

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
AACCU Association of Asian Confederation of Credit Unions	Financial Institution				It is the apex organization of the credit union/cooperative system in the Asian region. This system encompasses credit unions/cooperatives and similar financial institutions in countries in the East, Southeast, and South Asia. Membership to ACCU is comprised of national credit union/cooperative leagues and federations. The present membership of ACCU consists of 16 regular member-organizations and 1 associate member, 15 affiliate members and 25 support members from 23 countries.
ABN Amro Bank	Financial Institution	Financial Services		formal	ABN Amro Bank this has saving accounts for children: - KinderBonus Sparen- account for children 0-18 years It is not possible to open this account for children whom reach the age of 10 years. - Eurostylerekening, this is a youth account (to age of 18 years)
ACCION	NGO	CSFE	Financial Literacy		ACCION is an international Microfinance institution. One part of their operations consists of financial education. They run a financial literacy (understanding of financial services) and a Dialogue on Business (encouraging microentrepreneurship) program. They haven't been focusing on children yet. They are serving 3,3 mio current borrowers and have a total loan volume of \$23,6bn since creation. They are active in North America, the Americas, Sub-Saharan Africa and Asia.
Achmea	Financial Institution	Financial Services		Other financial products	Achmea is an integrated financial services group with a clear and demonstrable focus on value creation. Their core business is insurance – life, non-life and health – and services relating to pensions and health.
Action for Children	NGO				Organization in North Carolina (United States) that amongst others promotes the concept of asset building for children and CDAs.
Advancial	Financial Institution	CSFE & Financial Services	Financial Literacy	formal	Financial Institution that through Advancial's Money Musketeers savings account lets children learn the basics of saving at a young age.
AFD Agence Francaise de Developpement	Governmental	CSFE	Empowerment		AFD's activities on five continents are aimed at reducing poverty and inequalities, financially sustainable economic growth and protecting. They provided help for 1.8 million children.
Aflatoun	NGO	CSFE			Aflatoun provides children aged 6-14 with Social & Financial Education. Today, Aflatoun is helping children save in 41 countries. Aflatoun is also in preparation in 38 other countries. Aflatoun provides children with the building blocks of life, encouraging them to save their resources and start social and financial microenterprises
African Development Bank Group	Financial Institution				AfDB works in 53 countries in Africa and 25 in American, European and Asian countries. They have multiple projects that are geared towards education at vocational school. They have at least 59 programs that are dedicated to different kinds of education.
African Network for the prevention and Protection Against Child Abuse and Neglect-Liberia Chapter	NGO	CSFE	Empowerment		The African Network for the Prevention and Protection against Child Abuse and Neglect (ANPPCAN) is a pan African network that promotes child rights and child protection in Africa.
Agape Copeland Train	NGO	CSFE	General Education		Agape Copeland Train (ACT) seeks to equip pupils with skills training and creative study technique training.
Agency for Technical Co-operation and Development (ACTED)	Governmental				An INGO active in 23 countries in Africa, Asia and the Middle East, implementing projects in the areas of emergency relief, food security, health, economic development, education and training, microfinance, advocacy and cultural promotion.

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Allied Bank Limited	Financial Institution	Financial Services		formal	The bank launched banking facilities for youth to increase the financial inclusion of un-banked people into the banking system. Bank has introduced "Allied Rising Star". It is a savings account for the youth up to 18 years. The State Bank of Pakistan, the regulator and the Allied Bank are endeavouring to increase the financial inclusion. Women and children are the targeted segment for the financial inclusion. The account opening scheme for the youth is part of the initiative.
ALPHA Bank	Financial Institution	Financial Services		formal	ALPHA Bank has two saving products for children that are made available to parents, legal guardians or third parties (e.g. grandparents). ALPHA Deposit account for children: savings account is meant for children up to 14 years old. ALPHA for teenagers: savings account is meant for teenagers between the ages of 15 and 17.
America First Credit Union	Financial Institution	Financial Services		formal	A federally chartered US credit union, operating around 90 branches and providing child friendly banking by means of youth savings accounts (from age 0 to 17).
Amsterdam World Wide	Private Company				Amsterdam Worldwide is a marketing company, providing their service to the clients world-wide.
ASB Bank	Financial Institution	CSFE & Financial Services	Financial Literacy	formal	ASB bank offers the Headstart Savings Account for children under 18 years old. The ASB also offers the GetWise financial literacy programme for primary schools and What Next presentation for school leavers as mentioned above.
Ashoka Innovators for the Public	NGO	CSFE	Social Entrepreneurship		The biggest social entrepreneurship organization worldwide, Ashoka runs the Youth Venture program to promote entrepreneurship for children. The Idea is that empowerment is the best way to change one's situation. The program currently operates in 60 countries, among them are the US, Mexico, Argentina, Brazil, India, South Africa, Thailand, France, Germany, and Spain.
Associacao Wona Sanana	NGO	CSFE	General Education		Wona Sanana (WS) is a Mozambican NGO that promotes active learning and integrated development of children from early childhood to adolescence in school, family, and community settings.
Association pour la Défense des Enfants du Niger	NGO	CSFE	Empowerment		L'Association pour la Défense des Enfants du Niger (ADENI) promotes the defense of the rights of the child, intervenes in youth's justice, education and fights against child labour.
Association pour la Promotion Féminine de Gaoua (APFG)	NGO				APFG is a non-profit NGO born from a local initiative of a group of women at the BAFUDJI highschool in Gaoua. Its mission is to insure protection of children in the area as well as creating a child friendly environment.
Attijariwafa Bank	Financial Institution	Financial Services		formal	Attijariwafa Bank has a children savings account: Pack Jocker Etudiants
Auridis GmbH	Private Company	CSFE	Empowerment		Auridis GmbH is providing support of young children from socially-disadvantaged families.
Australian and New Zealand Banking Group (ANZ)	Financial Institution	Financial Services		formal	ANZ offers the 'ANZ Youth Account' for under 19 year olds with special restrictions for under 7 year olds.
Ayuda en Accion Honduras	NGO	CSFE	Empowerment		Ayuda en Acción is a Non Governmental Organisation Development has been working since 1981 to improve the living conditions of children, families and communities of disadvantaged countries to promote structural changes to the eradication of poverty and injustice in the world.
Banca Comerciala Romana S.A.	Financial Institution	Financial Services		formal	Banca Comerciala Romana S.A. provides savings account in RON , EUR or USD - opened for children up to 18 years old. According to an express legal provision, a child between 14 and 18 years old has the right, without obtaining the approval of his parents or of his tutor, to make savings at the State savings banks and to dispose of these savings.
Banco BPI	Financial Institution	Financial Services		formal	They provide the ABConta Savings Account for children up to 18 years of age.

