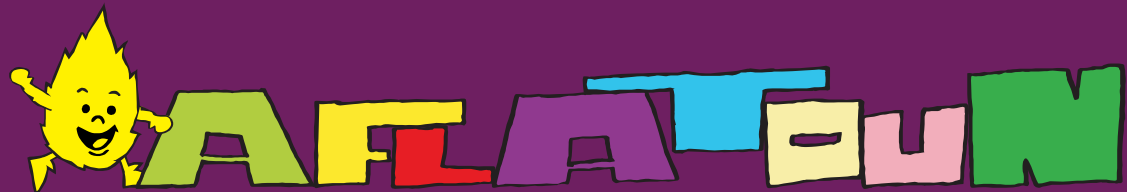


# Aflatoun:

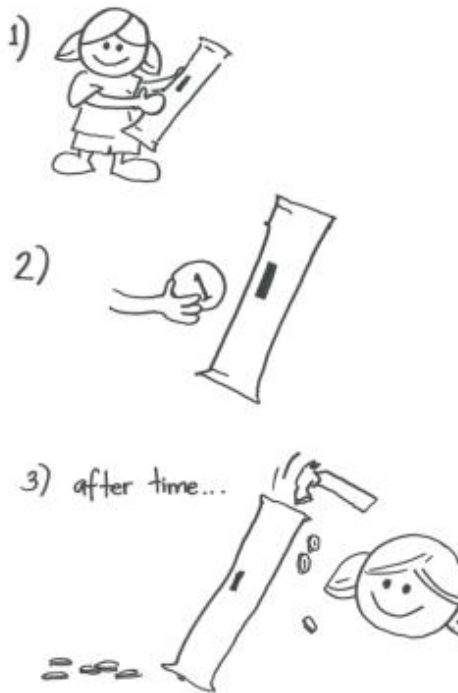
## Saving Model examples



Child Social & Financial Education

# Child Savings within Aflatoun...

## Informal Personal Savings Young Ages



- Inculcates habit of savings
- *Risk is with child*

## Informal Savings with Aflatoun Club at school



- Group Savings platform
- Class/Group ledgers
- Personal passbooks to record savings and withdrawals
- *Risk is with school*

## Formal Savings with local Child Friendly Bank Older Ages



- Bank manages savings via school pick up
- Formal savings builds relations with banking at local level
- *Risk is with bank (child, school protected)*

- Partners choose savings model
- Combinations are common

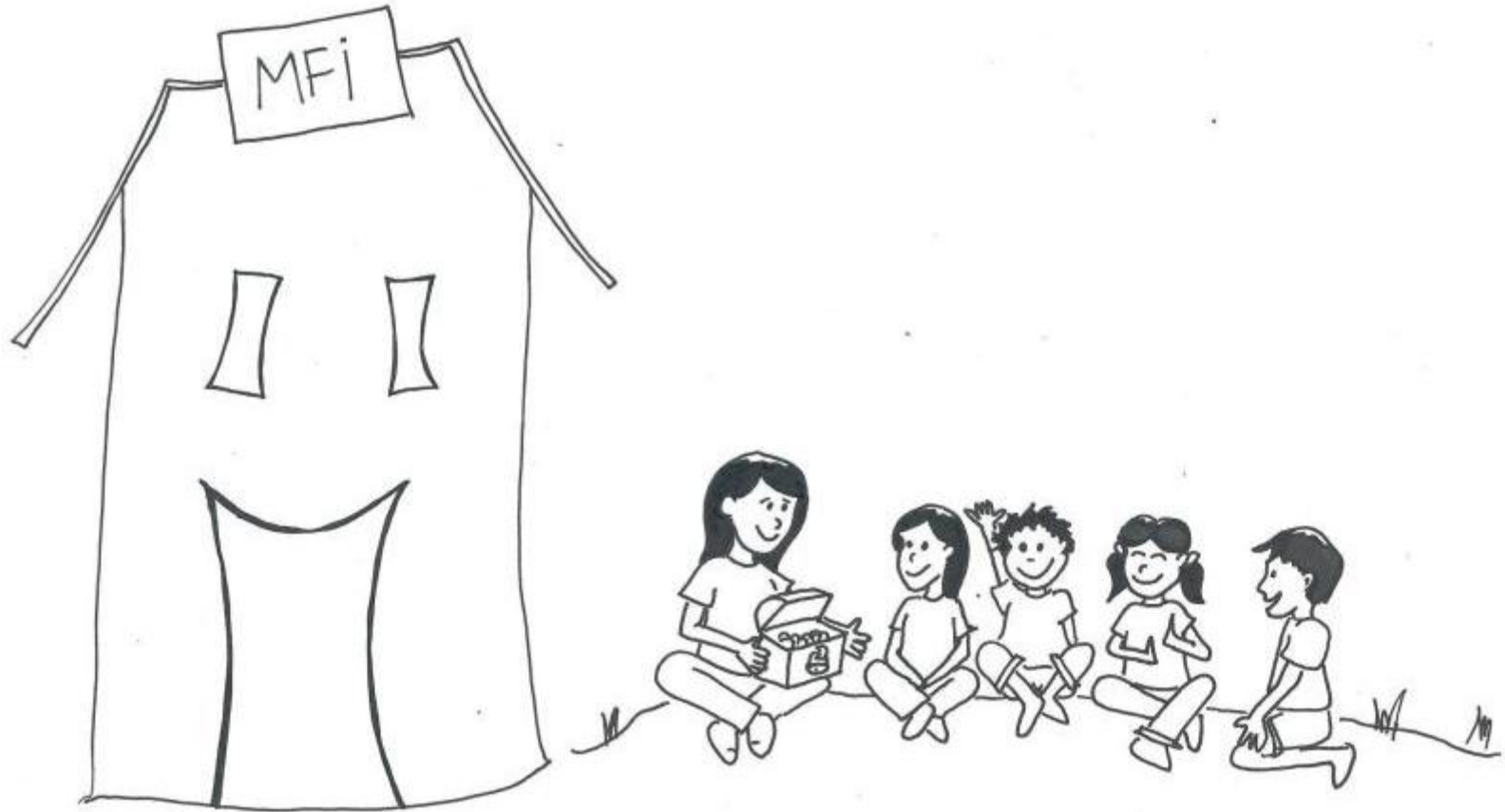
# Individual banks (BRAC, Bangladesh)



