

Be Better
Economic Citizenship Education

Painstaking & Innovation

Annual Report | 2017

Shanghai Better Education Development Center



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Better Education



Introduction

As the largest children financial literacy education institution in China, Shanghai Better Education Development Center (“Better Education” for short) has set up local offices in many cities, such as Shanghai, Beijing, Guangzhou, Chengdu, Guiyang, Shenzhen, Suzhou and Hong Kong.

As an international financial literacy education institution, Better Education is the member of CYFI (Child & Youth Finance Initiative), International Child Savings, WISE and AVPN.

Our educational services include: Courses of financial literacy education and entrepreneurship education

Our beneficiaries consist of children and adolescents aged 3-25 who mainly come from villages and urban fringe areas.

Vision of Better Education

We hope to assist parents and teachers in cultivating their children to mature into the economic citizens who are adept at making choices, following the rules and keeping self-confident and self-supporting. What we do is totally based on the purpose of providing a bright future for children.

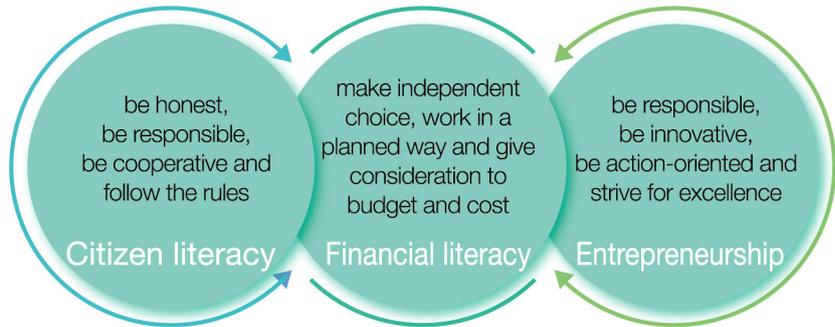
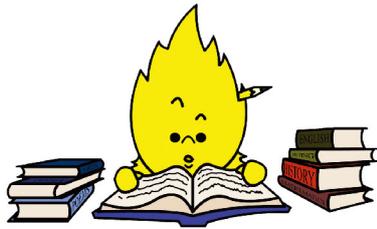
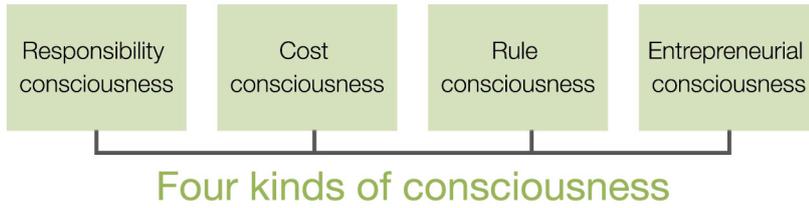
Mission of Better Education

Mission of Better Education is to energize rural children and youth with good economic capability, to improve their economic independence and self-care ability, as well as to promote social equity.

Educational philosophy of Better Education

Child-centered + Participatory teaching

Values of Better Education



Team of Better Education

40
Full-time workers

1,020
Volunteers

Since its foundation more than **8** years ago



We provided have brought benefits to almost 3,000,000 children and adolescents

We hope that Better Education can offer better services for 10 million children and adolescents by the end of 2020

Services for **3,000,000** children and adolescents

In more than **60** cities

We're determined to create more values for our society by virtue of our professional capabilities and bring brilliant lives for each member of Better Education family.

Executive team



Memorabilia in 2017

- ▶ Better Education organized all cooperative elementary and secondary schools in China to participate in Global Money Week
- ▶ Better Education banded with Citi Foundation to hold Shanghai Youth Financial Literacy Seminar
- ▶ Better Education led the champion of China Business Challenge of 2016 to go to America for participating in overseas exchange
- ▶ Better Education held "Agent Penny" Pupil Financial Literacy Contest in Tianjin and Chongqing

- ▶ Better Education organized all cooperative elementary schools in China to hold Aflatoun creative market
- ▶ Better Education banded with China Education Innovation Institute of BNU to hold National Youth Financial Literacy Seminar



Mar.



Jun.



Feb.



May



Jul.

