

AFLATEEN

Annual Report 2012

Journey for Change Makers
Be Better, Be the Change!



Citi Foundation





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Overview

Aflateen –Youth Social & Financial Education sponsored by Citi Foundation is a program launched by International Child Savings Foundation located in Amsterdam, the Netherlands. Shanghai Better Education Development Centre is one of the first 14 organizations in the world that was authorized to implement the program since 2012.

It aims to help the youth aged 16 to 20 in Beijing and Shanghai to obtain basic financial knowledge and skills, as well as social skills such as critical thinking and how to become responsible citizens, so that they are inspired and empowered to a positive agent of change and an economic citizen.



Our Team

Alan Wang, Be Better, Executive Director, Responsible for the whole project

Sophie Chen, Be Better, Program Executive, Responsible for the program implement and training

Susan Fu, Be Better, Chief Financial Officer, Responsible for the program financial management

Selma, Be Better, Public Relations, Responsible for the brand marketing and website update

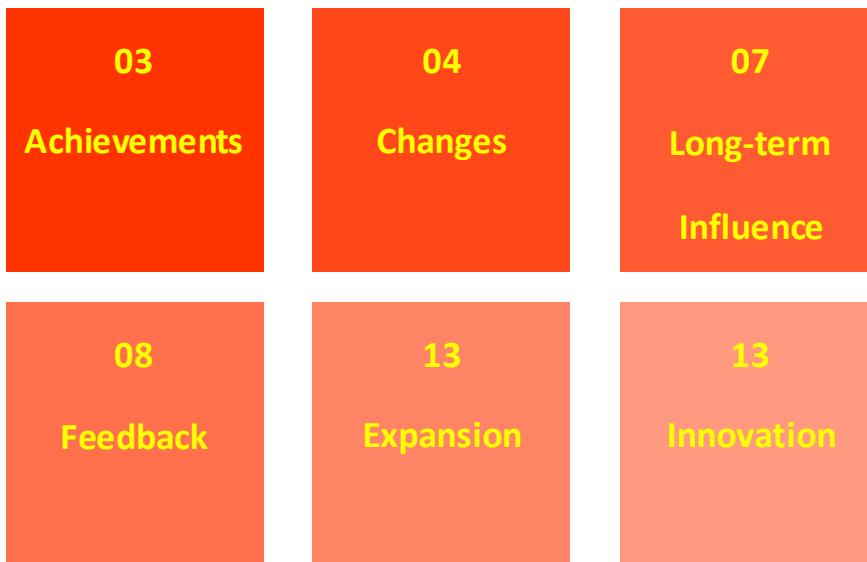
Liling Yin, Be Better, Program Assistant, Responsible for the program contact and coordination

Min Liu, Eurasian University, President, Responsible for curriculum development

RuiGao, Social Resources Institute, Chief Researcher, Responsible for the program evaluation

Jiawei Zhang, Social Enterprise Research Center, Vice Executive Secretary, Responsible for the case study

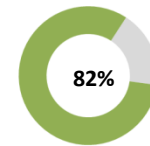
Programme Impact: 2012



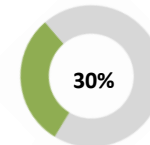
In 2012, the Aflateen program ran in total at 3 vocational schools, 1 community and 12 universities. 40 Aflateen societies were formed that were then again divided into nearly 100 interest groups. The total number of class hours was 406.

Achievements

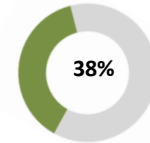
Be Better trained 36 teachers and enterprise volunteers in the Aflateen method, the program benefited 1005 youth directly and about 400 youth indirectly.



82% of students owned a bank account and were able to save their pocket money for some consecutive months.



30% of the students designed a simulated enterprise with financial and social components.



38% of the Aflateen Societies lasted for almost 5 months.



100% of students learned new concepts including banks and bank services, savings, rational consumption, planning, budgeting.