# School Bank (Meljol,India)



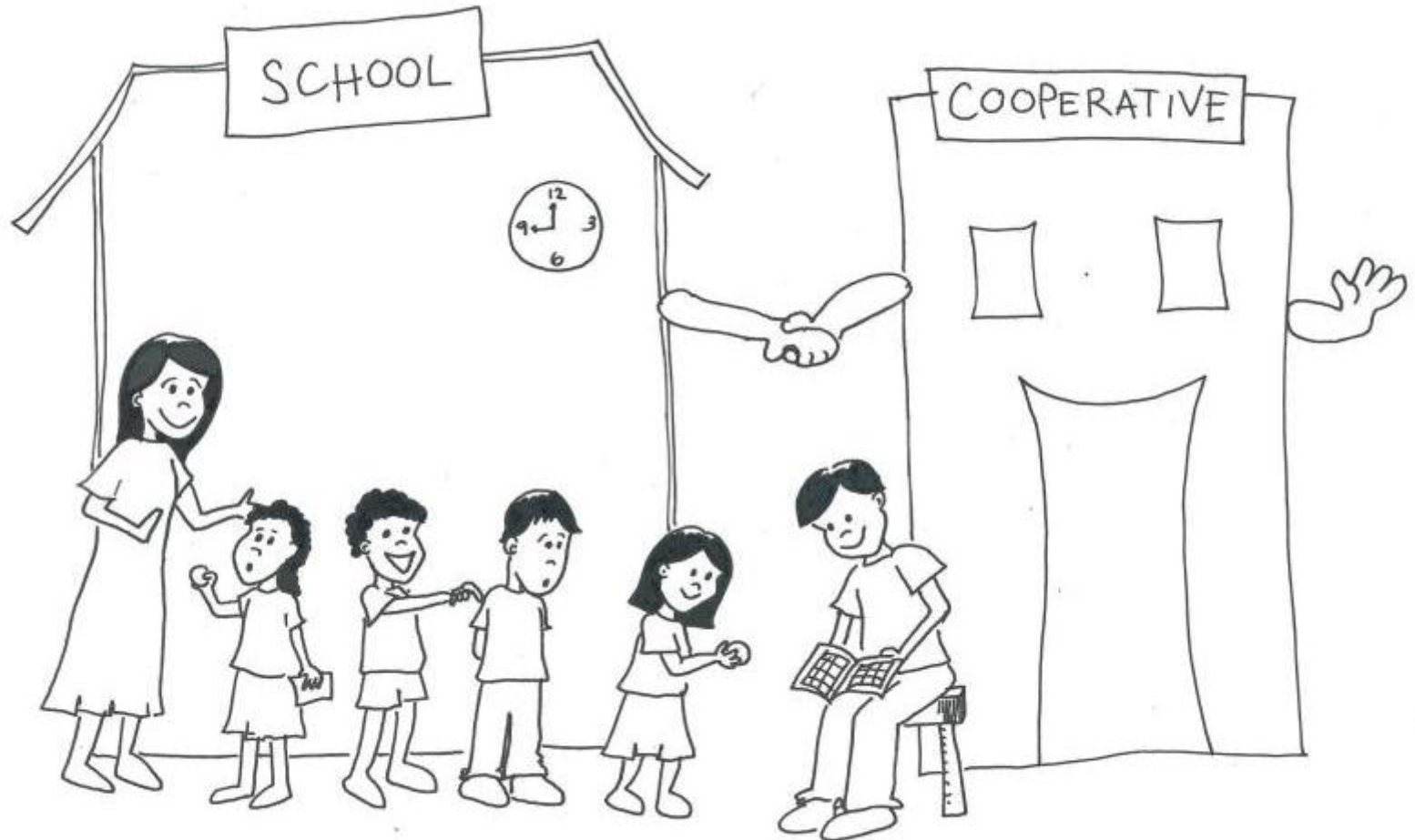
# MFI as Safekeeping (Finca PERU)