- ▶ Better Education held The 3rd Public Board of Directors

- ▶ Better Education participated in the charity market held by Development Bank of Singapore in Shanghai
- ▶ Better Education held 3rd Youth Professional Competition
- ▶ To raise funds for the migrant children project, Better Education participated in E.G.G. WALKATHON

- ▶ Better Education held national Aflatoun teacher training
- ▶ Better Education held "Agent Penny" Pupil Financial Literacy Contest in Shanghai





- ▶ Better Education held Aflatoun Youth Financial Literacy Summer Camp
- ▶ Better Education joined The 3rd China Education Innovation Expo and hosted National Youth Financial Literacy Education Practice Forum

- ▶ Better Education held The 4th National Aflatoun Carnival
- ▶ Better Education participated in HSBC Community Festival in Guangzhou

Aug.



Nov.



Dec.

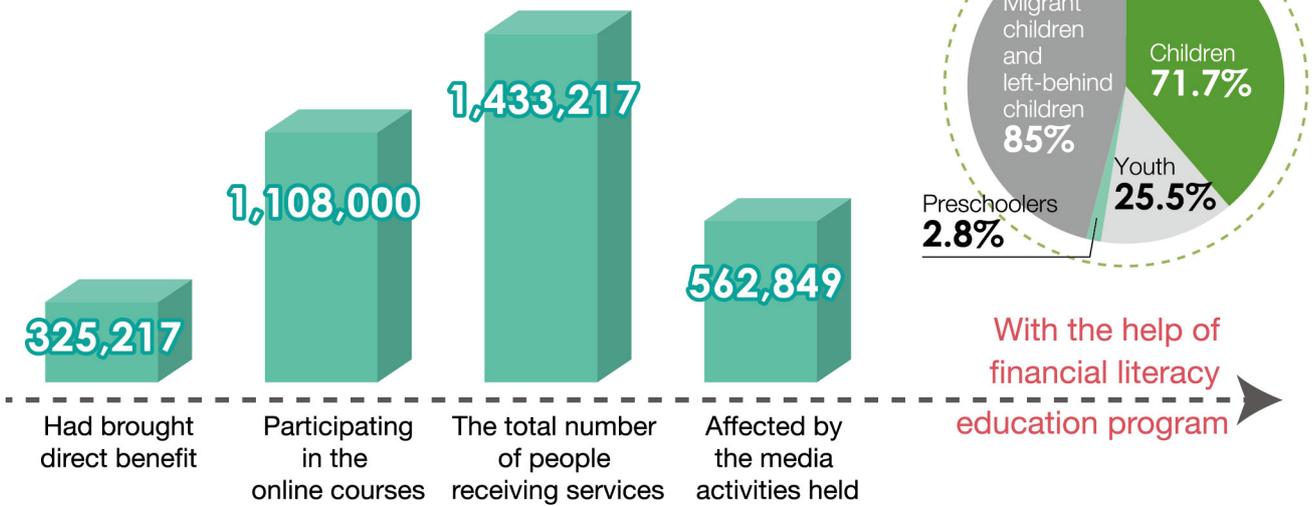
Sep.

- ▶ Better Education joined Tencent 99 Giving Day and collected more than 340,000RMB for children financial literacy education project in rural areas
- ▶ Better Education issued "Aflatoun Farm Chicken" financial education teaching aids
- ▶ Better Education joined Shanghai Philanthropy Partnership Day
- ▶ Yuehangjia Parents-children Reading Center was rated as Most Popular Site Award in The 11th Gaohang Town Reading Day

- ▶ Better Education was selected for Capacity Contest of Institution of NGOs held by K2 Foundation
- ▶ Better Education held the 2nd "Embrace the future · Be Better Youth Entrepreneurship Award"
- ▶ Better Education participated in National Tianjiabing Primary School Forum
- ▶ Better Education held Aflatoun Asian Financial Education Training
- ▶ Better Education won "Best Collaboration Award" issued by China Foundation for Poverty Alleviation
- ▶ Aflatoun Financial Literacy Classroom was rated as "Potential Public Welfare Program in China"

Financial Education in 2017

Service data



891 , 3,036

Per day via the financial literacy education program

Per day via the online courses



37 , 127

Per hour in terms of the financial literacy education program

Per hour in terms of online courses



Service map



- Financial literacy education for migrant preschoolers
- Financial literacy education for migrant children
- Financial literacy education for urban community children
- Youth employability literacy education
- Youth financial literacy education
- Financial literacy education for high school students in villages
- Financial literacy education of disabled youth
- Financial literacy education for left-behind children in rural areas