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Banco Central do Brazil	Financial Institution	CSFE	Financial Literacy		Banco Central, along with the national private insurance, pension funds and capital markets regulators (Susep, Previc and CVM, respectively), has devised a National Strategy on Financial Education (ENEF). Currently a pilot project in the scope of ENEF is in action to provide 550 middle-level schools with financial education/literacy
Banco Itaú	Financial Institution	Financial Services		formal	Banco Itaú (Itaú Unibanco) provides the possibility of children under legal age opening their own savings accounts.
Banco Real	Financial Institution	Financial Services		formal	Banco Real (Real Santander) provides the possibility of children under legal age opening their own savings accounts,.
Banco Santander	Financial Institution	Financial Services		formal	There is one specific product available for children under legal age called "Poupança Sub-Dezoito", the minimum amount to open the account being €25 and there are no fees charged to these sort of accounts.
Bank Al Habib Limited	Financial Institution	Financial Services		formal	The bank has designed the Young Savers Account for the young generation in Pakistan.
Bank Austria	Financial Institution	Financial Services		formal	Bank Austria has a current initiative named "Junior Care" that enables children to start saving money, undertake safe investments and profit from tax advantages.
Bank Indonesia	Financial Institution				Conference in 2007 in collaboration with the World Bank on Children's financial education
Bank Of Africa	Financial Institution	Financial Services		formal	Bank of Africa provides child saving account, which called 123 Cool Kids Account.
Bank of Ireland	Financial Institution	Financial Services		formal	Bank of Ireland offers an Young Savers Account for children under 13 years. Running the account is absolutely free of fees and charges. The Bank of Ireland pays interest - making saving more rewarding. You can arrange for regular payments into the account. Lodge and withdraw money in any of our branches nationwide.
Bankers Without Borders	Financial Institution	Financial Services		Other financial products	Bankers without Borders® is a global volunteer initiative, sponsored by Grameen Foundation, connecting private individuals and companies with microfinance institutions and other organizations serving the poor. Bankers without Borders is an international reserve of professionals who contribute their time and skills to fight poverty by supporting microfinance and technology for the poor people around the world.
Banque Populaire du Maroc	Financial Institution	Financial Services		formal	Banque Populaire du Maroc provides a savings product for children: "C'POP Juniors. The maximum deposit is 300,000 dirhams and the minimum balance on the account book shall be 100 DH.
Banque Populaire du Rwanda	Financial Institution	Financial Services		formal	Regional Bank offering child friendly banking, i.e. savings accounts to all ages without minimum deposit restrictions, with special attention to locals and farmers.
Barclays Africa Uganda	Financial Institution	Financial Services		formal	They provide the Junior Eagle Account to promote financial literacy for children. The child should be 18 years and below.
Bayti Association	NGO	CSFE	Empowerment		BAYTI, is non-profit association which targets children in difficult circumstances: Street children, working children, abandoned children, juvenile delinquent and sexually exploited children.
BCEE	Financial Institution	Financial Services		formal	BCEE provides products such as the Knax savings account: preferential rate savings product for young people between ages 0 and 12 as well as housing savings account (opening 0, 5-6 years) and Axxess savings for children between ages 12 and 18: range of products and bank services on preferential terms, such as a current account, a debit card tailored to suit the age and needs of the child and a savings account.

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Bernard van Leer Foundation	NGO	CSFE	Empowerment		The Bernard van Leer Foundation is an international grantmaking foundation based in The Hague, Netherlands. It funds and shares knowledge (through a free publication) internationally about work in early childhood development and child rights, "to improve opportunities for children up to age 8 who are growing up in socially and economically difficult circumstances".
Bridge International Academies	Academic	CSFE	Financial Literacy		A startup providing social and financial education across Africa through operating a large network of private primary schools.
Building Resources Across Communities (BRAC)	NGO	CSFE	Empowerment		BRAC runs an extensive education program (BEP) from pre-primary school to continuing education. A component of BEP, Adolescent Development Program (ADP), comprises a sub-program, Employment and Livelihood for Adolescents-program (ELA), which focuses on the financial education part within ADP. Through the program which mainly focuses on girls, microloans of more than \$6m have been given to adolescents. It operates in mainly in Bangladesh, but has recently been piloted in Tanzania and Uganda.
Bureau for Reconstruction and Development	NGO				The Bureau for Reconstruction & Development (BRD) is a registered not-for-profit Afghan organization. Established in 2002 by Afghans, the group is interested in participating in the process of reconstruction and in the development of the country.
CAMIDE-GAP	NGO	CSFE	Financial Literacy		CAMIDEs (Centre d'Appui à la Microfinance et au Développement) provides technical support and advice to launch, strengthen and finance innovative microfinance initiatives, empowering deprived rural populations, hence contributing to local sustainable development. A Aflatoun partner in Mali, GAP (Groupe d'Appui aux Programmes) is a local NGO promoting Child rights and education.
Canadian Foundation for Economic Education	NGO	CSFE	Financial Entrepreneurship		Based in Canada, CFEE provides economic and financial education & entrepreneurial training to Canadian students.
Canadian Imperial Bank of Commerce	Financial Institution	Financial Services		Other financial products	The Canadian Imperial Bank of Commerce has a programme on their website (www.cibc.com) which teaches children all money and banking. However, parents need to open an account for their children.
Care Honduras	NGO	CSFE	Empowerment		Care began working in Honduras in 1954 by providing assistance after hurricane Hazel struck. Today their work focuses on tackling the causes of poverty in many of Honduras' poorest communities.
Center of Community Empowerment (CCE/PPM), Atma Jaya Catholic University	Academic	CSFE	Empowerment		CCE was founded in 2001 and focuses on facilitating three villages, namely Kampung Sawah, Sukaringin (Bekasi City), and Klaten Central Java, to act as "social laboratories" for universities, government, and the private sector to collaborate in empowering the community. CCE optimizes resources and expertise available at Atma Jaya Catholic University, and through cooperation with government, private sector, and NGOs.
Central American Business Intelligence	Private Company	CSFE	Empowerment		research on the field of children finance
Central Bank Armenia	Financial Institution	CSFE	Financial Literacy		Helped linking Junior Achievement with Aflatoun for Latin America and still coordinate activities through participation in the advisory board. The institution is responsible for Financial Literacy in the country and works more as a multiplier.
Centre for Equity for Women, Children and Families	NGO	CSFE	Empowerment		The Center for Women, Children and Families is a non-profit social service agency providing a safe, accessible and healing environment for children, while developing the strength and self-sufficiency of women and families through education, support, counseling and advocacy.
Centre for Studies in Human Rights (CSHR)	Academic	CSFE	Empowerment		CSHR aims to be a centre of excellence for human rights education and research using a multidisciplinary approach. They are an organisation established within the University of Colombo, Sri Lanka, with the objective of raising awareness and conducting research in the field of Human Rights. Areas of focus are Human Rights Education, Research, Capacity Building, Knowledge Services and Institutional Development.

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Centro de Desarrollo de Educacion Alternativa (CDEA)	NGO	CSFE	General Education		Small NGO that is training staff from other NGOs on entrepreneurial education for youth with social aspect- non formal. They offer the Junior Account from the age of 8 to the age of 15, after the age of 15 this account can be transformed into a student account. Moreover, they offer financial education to all classes of age.
Česká spořitelna	Financial Institution	Financial Services		formal	
CFED: Child Savings Account Coalition	NGO	CSFE & Financial Services	Empowerment	formal	The Corporation for Enterprise Development is a national nonprofit based in Washington, DC dedicated to expanding economic opportunity for low-income families and communities. It runs an Asset Building for Children program that offers Children's Development Accounts, policy advocacy, research, etc.
Cgap	Financial Institution	CSFE & Financial Services	Financial Entrepreneurship	Other financial products	CGAP is an independent policy and research center dedicated to advancing financial access for the world's poor. It's located at the World Bank. They provide children saving products like the High School Checking Account for students between the ages of 13 and 17, owned by the student jointly with a parent or guardian.
Chase Bank	Financial Institution	Financial Services		formal	Works as a communicator/multiplier of local children helplines, thus potentially pushing financial issues on the agenda from local to international level.
Child Helpline International	NGO	CSFE	Empowerment		
Child Protection Initiative	Governmental	CSFE	Empowerment		The CPI aims to upgrade the capacities of local authorities and municipalities to improve the well being of children, especially vulnerable and disadvantaged ones, and to enhance knowledge of effective policies and programs that address critical issues of children in the region.
Child Trust Fund	Governmental	Financial Services		formal	A British government project that provides a long-term savings account for children to encourage saving. Each child will get a 250 GBP voucher from the government upon opening an savings and investment account.
Child Well Being Fund	NGO	CSFE	Empowerment		CWBF is an NGO with national outreach working with (1) children's rights promotion and child protection, (2) community social services for children, young people and families, (3) health promotion and (4) promotion of the responsible parenting.
Child Workers in Nepal Concern Centre (CWIN)	NGO	CSFE	Empowerment		CWIN helps build a national and international child rights movement to eliminate all forms of abuse, exploitation and injustice against children through advocacy, emergency action, social mobilization, alliance building and solidarity in action.
ChildFund International	NGO	CSFE	Empowerment		Children Fund is an international child sponsorship group based in Virginia, United States. Next to child sponsorships, they also support vocational training, literacy training, early childhood development, and health and immunization programs. However, there is no specific focus on financial education. Aflatoun cooperates with Child Fund at local level to implement the Aflatoun program (e.g. Ecuador, Gambia).
Children Communities and Families Moldova	NGO	CSFE	Empowerment		CCF Moldova aims to improve children's well-being by strengthening their education, health and social skills and by upholding their right to a family.
Children International	NGO	CSFE	Empowerment		An INGO that provides one-to-one child sponsorship, health, educational, material and emotional aid to very poor children from around the world.
Children of slovakia (slovak republic) Foundation	NGO	CSFE	General Education		Children of slovakia (slovak republic) Foundation is working in the field of prevention, philanthropy, integration and education.
Children's Development Bank (Bal Vikas Bank)	Financial Institution	CSFE & Financial Services	Financial Literacy	formal	Bank owned and run by street children, under the guidance of adult facilitators. Any street and working child can save money in the bank and earn interest on deposits. Aims to empower street children by teaching them basic banking principles and how banks (particularly, cooperative banks) function – volunteer managers are also taught basic accounting methods. Operates throughout the South Asia region, with 29 main branches and 77 sub-branches including in Nepal, Bangladesh and Afghanistan. Part of the "Butterflies Child Rights" Organisation's saving and credit union scheme.