# Village Savings Group Bank (CAMIDE, Mali)



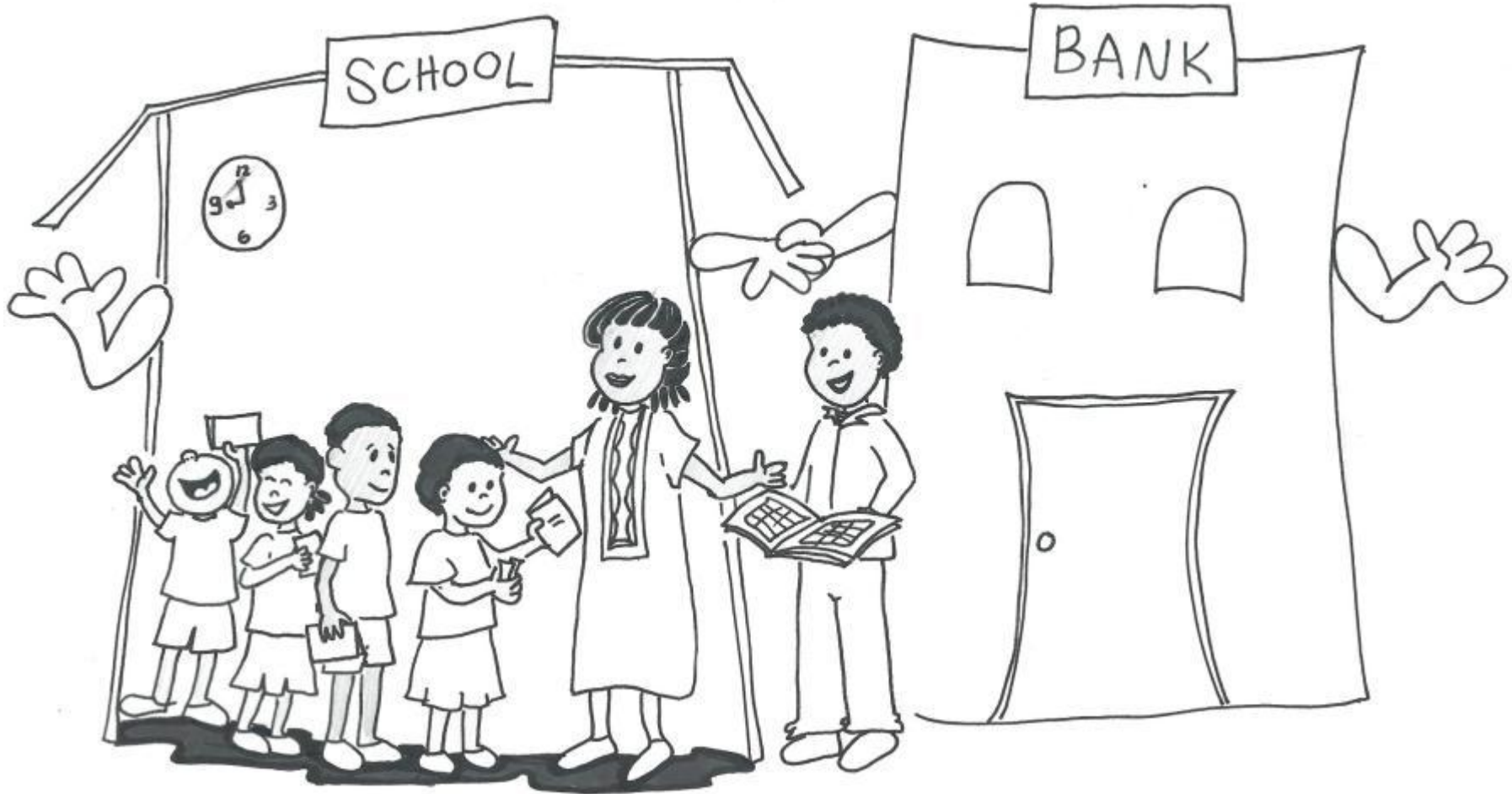
# Credit Union Model (NATCCO, Philippines)



# Postbank Model (group) (ICS, Thailand)



# Postbank Model (individual) (PEDN, Uganda)



# Social Savings (Sahil, Pakistan)