Changes

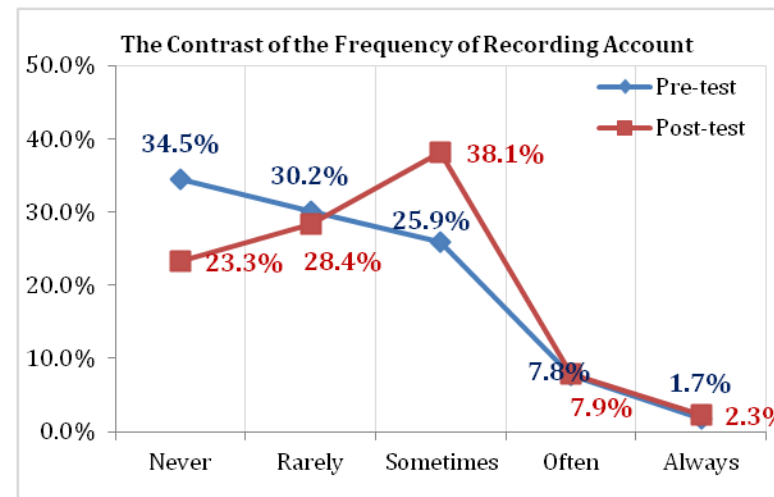
Aflateen's contents include 5 topics:

- Personal exploration and understanding,
- Rights and Responsibilities,
- Saving and spending,
- Planning and budgeting,
- Social and financial enterprise.

Upholding the student centered education concept and adopting the education method of experiential learning, Aflateen aims to cultivate youth's five soft skills: self-recognition capability, social interaction capability, money management skills, leadership and entrepreneurial ability.

Students' behavioral change is Aflateen's ultimate goal. Be Better cooperated with the Beijing Social Resources Institute to conduct the evaluation. Some of the changes are listed below; please see the detailed evaluation report in the attachments.

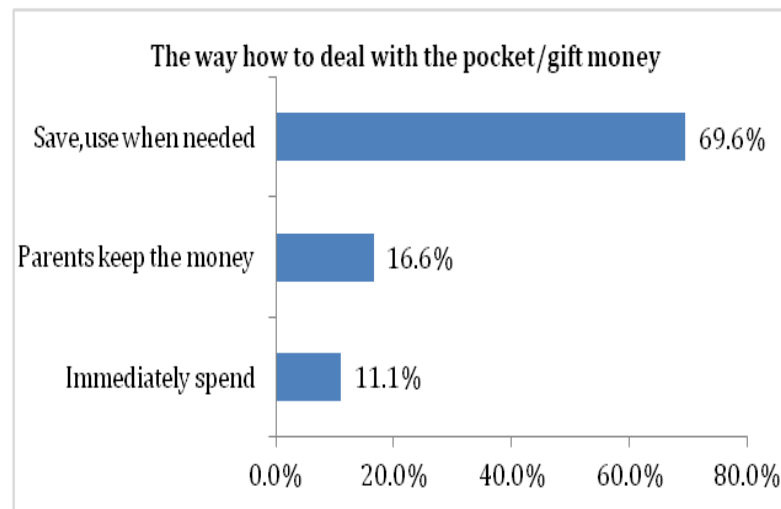
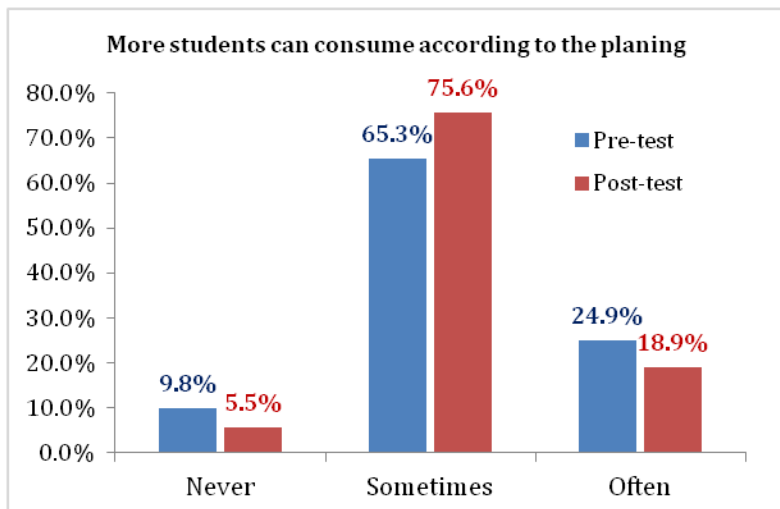
The Behaviour of Recording the Account Enhanced



The proportion of students who "Never" recorded their account had fallen from 34.5% to 23.3%.

The proportion of students who "Sometimes" recorded their account had increased from 25.9% to 38.1%.