Guizhou



Henan



The implementation of public fundraising



Service innovation

R&D of children financial literacy enlightenment programs in rural areas

After realizing the inadequacy and backwardness of Chinese rural education, Better Education decided to spend far more efforts on improving rural education. After developing and launching financial education activities in 2016, Better Education engaged in the R&D of children's financial literacy enlightenment programs in rural areas in 2017 and launched the financial literacy teaching aids named "Aflatoun Farm Chicken" in Sep., 2017. Meanwhile, Better Education had developed a set of Child entrepreneurship courses based on the rural scenes, which allowed children to acquire financial literacy both in class and after class.

The introduction of Internet technology

Better Education established cooperation with Huijiang Web and joined in "Internet + Program" in 2017. With the assistance of internet technology, Better Education could provide online curriculum for **60** Chinese rural schools at the same time. The financial literacy enlightenment class that held once a week had changed the understandings of many rural teachers and principals on financial education.

The implementation of public fundraisin

In order to raise funds for the program of left-behind children's financial literacy, Better Education participated in E.G.G. WALKATHON and Tencent 99 Giving Day in 2017. With the encouragement of Better Education, volunteers took to the streets and implement various ways of persuading the public to donate. They managed to make more relatives, friends and even strangers know about financial education and its significance for rural children. The persuading event had attracted more than **16,000** people to make donation.

The establishment of cooperation with other NGOs

In order to serve more children, Better Education has built up the cooperation network with other NGOs that focusing on children fields since 2017. Better Education has sought for partners through The Effective Philanthropy Multiplier and The Effective Project Cooperation Multiplier, etc. Better Education has achieved the strategic cooperation with professional associations in Yunnan Province and Shaanxi Province, etc.

Aflatoun reading Recommendation lists

During the implementation of Aflatoun education in cooperative schools, Better Education found that reading was an effective method to change ideas and could be developed into one of school-based course. Therefore, Better Education collected large amounts of children's books and recommended a batch of Aflatoun Reading books based on the five modules of Aflatoun social and financial courses so as to guide teachers to host financial literacy reading activities with children in a mode of "reading-expressing-acting-sharing" .



Financial literacy education for migrant preschoolers



Migrant preschoolers project

Aflatot project

Focus on private tertiary-level kindergartens and promote kids development

Better Education launched Aflatot project so as to fill in the financial literacy gaps in private tertiary-level kindergartens, enhance the participatory teaching skills of those teachers, and promote children development in terms of their emotional attitude and values on society and money as well as their self-regulation ability.

Better Education also hosted family-centered financial education activities in Beijing, Shanghai, Suzhou, Yunfu, Shenzhen, Chengdu, and Panxian County of Guizhou Province, in order to have helped children aged 3-6 and their parents to clarify life goals, develop dreams, make plans and allow them to realize that the choices in daily life contribute to fulfilling children's aspirations.



Financial classes

761 curricular hours



Family days activities

37 times



Teacher training sessions

19 times



Teacher sharing Sharon

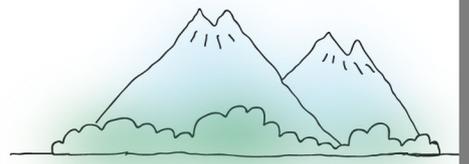
30 times



Provided kindergartens with financial picture books

3,000 RMB

Financial literacy education for left-behind children in rural areas



Rural financial literacy



Livelihood enlightenment project for left-behind children in rural areas

Focus on central and western regions and empower rural teachers

For Better Education, improving the financial literacy of rural teachers is one of the methods to provide services for left-behind children in rural areas and to improve the conditions of rural education. With the assistance of all sectors of society, Better Education trained rural teachers, volunteer teachers and volunteers by means of the cooperation with local educational bureau, schools and NGOs in 2017. In total, Better Education conducted **75** training activities in Yunnan Province, Guizhou Province, Sichuan Province and Guangdong Province, and delivered financial curriculum to more than **115** rural schools, covering more than **20,000** rural students.