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Child's Dream	NGO	CSFE	General Education		An INGO focused on educational infrastructure (nurseries, schools, vocational training centers and colleges), includes health care programs such as the Children Medical Fund. Provides stationery to over 55,000 children all over the region.
China Banking Regulatory Commission	Governmental				The China Banking Regulatory Commission (CBRC) is an agency of China authorized by the State Council to regulate the Chinese banking sector.
CitiGroup	Financial Institution	CSFE & Financial Services	Financial Entrepreneurship	Other financial products	CitiGroup runs the Citi Foundation, which funds projects in Microfinance & Microenterprise, general education (promote continuing education to university degree in the United States), financial education and asset building (however mostly no focus on children).
Coalition for adolescent girls	NGO	CSFE	Empowerment		Organization active in research and action relating to empowering girls and adolescent women worldwide. One of the focuses is education both in research and in practice. Collaborator in the "the girl effect" project.
Columbia Funds	Financial Institution	CSFE	General Education		Stein Roe Young Investor Fund is a mutual fund that caters specifically to kids. □
Commercial International Bank	Financial Institution	Financial Services		formal	CIB offer a specific Minor Account, which is open to children below the age of 16. Accounts are subject to CIB's usual fee structure (there do not appear to be any exceptions for the Minor Account), which includes an account opening fee and annual maintenance fees.
Committee of European Banking Supervisors	Financial Institution	Financial Services		Other financial products	The Committee of European Banking Supervisors (CEBS) gives advice to the European Commission on policy and regulatory issues related to banking supervision. It also promotes cooperation and convergence of supervisory practice across the European Union, especially through the development of guidelines and recommendations, addressed both to credit institutions and national supervisors.
Commonwealth Bank	Financial Institution	CSFE & Financial Services	Financial Literacy	formal	The Commonwealth Bank offers a youth saver account for children under the age of 18. However, children under 16 years of age, need consent of one of the parents for opening an account. The Commonwealth Bank has an School Banking Programme and a foundations called Startsmart, which teaches children money management skills.
Community Development Society for Thought and Culture	NGO	CSFE	Empowerment		Community development society for thought and culture (CDST) is a civic, non-profit Palestinian society located in Hebron City. CDST is looking forward to create a generation of children and youth (males and females) that believe in democratic practices, forgiveness, respect differences, and reject domestic violence in addition to violence at schools and on streets in an environment where women are respected and given a chance to play an important role in society.
Coordinadora por los derechos de la Infancia y Adolescencia (CDIA)	NGO	CSFE	Empowerment		CDIA is a Coalition of 26 civil society organizations that work in the area of Children & Adolescents Rights. VinculArte is an NGO focusing on personal and community development, social and political influence and artistic expression and is part of CDIA. VinculArte and CDIA have established an alliance with Plan International Paraguay and FIELCO, a local micro-finance institution.
Credit Suisse	Financial Institution	Financial Services		formal	They offer the "Privatkonto Compact". This account can be opened and administered by a minor of the age of 12 without any assistance of a legal guardian.
Credit Union National Association	Financial Institution				US Credit Union National Association offers a broad range of educational courses in different format via the internet. So far they primarily target adults with their financial literacy programs.
Crnogorska Komercijalna Banka	Financial Institution	Financial Services		formal	Crnogorska Komercijalna Banka provides children savings accounts. The currency can be in EUR, USD and other foreign currency. There is no minimum deposit / withdrawal requirements. The minimum duration of the account is 13 months. The maximum duration is 10 years. □
Daasgift Quality Foundation (DQF)	NGO	CSFE	Empowerment		Foundation aiming at empowering the poor and needy, especially women and youth, through the facilitation and provision of business development services, micro credit, health education and skills training.

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Danske Bank	Financial Institution				Danske Bank has long been one of the largest banks in Denmark, roughly 30 percent market share, but after the acquisition of BG Bank now hold over 51 percent
Day for Change	NGO	CSFE	Empowerment		Dutch Organization hosting annual school campaign Klasse!Actie to push awareness for microcredits in developing countries and stimulate entrepreneurial thinking.
Defence for Children International Cote d'Ivoire	NGO	CSFE	Empowerment		Defense for Children International (DCI) is an independent non-governmental organisation that has been promoting and protecting children's rights on a global, regional, national and local level for 30 years. An Aflaotun partner, DCI is represented through its national sections and associated members in 40 countries worldwide.
Destination ImagiNation	NGO	CSFE	Financial Entrepreneurship		Global alliance promoting youth employment and investment, as well as entrepreneurship (for ages 15-29) across Africa, ME&NA, and South East Asia & Pacific Islands.
Deutschen Sparkassen- und Giroverband	Financial Institution	CSFE	Financial Entrepreneurship, Financial Literacy		Association of German Savings Banks. They are engaged in a series of financial education activities like an entrepreneurship price, a school financial education program and a stock exchange simulation game. They reach more than 250.000 children & youth with their stock exchange game in Germany.
Development Activities of Society (DAS)	NGO	CSFE	Financial Literacy		A local NGO operating in Bangladesh and implementing a 'Working Children Education Program' where students are engaged in various income generating activities.
Développement International Desjardins (DID)	Private Company	CSFE	Empowerment		DID is a Canadian corporation that specializes in providing technical support and investment for the community finance sector, and currently assisting organizations in over twenty nations in Africa, Latin America, the Caribbean, Asia and Central and Eastern Europe.
Dexia Bank	Financial Institution	Financial Services		formal	Children between 10 and 18 years old can open a current bank account and a saving bank account with Dexia (the Axion accounts). The current account offers children the possibility to benefit from a banking card which allows them to (i) withdraw money in Dexia self-Banking services, (ii) pay small amounts in shops with the "Proton function" and (iii) make payment or withdrawal in Belgium or abroad.
DFID	Governmental				United Kingdom Department for International Development which is active in 150 countries. They run a Financial Education Fund aimed at increasing financial literacy in Africa. Not specifically aimed at children.
DNB Dutch Central Bank	Financial Institution				De Nederlandsche Bank (DNB, The Dutch Bank) is the central bank of the Netherlands which is a part of the European System of Central Banks (ESCB).
Dnb NOR Bank ASA	Financial Institution	Financial Services		formal	They have introduced a children savings club (Fox and Pia) for children between 0-12 years. The club includes savings accounts, saving in mutual funds and children insurance.
Duke University (Center for the Advancement of the Practice of Social Entrepreneurship)	Academic	CSFE	Social Entrepreneurship Empowerment, Financial Entrepreneurship		CASE seeks to bridge the gap between business and the social sector, and between theory and practice, so that knowledge will be translated effectively for use by front-line social entrepreneurs, nonprofit leaders, and philanthropists.
East Europe Foundation	NGO	CSFE	Financial Literacy		The East Europe Foundation (EEF) empowers citizens to build their own futures by mobilising resources, strengthening communities, and fostering public-private cooperation.
Ec-Pec Foundation - Hungary	NGO	CSFE	Financial Literacy		
EDUCA	NGO	CSFE	General Education		EDUCA works as consultant for funded schools in Mexico providing formal education in places where there are no schools.
Educational Communications Board	Governmental	CSFE	Financial Literacy		A Wisconsin (United States) based educational organization providing a program called "Financial Literacy: Teach it!" to Wisconsin schools from grade K to 12.
EduLeap	NGO	CSFE	Financial Entrepreneurship		provides low-cost private schools in the developing world with microfinance loans and works to improve the quality and relevancy of curriculum, placing a special emphasis on entrepreneurship and, where possible, technology. Chris Crane, our CEO, was previously the CEO of Opportunity International, one of the world's largest microfinance networks with operations in 28 countries around the world.