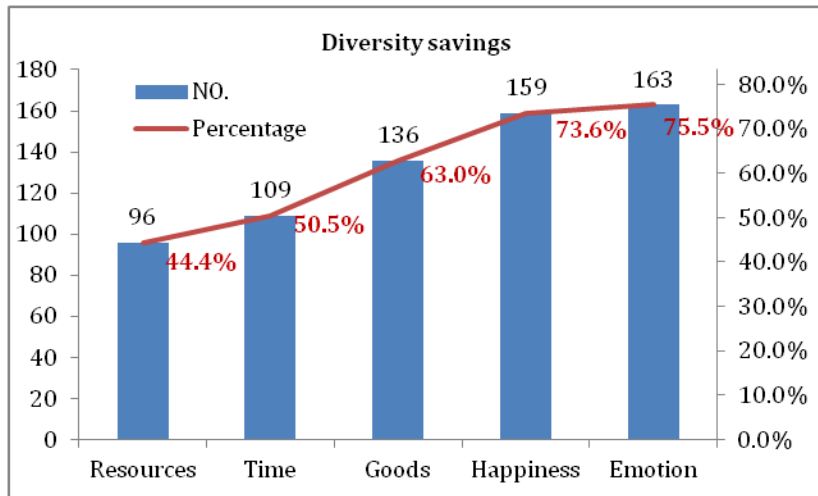
More Students Can Consume According to the Planning



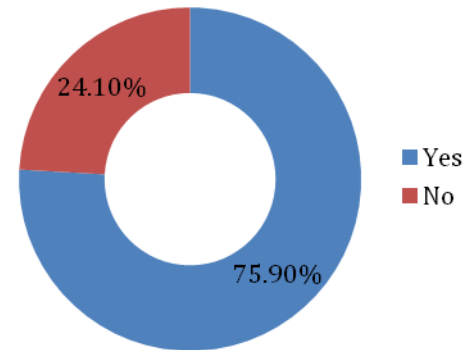
“Save, use when needed” and “Parents keep the money” are the main way the students choose to deal with their pocket money and lucky money, it is a rational consumption vision.

The Students' Saving Consciousness Enhanced

Savings Diversity



Make a Plan, Take Action



75.9% of the students have their personal goals and 72.3% of the students had already made a planning to achieve their goals. 83.3% of them expressed that they will take action to realize their goals according to their plan.

Long-term Influence

Aflateen had been the school-based curriculum in Beijing Rural Women School and Shanghai Economic Management School in 2012 and will benefit more students in further.

I have felt Aflateen courses have made a big difference especially to our vocational school students, we hope that this course will be better implemented with more application in life, we are also hoping that the course can be better promoted in the future as well.

Wang Zheng,
Director of Shanghai Economic Management School



Feedback

Explore myself through my fingerprint: draw your fingerprint on a paper and write down your unique characteristics and most impressive memories on each finger. This activity let me recognize that everybody is unique in the world and what you have is not what you are supposed to have.

Timeline: We looked back on the path we had experienced, the timeline aroused our childhood memory. I was moved by a girl's story and she let me suddenly understand a truth: different life gives life different meaning, I'll cherish all the things I have had.

Our dreams: One year, three years, ten years, what's our dream, what do we

want to change and what do we need? In this part, we explored our dreams and recognized the effort we still have to achieve our goals. My life and my need to realize by myself.

——NiuRuiqi, student of Beijing business school

Improve Self Understanding



Learn to Save and Spend

I'm a student, but I lack the ability of rational consumption. In my spare time, I could earn money through a part time job and can learn more about the outlook on money. In Aflateen class, I learned more, such as how to make sense of money, how to make a budget, how to manage my pocket money by recording my account and so on. In daily life, the income doesn't always match the expenses, so it is most important to master financial skills.

——Cai Suying,

student of Shanghai economic management school

储蓄计划工作表
达到我的储蓄目标

完成日期	项目	预算/消费	实际/储蓄	备注
2012.4.26 ~2012.5.26	服装	500元	每月存蓄150元	做广告海报
2012.6.26 ~2012.7.26	自行车	500元	每月存蓄150元	做家教(副班)
2012.8.26 ~2012.9.26	手机	1500元	每月存蓄500元	做家教(主班)
2013.1.1 ~2013.1.1	电脑	3000元	每月存蓄600元	做家教

Before the Aflateen class I never knew where my money had gone, now I can manage my life well using the financial skills such as recording my account and making a budget.