It is worth mentioning that Better Education has cooperated with Education Bureau of Congjiang County and Huishui County in Guizhou Province to cultivate **3** primary trainers among Aflatoun lecturers by means of training certification system. Thus, the primary trainers can provide financial literacy education for more local children.

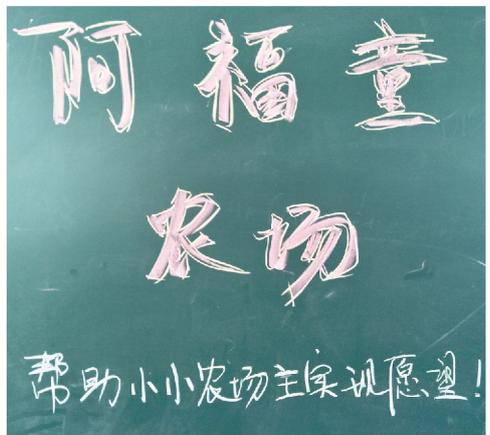


Aflatoun online courses for rural financial literacy

Create a long-term financial literacy courses for rural students

Better Education hopes that more and more children can have the opportunity to receive financial courses and learn relevant knowledge. Better Education had integrated online resources with offline resources through cooperation with Huijiang Web and involved more rural children in financial education. Hence, more children have improved their consciousness of self-awareness, teamwork, saving and planning.

The double-teacher teaching was conducted via the Internet, which connected offline children with online teachers. More than **60** rural schools from Yunnan Province, Sichuan Province, Guizhou Province, Henan Province, Hebei Province, Gansu Province, Shanxi Province, Shaanxi Province, Guangxi Province and Guangdong Province participated in the financial courses. Those Aflatoun online courses had got **3,671** times of play. There were **5,150** accounts participating in the live broadcast, and the number of the beneficiary was up to **79,000**.



Financial literacy education for migrant children in urban and rural areas

Migrant children project



Social and financial education supporting for migrant children

Explore and innovate the service mode of youth + children

In order to help children integrate into city life, Better Education provided migrant workers' children with Aflatoun social and financial courses and assisted them in becoming self-supporting and self-confident citizens, improving basic literacy, such as self-confidence, rule consciousness and cooperation ability. In 2017, Better Education held activities in the schools and communities where migrant children gathered in Beijing, Guangzhou, Chengdu, Tianjin, Hebei Province and Shanghai, etc. Better Education provided services for **33** schools, **21** communities, **4,522** students, **77** teachers and **735** parents throughout the year. The number of indirect beneficiary was up to **9,565**.

Better Education had managed to make use of CSR resources effectively by introducing corporate volunteer activities and donating resources, which provided direct donation resources and financial empowerment activities for schools. Meanwhile, university student volunteers were introduced into the targeted schools to offer financial courses and games for children, thus, the service mode of youth + children was established preliminarily.



Aflatoun reading & exploring project

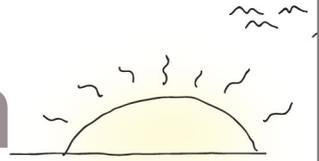
Transformation of financial literacy recognition from reading

The internal impetus of students was motivated fully by means of 100-day Reading Scheme, and also a quite good reading atmosphere had formulated both in home and in school. The reading activity named Education of Love and volunteer service activities were conducive to developing students' compassion and public-spiritedness and helping them form the habits of mutual help and community service.

Besides, Better Education mobilized teachers to become the volunteers, employed reading specialist to establish workshop for teachers and students so as to improve their reading skills. To carry out 100-day Reading Scheme, students in all grades had held various reading activities and public benefit activities in communities, nursing homes and kindergartens. The service duration of teachers, students and volunteers is **534** hours in the **3**-month Aflatoun reading & exploring project.



Financial literacy (parent-child family education) education for community children



Experiential center project



Aflatoun community experiential center

Grasp communities' demands and provide one-stop service

5 Aflatoun community experience museum



Children

57,130



Parents

40,000

With the support of Hong Kong and Shanghai Banking Corporation, Development Bank of Singapore and local governments, Better Education had operated 5 Aflatoun community experiential centers in Shanghai, Shenzhen, Suzhou and Guiyang so as to create the third world except school and kindergarten. Children aged 2-12 could learn to live together from the classes and activities, and both families and communities were influenced to build jointly a harmonious community.

