AFLATOUN

Social & Financial Education



Social Franchise Offer

1 Aflatoun: something for your organisation?

YOUR ORGANISATION* IS:

- An NGO or INGO
- A community-based organisation (CBO)
- A faith-based organisation
- A microfinance organisation
- A cooperative
- A teachers union/teacher training institution
- An educational institution (incl. universities)
- A social enterprise

YOUR ORGANISATION*:

- Has programmes for children or young people
- Operates in schools or non-formal education settings
- Subscribes to principles of the UN convention of the rights of the children
- Has a solid (financial) administration
- Has the ability and willingness to provide an annual contribution

*If your organisation is a government entity, multilateral institution, donor organisation, or company, Aflatoun International can also partner with you. Please contact us on info@afltoun.org to start a conversation.

AFLATOUN MAY BE THE RIGHT FIT FOR YOUR ORGANISATION IF YOU ARE:

- Searching for top-notch educational content on social and financial education (SFE), employability skills, and entrepreneurship in different languages.
- In need of state-of-the-art training, technical support on curriculum development, contextualisation, teacher training practices and/or Monitoring & Evaluation
- Looking for the latest insights on social and economic empowerment of children and young people
- Aiming to scale up your programme and expand social and financial education for children and young people
- Motivated to be part of global network of peers that are all advocating for and implementing social and financial education



Where to go...

1 Aflatoun: something for your organisation? 1

2 Aflatoun International 5

3 Why Social Franchising? 9

4 Our Social Franchise Model - in short 11

5 The Aflatoun Franchise: Brand, Principles, and Curriculum 13

6 The Social Franchise Partners: Types and Characteristics 15

7 Benefits for Social Franchise Partners 17

8 Additional Tailored Services 19

9 Partners Responsibilities 21

10 Country Level Engagement 25

11 How to Join as a Partner 27



2 Aflatoun International

Aflatoun International is a not-for-profit organisation working with social franchise partners across the globe to bring social and financial education to children and young people. Aflatoun provides a range of services for and with its partners.

Aflatoun International coordinates a global social franchise network of NGOs, cooperatives and social enterprises rolling out social and financial education programmes for children and young people. Furthermore, we consult governments on supporting the integration of SFE into their educational policy and curricula. Through Aflaventures, our limited company supporting Aflatoun International, we work with companies towards technical innovations in order for SFE to reach more young people worldwide. Aflatoun International also works with foundations and multilateral agencies on thematic projects (e.g. peacebuilding, reproductive health) to help address pressing issues.

MISSION

Ensure access to quality, inclusive, child-centred social and financial education for all children and young people, especially the most vulnerable.

VISION

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

2025

82.1 mln
million children and youth reached through national integration

2.7 mln
million children and youth reached through the partners network

SERVICES THAT AFLATOUN PROVIDES:

CURRICULA

Development of regional and thematic curricula on social and financial education. Aflatoun develops its own core and regional curricula, works on grant-funded thematic curricula, provides technical support to its partners, and advises governments on the integration of SFE in national curricula. All curricula are designed using child-centred active teaching and learning methodologies, ensuring that social and financial education is engaging, participatory, and adaptable to diverse learning environments. On top of that, all curricula are designed to ensure contextualisation is feasible and supported.

TRAINING OF TRAINERS

Training of trainers and teachers, in-person and online. Aflatoun provides different levels of training and has a pool of global and regional Master Trainers.

PARTNERSHIPS & SUPPORT

Aflatoun supports its global partner network through internal and external communication and advocacy with key policy and private sector stakeholders. Aflatoun's international and regional meetings, and its Global Board help to connect and govern the Aflatoun Network (see more next page).

DEVELOPMENT & CONTEXTUALISATION

Aflatoun provides technical support to partners during the development and contextualisation of their Aflatoun programmes.

MONITORING & EVALUATION

Aflatoun works to monitor and evaluate the impact of the global Aflatoun programme and network. Furthermore, Aflatoun provides technical support to partners on M&E strategies and tools.