——Wang Tao,

student of Young baker in INCLUDED

小莉的账本

日期	项目	金额	备注
3月1日	饺子	35元	炒面 39元
	干烧鱼	2元	
	奶茶	3.6元	
3月3日	海带丝	24元	
	少琪玛	12.85元	
3月2日	炸鸡	2元	
	包子	3.8元	
3月4日	网吧	10元	600元给妈妈
3月5日	鞋	80元	
3月6日	公交车	50元	
	手机充值	20元	
3月11日	饮料	3.8元	
3月12日	炸鸡	6元	
	椅子	70元	
	蛋糕	35元	公交车20元
3月18日	公交车	20元	妈妈100元
	炸鸡	35元	
3月19日	瓜子	2元	

初始投资消耗

“魔都桥”项目前期调研预算			
大类	内容	支出	备注
月嫂来源地调研	月嫂来源地浏河镇调研	1,500.00	100元/人*3人/次*5次(车费及饭费)
	孕妇意向调研	400.00	100元/人/次*2人*2次(车费及饭费)
市场需求调研	行业协会调研	200.00	50元/人/次*2人*2次(车费及饭费)
	费用印刷	65.00	问卷0.10元/张*150张+项目介绍印刷50元
	定制购物袋	160.00	0.70元/个*200个+20元(邮费)
合计		2,325.00	

“魔都桥”项目培训预算			
大类	内容	支出	备注
一期培训准备	专业志愿者礼品费用	200.00	100元/人*2人
	面试场地费用	200.00	
	面试人员餐费	110.00	学生志愿者20元/人*3人+老医生50元/人*1人
	面试人员交通费	150.00	老医生油费补助
	面试宣传易拉宝	150.00	150元/个*1个
	体检费用	2,400.00	80元/人*30人
	协议签订	200.00	专业法律人员咨询费用
	资料打印费用	300.00	
	面试选拔备用费用	100.00	选拔备用费用
	专业志愿者补助	500.00	100元/人/次*1人*5次(餐费、交通费等)

Learn to Plan and Budget

The problem tree and the project implementation plan tools have indeed helped teams improve their projects. I've never tried the tool of issue tree before. As far as our team is concerned, I think it helped us straighten our thinking and pay more attention to the core of problems so that we were clearer about our focus.

During the communication with other teams, we came up with many new ideas

and began to look at problems from many other perspectives. And for the project

implementation plan, I didn't give serious thoughts to it before, world and what you

is not what you are supposed to have. completing the project proposal I found this tool

was more concrete and more operable. I had been a little concerned about presenting

project to other people. But I succeeded in standing up and speaking out, and I hope my

sharing will be of some use to other teams. For my part, this was the biggest change, and

I'll keep trying in the future.

Although my major is related to business, yet I was at a loss when Teacher Chen asked

about the business plan and steps. Unlike what I understood, it was reverse thinking,

using revenue to control costs to ensure sustainability. Besides, the 3W thinking made

take a new look at the problems and approach them from a different perspective. It

better and helped me grasp the core. These two days are not only conducive to the

but also a long-term and benign influence.

— Zhan Yangyan, Shanghai University

As we all know, there are some differences between theories and reality. That's why we changed schemes and financial budget so many times at summer camp. Unexpectedly, we frustrated at the beginning of the program. Only hold "blind write" program on Chinese Valentine's day in downtown area that we can attract enough customers and achieve the advertising effect. However the rent for actual field is more than that we anticipated. Therefore the program had to abort for the rent.

But the team never gave up, they cooperated with the "eleven club" which focused on vulnerable groups through various methods. The program was launched on one Saturday in September after "blind write" turned into "blind walk". On that day plenty of people participated in the game. After we blindfold their eyes, they finish the road which has many barricades. At the first view it was funny, however, when it was my turn I feel how horrible it is to walk on an unknown road. I could only feel empathy after experiencing it myself. So I wanted to develop "concern and love blind" program more steadfast. Now we were restricted by our abilities, therefore we collaborated with partners in order to learn from them. Later, we will have the confidence to finish the program all by ourselves.

Deeply carved in the memory and the painful lesson was out over optimistic estimate of the marketplace rent. In another words to "be an armchair strategist", the mistake of emphasizing theory and ignoring practice might be a common



Experience Entrepreneurship

phenomenon in college students. We really made a serious mistake, so we must be on high alert. Of course, growing up is not all painful, we will always remember and cherish forever the knowledge, the friends, the new world we observed, the deep feelings during the process of the match. They will be my precious fortune in my whole life.

