

Aflatoun/Aflateen Program

Financial & Social Education

Mobaderoon, a civil and commercial training company registered in Commercial Register No. /6/ bears a societal responsibility within a vision that works on “building trust and understanding to support and sustain peaceful coexistence” by providing research and training work in all its forms, developing the administrative capacities of institutions and teams, and completing studies and surveys, workshops and conferences in the field of raising awareness and community support.

In its work, Mobaderoon follows developed approaches to empower individuals and groups with specialized knowledge that matches their local needs and enables them to activate their roles in their societies in all areas of their work.

Mobaderoon has been the fruit of diverse knowledge since 2009, and this knowledge is shared through providing consultations and training programs, which serve the needs of capacity building at several levels, including programs that support youth and leaders, programs that support children and adolescents, and programs that support owners of social initiatives and projects. Mobaderoon provides its training and advisory services to:

- Organizations, institutions and associations of civil society.
- Companies and commercial establishments affiliated with the private sector.
- Teams, individuals and entrepreneurs.

Awards

Mobaderoon is proud of the recognition by many international bodies for its programs and services. Mobaderoon was awarded the following awards:

1. Livia Foundation Prize 2014 for its work in peacebuilding.
2. The Economic Citizenship Award in 2017 for its work with street children.
3. The 2019 Facilitation Gold Award for its pioneering use of facilitation in its programs to create positive change.

What is the Aflatoun/Aflateen Program?

The Aflatoun/Aflateen Program consists of a comprehensive curriculum that balances social with financial education. It aims to consolidate these concepts, and ensure their impact on the future of children, the nucleus of society. Children are encouraged to practice what they have learned through children's participation in leading social and financial activities, such as organizing social campaigns, setting up savings schemes and launching financial micro-enterprises.

Aflatoun consists of three basic building blocks

- **Aflatoun's Concept:** Children's Social and Financial Education (CSFE).
- **The concept of Aflateen:** The Aflateen Program stems from the Aflatoun Program, and is concerned with social and financial education for adolescents (CSFE), in addition to its specialization in the category of adolescents and their characteristics, in addition to providing support for adolescents after attending the program to launch small projects or practical professions through which they can secure a daily income.
- **Aflatoun/Aflateen Program:** Through the Aflatoun Program, the concept is presented to children/adolescents through a balanced approach of fun interactive activities (learning through playing and drawing, creating a child-friendly space that allows the child to express his/her innermost potential through all the tools available to him/her for that end).

Aflatoun/Aflateen concept

AFLATOUNN/AFLATEEN A balanced curriculum for Children's Social/Financial Education (CSFE) which makes Aflatoun's concept unique. Aflatoun Syria is part of a global movement, which started 17 years ago in India where the program was developed on the ground of reality (not virtually), before being taken to 10 pilot countries to see if Aflatoun's curricula can have a positive impact on empowering children.

Program Learning Journey

The program's journey can be illustrated by explaining the concept of the five basic elements that encapsulate Aflatoun's concept of CSFE:

1- Self-understanding and discovery:

Children research the personal values of their age. Financial ethics are explored and they learn the importance of balancing financial skills and the ability to use these skills responsibly.

2- Rights and Responsibilities:

Aflatoun is based on the United Nations Convention on the Rights of the Child (Convention on the Rights of the Child) (1990), which defines 4 interrelated sets of rights and alignment with the Millennium Development Goals. Responsibilities go hand in hand with rights and children learn about their responsibilities to themselves, their families, the environment and society.

3- Saving and spending:

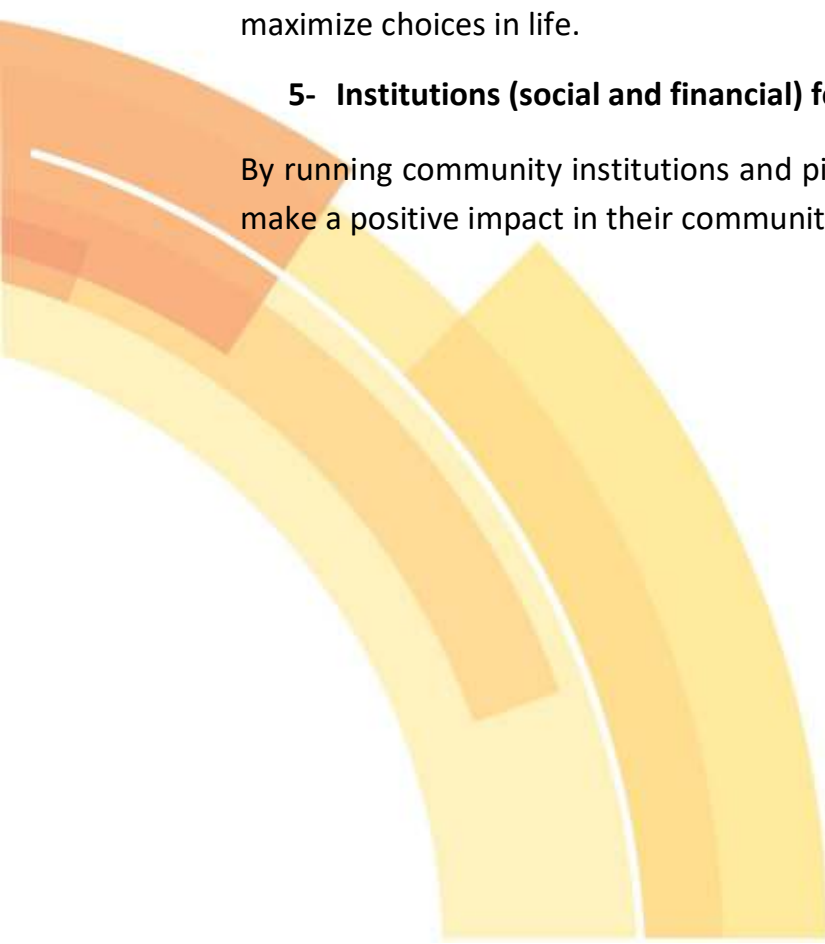
Children learn how to conserve resources and how to spend them responsibly.