DIGITAL LEARNING

Aflatoun provides ready-to-use digital assets that can be seamlessly integrated into local digital platforms, apps, webpages, social media, and locally used messaging systems. Aflatoun also offers engaging, self-paced learning experiences for adolescents on digital finance, entrepreneurship, mental well-being, cybersecurity, and climate education, available in multiple languages.

Partnerships & Support

Aflatoun International supports the Aflatoun Network and social franchise partners in a variety of interlinked ways.

REGIONAL AND INTERNATIONAL MEETINGS

Aflatoun's periodic regional meetings and flagship international gatherings serve as key platforms for showcasing the latest innovations in social and financial education. These events provide valuable opportunities to feature your work, exchange knowledge, and network with partners and stakeholders from the public, private, and social sectors at both regional and global levels.

TECHNICAL SUPPORT BY AFLATOUN

Aflatoun provides technical support to partners on a range of different issues: contextualisation of curricula, programme design and development, M&E strategy and tools, grant co-writing, and training skills. Aflatoun also offers support for more time-consuming projects as additional tailored services.

BOARD REPRESENTATION

The Board oversees the work of the Aflatoun International Secretariat and Aflatoun's governance and strategy. Aflatoun Partners have regional representatives on the Aflatoun Board: Global Network Board Members. Every partner has the right to apply for a Global Network Board Member position.

ADVOCACY & COMMUNICATIONS

Aflatoun actively advocates for the inclusion of SFE in national policy and curricula with ministries of education and finance, central banks, and relevant international policy bodies. Aflatoun's external communication and publications contribute to this larger advocacy agenda and often feature Aflatoun International partner organisations.

AFLATOUN PARTNER PLATFORM AND RESOURCE DATABASE

- Personal/partner profile
- Access to/contact with other partners
- Aflatoun International's Partner Platform offers a range of different functionalities for partners
- Online webinars & courses
- Regional updates and network news
- Aflatoun and SFE related discussion boards
- Database of curricula, supplements, M&E tools, and related resources
- Database of case studies and research papers

The Platform is constantly in development and additional functionality roll-out is planned every year.

3 Why Social Franchising?

Aflatoun International structures its partnerships with civil society (e.g. NGOs, MFIs and coops) using a social franchise model. We have several reasons to do so.

1. **Win-Win Collaboration**

   Our partners get access to a great programme and brand that have been tried and tested. They join a global network of peers at a fraction of what it would cost to develop these themselves. Aflatoun International gets to work with partners who are empowered to run and fund their own programme. They reach vulnerable children and young people across the globe in ways that fit best with their organisational skills and priorities. Our partners are partners for as long as they believe there is a win-win relationship.

2. **Financial Sustainability & Cost Efficiency**

   By working with social franchise partners that fund their own programmes instead of keeping branch offices, Aflatoun keeps a small team and an efficient cost structure. Through a combination of social franchise partner contributions, grants, donations, and consultancy fees, Aflatoun is able to offer its partners value far beyond the annual contribution they provide.



3. **Fairness & Equality**

   The spirit of fairness and equality which is central in the Aflatoun programme is reflected in the fact that smaller or less resourced partners provide less, but have access to similar benefits.

4. **Scaling Impact**

   Aflatoun International's social franchise model is highly scalable whilst maintaining quality impact. Scaling impact has been in Aflatoun's DNA since its inception in 2005. Our scaling approach has attracted enduring international attention.

2016 2018 2019 2021 2022

2023 2024 2026

4 Our Social Franchise Model - in short

Our social franchise partnership model has several elements: our Partner, our Franchise package, Aflatoun International, and the Partner Network.

Mission

Aflatoun's mission is to ensure access to high quality, inclusive and learner-centered social and financial education for children and young people, especially the most vulnerable. Aflatoun’s social franchise approach helps realise this mission.

