchange-learning program in Zimbabwe, where Junior Achievement **Zimbabwe** hosted Aflatoun partners from **Côte d'Ivoire** and **Mozambique**. The event supported by the Sint Antonius Foundation, included meetings with teachers, site visits, and interactions with beneficiaries and district schools inspectors. Partners discussed successful strategies and challenges faced in their respective countries. Overall, the exchange provided valuable insights and inspiration for improving program implementations across different contexts.



Aflatoun Peer-Partner Initiative in the Middle East & North Africa

In August, long-term Aflatoun partner Mobadroon **Syria** supported the initiation and implementation of the Aflatoun program by Ajialouna organization in **Lebanon**. They also collaborated with Ibtikar organization in **Palestine**. In October, Aflatoun MENA partners from **Yemen, Bahrain, Sudan, and Iraq** attended Plan International Jordan's Arab Girl Summit. In December, Plan International **Jordan** became a peer partner for the Unlimited Friends Association in Palestine for the Aflatot program, offering ongoing supervision and experience exchange.



Progress towards Objective 3: Drive bold thought leadership in a turbulent world

The third objective of our new Strategic Action Plan 2022-2026 aims to drive bold thought leadership in a turbulent (post-Covid) world. This means putting gender- and climate crisis-responsive, child and youth financial inclusion and social entrepreneurship education that is inclusive of the most vulnerable on the global and regional post-2030 international development agenda.

Aflatoun Day 2022: Connecting Children and Youth around the World

On March 24, 2022, Aflatoun International and its partners around the world celebrated Aflatoun Day, during Global Money Week. The theme was “Design your Tomorrow with Social and Financial Skills”, to highlight the importance of Social and Financial Education for children and youth to build a better future for themselves.

Throughout the week, we organised 50 video calls during which learners

from 32 countries exchanged stories and experiences, shared challenges and activities, and asked each other questions about their financial habits and were connected across the globe like never before. We also supported our partners in organising, child-friendly activities to reflect on Social and Financial Skills and to involve the children and the communities in our programmes.



Social Franchise Models Enable Innovation in Social and Financial Education

Aflatoun published an [article](#) on its Social Franchise Model in the journal “Childhood Education”. The article explores how the model is effective in delivering Social and Financial Education to millions of children worldwide. It also shows that the impact of SFE is sustainably scaled by the social franchise model.

Peer-Led Financial Education for Adolescent Girls in Low and Middle-Income Countries



Aflatoun International conducted a review of 26 peer-led youth financial education initiatives from 17 different countries and found that, with the right design, peer-led financial education can be an effective delivery method for improving financial literacy among adolescent girls, and trigger behaviour change as they transition from childhood to adulthood, and from school to work life. This review is intended to act as a starting point for further research and inform future programme design. The research is part of Credit Suisse's Global Education Initiative – Financial Education for Girls.

In 2022, Aflatoun continued monitoring and evaluating the impact of our programmes around the world to ensure more coordination within our network and a more sustainable, long-lasting impact. More broadly, we researched and evaluated the impact of Social and Financial Education on the lives of children and youth through a number of reviews, papers, and evaluations.

During 2022, we finalized a **Multi-Country Evaluation** of the Life Skills and Financial Education (LSFE) Intervention. With support from Echidna Giving, Aflatoun International launched the LSFE programme as a scale-up of its flagship Aflateen+ Educational program, to benefit adolescent girls and boys, across three continents - Asia, Latin America, and Africa, enabling them to gain a sustainable future. Following implementation of this innovation, Aflatoun conducted a mixed methods approach to assess the effectiveness of LSFE across four countries (**Ghana, Peru, Pakistan & Vietnam**). Aflatoun's LSFE classes were found to bring about significant positive changes in adolescent rights,

responsibilities, self-image, and resource management. However, variations in implementation contexts and intensity influenced the extent of these changes across countries. The study revealed interconnectedness between different LSFE domains, highlighting the associations between life skills, financial education, and their influence on adolescents' present and future lives. While qualitative results showcased individual changes, further qualitative and quantitative research is needed for more conclusive generalizations. The information will be used to further improve programmes and will be considered during the revision of the Aflateen curriculum in 2023.



Presenting at International Fora

In 2022, Aflatoun International presented at different international fora to introduce and advocate for Social and Financial Education. Among them were the UN Transforming Education Summit ([see p. 20](#)), UNESCO comprehensive sexuality education symposium; the World Savings and Retail Banking Institute World Congress; the General Assembly of the Ecuador Financial Cluster, the webinar "Women, Entrepreneurship, Financing" with the Central Bank of Paraguay and the Partos Innovation Festival.

Our People



How we operate

Transparency is both important to us and key to a healthy organisation, and we cannot achieve our mission without the trust and support of Aflatoun staff, the Board and supporters. Discover our organisational structure below.

Our CEO is **Roeland Monasch** (roeland@afatoun.org); he is listed as company director for Aflatoun International at the Trade Registry of the Chamber of Commerce.

DIRECTORS OF AFLATOUN

All directors are responsible for their own functional domain. Together with the CEO, Roeland Monasch, who is the sole statutory director:

- ▶ **Lama Yazbeck**, Deputy CEO (lama@afatoun.org)
- ▶ **Abdullah Alam**, Director of Education & Innovations (abdullah@afatoun.org)
- ▶ **Sarkis Warzabedian**, Director of Finance and Operations (sarkis.warzabedian@afatoun.org)
- ▶ **Kirsten Theuns**, Director of Programmes (kirsten.theuns@afatoun.org)

FOUNDER: Jeroo Billimoria

The governance of Aflatoun International is laid down in the Articles of Association, providing for a two-tier board structure. The day-to-day management is in the hands of the CEO and the supervision in the hands of the Supervisory Board. The supervisory duties of the Supervisory Board are clearly separated from the operational responsibilities of the CEO, the leadership team and the staff. The Supervisory Board meets at least 4 times a year and sets the overall guidelines for strategy and policies. The CEO attends all Supervisory Board meetings, unless the Supervisory Board decides otherwise. The CEO and the Directors of the different departments form the management team, that meets weekly to discuss executive matters.