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Ejercicio Ciudadano	NGO	CSFE	Financial Literacy		Ejercicio Ciudadano is a non-profit organization that promotes the strengthening of democratic institutions, and encourages concerned citizens, active and committed to the public. Since 2007, Foundation Ejercicio Ciudadano has been coordinating the Aflatoun movement In Argentina, which involves several organizations including Ecoclubes, the organization that first rolled out the Aflatoun Programme in Argentina in 2006.
Ekphatthan Microfinance Institution	Financial Institution				Ekphatthana Microfinance Institution (EMI) is the first licensed microfinance institution to operate in Lao PDR under the government's new Microfinance regulations issued in 2005. It is a deposit-taking MFI. Children can open a savings account, however Emirates NBD do not offer any specific child-friendly savings accounts. Clause C1 of Emirates NBD's terms and conditions provides: "Savings Accounts/Tiered Savings Accounts will be opened for major Customers only however, if the Customer is a minor, the Savings/Tiered Savings Account shall be opened by his legal guardian who will execute all the account opening documentation and carry out all the transactions in the Savings/Tiered Savings Accounts. The Bank recognises no owner of the Savings/Tiered Savings Account other than the person in whose name the Account has been opened"
Emirates NBD	Financial Institution	Financial Services		formal	
Emlyon Business School	Academic	CSFE	General Education		EMLYON is a European Business School devoted to lifelong learning for entrepreneurial and international management.
Encourage the Future - Lithuania	NGO	CSFE	General Education		Encourage the Future was founded in 2005 and has national reach across the government schools network and informal education centers. It promotes cultural, ecologic, and creative activities
Endpoverty	Financial Institution	Financial Services		formal	Provides microfinance, business training and community development programs through a network of locally-led organizations in Europe East, Africa, South East Asia & Pacific Islands, and North America.
Enterprise Education Trust	Private Company	CSFE	Financial Entrepreneurship		A United Kingdom-based organization offering flexible, interactive programmes that use real life business experience to inform, involve and inspire young people of all abilities. More than 90.000 14-19 year olds benefit from innovative education programmes every year.
Ernst & Young	Private Company				Ernst & Young is one of the largest professional services firms in the world and one of the Big Four auditors, along with PricewaterhouseCoopers (PwC), Deloitte and KPMG.
European Central Bank	Financial Institution	CSFE	General Education		The ECB has realized the importance of financial literacy of the citizens in order to get public support for their policies and thus the importance of CSFE. The ECB sees itself as an indirect contributor. It rather works as a "multiplier" supporting the training of educators of financial literacy programs throughout the EU and pushing the topic on the agenda. (-> http://www.ecb.int/press/key/date/2006/html/sp060929.en.html)
Every Child	NGO	CSFE	Empowerment		INGO located in Moldova with a strong focus on the prevention of child abandonment and of children's institutionalisation, as well as on children's social rehabilitation and their family reintegration. They reached over 100.000 children in India, Malawi, Cambodia, Georgia, Moldova and Peru.
FEDECREDITO	Financial Institution	Financial Services		Other financial products	An entity that provides financial and consultancy services and technical assistance to Credit Associations and Workers' Banks.
Federal Reserve Bank - San Francisco	Financial Institution				The Federal Reserve Bank of San Francisco is a US federal bank.
Federal Reserve Bank of Chicago	Financial Institution	CSFE	Financial Literacy		The Federal Reserve Bank of Chicago runs several regional and national financial education programs and competitions targeted to high school students.
Financial Access @ Birth	Financial Institution	Financial Services		formal	They are giving every newborn child in the world an online bank account with an initial grant of \$100.

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Financial Services Authority - Money made clear	Governmental	CSFE	Financial Literacy		This site aims to help people become questioning and informed consumers of financial services and to manage their finances effectively. There are areas for teachers, parents, young people and the general public. The project is associated with the British government's "Consumer Financial Education Body". Not specifically for children.
Finca International	Financial Institution	Financial Services		Other financial products	FINCA International is a non-profit, microfinance organization, founded by John Hatch in 1984. Sometimes referred to as the "World Bank for the Poor" and a "poverty vaccine for the planet", FINCA is the innovator of the village banking methodology in microcredit and is widely regarded as one of the pioneers of modern day microfinance.
Finca Peru	Financial Institution	Financial Services		Other financial products	Micro Finance Institution aiming to provide credit, promote savings and provide training to women from low income households. FINCA Peru work in Lima, Ayacucho and Huancavelica through village banking, and focus on financial education, savings and personal values. The Aflatoun programme targets the children of the women which are part of the village banks being supported by FINCA Peru in Ayacucho.
Foundation For Development of Human Resources	NGO				FDHR cares for the future and wellbeing of people and promotes personal growth and development and the introduction of principles on an open society to Georgia.
Freedom from Hunger	NGO	CSFE	Empowerment		We bring poor women in Africa, Asia, and Latin America a powerful combination of microfinance, education, and health protection to help them achieve a sustainable, self-help end to world hunger.
Fundacion Escuela Nueva Volvamos a la Gente	NGO	CSFE	General Education		The Escuela Nueva Foundation is a non-profit, non governmental organization founded in 1987 by the authors and creators of the Escuela Nueva educational model.
Fundacion Paraguaya de Cooperacion y Desarrollo	NGO	CSFE	Financial Entrepreneurship		Fundación Paraguaya is a cutting-edge social enterprise that seeks to develop innovative solutions to poverty and unemployment and proactively disseminate them throughout the world. This organisation is in charge of implementing Junior Achievement programmes in Paraguay.
Fundatia Romana pentru Copii, Comunitate si Familie (FRCCF)	NGO	CSFE	Empowerment		The mission of FRCCF is to support vulnerable and marginalised children so that they can grow in a safe family environment and benefit from the education and health care they need.
German Technical Cooperation	Governmental	CSFE	General Education		Bilateral office of Germany that focuses on sustained capacity development in support of the German Government. It strives to provide viable, forward-looking solutions for political, economic, ecological and social development in a globalised world.
Global Financial Education	NGO	CSFE	Financial Literacy		Microfinance opportunities: A US-based INGO focusing on developing and implementing financial education programs for young adults aged 16-22.
GOAL Sierra Leone	NGO	CSFE	Empowerment		GOAL works towards ensuring that the poorest and most vulnerable and those affected by humanitarian crises have access to the fundamental needs and rights of life, including food, water, shelter, medical attention and education.
GoodBee/Erste Group	Financial Institution	CSFE & Financial Services	Social Entrepreneurship	Other financial products	Erste Group is Austria's Savings Bank also active in many East European countries owned by the Erste foundation. They run GoodBee a for-profit microfinance and social entrepreneurship initiative. They promote mobile banking.
Government Savings Bank (GSB):	Financial Institution	Financial Services		formal	GSB, a public bank in Thailand is actively involved in promoting the concept of Child Savings Account (CSA) as a part of bank's corporate social responsibility to promote a habit of savings and to improve bank's image in the community. The bank is targeting students in: Elementary schools, Secondary schools, High schools and Vocational schools.