A high value partnership

Each partner enters into a partnership agreement with Aflatoun International. Aflatoun provides partners with a license to use Aflatoun programmes, access to the partner network, and partner benefits such as the partner platform, international and regional meetings, and the possibility to be elected to the Aflatoun Board.
Partners have several responsibilities: they design, contextualise and implement their own Aflatoun programme and join one or more trainings by Aflatoun. They carry the responsibility for the quality, monitoring, and evaluation of their programme and report annually to Aflatoun. Finally, partners provide an annual partnership contribution to Aflatoun and raise funds for their own programme.

THE AFLATOUN SOCIAL FRANCHISE PARTNERSHIP MODEL

AFLATOUN
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- Aflatoun stewards the Franchise (brand, curricula, core elements) ·in collaboration with its network
- Global Office with hubs in Amsterdam, The Netherlands, and Nairobi, Kenya. Supports the Partner Network in order to reach the ultimate beneficiaries: children and young people

- Partners sign an agreement
- Partners receive extensive partner benefits
- Partners provide annual contribution to Aflatoun & report on their programme
- Partners are trained in the Aflatoun methodology
- Aflatoun provides additional paid services to partners

400+

- Partners becomse part of a global partner network of peers
- Network provides insights and support
- Engagement with national SFE platforms

- Each partner designs, contextualises and rolls out their own Aflatoun programme
- Partners raise funds for their own Aflatoun programme
- Partners are responsible for M&E of their programme
- Partners focus on children and youth and subscribe to UN CRC

Children and Youth



- Focus on children and young people
- Focus on vulnerable communties
- Focus on scaling impact

5 The Aflatoun Franchise: Brand, Curricula and Core Elements

Aflatoun's franchise package consists of three components: the Aflatoun International brand, the Activ-Learning Methodologies, and the curricula. While partners get access to all components, they are required to follow certain guidelines, to contextualise the curriculum, and have their trainers trained.

1. Logo & Branding

Partners use Aflatoun's logo and branding for their Aflatoun programmes

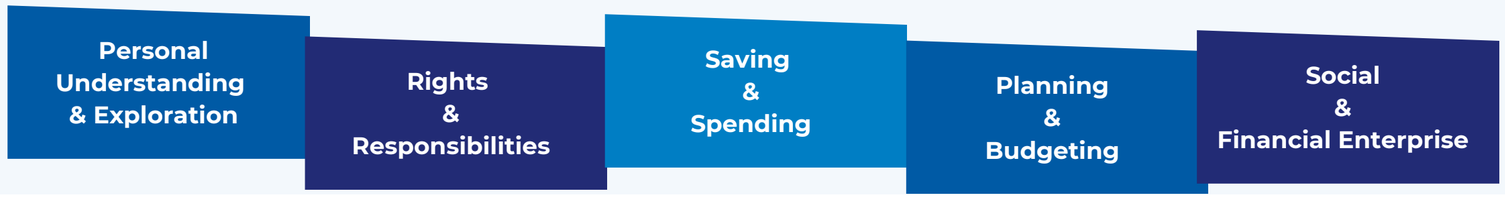
AFLATOUN
Social & Financial Education

BRANDING GUIDELINES

- The logo, brand, and style elements are the intellectual property (IP) of Aflatoun International
- Partners acknowledge Aflatoun and include the logo in their learning/training materials and communication around their programme
- The Partnership Agreement further specifies appropriate branding use

2. Active Learning Methodologies & Five Core Elements

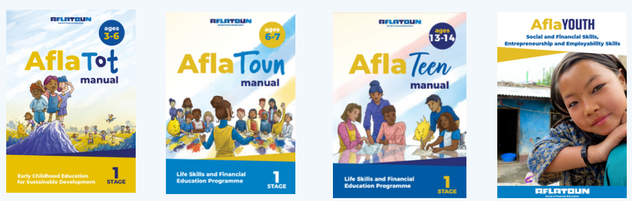
Every Aflatoun programme is expected to use child-centred active teaching and learning methodologies, ensuring that social and financial education is engaging, participatory, and adaptable to diverse learning environments. Furthermore, incorporate at least 3 of the 5 elements as part of their educational offering, which are the guiding principles for the educational curriculum.