Supported by Aflatoun Behavior Bank, Aflatoun community experiential center held parent-child reading courses, Aflatoun Cinema, children financial course, Aflatoun Supermarket, Aflatoun Bank and charity market in accordance with the actual family demands in communities. The parent-child nappy curriculum was added in 2017 to improve the scientific parenting knowledge and enhance the participation of fathers in child parenting.

Youth vocational literacy education

It is of great importance to improve the employment and entrepreneurship ability of adolescents in low-income areas

Youth employment project

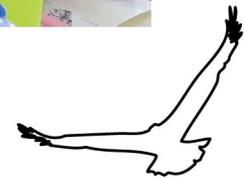
Youth employment project conducted by Better Education can be considered as a project to promote the development of youth in terms of career growth. The adolescents were allowed to improve their abilities to cope with life issues by accepting real challenges, offering practical actions, learning and sharing as well as experiencing genuine growth. With the help of youth employment project, adolescents can get hold of useful occupational soft skills and set the scene for occupation selection and employment.



Better Education held more than **20** offline lectures in Guizhou, Chengdu, Guangzhou and Beijing and attracted more than **7,000** students. Better Education managed to perform online and offline training so as to provide soft skills and professional skills for **120** students from different regions. Based on the enterprise resources, Better Education encouraged students to perform a **2**-week selling practice. In addition, Better Education hosted National Marketing Competition and provided a national stage for **12** students who came from all parts of the country.

Youth
employment
project



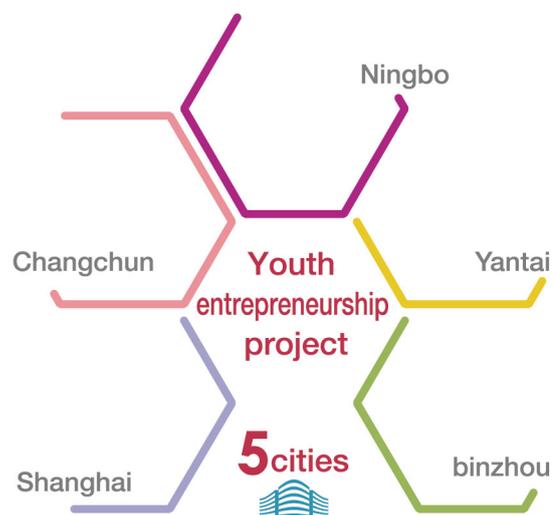


Youth entrepreneurship project

Youth entrepreneurship project is intended to encouraging young people to meet various challenges as dogged innovators and economic citizens. Youth entrepreneurship project is conducive to cultivating the entrepreneurial consciousness and skills of young people, improving their self-confidence, helping them establish optimistic attitude towards life, guiding them to participate in work-study project and enhance social adaptive capacity. Meanwhile, youth entrepreneurship project pays greater attention on migrant students from migrants' schools and children from needy family.

Youth entrepreneurship project is mainly conducted in vocational colleges with low incomes and scarce resources. Students from such vocational colleges are faced with a high risk of school dropout and unemployment. With the assistance of youth entrepreneurship project, students have a good understanding of the relevance between schools and society and are encouraged to conduct their own entrepreneurial plans.

Youth entrepreneurship project is implemented by cooperating with local education bureaus and vocational colleges, cultivating entrepreneurship education lecturers, introducing and optimizing the start-up textbooks offered by NFTE, carrying out school-based curriculum and supporting the implementation of entrepreneurship projects. Youth entrepreneurship project had paid the utmost attention to migrant students from migrants' schools and children from needy family. It had extended to Changchun, Ningbo, Yantai, Binzhou and Shanghai with **44** schools and **30,000** students. It was equipped with **160** entrepreneurial lecturers including **8** senior CET teachers.



Financial literacy education for high school students in villages



High school students in villages

“HSBC Rural Bank” high school students’ growth project

Assist the learning and growth process of high school students in village

Through the award of the HSBC Scholarship, the project is aimed to help some impoverished high school students to completed their studies successfully in the location of HSBC Rural Bank, arouse the society's concern about this group of students, and reduce the concept of "Uselessness of Getting Schooling" that is gradually spreading in village; through the Financial Carnival Activity and Student Financial Essay Contest, the project assists the high school students in villages to become economic citizenships who have ability of choose, understand rules, become more confident and independent.