SUPERVISORY BOARD	OTHER POSITIONS
Joanne Kellermann, Chair	<ul style="list-style-type: none"> ▶ Chair- Pensioenfonds Zorg & Welzijn ▶ Chair of the Supervisory Board – NWB Bank ▶ Member of the Committee on European Integration of the Advisory Council on International Affairs ▶ Member of the Advisory Board – P.R.I.M.E. Finance ▶ Member of the Advisory Board – Transparency International ▶ Member of the Board of Trustees-Veerstichting ▶ Member of the Board of Willem F. Duisenberg Fellowship Foundation
Olivier van Riet Paap, Member	<ul style="list-style-type: none"> ▶ Member of the Board – Vermaat ▶ Partner, Head of Benelux – Bridgepoint
Sander Volten, Member	<ul style="list-style-type: none"> ▶ Global CEO - 180 Amsterdam
Herman Hulst, Member	<ul style="list-style-type: none"> ▶ Member of the Supervisory Board - ING
Petra Zijp, Member	<ul style="list-style-type: none"> ▶ Partner in the legal firm NautaDutihl
Anna Kovuniemi, Member	<ul style="list-style-type: none"> ▶ Head of Google DeepMind Institute – Google DeepMind ▶ Governance board member – Stitching TBVI

GLOBAL NETWORK BOARD

Our Global Network Board is the advisory board that advises on all major strategic decisions with an impact on the Aflatoun network. It is comprised of one representative from each of our regions, 6 in total, 1 representative from Meljol, the organization that initially conceptualized the Aflatoun approach in India and 1 special representative from China. The Global Network Board members are elected by partners from their respective regions. Each member serves a 2-year term. In 2022, we held elections for the new Regional Representatives and they started their newly appointed role in November 2022.

- ▶ **Hamida Jahamah**, Middle East and North Africa Regional Representative
- ▶ **Sylvia Okinlay Paraguya**, Asia Regional Representative
- ▶ **Mercy Luhanga Mchechu**, Anglophone Africa Regional Representative
- ▶ **Luan Imeri**, Europe & Central Asia Regional Representative
- ▶ **Ana Yris Guzman**, Americas Regional Representative
- ▶ **Assane Sankara**, Francophone Africa Regional Representative
- ▶ **Alan Wang**, Special Representative for China
- ▶ **Rishad Byramjee**, Special Representative for Meljol



Employees (as per 1 July 2023)

Aflatoun is proud to have a diverse staff, with 32 employees (incl. Directors) and 16 long-term consultants from 29 countries (as of 1st July 2023). With the team representing all regions in which Aflatoun programmes are implemented, we can ensure that our programmes and partner support are contextualised to each socio-cultural context.

PROGRAMMES DEPARTMENT

- ▶ **Kirsten Theuns**, Head of Programmes
- ▶ **Aaltje Veen**, Education Specialist – Aflatoun Netherlands
- ▶ **Cristina Peña**, Senior Programme Manager – Americas
- ▶ **Lea Rauh**, Network Management and Project Officer – Francophone Africa
- ▶ **Lucky Lumingkewas**, Senior Programme Manager – Asia
- ▶ **Mohamadou Badiaga**, Programme Manager – Francophone Africa
- ▶ **Mozna Abumery**, Programme Manager – MENA
- ▶ **Philomena Darku**, Programme Manager – Anglophone Africa
- ▶ **Rutger Schaaf**, Project Officer –

- Aflatoun Netherlands
- ▶ **Sabrina Zebinger**, Programme Communications & Engagement Officer
- ▶ **Saida Mamadjonova**, Programme Manager – Europe & Central Asia
- ▶ **Juliet Giorgadze**, Regional Coordinator – Europe & Central Asia
- ▶ **Rocio Pilar Andia**, Regional Coordinator – Americas
- ▶ **Ya-Ling Chao**, Regional Coordinator – Asia
- ▶ **Shiv Dewan**, Regional Coordinator – India
- ▶ **Waliou Yessoufou**, Regional Coordinator – Francophone Africa
- ▶ **Nancy Abu Hayyaneh**, Regional Coordinator – Middle East and North Africa



EDUCATION DEPARTMENT

- ▶ **Gabriela Gutierrez**, Technical Manager – Education
- ▶ **Chandni Mehta**, Education Specialist
- ▶ **Maria De Lourdes Guzman Paez**, Education Specialist
- ▶ **Niveen Reza**, Education Specialist
- ▶ **Sarah Ghazal**, Education Specialist
- ▶ **Paul Moclair**, Senior Training & Curriculum Advisor (long-term consultant)
- ▶ **Sangina Khudododova**, Training Coordinator
- ▶ **Sreelakshmi Ponganath Radhakrishnan**, Education Specialist

DIGITAL & INNOVATIONS DEPARTMENT

- ▶ **Maxwell Kyei Baffour**, Digital Learning & Innovation Manager
- ▶ **Gemma Bosch Martinez**, Digital Learning Specialist
- ▶ **Faith Mbatha**, Digital Learning Specialist

MERL DEPARTMENT

- ▶ **Kristel Casimiro**, Monitoring and Evaluation Specialist
- ▶ **Tomohisa Miyamoto**, Monitoring and Evaluation Specialist
- ▶ **Mariama Fall**, Monitoring and Evaluation Specialist

PROJECT MANAGEMENT UNIT (PMU)

- ▶ **Iari Vehuliza**, PMU Manager
- ▶ **Yara Mansour**, Project Manager
- ▶ **Mubish Belim**, Project Reporting Officer
- ▶ **Katerina Zejdlova**, Project Manager
- ▶ **Marta Orozco**, Project Manager
- ▶ **Marina Amoah**, Project Manager

COMMUNICATIONS DEPARTMENT

- ▶ **Magdalena Gawlak**, Communications Manager
- ▶ **Elisabetta Spoldi**, Communications Specialist

RESOURCE MOBILIZATION DEPARTMENT

- ▶ **Isidora Ovalle**, Resource Mobilisation Officer

FINANCE & OPERATIONS DEPARTMENT

- ▶ **Chitra Mookerjee**, Senior HR Officer/PA Executive Director
- ▶ **Kristina Irčinovienė**, Finance Assistant
- ▶ **Sinead Grima**, HR Officer / Office Manager



Our Supporters

Aflatoun's work in 2022 would not have been possible without the generosity of our donors. Aflatoun received valuable support from a range of institutional, corporate, and philanthropic organizations, allowing it to continue its mission to empower children and young people across the world. We highly appreciate the support from Credit Suisse/Credit Suisse APAC, Dubai Cares, Echidna Giving, Embassy of Netherlands in Burkina Faso/PROMESSE-FP Consortium (Solidar), EISMEA, Erasmus+ Programme, Hershey Company, Jacobs Foundation, National Postcode Lottery of the Netherlands, ORCA Foundation, PMI Educational Foundation, Reach Out To Asia, Rockefeller Philanthropy, Sint Antonius Foundation, Skoll Foundation, Think Human Foundation, UNICEF, Vitol Foundation and Waterloo Foundation.