3. Core Curricula and Thematic Supplements

Aflatoun partners have full freedom to adapt content to the specific context and needs of their programme.

- Partners can use full range of Aflatoun curricula
- All curriculums use Active Learning Methods - a proven way to make learning fun and engaging
- All curricula are available in English, Arabic, French, Russian, Spanish, and selections of other languages



- Thematic Supplements based on key issues identified by partners
- Dynamic addition to curriculum
- Examples: child protection, environment, community engagement, digital financial education, WASH and more.



and more!

CONTEXTUALISATION

- Each partner contextualises and, if necessary, translates their own learning materials
- The curricula serve as starting points
- The 5 core elements offer guidance during contextualisation

TRAINING

- Each partner needs to have at least one certified Aflatoun trainer
- Training focuses on both content and methods
- Aflatoun's Active Learning Methods are a key skill for trainers to acquire and essential for effective programmes

6 The Social Franchise Partners: Types and Characteristics

Among Aflatoun's social franchise partners we distinguish several types, including: local/national NGOs, INGOs, faith-based organizations, Cooperatives, microfinance institutions (MFIs), teacher unions, and teacher training institutes. However, across all types of partners we find comparable characteristics and look for similar aspirations.

COMMONS CHARACTERISTICS WE FIND IN PARTNERS

- They have programmes for children or young people
- They operate in schools or non-formal education settings
- They subscribe to the principles of the UN Convention on the Rights of the Child
- They have solid finances & governance
- They have the ability and willingness to provide an annual contribution

ASPIRATIONS WE LOOK FOR IN PARTNERS:

- Commitment to child protection above everything
- Commitment to scale and impact
- Collaborative mindset and willingness to share insights and good practices

DOES YOUR ORGANISATION FALL UNDER ANY OF THESE CATEGORIES?

NGO - Example: ŠKOLA DOKORÁN, Slovakia

implements AflaTot and AflaToun for children and youth in Slovakia. Škola dokorán works with Roma communities to reach the most vulnerable children.

MFI - Example: Lao MFA

The Lao Microfinance Association (MFA) focuses on advocacy and helps convene and co-hosts Aflatoun trainings with the Central Bank, Microfinance Institutions and different INGOs.

NGO - Example: Paniamor

Costa Rica has rolled out AflaToun & AflaTeen to 26,166 children since 2009. They joined the Global Curriculum Review Workshop & Regional curriculum development group.

INGO - Example: INJAZ, Jordan

Since 2014, INJAZ Jordan pilots AflaToun and AflaTeen in their schools. Since 2016, INJAZ has worked with the Central Bank of Jordan on a national integration strategy for financial literacy and works with the Central Bank and the Ministry of Education to train teachers nationwide in using active learning methods in their SFE classes. In 2019, INJAZ's Aflatoun programmes reached over 600,000 children and youth.

INGO - Example: Children International

Children International partners with Aflatoun to empower vulnerable children in Colombia, the Dominican Republic, Guatemala, Honduras, India, the Philippines, and Zambia. The different countries embrace different curricula (AflaTot, AflaToun, AflaTeen).

TEACHERS UNION - Example: FESEN, Togo

Fédération des Syndicats de l'Education Nationale (FESEN) is an umbrella for several teachers' syndicates for kindergarten, primary and secondary schools in Togo, implementing AflaTot, AflaToun and AflaTeen in private and public schools in addition to the national curriculum.

COOPS - Example: NATCCO

Through the national confederation of cooperatives in the Philippines (NATCCO), coops work with public schools in partnership with the Department of Education to implement the AflaToun programme. Aflatoun lessons, integrated in the Values/Character Education subject, in combination with child-friendly banking savings, reach a total of 1.4 million children.

7 Benefits for Social Franchise Partners

Every Aflatoun International social franchise partner gets access to a range of partner benefits. Combined, the benefits provide an ongoing value well beyond the annual partnership. Join us now to avail of these great benefits! Read more in the separate brochure “Benefits for Partners”.