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
Grupo BBVA	Financial Institution	Financial Services		Other financial products	Between 2009-2011 BBVA has a budget of 26MM € for a global financial education program in all areas of operation (Spain, Latin America, Mexico and the United States). In the first year the program reached 440.000 children directly. The project targets students between 6-14 years and is integrated in the school schedule. BBVA focuses its efforts to financial education and inclusion into the financial system
Halley Movement	NGO	CSFE	General Education		Halley Movement is an NGO founded in 1989. Their mission is to protect and promote the welfare of children and families in Mauritius as well as in the African continent through dissemination and advancement through actions. Halley Movement has dealt with issues of child abuses, and has counselled parents on such matters. They provide telephone/face-to-face counselling, as well as schooling for street children and drop outs, equipping them with skills and learning for social and professional reinsertion.
Hampshire Children's Services	Governmental	CSFE	Empowerment		Hampshire Children's Services is a department of Hampshire Local Authority. It is running a "Rights Respect and Responsibility" Programme in schools and will position the Aflatoun program so that it complements this programme. They are currently piloting in six schools.
Hattan National Bank (HNB)	Financial Institution	Financial Services		formal	Hattan National Bank (HNB) a publicly listed bank in Sri Lanka is actively involved in promoting the concept of Child Savings Account (CSA) as a part of bank's corporate social responsibility to promote a habit of savings and to cultivate long-term customers. The Bank is targeting: Newborns (Singithi Kirikatiyo account) and Children to age 18 (Minor savings account).
Himilo Relief and Development Association (HIRDA)	NGO	CSFE	Empowerment		HIRDA was established to alleviate poverty through sustainable community development. HIRDA's main objective is to fill the gap in social services delivery created by the collapse of the Somali state, especially in basic education. With availability of funds the programme will go live in schools in 2010.
Hiwot HIV/AIDS Prevention Care and Support Organization (HAPCSO)	NGO				Provides clear and concise information that will empower the general population to be actively involved in HIV/AIDS prevention. They work in partnership with various community leaders dedicated to breaking the silence and stigma surrounding HIV/AIDS
Hotel con corazon	Private Company	CSFE	General Education		Hotel con Corazón is a hotel with a heart. It is contributing to the sustainable development of Nicaragua, by investing in education and employment.
Houthoff Buruma	Private Company				Houthoff Buruma is a leading, independent, full-service law firm in the Netherlands, providing services to Dutch and international clients. One of the firm's key strengths is its ability to offer extensive knowledge of the Dutch market and Dutch law expertise. Houthoff Buruma supports Aflatoun with legal advice pro bono together with the Lex Mundi Foundation.
HSBC	Financial Institution	Financial Services		formal	HSBC offers a Children's Online Savings Account as part of their Premier banking product. The HSBC website contains very little information about the product, however it appears to form part of a wider product that is available to adults
Hypo Group Alpe Adria	Financial Institution	Financial Services		formal	Hypo Group Alpe Adria provides a product called – "Hypoland Dečija Štednja" – savings account for children until 15 years. Children become members of the Hypoland club and receive points when saving for which they can receive gifts and benefits.
ICICI Bank	Financial Institution	Financial Services		formal	They offer the "Young Stars Account" – this is an account for children under 18 years, opened and operated by the parent/guardian in the name of the minor. An account debit card can only be issued to children aged 7 years or older.
ICS International Child Support	NGO	CSFE	Empowerment		International Child Support (ICS) is a Dutch development organisation that promotes children's rights in Africa and Asia. ICS is committed to contribute to a world of children who can enjoy their childhood and are able to further develop themselves. In this world they are free from discrimination, exploitation and neglect.

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IMIFAP	NGO	CSFE	Empowerment		IMIFAP (Mexican Institute of Family and Population Research) enables people to become more responsible and productive by improving their health, education, and financial situation.
ING Bank	Financial Institution	Financial Services		formal	Children between 12 and 18 years old can open a bank account (Compte ING go 18) with ING. This account offers children the possibility to (i) have their own saving account (Livret ING go 18) and (ii) benefit from a banking card (Compte ING go 18) which allows them to withdraw money (by tranches of five euros) in ING's self' Bank or pay small amounts in shops with the "Proton function". Children also have access to Home Bank. Parents sets the maximum authorised withdrawal amount. The account cannot be overdrawn.
ING Chances for Children	Financial Institution	CSFE	General Education		ING Chances for Children is a community development program launched in 2005 by ING to fight for education on behalf of children around the world. On one hand, it supports local organizations dedicated to childrens education as an important component of the ING Chances for Children program. On the other hand, it has entered a corporate partnership with UNICEF to lend its support to developing nations. Since the launch of the program in 2005, ING Chances for Children has been actively involved in supporting educational UNICEF projects in Brazil, India and Ethiopia.
ING Direct United States	Financial Institution	CSFE	Financial Literacy		Financial Institution that through Planet Orange Website teaches kids about savings and investment.
Innovations for Poverty Action (IPA)	NGO	CSFE	Financial Literacy		IPA is a nonprofit organization that creates and evaluates solutions to social and development problems, and works to scale up successful ideas through implementation and dissemination to policymakers, practitioners, investors, and donors.
Institute for Public Financial Education (IEFP)	NGO	CSFE	Financial Literacy		A French NGO promoting the financial literacy program "la finance pour tous"
Inter-American Development Bank	Financial Institution	CSFE	General Education		Promotes educational quality through initiatives that improve early childhood development, the transition from school to work, and teacher quality. The bank has provided \$250 million in grants and organize international donors to support five-year, \$2 billion plan to vastly expand tuition-free public school system.
International Step by Step Association	NGO	CSFE	General Education		ISSA is a membership organization that connects professionals and organizations working in the field of early childhood development and education. It promotes equal access to quality education and care for all children, especially in the early years of their lives.
Intesa Sanpaolo S.p.A.	Financial Institution	Financial Services		formal	Intesa Sanpaolo offers two savings products, depending on the age group: (i) from 0 to 5 years of age, savings book may be opened in the name of the bearer (i.e. the parents); and (ii) from 6 to 17 years of age, a child can open a savings account in his/her name.
Jet Education Services	NGO	CSFE	General Education		An NGO that works with government, the private sector, international development agencies and education institutions to improve the quality of youth education in South Africa and the relationship between education, skills development and the world of work.
Johannes Gutenberg University Mainz	Academic	CSFE	General Education		With approximately 35,000 students (2007) in about 150 schools and clinics, it is among the top ten largest universities in Germany.
Jordan River Foundation	NGO	CSFE	Empowerment		JRF was established in 1995 and Chaired by Her Majesty Queen Rania Al-Abdullah, is a non-profit Jordanian non-governmental organization (NGO). Our vision is to empower society, especially women and children, and in turn, improve the quality of life to secure a better future for all Jordanians.
J-PAL (Abdul Latif Jameel Poverty Action Lab)	NGO	CSFE	Empowerment		Network of 44 academics applying randomized evaluations to conduct impact evaluations, build capacity and impact policies against poverty. Located at MIT, they have offices in Latin America, Europe and Asia as well.