——Huang Zuyu, student of Fudan University



Achieve to Team Growth

Each team has its own style. We were sharing ideas, devoting our passion to the public good, and protecting our entrepreneurship dream, yet we were young and loyal to our ideas, so some small “conflicts” took place, because there was no way we would let our ideas, which were the result of much sweat and inspiration of the whole team, to be easily knocked down by others.

However, on second thought, those suggestions, which seemed to be diametrically opposing at first sight were indeed of huge help to the project. We have learned to accept reasonable suggestions, to value others’ fruits of labor, to express and respond in a rational manner, to appreciate those giving corrections and advice, and to understand the teacher’s expectations and motives. Changing the world starts with changing ourselves. There are so many outstanding people here that we can learn from each other’s good points for common progress in order to become the next change maker.

——HuWenbin, Fudan University

Expansion



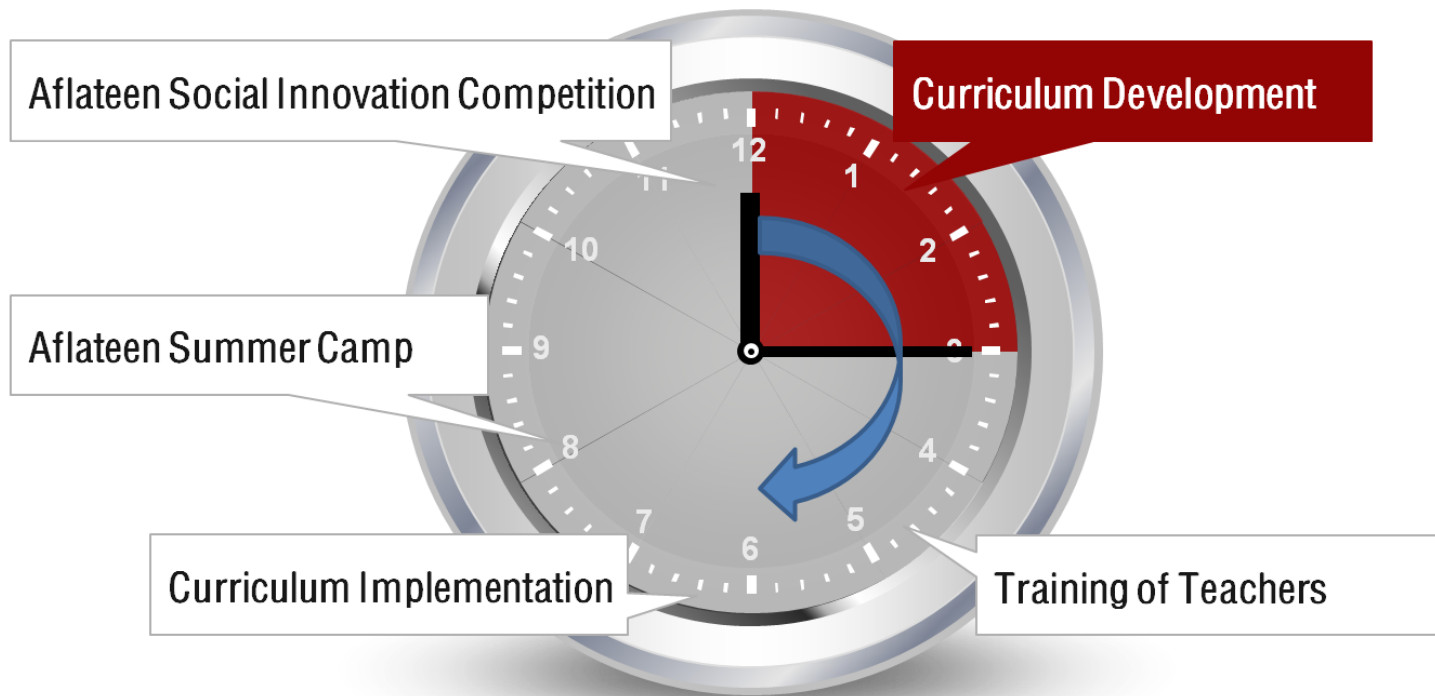
For Aflateen, 2012 is a whole new year but a harvest year, it not only makes the youth change but also bring the change and experience to Be Better. In 2013, with the sponsorship from Citi Foundation, Aflateen will expand to Beijing, Shanghai, Nanjing, Shenzhen and Guiyang. Be Better will improve weaknesses and further develop its strengths to benefit more youth. We will strengthen the financial content and will create more opportunities to help them make behavior changes. On the other hand, we will improve the Aflateen brand marketing to attract more resources. Because we believe in: "Be Better, Be the change".