- **Get full access to all Aflatoun's curricula,** and the flexibility to adapt them to local contexts.
- **Access to a wide variety of innovative digital learning resources,** including ready-to-use assets for integration into local platforms, apps, social media, and messaging systems.
- **Technical assistance and access to regular Aflatoun's partners trainings and workshops,** on programme implementation, curriculum adaptation, and innovative teaching methodologies.
- **Opportunities for fundraising and joining projects and consortia** on SFE initiatives.
- **Full access to the Aflatoun partner platform and knowledge hub,** featuring best practices, tools, and impact data.
- **Opportunities to collaborate on integrating SFE into national education systems,** to integrate SFE into national education systems.
- **Participation in international conferences, regional meetings and events,** for networking, advocacy, and learning.
- **Access to Aflatoun branding and communication materials** for advocacy and promotion
- Connections to Aflatoun's global network of partners, facilitating peer learning, cross-country exchanges, and knowledge sharing.
- **Support in measuring impact** through Aflatoun’s Monitoring, Evaluation, and Learning (MEL) tools and frameworks.

8 Additional Tailored Services

In addition to the basic social franchise partnership, Aflatoun offers additional tailored services to its partners. These paid services include training, contextualisation, development of tools, digital resources and Monitoring & Evaluation. Depending on travel restrictions, all services can be offered online or in person.



Training

Aflatoun believes that teachers and facilitators are the most important actors in the educational programme. Aflatoun's Active Learning Method (ALMs) boosts educators' passion and drive to fully engage their students in their own learning. To this end, Aflatoun offers Global and Regional Master Trainings and country- based trainings on a combination of ALMs and actual curricula content. Our state-of-the-art trainings build capacity with our partners, enabling them to run their own trainings.



Contextualisation

Contextualisation is the process of adapting the Aflatoun curriculum to the social, economic, and cultural context of your learners. As part of designing and implementing their programmes, Aflatoun encourages all partners to allot sufficient time and energy to the process of contextualisation. While some partners are able to contextualise the curriculum by themselves, others will need technical support. Aflatoun provides technical support for partners' contextualisation through in-person and online workshops.



Monitoring & Evaluation

Aflatoun can support partners in developing a sophisticated M&E strategy by:

- Identifying M&E goals and requirements
- Prioritising issues and matching them with M&E options
- Mapping short and long-term M&E strategy and risk and gap assessment
- Supporting integration of M&E framework in overall programme and organisational strategy
- Collaborate with the team to develop/adapt M&E tools tailored to your programme

Aflatoun brings deep expertise in Monitoring & Evaluation, having delivered over 100 SFE research projects in over 50 countries.

9 Partners Responsibilities

Aside from benefits, partners have several responsibilities. These evolve over the course of joining the partnership.

BEFORE JOINING

1. Provide Documentation

Aflatoun asks for several documents to get to know your organisation better.

- Questionnaire for Potential Partners
- National registration
- Annual report last 2 years
- Externally audited accounts for last 2 years
- 2 references
- Your Child Protection Policy

2. Sign Agreement & Provide Annual Contribution

- The signed agreement forms the start of the partnership
- Detailed benefits & responsibilities are specified in agreement
- Contains rules for brand license use
- Annual contribution*

NEW PARTNERS

3. Design, Implement & Fund your own Programme

New partners typically follow a 6-step implementation process to successfully launch their Aflatoun programme. Partners raise the resources necessary to run their programmes.

1 Initial Preparation
Aflatoun materials and examples from other partners, and networking contacts provided and access is given to the Aflatoun partner platform where all resources can be found

2 Planning
Roll-out planned resources are in place.
Action plan, budget and operating model prepared

3 Material Development
Fully contextualised; learning materials ready

4 Training
Training of Trainers

5 Launch
Aflatoun programme being delivered to children and young people

6 Review & Reflection
Results of the implementation identified; lessons for improving learnt

4. Join an Aflatoun Training

Partners need to ensure that their trainers have received a training of trainers from a certified Aflatoun Master Trainer before starting their programme. Regional trainings of trainers are organised periodically and may require a participation fee. Extra trainings can be organised for one or more organisations with the partner(s) bearing the cost of the training.

