



**Children International and Aflatoun:  
Investing in Our Children**



## **Saving for a Sunny Day**

Children don't dream of growing up to be poor, struggling each and every day just to scrape by. They don't typically dream of being an adult, earning \$2 a day and trying to stretch that out to pay for food, clothing, rent, water, medical bills, etc., for an entire family. They dream of a better tomorrow. A brighter future.

Poor children dream the same as other kids. They dream of a day when they won't have to worry about where their next meal is coming from. Or how they'll pay to see the doctor or dentist.

Sadly, I meet a great number of impoverished children who are growing up right now with neither the resources nor the opportunities to learn skills they need to make a better future for themselves.

To help address these needs, Children International has partnered with Aflatoun – launching a program designed to foster social and financial education for sponsored children. Aflatoun teaches children about their rights and the responsibilities that go with them. It also teaches them about finances and other resource management through engaging texts, workshops and community projects.

Please read more about this exciting new program in the following pages...and I hope you'll consider joining us as partners on this journey to provide poor children with critical tools they'll need to build a brighter future.

Jim Cook, President  
Children International

## Skills That Make a Difference

Children who grow up in impoverished homes usually don't have the chance to learn important skills such as managing savings accounts or learning how to budget. Their household income is often just a matter of getting by from day to day. Aflatoun fills this void through a variety of child-friendly activities.

Aflatoun empowers children to be positively engaged in improving their own lives and their communities. Developing social awareness and financial skills together is an effective way to address some of the root causes of social and economic inequity.

Through fun activities, educational games, workbooks and workshops – as well as other “hands-on” pedagogies – the program encourages children to actively participate in the learning process.

The name “Aflatoun” was chosen by the first children who were involved in the program in India. The name comes from a character in a popular Bollywood movie.

Children International's partnership with Aflatoun will enable us to teach sponsored children a skill-set that is missing from their lives, catering it to the specific needs of individuals and communities we are already serving.



**Aflatoun's motto: “Separate fiction from fact. Explore, think, investigate and act.”**

## Positively Changing Lives With the Aflatoun Program

Aflatoun is a fun and effective way to provide poor children with skills they can use to move past poverty, while having a positive impact in their communities. Combined with the many benefits of our sponsorship program, we are excited about the long-reaching effects of this partnership. Through Aflatoun, children develop:

**Real skills:** Exercises and activities are designed to help children develop critical-thinking skills and the ability to manage resources, including finances. Younger children learn to value and take care of things that are important to them, such as clothing, time or natural resources.\* As they get older, our youth take on more complex ideas and activities.

**Real experience:** In addition to managing their own savings within informal banking institutions, children propose and manage entrepreneurial activities and their own micro-enterprise projects.

**Real responsibility:** Learning about the interdependence of family, community and the larger world, children increase awareness of their rights and responsibilities and are encouraged to develop groups that foster positive changes in their communities. Adults and youth leaders are trained to serve as Aflatoun club facilitators, creating safe learning spaces and stronger communities.

*\* In Quezon City, Philippines, we are excited to be pioneering a project to adapt Aflatoun principles for preschool children.*



**Aflatoun teaches children about their rights...  
and the responsibilities that go with them.**



## Making It Happen

Although the cost of implementing Aflatoun varies from country to country, the program can be run for roughly \$45 per year for each participant. And even though these costs are likely to decline a little after initial training and start-up, the returns are sure to keep multiplying.

We are counting on generous donors familiar with our fiscally responsible record to help make this happen...donors like you who also share our vision of making sure sponsored children grow up with the tools they need to take advantage of every opportunity to overcome poverty.

This life-changing program will undergo the same efficiency guidelines that our signature child sponsorship program is held to. So you can be certain that every donation to Aflatoun will be managed wisely.

It is our goal to implement the Aflatoun partnership in every agency where we sponsor children. We have already secured funding to assist launching Aflatoun into four more countries in early 2011, but in order to reach our goal, we need your help.

It's a substantial undertaking to make Aflatoun a reality for all our sponsorship communities. But it truly is a small investment compared to the lifelong difference it can make in the lives of impoverished children. By making a major donation to our Aflatoun program today, you'll be investing in a better future for children, their families and their communities.



**Our goal: To have at least 15,000 young people participating in Aflatoun clubs across the globe by 2015.**

## Make Your Investment Now

With nearly 600,000 participants worldwide, Aflatoun is already making a big difference in communities around the globe. Learning to value and conserve things like money, clothing and water at the individual level has its own merits, but when those values are spread throughout entire communities, the results can be dramatic.

One example includes a study showing that nearly 80 percent of children report continuing financial saving practices up to six years after program completion. Another involved a class in Peru that decided to raise money by collecting recyclable materials – which served to help beautify their neighborhood, while also providing them access to money for a collective savings account.

In Guayaquil, Ecuador, one of four areas where we have begun implementing our Aflatoun program, the results are already beginning to show. Eleven-year-old Jonathan was excited to tell us about the lessons he’s experienced so far. “We named our group ‘The Caretakers,’” he said. “And we’re learning to save everything: water, electricity and money.” Jonathan also told us that when he notices lights left on or a faucet left running, he turns them off. “I already have 25 cents saved!” he proudly added. It may not sound like much, but his savings will add up. More importantly, with the guidance of Aflatoun teachers, he is learning how to save, along with other important principles.

As a major financial supporter of Children International’s partnership with Aflatoun, you, too, will see how a relatively small investment can help transform lives in poor communities across the globe.



*Aflatoun is teaching children how to save for a brighter future.*

## Paving the Way to a Brighter Future

Children International's partnership with Aflatoun will become a key tool in our continuing commitment to help ease the burdens of poverty through sponsorship. Programs like Aflatoun are vital additions to our overall mission. By promoting important values such as civic responsibility, human rights and financial organization, we are helping communities plant the seeds for a more positive future.

The Aflatoun program will provide children with skills that become increasingly important as they get older. These are skills that can be put to use to improve their family's lives and the lives of those in their communities. Ultimately, when youth become old enough to have families of their own, these values and skills can be passed on to their children – a critical component of the long-term approach to combating poverty.

Thirteen-year-old Pretty Lucasia said it better than we could when she told staff working with her in Legazpi, Philippines, "Aflatoun will help us not just today, but in the future...especially if I have my own family. I learned to save so that the needs of my family can be addressed anytime." She added, "I know that what I learned will lead me to a successful life with good values."

Aflatoun is about helping impoverished children hone skills and self-confidence that will foster positive changes in their lives. It can help pave the way to a future we all want to see: one with more hope and less poverty.



**“What I learned will lead me to a successful life with good values.”**



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