CREDIT SUISSE INTERNATIONAL, with whom we have been working since 2014, and who has been crucial in enriching the access and quality of financial education for girls and young women, in Brazil, China, India, Sri Lanka, Tanzania, and Rwanda.

CREDIT SUISSE APAC FOUNDATION, for their support to Aflatoun and partners in the provision of

financial literacy, employability and entrepreneurship skills to youth in China and the Philippines as they transition into the job market.

DUBAI CARES, with the support of whom we have been implementing the Aflateen+ programme in Togo, Mali and Niger since 2019, as well as scaling the initiative through national curriculum integration and advocacy.

ECHIDNA GIVING continues to assist Aflatoun International in rolling out Aflateen+ globally and has been crucial in supporting the core functions of the organization ensuring we can further build the network, despite the COVID-19 pandemic.

EMBASSY OF NETHERLANDS IN BURKINA FASO/PROMESSE-FP CONSORTIUM with whom we are working to ensure that by 2025, 20,000 girls and young women in Burkina Faso have acquired safe access to sexual and reproductive health and rights and life skills and financial education.

EISMEA, the Agency responsible for managing EU programmes in the field of Small and Medium-sized Enterprises. Through their support, we are leading a consortium of partners that developed a platform with four pillars and different levels for new and potential entrepreneurs to get more knowledge and skills in Financial Literacy, Digital competencies, Sustainability and Entrepreneurship competencies.

ERASMUS+ PROGRAMME for their multi-country support to build the capacity of organisations in the field of youth – Boosting Social Inclusion through Targeted Action (Serbia, Slovakia, The Netherlands).



HERSHEY'S COMPANY and **JACOBS FOUNDATION**, who are scaling up our efforts under the Transforming Education in Cocoa Communities Initiative to support youth employment and quality life skills education for young people in rural cocoa-growing communities in Cote d'Ivoire.

NATIONALE POSTCODE LOTERIJ, who has been a key supporter of Aflatoun since 2010, facilitating our core work as our movement continues to grow across the globe. The NPL is also funding a key intervention in Benin, Senegal, and DR Congo, aiming to socially and economically empower adolescents, particularly girls, through a gender-sensitive life skills and financial literacy programme.

ORCA, who is supporting the creation of a new curriculum on Cryptocurrency and Blockchain Technology that will be piloted in the six regions from 2023. This curriculum aims to provide the

knowledge necessary for young people to make informed and educated decisions regarding these evolving technologies.

PMIEF, who is supporting our project "Equipping Young People with Project Management and Financial Literacy Skills" in the Asia, Middle East and North Africa, and Americas regions.

REACH OUT TO ASIA, who is supporting our programming in Ivory Coast, Mozambique, Zimbabwe, Indonesia, Nepal and Pakistan which aims to equip youth (aged 14 - 19) with global citizenship skills and behaviours through grassroots implementation and national integration.

SINT ANTONIUS FOUNDATION, who supports the rollout of our gender-sensitive life skills and financial education for adolescent girls and boys in Côte d'Ivoire, Mozambique and Zimbabwe, including an important research component.

SKOLL FOUNDATION, who has continuously provided crucial support for ongoing relief efforts, including the development of digital skills for learners and teachers, as well as strengthening the capacity of our partner network and teachers.

THINK HUMAN FOUNDATION, who supports Aflatoun's efforts to enhance youth skills for employment in Colombia, El Salvador, and Mexico. The primary objective is to empower young individuals by implementing a comprehensive youth entrepreneurship program in collaboration with network partners across the three countries.

UNICEF, who continues to be a key partner in initiatives around the world. Aflatoun is one of the civil society partners of UNICEF MENA Regional Office working towards the operationalization of the transformative Life Skills and Citizenship Education (LSCE) initiative. Aflatoun has provided technical support to UNICEF country offices, including Jordan, Syria, Sudan, Egypt, Gulf Area, Libya, and Yemen. Aflatoun is also currently working with UNICEF country offices in Africa (Uganda, South Africa, Ethiopia, Eswatini, Sierra Leone, and Angola), Central Asia (Tajikistan and Uzbekistan), UNICEF East Asia and Pacific Regional Office, as well as the UNICEF Global Office in New York, on the revision, curation and development of life skills and financial literacy programmes and training (Learning Passport).

VITOL FOUNDATION, who are central to implementing our 'systems change approach' through the integration of social, financial and entrepreneurship education in primary and secondary schools in Costa Rica, DR Congo, Ecuador, and India.

WATERLOO FOUNDATION, who are a key partner in Aflatoun's journey to diversify the different income streams by laying the foundation for Aflaventures: an income generation and impact entity initiative in the making.

OUR IN-KIND CONTRIBUTORS

- ▶ **180 Kingsday**
- ▶ **Houthoff**
- ▶ **Loomis, Sayles & Company Netherlands**



Global Partner Network 2022/2023

Partners by regions and countries

- ▲ Project related partners supported by a specific donor/foundation.
- Advocacy Partners
- Joined in 2023

THE AMERICAS

Brazil

- ▶ ChildFund Brazil
- ▶ Plan International Brazil
- ▶ World Vision Brazil
- ▶ Ministry of Transparency (advocacy)

Chile

- ▶ SERNAC (National Consumer Service)

Colombia

- ▶ Children International Colombia
- ▶ Enseña por Colombia / Teach for All Colombia
- ▶ Fundación Social Coofisam
- ▶ Fundación Coogranada
- ▶ Fundación Cooperativa Financiera de Antioquia – CFA
- ▶ Fundación FinSocial
- ▶ Fundación Social CREAM Solidaria

- ▶ Instituto Formación y Desarrollo Social Coomuldesa

Costa Rica

- ▶ Fundación Paniamor

Dominican Republic

- ▶ Asociación para Inversión y Empleo Inc. - ASPIRE
- ▶ Children International Dominican Republic
- ▶ Programme You First (Vice President Initiative for Youth)

Ecuador

- ▶ Children International - Guayaquil
- ▶ Children International - Quito
- ▶ Fundación Bien-Estar/Mutualista Pichincha Foundation
- ▶ Fundación CRISFE
- ▶ Fundación Educativa Mons. Candido Rada - FUNDER
- ▶ Fundación/Centro Educativo Inti Sisa

El Salvador

- ▶ Gloria de Kriete Foundation - Programa Oportunidades
- ▶ Glasswing International

Guatemala

- ▶ Ak'Tenamit Association
- ▶ BFB Foundation
- ▶ Children International Guatemala
- ▶ Fundación AMG Guatemala
- ▶ Proniños (StarUp4Kids)

Haiti

- ▶ Parole et Action

Honduras

- ▶ Fundación Ayuda en Acción Honduras
- ▶ Children International Honduras
- ▶ Fundación Ficohsa
- ▶ UNICEF (Learning Passport) ▲

Mexico

- ▶ Ayuda en Acción - México
- ▶ Children International México

- ▶ Fundación EDUCA México A.C.
- ▶ Observa A.C.

