



Child Social & Financial Education Program

"Placing Youth at the Centre of Sustainable Development Goals (SDGs)"

NATCCO's Implementation of the
Aflatoun Child Social and Financial
Education Program and Laboratory
Cooperatives



Celebrating NATCCO's 41 years of cooperative development



NATCCO's 41st General Assembly – Kidnote Speech

**"I THANK NATCCO FOR GIVIING
VOICES TO YOUNG PEOPLE AND
KIDS LIKE ME, FOR WE BELIEVE
THAT THE CHILDREN AND YOUTH
ARE THE FACE AND BRAND OF THE
CO-OPS FUTURE"**

MIKAEL JON IVANOVICH B. BALAG
KIDDIE SPEECH
MSU-IIT NMPC COOP ACADEMY



Co-ops and the SDGs

TRANSFORMATIVE

AMBITIOUS

LEAVE NO ONE
BEHIND



Youth as front liners in achieving the SDGs



Cooperatives provide the platform for meaningful and pro-active engagement through the Aflatoun Program and Laboratory Cooperatives

Youth and the SDGs

Over a third of the 169 SDG targets highlight the role of young people and the importance of their empowerment, participation, and well-being.



FILIPINO YOUTH

MEDIAN
AGE: **24** YEARS
OLD

THE PHILIPPINES
ONE OF THE **3**
YOUNGEST
COUNTRIES
IN THE **ASEAN**



31.9%
(15 MILLION)
UNDER AGE 15

YOUNGEST
ASEAN NATIONS

1. LAOS 

2. CAMBODIA 

3. PHILIPPINES 



Vision

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




NATCCO

AFLATOUN
INTERNATIONAL

National UPDATE

As of July 2018

282,629 Children Saving

1,387 Implementing Schools

7,185 Teachers Trained

P166+ Million Total Savings (\$3.1Million)

141 Partner Cooperatives



Aflatoun is directly contributing to the advancement of 4 out of the total of 17 Sustainable Development Goals

1 NO POVERTY



- Aflatoun teaches children to save and spend responsibly
- Aflatoun teaches financial management and life skills, and instills a spirit of entrepreneurship

4 QUALITY EDUCATION



- Through action-based learning, Aflatoun improves the attitude of children towards education
- Teachers with Aflatoun training drive higher student attendance & improved learning outcomes

8 DECENT WORK AND ECONOMIC GROWTH



- Aflatoun promotes creativity and entrepreneurship
- Aflatoun teaches children about their rights regarding child labor
- Works with financial institutions, to provide child-friendly services

10 REDUCED INEQUALITIES



- Aflatoun reaches out to children at the outskirts of society through out-of-school programs
- Aflatoun concentrates its efforts on low income countries

1 NO POVERTY

End poverty in all its forms everywhere.

- Aflatoun teaches children to save and spend responsibly
- Aflatoun teaches financial management and life skills, and instills a spirit of entrepreneurship



Aflatoun's Financial Education focuses on:

- 1) Self-efficacy:** Children are given space to be autonomous and learn how to be responsible in spending and saving habits.
- 2) Career-orientation:** Financial enterprise gives children greater employment options for the future and helps them see enterprise – whether small, medium or large – as a viable career path.
- 3) Citizenship and social responsibility:** These capacities are fostered through the development of small social enterprise and community improvement projects.

BUILDING BRIDGES TO THE FUTURE

Global Case Studies of
Teaching & Learning
in the 21st Century



Connie K. Chung
with Ashim Shanker,
Seungah Lee, & Vincent C. Qian

AFLATOUN HAS BEEN
HIGHLIGHTED AS ONE
OF THE 'BEST
PRACTICES' IN 21ST
CENTURY TEACHING
AND LEARNING BY THE
GLOBAL EDUCATION
INNOVATION
INITIATIVE OF THE
HARVARD UNIVERSITY
GRADUATE SCHOOL OF
EDUCATION.