According to the implementation regulations of "Scholarship of HSBC Rural Bank", a total scholarship of **574,000** RMB was awarded in the year of 2016-2017.

In order to help high school students promote team cooperation, communication skills, financial quotient and life management, Better Education had developed three theme activities in different forms, namely financial quotient carnival game, cooperation and communication them workshop as well as financial quotient and life planning lecture.



Project schools

24



Students had participated in the project activity

12,000名



Students were benefited

5,642



Received essays in the Student Financial Essay Contest

1,211

Financial literacy education of disabled youth



Disabled youth project

Financial empowerment project of disabled youth

Help disabled youth realize their entrepreneurial dream

In 2017, Better Education applied to the Shanghai United Foundation for project application, and guided the 16 to 20-year-old hearing impairment youth to complete youth entrepreneurship courses in form of workshops. By interacting with people with entrepreneurial experience, Better Education provided the comprehensive guidance in theory and practice for those youth and for their entrepreneurial path.

After the course, Better Education provided entrepreneurial students with further courses and practical guidance from experienced entrepreneurs. In the meantime, through the promotion and introduction of the workshop, the public could understand and recognize the ability of the hearing-impaired people.



Youth financial literacy education

Aflateen
Financial
education
project of youth



Aflateen Financial education project of youth

Transformation from project implementation to platform establishment

Aflateen project is a public welfare project for youth financial education in China supported by CITI Group Foundation and authorized by the Aflatoun International. Aiming at the needs and characteristics of young people, the project encouraged the youth to explore the real problems in their life, face the real challenges, and experience the real growth through real actions through online and offline courses, youth club activity on and off campus.

Since 2014, Aflateen project has been transforming from project implement to platform establishment. In collaboration with more than **40** education bureaus, financial supervision departments, schools, NGOs and enterprises, it produced replicable educational projects. Better education provided professional system courses, activities design, teacher training certification and education evaluation and launched concept advocacy together with partners to promote the transformation of financial literacy for youth.



Large-scale activities
in the whole year

3



Covering schools

90



Young people

36,700

DEVELOP

Promotion of industry development

Public advocacy

Global Money Week



Global Money Week is a celebration activity in the global scale, which is launched by CYFI (Child & Youth Finance International), aiming at helping the next generation become confident and responsible economic citizenships with financial ability. In a week of March every year, children and adolescents all over the world learn about saving, money and economic system reform through discussions, games, creativity, reading and community activities, and learn to create their future finance. The activity linked children, adolescents, parents, institutions and the community as a whole to reshape finance and teach the younger generation to plan for their future. Better Education is one of the global members of CYFI, which is committed to promoting education of financial literacy for children and teenagers in China.

In 2017, Better Education working with partners benefited **65,000** children and teenagers through activities, games,

competitions, publicity, visits and videos, and held financial literacy campaign for children, youth and adults, including financial courses and employment project lectures. In addition, it held financial game of "Magic Rabbit" and "Cashbox Challenge".



Policy advocacy

Industry research

In cooperation with academic institutions such as Beijing Normal University, Peking University, Central University of Finance and Economics and Shanghai Normal University, and with the help of social resources such as CITI Group Foundation and VISA China, Better Education had built the survey team, and issued Investigation Report on Lucky Money of Primary School students in 2017, National Financial Literacy Report of Teenagers in 2016-2017, Asian Youth Economic Citizenship Education Project - Effectiveness Assessment Report of Aflatoun social and financial education project, and hoped to provide scientific basis for the establishment of education system suitable for China.

Industry seminar



In order to better popularize and promote financial literacy education in primary and secondary schools, to cultivate the future citizens who can cope with future economic life and become future citizens who will learn independently, be responsible, scientific, practical and innovative, Better Education successively held "Shanghai Youth Financial Literacy Education Seminar", "National Youth Financial Literacy Education Seminar in 2017", and "National Youth Financial Literacy Education Practice Forum in 2017", and shared the methods and experience of implementing youth financial literacy education, and explored ways to better carry out financial literacy education in China together with government departments and financial institutions, team of experts, college educators, educational public organizations, media, and other educationalists and partners from overseas.