Nicaragua

- ▶ Plan International Nicaragua

Paraguay

- ▶ UNDP Paraguay / Central Bank / Ministry of Finance ▲

Peru

- ▶ CARE International Peru
- ▶ FINCA Perú
- ▶ Organización Para el Desarrollo Ambiental y la Educación - ODAER
- ▶ VISOS (Visión Solidaria)

Puerto Rico

- ▶ Nuestra Escuela Inc.

Suriname

- ▶ VKB - Stichting Kennis Overdracht en Bewustwording





ANGLOPHONE AFRICA

Botswana

- ▶ FinEdu
- ▶ Global Communities
- ▶ Stepping Stones International (SSI)
- ▶ StartUp4Kids
- ▶ Vetri-Ed

Ethiopia

- ▶ ChildFund Ethiopia
- ▶ Development Expertise Center (DEC) Ethiopia
- ▶ Dorcas Aid Ethiopia
- ▶ Future Hopes Integrated Development Organization (FHIDO)
- ▶ Hiwot Integrated Development Organization

Gambia

- ▶ ChildFund The Gambia

Ghana

- ▶ New Dawn for Social Development
- ▶ Savana Signatures

Kenya

- ▶ Action for Child Development Trust (ACDT)
- ▶ Cheshire Disability Services Kenya
- ▶ ChildFund Kenya
- ▶ Dorcas Aid Kenya
- ▶ Monture Africa Limited
- ▶ Stichting Siaya
- ▶ Cooperative Alliance Africa ●

Lesotho

- ▶ Catholic Relief Services
- ▶ Be wise
- ▶ Lesotho Inter Religious AIDS Consortium
- ▶ Trans Vanguard

Liberia

- ▶ Liberia Rural Children Psychosocial Development Organization

Malawi

- ▶ Archdiocese of Lilongwe Catholic Health Commission
- ▶ Hope for Relief Malawi
- ▶ World Education Malawi
- ▶ Pakachere
- ▶ People Serving Girls at Risk (PSGR)
- ▶ Jhpiego Malawi
- ▶ MACRO
- ▶ Civil Society Education Coalition ●
- ▶ Coalition for Human Rights and Good Governance (CBOs-CHRGG) ●

Mozambique

- ▶ Associação Wona Sanana
- ▶ Associacao Hixikanwe ■
- ▶ Caritas Regional Chokwe ■
- ▶ Comunidade Mocambicana de Ajuda ■
- ▶ ChildFund Mozambique
- ▶ Rede para o Desenvolvimento da Primeria Infancia (RDPI) ●

Namibia

- ▶ Project Hope Namibia

- ▶ Jhpiego Namibia

Nigeria

- ▶ Linking the Youth of Nigeria through Exchange (LYNX)
- ▶ UNICEF Nigeria (Learning Passport) ▲
- ▶ The Bridge Leadership Foundation

Rwanda

- ▶ Hope of Family

Sierra Leone

- ▶ ChildFund Sierra Leone
- ▶ UNICEF Sierra Leone ▲

South Africa

- ▶ Baz-Art
- ▶ Charter Academy
- ▶ UNICEF South Africa (Girls and Boys Education Movement) ▲
- ▶ Star Savers-The Banking Association South Africa ●

South Sudan

- ▶ Peace Power South Sudan
- ▶ Support for Peace and Education Development Programme (SPEDP)



Tanzania

- ▶ Dorcas Aid Tanzania
- ▶ Rightway Nursery and Primary School
- ▶ Singida Paralegal Aid Centre (SIPACE)
- ▶ Thubutu Africa Initiatives

Uganda

- ▶ Children of Uganda
- ▶ Community Link Foundation Uganda ■
- ▶ Girls in Red Organization
- ▶ Hope for Working Children and Youth
- ▶ I Profile Foundation
- ▶ Junior Achievement Uganda
- ▶ Network for Active Citizens (NAC)
- ▶ Oasis Uganda
- ▶ Private Education Development Network (PEDN)
- ▶ Strengthening Hope and Resilience Empowerment- SHARE
- ▶ Teach for Uganda ▲
- ▶ UNICEF Uganda ▲
- ▶ Young Agro Green Africa Network
- ▶ Youth Line Forum

Zambia

- ▶ All Nations Are Families Foundation
- ▶ Children International Zambia

Zimbabwe

- ▶ Abantu Development Initiative Trust (ADIT)
- ▶ Abdullah Dzinamarira Foundation
- ▶ Elevation Zimbabwe
- ▶ Faith Foundation
- ▶ Junior Achievement Zimbabwe
- ▶ Masvingo Association of Residential Care Facilities Trust
- ▶ Tariro Foundation of Zimbabwe Trust
- ▶ Tariro Youth Development Trust
- ▶ Hospice and Palliative Care Association of Zimbabwe ■
- ▶ Zimbabwe Network of Early Childhood Development Actors ■

Regional

- ▶ International Cooperative Alliance – Africa ●



FRANCOPHONE AFRICA

Benin

- ▶ Action Sociale
- ▶ Société d'inclusion financière SIF Groupe
- ▶ Fondation Paul Darboux

Burkina Faso

- ▶ Cadre de Concertation des ONG et Associations Actives en Education de Base au Burkina Faso (CCEB-BF)
- ▶ Défense Des Enfants International
- ▶ Emergence Afrique
- ▶ Fondation SEMAFO
- ▶ REPAFER ■
- ▶ APEFP

Burundi

- ▶ ETSA Centre Artistique de Gitega
- ▶ Mamas for Burundi Association (MAFOBA)
- ▶ ADEPEVU

Cameroon

- ▶ Syndicat National Autonome de l'enseignement Secondaire
- ▶ Union des Organismes D'Appui au Développement Durable
- ▶ Zenù Network



Cote d'Ivoire

- ▶ Hershey's ▲
- ▶ Agence de Promotion de l'Inclusion Financiere
- ▶ Institut Africain pour le Développement Economique et Social (Inades) ▲
- ▶ Union Fédérale des Consommateurs de Côte d'Ivoire (UFC-CI) ■