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
Jump Start Coalition	NGO	CSFE	Financial Literacy		A national coalition of 150 organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth through providing financial education. Organizing a Financial Literacy Week across the United States
Junior Achievement	NGO	CSFE	Financial Entrepreneurship		An INGO that economically empowers 9.7 million students a year, in 122 countries around the world, through teaching them work readiness, entrepreneurship, and financial literacy.
Junior Achievement Nepal	NGO				
Junior Achievement Zimbabwe	NGO				
Kampuchean Action for Primary Education (KAPE)	NGO	CSFE	Empowerment		KAPE is a local NGO licensed by the Ministry of Interior and an official partner of the Ministry of Education, Youth, and Sports. KAPE's mission is to support local schools and communities to fulfill the right of every Cambodian child to a quality basic education. The immediate objective of KAPE is to assist the government to achieve Education for All as well as to achieve improvements in the learning environments of primary and secondary schools.
Kapilvastu Information Center (KAPINCE-Nepal)	NGO	CSFE	Empowerment		Kapince is an NGO, founded in 1997, focused on Children and Women Empowerment, Civic Education, Human Rights and Social Justice, Media Mobilization, Peace Education and Conflict Transformation and Good Governance. They work in the Western region of Nepal. They are now working with several other NGOs in their area to work as Aflatoun Nepal Consortium.
Key Bank	Financial Institution	Financial Services		formal	They provide children saving products like the 'Key4Kids' savings account for children under the age of 18.
Kidnexions	NGO	CSFE	Empowerment	informal	Accessible online platform providing a 'Kids Save Software', a savings and money management software program designed for ages 6 and up.
Kids Finance	NGO	CSFE	Financial Literacy		An NGO teaching children the principles of saving and investing.
Kids Money	NGO	CSFE	Financial Literacy		An interactive online platform for parents, teachers, and children interested in helping to develop/developing successful money management habits and financial responsibility, respectively.
Kids Wealth	Private Company	CSFE	Financial Literacy		This international corporation money program is designed to teach young children (ages 4-12) the value of money, how to manage money, how to build smart money habits and how to develop a mindset for success. Their aim is to reach 20 million families by 2020.
Komercijalna Banka	Financial Institution	Financial Services		formal	Children savings account "Ververicka" for children until 12 years. This account can be opened in MKD or other foreign currency
Komerční Banka	Financial Institution	Financial Services		formal	They offer child accounts from birth up to the age of 15; after the age of 15 this account can be transformed into a student account.
Kookmin Bank	Financial Institution	Financial Services		formal	Kookmin Bank provides products such as KB Junior Star Checking Account Children up to 18 years old: minimum amount to open account: Korean Won 1; no minimum amount to maintain the account open; higher interest rate of 4% by maximum of Korean WON 50,000; discount on exchange of foreign currencies (except for Chinese Yuan); Children between 14-18 years old can request a debit card which gives discount on movie theatres, shops etc., free of charge. The general service fees are not charged. Withdrawal and deposit from Kookmin Bank machines are free form charge. Withdrawal from ATM's and other bank's machines are charged normally. - KB Junior Star Saving Account Children up to 18 years old; minimum amount to open account: Korean WON 100,000; no minimum amount to maintain the account open; higher interest rate of 4% by maximum of Korean WON 50,000 in the saving account; discount on exchange of foreign currencies (except for Chinese Yuan).

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Kosovo Education Centre	NGO	CSFE	Empowerment		Kosovo Education Centre (KEC) is a non-governmental and non-profitable organization established by the Soros Foundation in the year 2000. KEC is mainly focused in the training of the school staff for new methodologies of teaching and leadership, and is also active in other fields that support the advancement of the quality of education in Kosovo. KEC is an Aflatoun Partner.
Learning Assistance Program for Islamic Schools (LAPIS)	Governmental	CSFE	General Education		The goal of LAPIS is to contribute to poverty reduction by improving the quality of basic education in Islamic schools. It is an organization borne out of an agreement between AUnited StatesID and the Ministry of Religious Affairs of Indonesia. It works with other organizations to provide educational programmes for Islamic schools.
Libbie Agran Financial Literacy Center	NGO	CSFE	Empowerment		A local californian YWCA providing games, workshops, and field-trips to increase financial awareness and develop life skills for financial decision making.
Linking the Youth of Nigeria through eXchange (LYNX)	NGO	CSFE	Empowerment		LYNX-Nigeria is a local NGO committed to fostering empowerment and socially responsible leadership among Nigerian children and youth. LYNX uses civic and human rights education and community service learning to develop the potentials of children and youth to become conscious citizens.
Making Cents International	NGO	CSFE	General Education		Making Cents International is a social enterprise based in Washington, D.C. that provides specialized technical services and curriculum to individuals and organizations working in enterprise development. They also build and strengthen the youth enterprise and livelihoods sector by creating learning opportunities and networks, which result in stronger partnerships, programs, and policies that support young entrepreneurs.
Marie & Alain Philippson foundation	NGO	CSFE	Social Entrepreneurship		Fondation Marie & Alain Philippson is supporting social entrepreneurs in Central and Western Africa. The Foundation supports those who improve in a concrete and lasting way the lives of women and youths by giving them access to the skills they need.
Marketworx Africa (Pty) Ltd	Private Company	Financial Services		Other financial products	Setting up national strategy for financial capability in Tanzania and South Africa. Assigned by FSDT
Maryland Helper	NGO	CSFE	Empowerment		Maryland Helper aims at improving life values of vulnerable and non-vulnerable members of society in Tanzania. It aspires to see communities controlling disease, ignorance and poverty to a point whereby these issues are no longer public bottlenecks to development.
MasterCard Foundation	NGO	CSFE	Financial Literacy		By increasing access to microfinance and youth education for people in developing countries, the foundation is enabling them to realize their potential and lift themselves out of poverty. The Youth Learning program has three pillars: enable continued learning, facilitate connections to markets, support entrepreneurs. The foundation has funds of \$3bn. The foundation is active worldwide.
McKinsey & Company	Private Company				McKinsey & Company is a global management consulting firm. They are the trusted advisor to the world's leading businesses, governments, and institutions.
MCYS Singapore	Governmental	Financial Services		formal	Baby Bonus is a program run by Singapore's Ministry of Community Development, Youth and Sports to support families having babies. It comprises a children's development account (CDA) scheme.
MEDA	NGO	Financial Services		Other financial products	MEDA (Mennonite Economic Development Associates) is an association of compassionate business women and men who invest in the lives of families living in poverty around the world.
Meljol	NGO	CSFE	Empowerment, Financial Literacy, Financial Entrepreneurship, Social Entrepreneurship		MelJol aims at developing responsible citizenship amongst children through Child Rights Education.

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Micro Insurance Academy	NGO	Financial Services		Other financial products	The Micro Insurance Academy is a Delhi-based charitable trust dedicated to evidence-based studies, training and advisory services for microinsurance units serving the poor. It offers innovative, context-specific solutions to customize their insurance to the risks and conditions they face.
Microfinance Opportunities	NGO	CSFE	Financial Literacy		Microfinance Opportunities is a microenterprise resource center that promotes client-led microfinance. Established in 2002 as a non-profit organization, we seek to facilitate an improvement in poor people's lives by increasing their access to well-designed and well-delivered financial services.
MicroSave (Kenya Office)	Financial Institution	Financial Services		Other financial products	Certified Service Provider
Ministry of Finance Netherlands	Governmental				-
Ministry of Finance, Government of India	Governmental				-
Ministry of Foreign Affairs Netherlands	Governmental				-
Ministry of Social Affairs Lebanon - The Higher Council for Childhood	Governmental				The Higher Council for Childhood is the national framework for complementary work between non governmental organizations and the public sector as to child care and development in compliance with international conventions and especially, the Convention on the Rights of the Child and in collaboration with international organizations
Money Instructor	Private Company	CSFE	Financial Literacy		Organization that teaches material, games, and activities to help kids with money skills, including basic skills, money management, personal finance, and other useful life skills.
Mongolian Pupils Federation	NGO	CSFE	Empowerment		MPF works towards the protection of Pupil's rights, teaching independent living wisdom, holding non-official training and supporting self-administered children's organization.
Moolah	NGO	Financial Services		Other financial products	Moolah has the vision of empowering kids with the tools and responsibilities to take control of their lives and learn with a sense of purpose and ownership.
Moonjar	NGO	Financial Services		Other financial products	An organization providing "Moonjar moneyboxes", which were created as a tool for children and families to incorporate strong financial values and practices into their daily lives.
Museo Interactivo de Economia	Governmental	CSFE	General Education		The first Museum of Economy in Latin Americas located in Mexico City. The museum presents visitors with basic economic concepts and show how they relate to everyone's lives. In addition, MOE have information material as well as some seminar material online.
MyBank	Financial Institution	Financial Services		Other financial products	MyBank Limited is located in Karachi, Sindh, Pakistan. MyBank was launched during June 2005 as a public limited company under the Companies Ordinance 1984. Its banking operations commenced from November 2005. The bank is engaged in commercial banking and related services.
National Australia Bank	Financial Institution	Financial Services		formal	National Australia Bank (or NAB) is one of the largest financial institutions and banks in Australia in terms of market capitalisation and customers. It offers the smart junior saver for children under the age of 18.
National Bank of Greece ("NBG")	Financial Institution	Financial Services		formal	NBG offers the NBG Junior savings account (in Greek: Εθνική Παιδών) for children up to 17 years.
National Bank of Kenya	Financial Institution	Financial Services		formal	National Bank of Kenya provides a saving product for children -> Vision Account. This product targets children up to 18years of age.
National Confederation of Cooperatives (NATCCO)	NGO				NATCCO is a tertiary cooperative federation, which has been founded in 1977. It has a nationwide outreach working in the area of Financial Intermediation, Training and Consultancy, Policy-Advocacy.
National Savings Bank	Financial Institution	Financial Services		formal	National Savings Bank is a Government Bank. It aims to achieve the goal of financial integration as set by a government mandate by offering accounts to children. It is targeting the following age groups: Birth to 3 months – Kiri Keti Hapan, "Little ones" to age 7 – Punchi Hapan and Ages 7-16 - Hapan.