*The annual contribution is a vital part of sustaining the Aflatoun network and is strongly encouraged for all partners. While voluntary, it enables continued access to resources, training, and collaboration opportunities. In exceptional cases, partners who are unable to make the contribution may submit a formal request for a waiver to the CEO of Aflatoun, providing convincing evidence of financial constraints. Alternatively, in-kind contributions, such as training or content development, may be considered

5. **Monitoring & Evaluation**

All partners are responsible for monitoring and ensuring the quality of their programmes and to use available M&E tools to this end. Aflatoun requests all partners to complete an annual partner survey.

6. **Share, Engage, Co-create**

Share contextualised adaptations of the curriculum and case studies, engage with other Partners and the Network, vote in elections of Regional Representatives, and co-create new initiatives. Occasionally, and without any guarantees, Aflatoun may ask partners to work with Aflatoun or other partners for shared fundraising bids.



7. **Advocate for Social and Financial Education**

Advocate with policy makers on the integration of Social and Financial Education in the national education policy, system, and curriculum.

8. **Scale Up**

Work towards scaling up the outreach and impact of your Aflatoun programme, engaging on a national or even regional level.

10 Country-Level Engagement

Aflatoun International helps partners grow their outreach and impact by engaging them in national platforms and collaborations with other partners, governmental bodies, and the private sector.

INSTITUTIONALISING COLLABORATION AND IMPACT

Aflatoun's social franchise method is more than just a bilateral contract between our partners and Aflatoun. We work with our partners to engage them actively at the regional and national level, with government, and private sector partners. This way we help institutionalise cross-sector collaboration and impact, ensuring that more children and young people have access to SFE.

DIFFERENT COUNTRIES HAVE DIFFERENT PATHWAYS TO SCALE

Aflatoun International's approach toward national collaboration is pragmatic and dependent on the situation in the country. The three national-level engagements below reflect the diverse contexts of the four countries. Likewise, in other countries, Aflatoun International will work with its social franchise partners to build diverse SFE coalitions to grow impact.

Peru
Networks of NGOs

66.728
children reached

Philippines
Cooperative Movement & Ministry of Education

1.501.835
children reached

Jordan
Government + NGO + Private Sector

Central Bank/MoE/ Private Sector

638.165
children reached

11 How to Join as a Partner

Aflatoun International looks forward to working together with your organisation to realise a shared vision of socially and economically empowered children and young people worldwide acting as agents of change. Join us today as a partner, get access to the full Aflatoun package, great partner benefits, and start developing your programme.

1

Express your interest

Reach out to a focal point at Aflatoun or email info@aflatoun.org and express your interest.

2

Provide Documentation

We will send you a questionnaire and request additional documentation. After you complete the survey and send the documents, Aflatoun will review your application and revert.

3

Sign the MoU

If your application is approved, Aflatoun will send you a draft partnership agreement for signing.

4

Provide your annual contribution

After the partnership agreement is signed by both parties, Aflatoun will send you an invoice for the first annual partnership contribution.

5

Access Curricula & Services

Upon providing the contribution, you get access to Aflatoun's curricula and brand, user licenses for the partner Platform, training, and the various partner benefits.

6

Welcome! Let's get started

Welcome to Aflatoun International!
You have everything to get started
on your programme!

Annual full partnership contributions:

When becoming part of the Aflatoun's network, our partners can contribute financially and non-financially to enhance the impact of both our social and financial education programmes.

Category 1	**Organisations with annual income of €250.000**	Partnership fee: €250
Category 2	**Organisations with annual income of €250.000 - €1.999.999**	Partnership fee: €750
Category 3	**Organisations with annual income of €2.000.000 or more**	Partnership fee: €2.500

AFLATOUN

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