AFLATOUN
INTERNATIONAL



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K-12 Program



With the help of the government organization, Komisyon sa Wikang Filipino, the Aflatoun Modules are translated into 4 Major Regional Languages for Grades 1-3: Hiligaynon, Iloko, Tagalog and Cebuano to be in line with the education upgrade.

Continuous advocacy to make financial education a part of the national curriculum, with cooperatives as allies



Technical Working Group on the Financial Literacy Program in Basic Education



Republic of the Philippines
Department of Education

19 JUN 2017

DepEd MEMORANDUM
No. **110**, s. 2017

**TECHNICAL WORKING GROUP ON THE FINANCIAL LITERACY
PROGRAM IN BASIC EDUCATION**

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
All Others Concerned

1. The Department of Education (DepEd) is mandated to ensure that entrepreneurship, financial education, and literacy is inculcated in all levels of basic education. This is pursuant to Section 5 of Republic Act (RA) No. 10533 entitled *Enhanced Basic Education Act of 2013*, Sections 4 and 6b of RA No. 10679 entitled *Youth Entrepreneurship Act*, and Executive Order (EO) No. 208 entitled *Establishment of the Financial Inclusion Steering Committee*.

2. In fulfilling this mandate, the DepEd hereby creates the **Technical Working Group (TWG) on the Financial Literacy Program in Basic Education**. The Financial Literacy Program TWG seeks to formulate and adopt policies on implementing and institutionalizing a financial literacy program for all learners, which includes financial education, consumer protection, and entrepreneurship.

6. The DepEd has entered into a Memorandum of Agreement (MOA) with the BSP to develop learner-friendly financial education initiatives. This is in line with the National Strategy for Financial Inclusion (NSFI), specifically the pillar of Financial Education and Consumer Protection (FECF), launched by government and private sector stakeholders. The Department has also established partnership with various financial institutions and agencies, such as the National Confederation of Cooperatives (NATCCO) and Aflatoun International, to promote financial literacy from Kinder to Grade 12. These partner agencies/institutions shall be responsible for the following:

- a. provision of resources and expertise in the development of curriculum and learning materials;
- b. provision of resources in the conduct of capacity-building programs for implementers;
- c. facilitation of access to financial inclusion mechanisms; and
- d. assistance in monitoring and evaluation of financial literacy initiatives.

DepEd Workshop – Orientation of the Field Implementers on the Intensified Integration of Financial Literacy Education in the Philippine K to 12 Curriculum

July 9-13, 2018 | BP International Makiling, Laguna

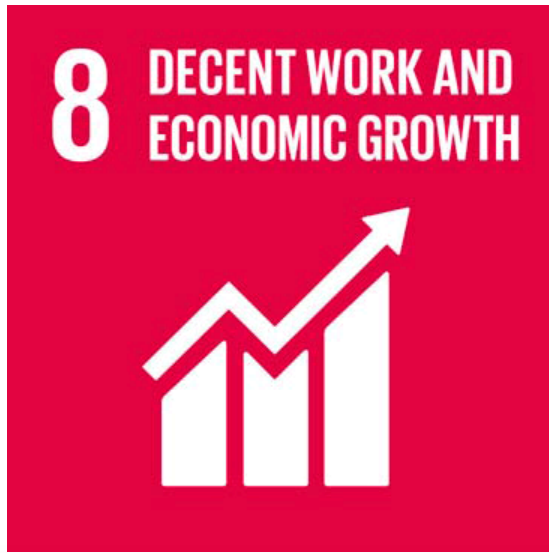


POLICY ON THE INTEGRATION OF FINANCIAL LITERACY EDUCATION IN THE PHILIPPINE K TO 12 BASIC EDUCATION CURRICULUM

I. RATIONALE

Financial Literacy Education (FLE) is vital in attaining the *Ambisyon Natin* 2040, as specified in the ¹Philippine Development Plan (PDP) 2017-2022, a term plan based on the 10-point Socio-economic Agenda which envisions *Matatag, Maginhawa, at Panatag na Buhay para sa Lahat*. ²It further contributes to the Country's international responsibility toward achieving the 2030 Sustainable Development Goals.