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New America Foundation	Academic	CSFE	Empowerment		The New America Foundation, through its Global Assets Project, has expertise in the design and advancement of policies, products and programs that build savings and assets for the poor and the vulnerable, including children and youth, around the world.
New Perspectives Foundation	NGO	CSFE	General Education		The New Perspectives Foundation is a NGO established in 1995 and working for the strengthening of civil society across the Russian Federation.
NFTE: Network for Teaching Entrepreneurship	NGO	CSFE	Financial Literacy		The Network for Teaching Entrepreneurship (NFTE) inspires young people to succeed in school and in life by seizing educational opportunities and starting their own businesses.
Nike Foundation	NGO	CSFE	Empowerment		The Nike Foundation runs an empowerment program targeted at girls called "the girl effect".
NL EVD	Governmental				NL EVD is the Dutch Ministry of Economic Affairs. They are globally engaged in cooperation and development projects in the private and public sector
NLB	Financial Institution	Financial Services		formal	NLB provides children savings account "Toli racun" which parents can open for their children. There is a special ATM designed for children that accepts coins.
Nova KBM	Financial Institution	Financial Services		formal	Nova KBM provides savings account for children under 10 years "Sitkovo". The initial minimum deposit is EUR 15 which has to be in the account at all times. There is also a savings account for teenagers aged 11 – 19. Besides saving accounts for children Nova KBM offers schools elementary and secondary and kindergartens each school year to put money into a special account and save for a certain goal. The class that saves the most each year receives a prize.
Novo Foundation	NGO	CSFE	Empowerment		Focus on empowering girls and adolescent women worldwide by giving grants to a group of organizations (-> "the girl effect" project)
OCBC Bank	Financial Institution	Financial Services		formal	OCBC provides the Mighty Savers Programme – this is an interactive savings programme (involving cartoon mascots and collection of stickers in return for dollars) to encourage saving from a young age and help parents educate their children on saving and the value of money. Child must be aged between 0 – 15 years old. Parent/guardian must be joint account holder and account operated by parent/guardian.
Oceanium	NGO	CSFE	General Education		Oceanium is Senegalese NGO that aims to raise awareness on environment protection, especially the marine environment. It provides interactive sessions to children in schools as well as organizing workshops for youth and children in environmental issues tackling.
ODAER-Organizacion Para el Desarrollo Ambiental y la Educaci	NGO	CSFE	General Education		ODAER is an NGO which operates in Northern Peru, especially in the Amazon. Their focus is on women and gender, community-based education, sustainable and alternative development, and eco-tourism. ODAER is part of UNESCO's Kipus Network.
OECD	Governmental	CSFE	General Education		OECD runs a programme on financial education. A main objective of this programme, set up in 2003, is to promote international cooperation among key financial education stakeholders, especially in the context of the rapid changes in emerging economies, resulting in a wider array of financial services (often credit products) now being offered to a large number of inexperienced consumers. For example there has been a conference coorganized with Bank Indonesia in 2008 on financial education.
One Bank Limited	Financial Institution	CSFE	Financial Literacy		One Bank Limited introduced School banking to promote the savings habit among the children.
Open Society Institute & SOROS Foundation Network	NGO	CSFE	Empowerment		Implements initiatives to assure greater fairness in education by developing programs such as Early Childhood Program, Education Support Program and Youth Initiative. They focus on Central and Eastern Europe, South East Europe, the former Soviet Union and Mongolia.

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
Operation Hope	NGO	Financial Services		Other financial products	Operation HOPE is a non-profit, public benefit organization based in America. They are a leading provider of economic tools and services. HOPE is an effective facilitator, lender, advocate and educator for and on behalf of the other America.
Opportunity International Bank of Malawi	NGO	Financial Services		formal	The Opportunity International Bank of Malawi is a financial institution with the goal of providing easier access to bank accounts, micro-funding and other credit services to under privileged people in Malawi. The bank provides friendly customer service and tries to encourage economic growth and stability in Malawi. Currently they don't focus on children
PAICABI- Corporacion de Promocion y Apoyo a la Infancia	NGO	CSFE	Empowerment		Local NGO promoting and striving to implement the goals set by the International Convention of Child Rights.
Paniamor	NGO				□ Preparing for implementation in non formal. They are very well known & big in Costa Rica. Partner of Save, recommended by VISO.
Partnere per femijet	NGO	CSFE	General Education		Partnerë për Fëmijët was founded in 2006 and works in the north eastern region of Albania. Its focus is child education and protection, and community resource mobilization. Femijet Sot is an NGO working in Central Albania and North East Albania. It has a similar focus.
PAU Education	Private Company	CSFE	Financial Entrepreneurship		P.A.U. Education is a private company that provides strategic consulting and services of project management in the areas of education and social development.
Pay Your Family First	NGO	CSFE	Financial Literacy		A US-based NGO teaching families and children entrepreneurship skills focused on leadership, financial education and the importance of charitable giving while providing them with innovative products and hands-on business tools.
Peoples Development Foundation (PDF)	NGO	CSFE	Empowerment		An NGO that is establishing children's associations and involving them in programmes to develop their creative skills and to become suitable persons with positive thinking of future.
Personal Finance Education Group	NGO	CSFE	Financial Literacy		Personal Finance Education Group is the United Kingdom's leading finance education organisation helping schools to plan and teach financial capability relevant to students' lives and needs.
PLAN International	NGO	CSFE	Empowerment		Child-centered development organization focusing on sponsorships and offering a CSFE programs
Pomoc Deci (Udruzenje gradjana)	NGO	CSFE	Empowerment		Pomoc Deci is an NGO and since 2003 has been working to promote childcare and education for children and their families. The program is live in five schools reaching 5000 kids. The program has a special emphasis on working with adolescents and on promoting tolerance for minority ethnic groups like the Roma people.
Population Council	NGO	CSFE	Empowerment		Population Council runs a Poverty, Gender and Youth (PGY) program researching on the topic in order to understand the underlying factors and influence policy-making. Under PGY program, a Financial literacy/Livelihoods program, which integrates financial skills, savings, and social support, has been piloted and evaluated in Bangladesh, Egypt, Guatemala, India, Kenya, South Africa, and Vietnam
Price Waterhouse Coopers - The Netherlands prince's youth business international	Private Company				PricewaterhouseCoopers (or PwC) is one of the world's largest professional services firms and the largest of the Big Four auditing firms. It was formed in 1998 from a merger between Price Waterhouse and Coopers & Lybrand, both formed in London.
ProCredit Bank	Financial Institution	Financial Services		formal	ProCredit Bank provides children savings account "ProKid" which is opened by the parents and the currency is EUR.
Prosperity4Kids	NGO	CSFE & Financial Service	Financial Literacy	informal	National Corporation that produces interactive means for kids to learn about savings (Prosperity4Kids Affiliate Program).
Public Service Credit Union	Financial Institution	CSFE	Financial Literacy		Savings Safari Program is created especially for kids ages 12 and under which provides Savings Safari club features: entertaining and educational tools to help parents teach the importance of saving, and helps to build the foundations of financial responsibility.