Democratic Republic of the Congo

- ▶ Action Solidaire pour la Paix et le Développement Intégré (ASPADI)
- ▶ Association Professionnelle des Coopératives d'Epargne et de Crédit (APROCEC)
- ▶ Association Pour la Promotion de l'Education Chrétienne
- ▶ Centre de Formation et d'Action pour le Développement (CFAD)
- ▶ Centre d'Encadrement et d'Appui en Faveur des Personnes Démunies
- ▶ Peace and Conflict Resolution Foundation (PCR Foundation)
- ▶ SOLIFEDE RDC
- ▶ Action des Volontaires pour le Développement integer (AVODI) ■
- ▶ UFEDERCO

Guinea Bissau

- ▶ Organização dos escoteiros da Guiné-Bissau
- ▶ UNICEF Guinea (Learning Passport) ▲

Madagascar

- ▶ Mott McDonald ▲
- ▶ Association Professionnelle des Institutions de Microfinance Madagascar

Mali

- ▶ Groupe d'Appui aux Programmes - GAP
- ▶ Groupe Institut Mondial pour l'Autonomisation des Femmes

- ▶ IHRC
- ▶ Realise

Niger

- ▶ Association pour la Défense des Enfants du Niger

Senegal

- ▶ Centre Sportif Fayda
- ▶ Espoir des Enfants Nafore
- ▶ AlQalam Groupe ■

Togo

- ▶ Fédération des Syndicats de l'Education Nationale



ASIA

Bangladesh

- ▶ BRAC Bangladesh

Cambodia

- ▶ NGO Education Partnership ●
- ▶ Teach for Cambodia

China

- ▶ Be Better
- ▶ Plan International ▲

India

- ▶ Bovelander Foundation
- ▶ Children International India
- ▶ CMCA ■
- ▶ Global Alliances for Mass Entrepreneurship (GAME) ▲●
- ▶ MelJol
- ▶ Nomi Foundation ■

Indonesia

- ▶ Amal Khair Yasmin Foundation
- ▶ ChildFund Indonesia
- ▶ Citra Berkas Foundation
- ▶ INKOPDIT (Induk Koperasi Kredit) ●
- ▶ Institute of Islamic Education and Social Studies - LEKDIS Nusantara

- ▶ Yayasan KDM

Lao People's Democratic Republic

- ▶ Ekphatthana Microfinance Institution
- ▶ Lao Microfinance Association ●
- ▶ Sinshup Meuang Nuer Deposit Taking Microfinance Institution

Malaysia

- ▶ Humana Child Aid Society Sabah
- ▶ Make it Right Movement ●
- ▶ My Shining Star Foundation

Mongolia

- ▶ Golden Fund for Development (GFDA)

Myanmar

- ▶ Finnish Refugee Council Myanmar

Nepal

- ▶ Child Workers in Nepal Concerned Centre
- ▶ LIFE Nepal
- ▶ National Banking Institute of Nepal ●
- ▶ Social Awareness Center (SAC) ■
- ▶ Social Development Center Mahottari ■

- ▶ Social Service Centre (SOSEC) ■
- ▶ Samunnat Nepal
- ▶ Umbrella Foundation
- ▶ Volunteer Society Nepal

Pakistan

- ▶ Chiragh Community Development Organization (CCDO) ■
- ▶ Diocesan Education Centre / Primary Education Project (PEP)
- ▶ Gender and Empowerment Organization (GEO) ■
- ▶ Goth Seengar Foundation (GSF) ■
- ▶ Pahel Pakistan ■
- ▶ Pakistan Youth Change Advocates
- ▶ Reformist's Social Welfare & Development Organization (WORDS) ■
- ▶ Riverside Development Organization (RDO -Trust – Sukkur) ■
- ▶ Sahil

Philippines

- ▶ Children International Philippines
- ▶ Good Neighbours Philippines
- ▶ National Confederation of Cooperatives (NATCCO)
- ▶ ChildFund Philippines

Papua New Guinea

- ▶ CUFA ■

Sri Lanka

- ▶ Network for Education Children and Youth (NECY)

Thailand

- ▶ FutureSense Foundation

Vietnam

- ▶ Center for Education and Development

Regional

- ▶ International Cooperative Alliance - Asia and Pacific ●
- ▶ SEAMEO ●
- ▶ UNICEF EAPRO ▲



EUROPE AND CENTRAL ASIA

Albania

- ▶ Dorcas Aid Albania
- ▶ Partnere per Femijet
- ▶ Children are the Future ■

Armenia

- ▶ Junior Achievement Armenia

Belarus

- ▶ Belarusian State University

Belgium

- ▶ European Peer Training Organization ▲

Georgia

- ▶ Association ATINATI
- ▶ National Youth and Children's Palace
- ▶ Hub for Development
- ▶ Rural Development Association

Greece

- ▶ ActionAid Hellas
- ▶ ERGO Learning for Life

Hungary

- ▶ Csoport – Teka Association

Iran

- ▶ AAmAAI Institute

Italy

- ▶ Association Students Lab

Kyrgyzstan

- ▶ Aga Khan Foundation ▲

Lithuania

- ▶ Lithuanian Children's Fund

North Macedonia

- ▶ Centre for Human Rights and Conflict Resolution



Moldova

- ▶ Children Communities and Families Moldova ●
- ▶ Dorcas Aid Moldova

Netherlands

- ▶ Campus Nederlands
- ▶ Day for Change
- ▶ Gemeente Amsterdam ▲
- ▶ Lyceum Kralingen

Poland

- ▶ Przedszkole "New Generation"
- ▶ Science for Environment Foundation

Romania

- ▶ Dorcas Aid Romania
- ▶ Foundation PACT - Partnership for Community Action and Transformation

Russia

- ▶ Association of Teachers working with Gifted Children "PROD"

Serbia

- ▶ Pomoc Deci (Udruzenje gradjana)

Slovakia

- ▶ Open Society Foundation - Nadaia Otvorenej Spolocnosti Bratislava
- ▶ Skola Dokoran - Wide Open School

Tajikistan

- ▶ Aga Khan Foundation ▲
- ▶ Open Society Institute Assistance Foundation
- ▶ UNICEF Tajikistan ▲

Turkey

- ▶ Habitat Center for Development and Governance
- ▶ Örav (Teachers Academy Foundation)
- ▶ FODER (Finansal Okuryazarlık ve Erişim Derneği)

Ukraine

- ▶ Dorcas Aid Ukraine
- ▶ Vinnitsa Regional Public Organisation "School of Equal Opportunities" ●





MIDDLE EAST AND NORTH AFRICA

Algeria

- ▶ Réseau algérien pour la défense des droits de l'enfant (NADA)

Bahrain

- ▶ Erteqa House for Exhibitions & Consultancy

Egypt

- ▶ Coptic Orphans
- ▶ Egyptians without borders
- ▶ Life Vision for Development
- ▶ Middle East Foundation for Research and Development
- ▶ UNICEF Egypt (Learning Passport) ▲
- ▶ Martyria foundation for development and culture ■
- ▶ Coptic Catholic Diocese - Diakonia development office ■