In order to achieve the Filipino aspirations, the Philippine government has provided policy instruments to accomplish the adequate and inclusive finance households, including saving and providing for Small-Medium Enterprises' (SMEs) capital to manage their own businesses. The benefits of such financial literacy extend well beyond stable individual financial status to increasing the socio-economic status of families and the Philippines in general.



- Aflatoun promotes creativity and entrepreneurship
- Aflatoun teaches children about their rights regarding child labor
- Works with financial institutions, to provide child-friendly services



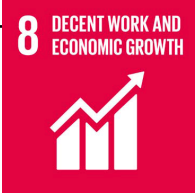





- Aflatoun reaches out to children at the outskirts of society
- Aflatoun concentrates its efforts on low income countries

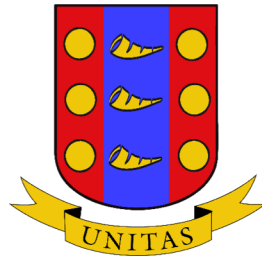


And research confirms the impact we have on the children we reach, with respect to these four SDGs

SDGs	Proven Aflatoun outcomes	Research details
 <p>1 NO POVERTY</p>	<ul style="list-style-type: none"> • Changed financial attitudes • Altered savings behaviours 	<ul style="list-style-type: none"> • 91% of children have positive savings attitudes after participating in social and financial education • Impact on children's savings behavior for Aflatoun participants was roughly 3x that of other programs combined
 <p>4 QUALITY EDUCATION</p>	<ul style="list-style-type: none"> • More engaged students • Improved teacher practices 	<ul style="list-style-type: none"> • Students spent more time on tasks in schools where Aflatoun programs were taught • Teachers trained by Aflatoun International were more likely to use participatory teaching in class
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<ul style="list-style-type: none"> • Changed entrepreneurial attitudes • Reduced child labour 	<ul style="list-style-type: none"> • Adolescent girls are more likely to have plans to start a business and pursue a career • Rights-oriented social and financial education protected children from engaging in child labor
 <p>10 REDUCED INEQUALITIES</p>	<ul style="list-style-type: none"> • Increased confidence of young people about their future • Knowledge of rights and duties 	<ul style="list-style-type: none"> • 60% of the children in the studies showed increased self-confidence at the end of the program • 99% of children participating in Aflatoun ended the program with positive, rights based attitudes and knowledge

The effectiveness of Aflatoun has been extensively researched and tested over the last eleven years, with 60 studies completed across the world

Evaluation of the Aflatoun Program



CENTER FOR RESEARCH AND COMMUNICATION
UNIVERSITY OF ASIA AND THE PACIFIC

Lab Co-ops provide

- Democratic participation
- Economic Empowerment
- Social development through activism, social movements, and creative expressions





Empowering Children and Youth through Laboratory Cooperatives





Lab Co-op Officers are elected as NATCCO Youth Committee and as NATCCO Youth Board

Youth Committee Orientation and Planning



June 15-16, 2018 | NATCCO

As the face and brand of the co-op's future, the NATCCO Youth Committee 2018-2020, commits to achieving the goals of the youth program by developing plans for the NATCCO Youth Network. With the Youth Congress Resolutions as the springboard, programs both national and regional have been laid out for the next two years with the ultimate goal of increasing the youth's participation in the co-ops through the Aflatoun Program and Laboratory Cooperatives.





Leadership, management, and entrepreneurial skills are honed



They also learn how to take responsibility for their own community and work together to improve it.

GO GREEN PHILIPPINES!



