



10th Regional Youth Workshop **TOT on Child Social and Financial Education**

September 21 to 23, 2009

INTRODUCTION:

Recognizing the importance of youth market for the sustainability of credit unions, ACCU has institutionalized the Youth Advisory Committee that meets annually in conjunction with the Asian Credit Union Forum. The committee is tasked to develop strategies and programs to reach the youth market. In this year's Workshop, ACCU has chosen to train trainers on Children Social and Financial Education.

During last 20 years, ACCU has been interacting with its members to develop policies and programs for the youth market. ACCU has modeled the Youthbee Savers for kids 0-12, SMARTeens for teens 13-19 and GenX and EASY programs for youth 20 above. From 2007, ACCU works with the members in introducing youth financial products in select credit unions.

Moreover, at the onset of the global financial crisis, ACCU considers necessary to once again call the attention of credit unions to raise financial literacy of its members including the young generation. The current economic difficulty (mortgage debacle) may have to do with lack of financial literacy. Members of credit unions should be money smart; which goes by many names – financial literacy, personal finance, and money management. The founder of credit union, F.W. Raiffeisen said, "Credit Unions must not confine themselves to granting loans. Their main objectives should be to control the use of money, to improve the moral and physical values of people, and their will to act by themselves."

This year, ACCU enrolled as Aflatoun partner. Aflatoun provides children aged 6-14 years old with Social & Financial Education. Today, Aflatoun is reaching over 540,000 children and helping over 200,000 children save in 23 countries. Aflatoun provides children with basic life skills, encouraging them to save their resources and start social and financial microenterprises. Through Social & Financial Education, children are empowered to make a positive change in their lives and in their communities, eventually breaking the cycle of poverty in which many find themselves.

The National Confederation of Cooperatives (NATCCO) in the Philippines is an Aflatoun partner. ACCU plans to promote Aflatoun to other member organizations in Asia. The Cooperative Credit Union League of Bangladesh (CCULB) has submitted action plan for 2009 to 2010 Afltoun program implementation.

Thus, the TOT on Child Social and Financial Education is organized to explore opportunities for national federation to integrate Aflatoun's program with the existing youth products and programs of credit unions.



General Objectives

The workshop is designed to review the training curriculum and approaches of Aflatoun Child Social and Financial Education aimed at adding value to the present products for children and youth.

At the end of the workshop, the participants would be able to:

- Recognize the importance of child's social and financial literacy for the long-term membership sustainability of credit unions.
- Be aware of Aflatoun's training modules, techniques and approaches on child's financial literacy
- Be aware of achievements of youth marketing in credit unions and identify the impediments why credit unions are not reaching the youth market
- Integrate child social and financial literacy to the existing youth financial products and programs of credit unions
- Develop framework to institutionalize in-country and regional Aflatoun program
- Prepare a Roadmap on Credit Union Youth Marketing

Participants:

The workshop participants are the National youth committee members, youth Trainer/coordinator/program officer of ACCU member organizations. The participants are required to prepare the following pre-course work prior to attending the workshop:

- 1) The present youth products characteristic in credit unions
- 2) Approximate number of youth members in the respective credit union movement
- 3) Credit union SWOT analysis on Youth integration (use prescribed format)
- 4) Country Reports Progress Report based on Dhaka Action Plan Annex 1

Methodology:

The workshop would encourage sharing and exchange of ideas and experiences. Thus, a highly interactive participatory approach will be adopted. Experienced resource persons will facilitate this workshop.



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Coordinators and Resource Persons:

Ms. Alodia Catrina Y. Santos, Aflatoun Ms. Lasalette Gumban, NATCCO

Time	Activity Topic	Resource Person	
Sunday, September 20, 2009 – Arrival			
15:00 – 20:00	Registration		
Monday – September 21, 2009 , Monday			
09:00 - 10:30	Joint Opening Program		
10:30 – 11:00	Coffee/Tea Break		
11:00 – 12:00	A Glimpse on Aflatoun Child Social and Financial	Alodia Santos &	
	Education Program	Lasalette Gumban	
12:00 – 12:30	Country Reports – Progress Report based on the	Lasalette Gumban ACCU	
	Dhaka Bangladesh Action Plan (September 2008)		
	Annex 1		
12:30 – 14:00	Lunch Break		
14:00 – 15:30	Child Right and responsibility	Alodia Santos	
15:30 – 16:00	Coffee/Tea Break		
16:00 – 17:00	Savings and Spending and Saving process	Lasalette Gumban	
19:00	Dinner		
Tuesday, September 22, 2009			
08:30 – 09:00	Management Team Report		
09:00 - 10:00	Repackaging Youth savings products with Aflatoun	Joint: Alodia Santos &	
	Youth Product Re-Designs for	Lasalette Gumban	
	- Generation Y – Kids 0-8;		
	- Tweens 9-12		
	- Teens 13-19		
10:00 - 10:30	Coffee/Tea Break		
10:30 - 12:30	Image Theatre and story –Telling as tools to	Alodia Santos	
	Participants		
12:30 – 14:00	Lunch Break		
14:00 – 15:30	Reviewing the Material of Financial Education to	Alodia Santos &	
14:00 – 15:50	Children Workbooks 1 to 3	Lasalette Gumban	
	- Is there a preference to focus only on financial	Lasalette Guilloan	
	education parts?		
15:30 – 16:00	Coffee/Tea Break		
16:00 – 17:00	Reviewing the Material of Financial Education to	Alodia Santos &	
	Children 4 to 6	Lasalette Gumban	
	- Is there a preference to focus only on financial		
	education parts?		
19:00	Dinner		

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Wednesday – September 23, 2009		
08:30 - 09:00	Management Team Report	Lasalette Gumban
09:00 - 10:00	Marketing Strategies for the Child Social &	Lasalette Gumba and Alodia
	Financial Education Products and Marketing Plan	can input
	- create marketing plan, advertisement, activities	
	to promote each product in each target group	
	- Marketing plan in launching the products	
10:00 - 10:30	Coffee/Tea Break	
10:30 - 12:30	Recommendation and Action Plan	Alodia Santos & Lasalette
		Gumban can input
12:30 - 14:00	Lunch Break	
14:00 – 15:30	Reporting Recommendations to the CEOs Advisory	ACCU
	Committee	
15:30 – 16:00	Coffee/Tea Break	
16:00 – 16:30	Closing Program	