Iran

- ▶ Child and Youth Trainers Institute

Iraq

- ▶ UNICEF (Learning Passport) ▲
- ▶ Association of Teaching and Qualifying Children in Iraq (ATQCI)
- ▶ Stichting Babylon

Jordan

- ▶ Finn Church Aid
- ▶ INJAZ
- ▶ Plan International Jordan
- ▶ UNICEF Jordan (Learning Passport) ▲
- ▶ Al Thoria Center for Studies ■
- ▶ Tahfeez Association for entrepreneurship and development ■
- ▶ The Arab Foundation for Sustainable Development – Ruwwad altanmeyah ■

Lebanon

- ▶ Ajjalouna Organization

- ▶ Dorcas Lebanon & Syria
- ▶ Global Steps
- ▶ UNICEF Lebanon (Learning Passport)
- ▶ Young Men's Christian Association – YMCA
- ▶ Sama For Development ■

Libya

- ▶ World Food Programme
- ▶ UNICEF Libya ▲
- ▶ Bawader Foundation

Palestine

- ▶ AL Tawasol Forum Society
- ▶ Ibtikar for Empowerment and Social Entrepreneurship
- ▶ Palestine Sports for Life
- ▶ Unlimited Friends Association for Social Development

Saudi Arabia

- ▶ Arab Urban Development Institute
- ▶ Danat Al Uloom
- ▶ Meem Ain for Education ▲●

Somalia

- ▶ Solidarity Youth Voluntary

Organization

- ▶ Somali Center for Women Empowerment

Sudan

- ▶ Sudanese Coalition for Education for All
- ▶ Plan International Sudan
- ▶ The Global Organization for the Family and Child Welfare (GOFCW)

Syria

- ▶ Caritas Switzerland - Syria Crisis Regional Response Office
- ▶ Mobaderoon
- ▶ Dorcas Syria
- ▶ UNICEF Syria ▲
- ▶ Fada Association for Development ■

Tunisia

- ▶ Enda Inter-Arabe

UAE (Gulf Area)

- ▶ UNICEF-Gulf Area Office (GAO) ▲

Turkey

- ▶ Orange Training Organization
- ▶ AİYD İNSANİ YARDIM DERNEĞİ





Yemen

- ▶ For All Foundation
- ▶ Responsiveness for Relief and Development Foundation (RRD)
- ▶ Sanid Organization for Relief and Development
- ▶ Sustainable Development Foundation
- ▶ UNICEF Yemen ▲
- ▶ Yemen Peace School
- ▶ Al- Amal Foundation for training and Entrepreneurship – REYADAH ■
- ▶ Student Care Association

Regional

- ▶ World Food Programme Regional Bureau for MENA, Central Asia and Eastern Europe
- ▶ UNICEF MENA Regional Office ▲

GLOBAL

Netherlands

- ▶ StartUp4Kids

Belgium

- ▶ VVOB Education for Development ●
- ▶ WSBI

United States

- ▶ Children International Headquarters



Government Partners

Government Partners 2015-2023

Legend:

- Ongoing MoU
- TA Provided
- ▲ Through local Aflatoun Partner/ UNICEF country office
- Discussion draft MoU

Bangladesh

- ▶ National Curriculum and Textbook Board ■

Belarus

- ▶ Ministry of Education ●
- ▶ Belarussian State Pedagogical University named after Maxi Tank ●

Brazil

- ▶ Ministry of Transparency Supervision and Control ●

Burkina Faso

- ▶ Ministry of National Education, Literacy and the Promotion of National Languages ▲■

Cameroon

- ▶ Ministry of Secondary Education ●

Chile

- ▶ National Consumer Service – SERNAC ●

Costa Rica

- ▶ Ministry of Public Education ▲

Cote d'Ivoire

- ▶ Agency for the Promotion of Financial Inclusion/Ministry of National Education ●

Democratic Republic of Congo

- ▶ Ministry of Primary and Secondary Education, and vocational training ●

Dominican Republic

- ▶ Programme You First (Vice President Initiative for Youth) - Programa Tú Primero ●

Ecuador

- ▶ Ministry of Education ●

Egypt

- ▶ Ministry of Education ▲■
- ▶ Egyptian Banking Institute ●
- ▶ Central Bank of Egypt ●

Eswatini

- ▶ Center for Financial Inclusion ●

Gambia

- ▶ Ministry of Basic and Secondary Education ▲■

Guinea Bissau

- ▶ Ministry of Education, Science and Technology ▲

Haiti

- ▶ The Bank of the Republic of Haiti
- ▶ Ministry of National Education ●

Honduras

- ▶ Ministry of Education ■

India

- ▶ Department of School Education, Government of Andhra Pradesh State ●

- ▶ Directorate of Minorities and Rural Development and Panchayat Raj Department, Government of Karnataka ▲

Indonesia

- ▶ Ministry of Education and Culture ●▲

Jordan

- ▶ Ministry of Education
- ▶ Central Bank of Jordan ▲■
- ▶ The Hashemite University ●

Kenya

- ▶ Kenyan Institute for Curriculum Development ■

Kosovo

- ▶ National Bank of Kosovo ●

Kyrgyzstan

- ▶ National Bank of the Kyrgyz Republic ●



Lao

- ▶ Ministry of Education ●■

Libya

- ▶ Central Bank of Libya ●
- ▶ Ministry of Education ▲■●

Madagascar

- ▶ Ministry of National Education ■

Moldova

- ▶ Ministry of Education, Culture and Research ▲

Mongolia

- ▶ Ministry of Education and Science ●▲

Morocco

- ▶ Ministry of National Education of Vocational Training, Vocational Education and Scientific Research
- ▶ Central Bank of Morocco ●■

Mozambique

- ▶ National Institute for Education Development
- ▶ Central Bank ●

Namibia

- ▶ Ministry of Sport, Youth and National Service

Nepal

- ▶ Centre of Education and Human Resources Development ▲■

Niger

- ▶ Ministry of Education, literacy, promotion of national languages and civic education ▲