NATCCO Youth Board, Ronah Nillos, led the Lab Co-op to participate in the province-wide Tree-Growing activity



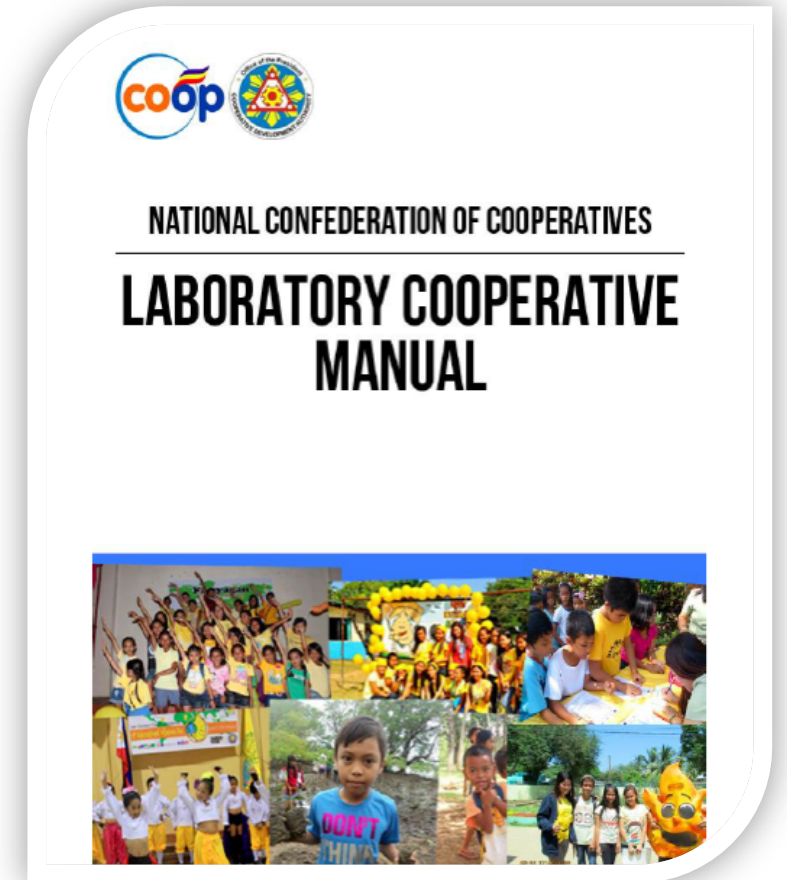
13 CLIMATE ACTION



Children and Youth Unit



Encouraging and Guiding Co-ops to organize and strengthen their Laboratory Co-ops



Regional Laboratory Cooperative Forum

Laboratory Cooperative Regional Forum



What more can we do thru our Lab Co-ops?

- Encourage actions to increase productivity in the agricultural sector by providing education and access to young people on agripreneurship (1)
- Promote the health and well-being of all youth (3)
- Prepare youth as disaster risk reduction ambassadors (11,13)
- Ensure that youth are aware of sustainable consumption
- Engage youth as active citizens
 - political engagement
- Reduce the digital divide



Financial Education Leaders' Congress

September 27-29, 2018

The poster features a blue background with a faint image of a group of people. At the top, the logos for 'coop NATCCO' and 'AFLATJUN INTERNATIONAL' are displayed. The main title 'Financial Education Leaders' Congress' is prominently shown, with 'Financial Education' in white serif font and 'Leaders' Congress' in a large, red, cursive script. Below the title, the dates 'September 27-29, 2018' are written in white serif font, accompanied by a yellow 'SAVE THE DATE' sticker. The registration fee 'P6,400' is listed below the dates. At the bottom, a line of text states 'Inclusive of 2-night Accommodation (Sept. 27-28), meals, and materials' in a smaller white font.

Financial Education
Leaders' Congress

 September 27-29, 2018

Registration Fee: P6,400

*Inclusive of 2-night Accommodation (Sept. 27-28),
meals, and materials*



Aflatoun Philippines

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Thank

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National Confederation of Cooperatives (NATCCO)



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