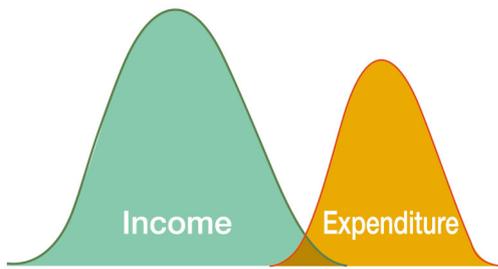


On the other hand, in collaboration with Institute of Educational Innovation of Beijing Normal University, Regional Education Bureau and Schools, Better Education tried to build experimental areas and experimental schools for the practical study of financial literacy education for young people, and explored the practical ways and promotion modes of Aflatoun social and financial courses as well as children autonomous management education system in a wider scope.



Financial condition

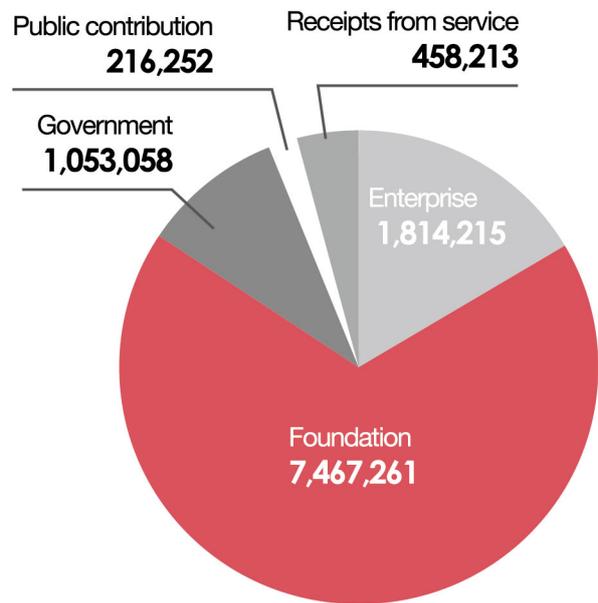
The income situation in 2017



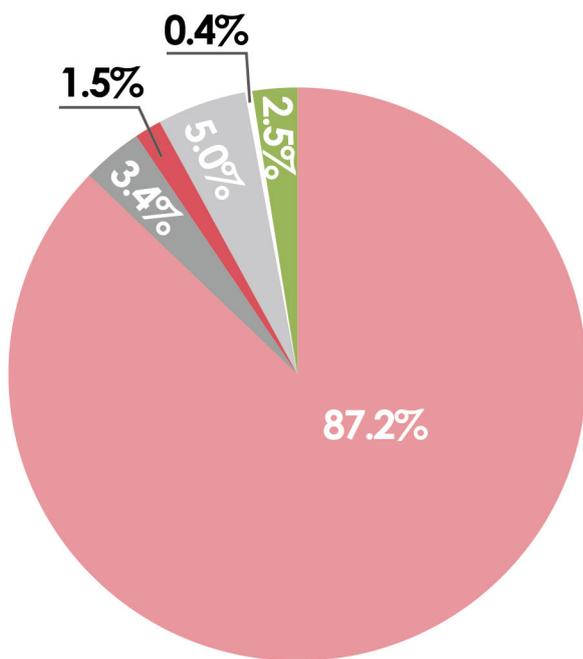
- **11,165,831**
- **10,694,908**

(Unit: RMB)

Source of income



The expenditure situation in 2017



(Unit: RMB)

Project cost	9,318,681
Fundraising cost	366,580
Brand cost	163,347
Capacity and construction cost	532,956
Research and development cost	46,753
Administrative expenses (such as house rent and office expense)	266,590

COOPERATION

Partners

Sponsors (in random order)

Citi Foundation



BEA 東亞銀行



Partners

(in random order)

International cooperation

Network for Teaching Entrepreneurship
Plan China
Child and Youth Finance International (CYFI)
Aflatoun International
MetLife Foundation

Domestic cooperation

Tencent Charity Foundation
China Education Innovation Institute of BNU
Wave-5 Foundation
Hujiang

Volunteers

80

Student volunteers

101

Teacher volunteers

28

Parent volunteers

23

Expert volunteers

418

Community and teaching activity volunteers

370

Corporate volunteers participate in the service



A total of **1,020**

volunteers throughout the country

A total of **10,267.5**

hours of service time

培育经济公民，共创更好未来

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