Nigeria

- ▶ Nigeria Education Research Development Council (NERDC)/ Central Bank ●



North Macedonia

- ▶ Ministry of Education and Science ▲

Pakistan

- ▶ Ministry of Education in Sindh and Balochistan Province ▲

Peru

- ▶ Ministry of Education (Ministerio de Educacion) ●

Philippines

- ▶ Department of Education ●

Romania

- ▶ National Bank of Romania ●

Slovakia

- ▶ Ministry of Education, Science, Research and Sport ▲

Sudan

- ▶ Ministry of General Education and Instruction ▲■

Sri Lanka

- ▶ Ministry of Education ●▲

Syria

- ▶ Ministry of Social Affairs and Labour ▲

Tajikistan

- ▶ Ministry of Education and Science ▲■

Togo

- ▶ Ministry of Primary and Secondary Education and Vocational Training ▲

Tunisia

- ▶ Ministry of Education ▲

Uganda

- ▶ National Curriculum Development Center/Ministry of Education and Sports (MoES) ▲■

Ukraine

- ▶ Ministry of Education and Science ●
- ▶ Department of Education of Vinnitsa City Council ●
- ▶ The Department of Insurance and Risk Management (IBRM) of the Faculty of Economics, Taras Shevchenko National University of Kiev ●



Our resources

2022 financial results

Balance sheet per December 31, 2022

(after proposed appropriation of the balance of income and expenses)

in EUR	2022	2021
ASSETS		
Fixed assets		
Tangible fixed assets (1)	12,631	4,627
Current assets		
Work in progress (2)	6,753	164,513
Receivables and prepayments (3)	1,471,051	921,051
Cash at banks and in hand (4)	3,827,767	3,393,180
Total current assets	5,305,571	4,478,744
Total assets	5,318,202	4,483,371
RESERVES AND LIABILITIES		
Reserves (5)		
Continuity reserve	1,787,468	1,648,862
Total Reserves	1,787,468	1,648,862
Current liabilities (6)	3,530,734	2,834,509
Total reserves and liabilities	5,318,202	4,483,371



Statement of income and expenses for the year 2022

in EUR	Actual 2022	Budget 2022 (unaudited)	Actual 2021
INCOME			
Source of income			
Income from connected non-commercial organisations (7)	4,138,973	5,013,564	3,185,077
Income from lottery organisations (8)	1,022,090	1,022,090	765,614
Income from individuals	2,944	-	532
Income from commercial organisations	15,077	-	-
Income from government	-	-	-
Other income (NOW-subsidy) (9)	19,921	-	(55,457)
Income from other non-commercial organisations	-	-	-
Total income	5,199,005	6,160,198	3,895,766
EXPENSES			
Expenses made for Strategic Objectives			
Objective 1: Priority Area I (2015-2021) Advocate for social & financial education for all children, especially the most vulnerable	-	-	998,436
Objective 2: Priority Area II (2015-2021) Quality delivery of social & financial education	-	-	953,909
Objective 3: Priority Area III (2015-2021) Accelerate scale-up of social & financial education	-	-	376,157
Strategic Objective 1 (2022-2026): Content Continuously improve inclusive and responsive education resources through different delivery models (e.g. in-person, digital)	1,018,483	711,690	-
Strategic Objective 2 (2022-2026): Programmes/ training Ignite and grow the global Aflatoun Network	2,547,305	3,663,552	-
Strategic Objective 3 (2022-2026): Research & Communication Drive bold thought leadership in a turbulent (post-Covid-19) world	477,391	458,922	-
Total expenses made for Strategic Objectives	4,043,179	4,834,164	2,328,502
Expenses for fundraising	141,610	71,850	64,442
Operational and administrative expenses	1,014,061	1,251,120	1,086,153
Total expenses	5,198,850	6,157,134	3,479,097

Accounting principles

Aflatoun applies the Dutch Accounting Standard RJ 650 (Fund Raising Organizations). Accounting policies per item of the financial statements are set out in the summary of significant accounting policies.

Allocation of expenses

The expenses recognized in the reporting year are allocated to the strategic objectives, to our fundraising activities or to operational and administrative costs. The allocation has been detailed in the schedule Allocation of expenses to objectives.



in EUR	Actual 2022	Budget 2022 (unaudited)	Actual 2021
Balance of Income and Expenses before financial results	155	3,064	416,669
Financial income/(expense) (10)	138,451	(3,000)	104,672
Balance of Income and Expenses after financial results	138,606	64	521,341
Proposal of appropriation of the balance:			
Addition (deduction) to (from) continuity reserve	138,606	64	521,341
Addition (deduction) to (from) destination fund	-	-	-
Total appropriation of the balance	138,606	64	521,341

Throughout the world, many children daily face hardships that are often connected to poverty. Stichting Aflatoun International provides children with social and financial skills and insights that not only will support them to deal with these adversities but also prepare them for better planning the life ahead of them.

Stichting Aflatoun International is a foundation located in Amsterdam.

Stichting Aflatoun International was founded in 2005, its mission is "Ensuring access to high quality, inclusive, child-centered social and financial education for all children and young people, especially the most vulnerable."

To achieve our mission, since 2022 the organization's budget is structured along the three pillars of the organisation:

- ▶ **Strategic Objective 1** - Continuously improve inclusive and responsive education resources through different delivery models (e.g. in-person, digital).
- ▶ **Strategic Objective 2** - Ignite and Grow the Global Aflatoun Network.
- ▶ **Strategic Objective 3** - Drive outstanding Thought leadership in a turbulent (post-Covid-19) world.

Any further supporting strategies to perform these activities are described within the operational narrative included in the Management Report for the year.

Employee information

In 2022, Aflatoun employed on average 32 employees (29.6 FTE's) (2021: 32 (27.4 FTE's)), divided as follows:

	EMPLOYEES 2022	FTE'S 2022	EMPLOYEES 2021	FTE'S 2021
Strategic objectives	23	21.7	24	21.8
Fundraising	2	1.7	2	1.2
Operations	7	6.2	6	4.4
	32	29.6	32	27.4

in EUR	2022	2021
Gross salary	1,437,295	1,232,063
Social contributions	269,495	230,661
Pensions	51,947	47,681
Other personnel costs	29,999	10,308
Sub-total	1,788,736	1,520,713
Reimbursement for sick leave	(5,742)	-
Total	1,782,994	1,520,713

No members of the Supervisory Board received any remuneration for the year ended December 31, 2022 (2021: nil). Aflatoun did reimburse EUR 466 of travel expenses of regional board members made in order to participate in board meetings during 2022 (2021: nil). Further information on the Board has been recorded in the separate operational narrative for the year.

Per the 1st of August 2015 the CEO started with an indefinite contract for 40 hours per week. The following costs are derived from the salary administration and comprise the cost of the executive director for the year:

in EUR	2022	2021
Gross salary (CEO)	89,652	89,500
Social contributions	10,789	10,325
Pension	10,479	10,515
Other	915	387
	111,835	110,727

The gross salary in 2022 per month was EUR 7.471 (including 8% holiday allowance). This is in line on the so called "Wijffels code" for remunerations for directors working in the non-profit sector which takes into consideration the size, budget and complexity of the organisation.