Innovation

In 2013, Aflateen will have two changes.

- To hold the Child and Youth Finance Day/Week Champion Awards instead of the Aflateen Social Innovation competition. All the vocational schools which participated in Aflateen will have the opportunity to join in the final Champion Awards hold by Child and Youth Finance International. There will be one Global Award acknowledging the best entry overall and five Regional Awards to acknowledge the best projects carried out in each world region.
- In addition to the vocational school, non-formal vocational-technical school will be our another target groups, we can provide training to help them improve the financial skills and know how to be a good staff in the early stage of their work.

Five Core Activities



Curriculum Development

<p>Be Better established a curriculum development group which consist of financial experts, university teachers and Be Better staff. The group adapted and finalized the Aflateen textbook and all supplementary manuals (Guidebook for Teachers, Training Manual and Evaluation Manual) in partnerships with Stching Child Savings Intemational (Aflatoun Intemational) and one Chinese university.</p>	Name list	Content overview
	Aflateen Activity Manual	<p>Five topics: Personal Understanding and Exploration, Rights and Responsibilities, Savings and Spending, Planning and Budgeting and Social and Financial Enterprise.</p> <p>Four phases: Explore, reflect, invest, act</p> <p>Three levels: Basic, Intermediate, Advanced</p>
	Guidebook for Teachers	Teaching aim, teaching tasks, teaching materials, teaching process
	Training Manual	Four days' workshop and seven topics: The understanding of Aflateen concepts, The theory and practice of child centered education, The innovation of student participation, How to use and teach the thinking tools, The method of teaching assessment and management, The Aflateen mock lesson, The guidance of how to simulate enterprise.
Evaluation Manual	Assessment target, Assessment ideas, Assessment tools, Assessment report presentation	

2012, Aflateen program has trained 36 teachers, after the training, they brought Aflateen to the youth and help them to be better, be the change. Aflateen teachers are all volunteers, some schoolteachers, others enterprise volunteers who teach the modules according to their professional expertise. Working with volunteers makes the program very affordable.



Training of Teachers

The list of teachers' distribution	
School teachers	Shanghai economic management school (9 persons)
	Shanghai charity education training center (2 persons)
	Beijing rural women school (4 persons)
	Shanghai Oriental information community (4 persons)
	Yangzhou school teachers (3 persons)
Enterprise volunteers	Tsinghua university Netimpact (6 persons)
	Elite China international co., LTD (1 persons)
	Taiwan senior trainer (1 persons)
	Greenovate (1 persons)
	Loving home youth volunteer association (1 persons)
	Social enterprise research center (1 persons)
	Buy For Two (1 persons)
	Children psychological consultant (1 persons)
	Hong kong Generation charity fund association(1 persons)

Curriculum Implementation



In 2012, Aflateen program ran at 3 vocational schools, 1 community and 12 universities, had trained 36 teachers and enterprise volunteers, benefited 1005 youth directly and about 400 youth indirectly.

Implementation Model

——The Aflateen program becomes part of the school curriculum. Teacher volunteers take the students through a 2 months course. After the course the students can choose to work on their enterprises for another year. (Mainly for vocational schools)

——Aflateen is implemented as a student club activity. Enterprise volunteers come to teach the intensive 5-day program to the teenagers. (Mainly for universities)

Curriculum Implementation Schedule

Time	School	No. of students	Total class hours
March to December	Beijing Rural Women School	158	64 hours
April to June	Compassion for Migrant Children	21	18 hours
26 th to 27 th on May	East China Normal University, Shanghai University of Sport, Shanghai Second Polytechnic University, East China university of science and technology, University of Shanghai for Science and Technology, Shanghai University Of Engineering Science	70	14 hours
2 nd , 3 rd and 9 th on June	FUDAN University, Shanghai University of Finance and Economic, Shanghai Jiao Tong University, Shanghai Maritime University, Shanghai University	96	16 hours
16 th to 17 th on June	Beijing Business School	120	14 hours
September to November	Shanghai Economic Management school	324	128 hours
9 th to 10 th on November	EAST China University of Political Science and Law	45	12 hours
December to January	Compassion for Migrant Children	21	18 hours
March to December	Eurasia University	150	80 hours
Total		1005	364 hours