4- Planning and budgeting:

Children are financially empowered by using and spending their savings to maximize choices in life.

5- Institutions (social and financial) for children:

By running community institutions and pilot projects, children explore how to make a positive impact in their communities.



Aflatoun's program

Aflatoun Program is implemented with children aged 6-14 years, and the program can be applied in formal education (school classes) and informal education (Childhood Friendly Clubs). This program is designed to be engaging, positive and child-friendly, and uses techniques such as games, songs and worksheets that put the child at the center of the learning process.



Aflatoun/Aflateen aims to create a friendly relationship between education, child and savings funds, to ensure access to a safe and friendly savings account for every child.

Implementation Principles

Aflatoun's program is keen to be compatible with the local environment of each school, association or region, and to be flexible to acquire the characteristics of this/her environment while preserving the basic concepts of the program, so that the program is in the highest degree of effectiveness in each region.



Aflatoun's Curriculum

Aflatoun's curriculum is divided into eight levels, respectively, divided according to the age group from 6-14 years:

- **1st level:** individuality and difference, respect for others and the concept of saving.
- **2nd level:** bonding with the child; Money, the family, the neighborhood and the community, as a means to satisfy some needs.
- **3rd level:** self-exploration through feelings of understanding, financial values, ethics and transparency, and environmental preservation.

- **4th level:** responsible behavior and citizenship, teamwork, and organizational skills.
- **5th level:** needs, rights and responsibilities, income, spending and savings, democracy and leadership, meeting needs and welfare.
- **6th level:** marginalization and exclusion, planning and budgeting, banking services with a real savings account, and exploring poverty.
- **7th level:** myths and stereotypes, setting financial goals, adventurous activity, and exploring the links between savings income, spending and investment.
- **8th level:** Self-reflection, bias and prejudices (gender stereotypes), thinking differently, and developing financial capabilities.

Aflateen Programs

Implemented with adolescents aged 14-18 years, Aflateen's mission is to inspire socially and economically empowered youth to live responsible lives, be agents of positive change and make a difference in their communities.

The program is designed as a journey that young people take to reflect their lifestyle and learn to address issues that trouble society and acquire skills that help them become citizens and run projects with other young people for their communities.

Core Activities in the Program

- **The private notebook:** the participants make their own notebook at the end of each session or during the various activities in which they write down their thoughts, feelings and what they have learned.
- **Learning sessions:** a traditional class or groups dealing with learning sections (understanding and self-exploration - rights and duties - saving and spending).
- **Savings System:** Throughout the program, participants practice the skills of saving money and resources and develop a system to track the impact of their use.
- **Project management:** is the stage that culminates the 3 learning sections, during which participants exchange ideas and work on projects that have a positive impact on their community.

Implementation principles

The club is implemented in 3 phases:

- **1st phase:** Learning sessions: 18 sessions as a minimum and 28 sessions as a maximum - the session duration is 90 to 120 minutes. Sessions are applied twice a week, so the duration of the 1st phase in months is two months and a week as a minimum and 3 and a half months as a maximum.
- **2nd stage:** Planning sessions: These are group thinking and planning sessions.
- **For 3rd stage:** a weekly session for two months in which ideas for initiatives are presented and addressed, and the skills and experiences necessary for them are discovered and developed (thinking and teamwork - budgeting - time management...) and then planning a project to be implemented in the 3rd stage.
- **3rd phase:** Implementation: a duration of 4 months, during which the project planned in the 2nd phase will be implemented.

Facts and Property Rights

Aflatoun is one of the programs owned by Mobaderoon launched by the network in May - 2012, and the Aflateen Program in June - 2013. The supervisors are not entitled to launch any club without returning to Mobaderoon for follow-up and evaluation of the program. The program is also a link in an integrated chain that moves the child through a journey (Aflatoun, Aflateen, Business Incubator) to be able to establish his/her own project. In the event that there is any party (private, governmental, NGO) wishing to establish Aflatoun clubs, they can return to Mobaderoon in order to provide the necessary accommodations to be able to join Aflatoun's Networks.