This is also within the range of the maximum yearly salary of EUR 209.000 (1 FTE/12 months) according to the "Regeling beloning directeuren van goededoelenorganisaties". According to this regulation the salary cost of EUR 111,835 falls within category G with 371-410 points (maximum is category J with 491 points).

During the year there were on average 5 volunteers/interns active (2021: 6).



Income from non-commercial organizations

In EUR	2022	2021
Unicef	867,566	1,056,827
ROTA	511,401	186,508
Sint Antonius Stichting	406,038	383,153
Credit Suisse	357,744	242,694
Hershey Foundation	302,430	139,222
Solidar Lutter Pour Un Monde Equitable	245,939	148,683
PMI	237,814	-
BCEAO	164,569	-
Orca	139,554	-
OQSF	104,983	-
Dubai Cares	97,894	100,932
Gemeente Amsterdam	94,493	9,829
UNDCF	90,282	-
Rockefeller Philanthropy	72,864	136,917
Vitol Foundation	68,547	-
Skoll Foundation	66,004	56,104
Echidna Giving	60,723	20,652
European Innovation Council and SMEs Executive Agency	36,562	-
Waterloo Foundation	22,708	-
Erasmus	19,758	-
Think Human Foundation	16,350	-
Old Mutual Africa's Biggest Classroom	-	164,670
The MasterCard Foundation	-	72,507
Botnar Foundation	-	46,642
Agility	-	33,621
Aga Khan	-	29,858
Teach For All	-	19,899
Jhpiego	-	19,799
Caritas Switzerland	-	18,051
Alliance for Financial Inclusion	-	16,830
Injaz	-	14,916
SOS Children's Villages	-	13,201
Meem Ain for Education	-	10,000
World Education	-	9,793
Bantwana	-	8,590
UNDP Paraguay	-	5,165
World Vision	-	(25,451)

In EUR	2022	2021
Dioraphte Foundation	(561)	69,848
Partnership fees	76,399	106,753
Contributions for meetings/trainings	76,362	40,403
Others	2,550	28,461
Total	4,138,973	3,185,077

The income received from the respective donors is used for spending as agreed in the contracts.

Income from lottery organizations

In EUR	2022	2021
Nationale Postcode Loterij	1,022,090	765,614

For the years 2020-2024 the Nationale Postcode Loterij offered a contribution. The exact amount is yearly based on the income of the lottery. For 2022 the contribution has been confirmed in March 2023 to be EUR 500,000 and has been received in March 2023 by Aflatoun.

Besides this contribution Aflatoun received also an extra grant of EUR 1,950,000 for the years 2021-2023. Of this amount EUR 1,443,000 is to spend on projects and EUR 507,000 is to cover salaries, operational and administrative expenses. During 2022 in total EUR 522,090 (2021: 265,614) has been used of the extra grant.

Other income (NOW-subsidy)

In EUR	2022	2021
NOW-subsidy	19,921	(55,457)

During the COVID-19 outbreak early 2020 Aflatoun applied for the NOW1- and NOW2-subsidy from the Dutch government. This is the economic relief offered to companies that experience a substantial decrease in revenue during the subsidy period (March-September 2020), to offset salary cost and avoid terminations.

With this support Aflatoun avoided to have to scale down significantly across the organization with serious risk of having to halt essential operations and lay-off staff.

During 2021 final calculation for NOW1-subsidy was made. It turned out that Aflatoun received more in advance than entitled to. This resulted in a correction of the subsidy of EUR 55,457, as presented in 2021.

During 2022 final calculation for NOW2-subsidy was made. It turned out that Aflatoun did not receive full remuneration. This resulted in an additional subsidy income of EUR 19,921, as presented in 2022.

Forecast financial position

Income in 2023 will increase over 2022 to EUR 6.8 million. We expect more and bigger projects to be rolled out during the course of 2023. Our donors have strong believes in our mission and signed already a significant part of the project contracts.

Procedures for evaluation of financial position

Aflatoun's Supervisory Board currently has a finance committee that meets with the Director of Finance and Operations periodically to evaluate the financial position of the organization.

Twice a year (every half year) Aflatoun holds a global board meeting and four times a year (every quarter) a supervisory board meeting. In these board meetings the financial performance is reflected on the agenda and the variances in actuals versus budget are discussed. In addition to this, the future plans for the remainder of the year (and further years) are discussed during these board meetings.



Policies on reserves

Aflatoun wants to ensure sustainability of the organization so that its international network is ensured. Therefore, Aflatoun has created a Continuity Reserve which seeks to cover necessary operating costs and movements in the Continuity Reserve will be through the annual profit/deficit appropriation. The board and management will decide on additions to or deductions from the Continuity Reserve, set to a range from 6 to 12 months of coverage for all necessary operating costs.

Based on budget 2023 the necessary operating costs are set at EUR 2,405,907 for 12 months, so the balance of the Continuity Reserve after appropriation of the 2022 Surplus, covers approximately 9 months of budgeted necessary operating costs.

Remuneration of the Supervisory Board

The members of the Supervisory Board did not receive any remuneration for the year ended December 31, 2022.

Environment

Caring for the environment and fostering sustainable development is a core part of Aflatoun's ethos and programmatic work, including a commitment to minimizing waste and recycling..

Personnel policies

Aflatoun employee policies are in line with legal requirements and good practices in the Netherlands, and are outlined in the Employee Manual, including the employee code of conduct, whistle blower and child protection policy. During the year Aflatoun embarked on revising all of its policies and developing additional ones as per the needs identified.

Volunteers and Interns

Aflatoun relies on the assistance of a number of volunteers and interns to support the team with major events. Aflatoun provides volunteers and interns with a small stipend to assist with the cost of travel associated with their assignments.

Corruption and Fraud

Aflatoun has a strong set of internal controls designed to mitigate the risk of fraud and corruption. These include a Finance Manual outlining policies and procedures related to approval and documentation of expenditure and payments, an anti-money laundering, terrorism financing and sanctions policy, an employee code of conduct, and a whistle-blower policy including a duty to report, and protections for whistle-blowers.

General information

Address:

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Website:

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Email:

info@aflatoun.org

Telephone:

+31 20 626 2025

Link to the Articles of Association:

<http://tinyurl.com/aflatoun>

Chamber of Commerce of the Netherlands:

Commercial Register No. 34229026

Incorporation: 29 June 2005.

Charity or non-profit organisation

Not-for-profit (tax free) as defined in Section 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.

http://www.belastingdienst.nl/rekenhulpen/giften/anbi_zoeken



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