Aflateen Summer Camp

Statistics of Summer Camp Achievements	
Content	Achievements
Total class hours	42 hours
The number of participating students	82
Participating schools	Shanghai University of Finance and Economics, Fudan University, East China University of Science and Technology, East China University of Political Science and Law, Shanghai Normal University, Shanghai University, Shanghai University of Engineering Science, and Xi'an Eurasia University, Beijing Rural Women School
Projects engendered during the summer camp	Caring Training Project, Public-welfare Journey, Compass Project, Experience blinds' life, Healthy Fruit Juice Project, Dandelion Dream Project, Nanny training Project, Shanghai College Students' Public-Welfare Societies' Union, street artists Concert, Coffee bar in campus, fundraising, shorthand company and kindergarten
The number of pieces of remarks from participating students	150
The number of Weibo posts	50 new posts and 161 forwards



Be Better organized a 3-day Aflateen Summer Camp in Beijing and Shanghai respectively for 82 student leaders of Aflateen Societies during the summer vacation 2012. In the camp totally 15 enterprises were created. The training topics covered: Brief introduction of the social enterprise, Using analytical tools to determine the significance of a project, How to formulate a project progress chart, How to set a project budget, Business plan of the social enterprise, Design of the project slogan, Sustainable development of the social enterprise, How to obtain and effectively use community resources, Loan and credit.

Aflateen Social Innovation Competition

After the enterprises were put forward, almost every Aflateen team had achieved success during the five months. Through a long selection process, there were 9 outstanding teams from Beijing and Shanghai that participated in the final competition to show their projects.

The competition had got support from the Citi Foundation, Sticking Child Savings International, Tencent Education, China Education Daily, Eastday Finance, SE magazine and so on.

This competition had 7 score standards: Team growth, team cooperation, project planning, financial management, project marketing, project innovation, project impact. At last, the Nanny training program from the Shanghai finance and economic university and the Street artists Concert from Fudan University won the top awards.

Media	Links
Eastday Finance	http://www.yicai.com/video/?chid=dfcj
Tencent Education	http://edu.qq.com/a/20121225/000316.htm
China Education Daily	http://www.jyb.cn/china/gnxw/201212/t20121203_520045.html
China Development Brief Report	http://www.chinadevelopmentbrief.org.cn/ngo_talkview.php?id=3907
Education brand	http://www.chinaedubrand.com/xwpd/jydt/17734.html
South media network	http://www.nmei.net/a/20121203/133177.html
China Jiangsu Education	http://edu.jschina.com.cn/system/2012/12/03/015420829.shtml
China teacher	http://gx.jiaoshi.com.cn/index.php/display_article_62208.htm
Shanghai Economic Management School	http://www.sems.cn/details.aspx?type=14&classid=100&id=2965

February

The Aflateen International training of teachers successfully hold in Eurasia University which is a symbol of the **launch** of the Aflateen programme in China.

April

The Aflateen involved in Beijing Rural Women School and to be the School-based curriculum which can bring the long-term influence to the students.

May

The first activity of Aflateen society had successfully hold in the campus of the East China normal university. On 24th May, they held a drama show named Our Town which earned 2700 RMB.

June

Aflateen class was held in Shanghai University of Finance and Economics. Zhou Xian, the founder of Buy for Two, shared his entrepreneurial experiences with students. Working with the enterprise volunteers makes the programme very affordable.

July

The Aflateen Youth Change Maker Summer Camp was successfully held in Shanghai and Beijing. After the camp, the societies will go to implement their social & financial enterprises during summer holiday.

September

Daniel, Aflateen International Evaluation Official, visited China and discussed about the evaluation of Aflateen together with Be Better, Social Enterprise Research Center and Social Resources Research Institute. Finally established an Aflateen evaluation system.

November

In order to enlarge the influence of the Aflateen program, Be Better had reached cooperation with Tencent Education forum and has established a project page named the journey for Change Makers under the Tencent Education Website.

December

Aflateen Social Innovation Competition was successfully in Shanghai. The Nanny training program from the Shanghai finance and economic university and the Street artists Concert from Fudan University won the top

Events in 2012

AFLATEEN IN CHINA

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