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Rabobank	Financial Institution	Financial Services		formal	Rabobank is a financial services provider with offices worldwide. Their main location is in the Netherlands. They are a global leader in Food and Agri financing and in sustainability-oriented banking. Rabobank has savings bank accounts such as: - Rabo TopKid account for children of the age 4-12 years. - Rabo JongerenRekening (Youth Account) for children from 12-18 years. - Rabo RegenBoog account is for children from 0-15 years.
Raiffeisen	Financial Institution	Financial Services		formal	Raiffeisen provides child savings account which can be in EUR or USD
Reliable Future Youth Organization (Umidli Gelecek Gencler Teskilati)	NGO	CSFE	Empowerment		Reliable Future's goal is to unite active young people and direct their efforts to build healthy, open, democratic and civil society in Azerbaijan. They also serve as the Secretariat for the Azerbaijan NGO Alliance for Children's Rights.
Reykjavik University, Center for Financial Literacy	Academic	CSFE	General Education		The Institute for Financial Literacy promotes the improvement of financial literacy of all Icelanders focusing on research and education as well as being the countries financial literacy knowledge centre.
Riverbank Savings and Credit Cooperative Society Limited (Riverbank)	Financial Institution	Financial Services		Other financial products	Riverbank provides microcredit, group loans, education loans, microhousing loans, emergency loans, savings, and insurance services. 225 children have been involved and benefited from their project activities.
Room to Read	NGO	CSFE	Empowerment		Room to Read partners with local communities throughout developing world, provided quality educational opportunities by establishing libraries, creating local language centers for children, constructing schools, and providing education to girls.
Royal Bank of Canada	Financial Institution	Financial Services		formal	The Royal Bank of Canada offers the Leo's Young Savers Account for children under the age of 19.
Sahil	NGO				Sahil is an NGO working against child sexual abuse. Their areas of expertise are: training, data collection, counselling, legal aid, IIEC material development, research and publications
Saigon Commercial Bank	Financial Institution	Financial Services		formal	The bank has two child saving products named 'Good child accumulated savings deposit' and 'Study accumulated savings deposit'. It is designed for customers who have children under the age of 12.
Saodat	NGO				Saodat started its activities in 1995 and focussed on vulnerable households, with special attention to rural women. Saodat's mission is to promote the development of women and their families through the protection of their political, social, economic, and cultural rights.
Save the Children	NGO	CSFE	Empowerment		Save the children has runs an education and a livelihoods program for the children and youth in the least developed countries
SBERBANK	Financial Institution	Financial Services		formal	A child can only open an account himself from 18 years on. From 14 - 18 years a child can have an account but only with a power of attorney from parents or other custodial authorities.
Schwab Foundation for Social Entrepreneurship	NGO	CSFE	Social Entrepreneurship		The Schwab Foundation for Social Entrepreneurship is a not-for-profit, independent and neutral organization, founded in 1998, with the purpose to advance social entrepreneurship and to foster social entrepreneurs as an important catalyst for societal innovation and progress.
Securities and Exchange Board of India	Governmental				SEBI is the regulator for the securities market in India.
SEEP Network	NGO				SEEP is a network of MFIs and NGOs focusing on savings led microfinance and other approaches relevant to Aflatoun- CFB.
Shanghai Better Education Development Center	NGO	CSFE	General Education		Shanghai Better Education Development Center focuses on educational service to schools for children from 6-18. It provides educational consulting on school management, student performance, and curriculum development.

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
SIFMA Foundation	NGO	Financial Services		Other financial products	A Foundation developing initiatives for financial and investor education for all ages, spurring greater economic independence for individuals and enabling them to better access the opportunities inherent in our global marketplace. The Stock Market Game, a program for financial education, has reached 12 million students.
Skoll Centre for Social Entrepreneurship Said Business School	Academic	CSFE	Social Entrepreneurship		The Skoll Centre is a leading academic entity for the advancement of social entrepreneurship worldwide. It aims to foster innovative social transformation through education, research, and collaboration.
Society for Safe Environment & Welfare of Agrarians in Pakistan (SSEWA Pak)	NGO	CSFE	General Education		SSEWA-Pak an NGO working for rural development in the Sindh province of Pakistan. Their main areas of focus are Education, Water & Sanitation, Agriculture, Saving and Credit and Emergency Relief.
SOS Children's Villages	NGO	CSFE	Empowerment		An INGO which has been active in the field of children's rights and committed to children's needs and concerns since 1949. Equal rights to education and training for children. Pre-school care for children, schooling and vocational training for children. They reached 1.1 million children in 450 SOS Children's Villages and 192 schools.
Sovereign Bank	Financial Institution	CSFE	Financial Literacy		Financial Institution that through their KidsBank.com online website is specifically educating children about finances.
Sparebank	Financial Institution	Financial Services		formal	Sparebank 1 has introduced a similar children "savings club" (Labb and Line) for children between 0-12 years. This club also includes savings accounts, saving in mutual funds and children insurance.
Sparkasse	Financial Institution	Financial Services		formal	German savings banks offer a free "kids account" on a credit balance basis for children up to 13 years. The savings banks promote the education of children in handling money, e.g. via the so-called "Knax club" of which children between 6 and 11 years of age may become a free member.
Standard Chartered Bank Singapore	Financial Institution	Financial Services		formal	They provide the 'E\$aver Kids! Account'. Trustee manages account on behalf of the beneficiary (the child). The trustee must be 21 years old or above and the child must be under the age of 21.
Standard Chartered Uganda Bank	Financial Institution	Financial Services		formal	They provide the Safari Savings Account. No charges are levied and interest is credited to the account every quarter at attractive rates, depending on balances.
State Bank of India	Financial Institution	Financial Services		formal	They provide own accounts for children over 10 years, subject to financial limits.
Tanzania Postal Bank	Financial Institution	Financial Services		Other financial products	Bank offering microcredits and other financial services, they do not state children specifically, however one of the values is "service to everyone", so they might be interested in the topic
The Banking Association South Africa	Financial Institution				The broad role of The Banking Association is to "establish and maintain the best possible platform on which banks can do responsible, competitive and profitable banking".
The Financial Fairytales	NGO	CSFE	Financial Literacy		A United Kingdom-based NGO providing financial education to 4-11 year olds by means of explaining prosperity principles and financial awareness with innovative learning books.
The George Lucas Educational Foundation	NGO	CSFE	General Education		Created to form a place where kids and parents, teachers and administrators, policy makers and the people they serve, all are empowered to change education for the better. It is a place where children become lifelong learners and develop the technical, cultural, and interpersonal skills to succeed in the 21st century.
The Ministry of State for Family & Population	Governmental	CSFE	Empowerment		The Ministry of Family and Population Affairs was established in 2009. They are the highest authority on family empowerment, planning, and justice, as well as volunteerism, drug prevention and children's issues.
The Multilateral Investment Fund	NGO	CSFE	Empowerment		The Multilateral Investment Fund promotes educational quality through initiatives that improve early childhood development, the transition from school to work, and teacher quality.
The National Association for the Education of Young Children (NAEYC)	NGO	CSFE	General Education		Largest NGO in the US dedicated to improving the well-being of young children (age 0-8), representing early childhood education teachers, experts, and advocates in center-based and family day care.

Organization	Type of Organization	Sector	Educational Focus	Financial Focus	Description/Relevance
The Private Education Development Network (PEDN)	NGO	CSFE	Financial Literacy, Empowerment		PEDN is a not-for-profit association of selected individuals who promote entrepreneurship skills and business education among educators and youth in Uganda.
The Wallace Foundation	NGO	CSFE	General Education		The foundation seeks to support and share effective ideas and practices that will strengthen education, leadership, arts participation and out-of-school learning for children.
Thrive! Canada	NGO	CSFE	General Education		Canadian Organization for positive youth development promotes asset building for children. They work as a multiplier, organize awareness events and try to impact policies. Part of CABiN, the Canadian Asset Building Network
Triodos Bank	Financial Institution	Financial Services		Other financial products	Triodos Bank provides loan that enables the Nant-y-Cwm Steiner School to refinance their existing borrowings and provide education for 4-14 year olds.
Trust Bank	Financial Institution	Financial Services		formal	The Bank does not provide for any specific scheme on children's saving account, however guardian can open such account on behalf of a minor.
UBS	Financial Institution	Financial Services		formal	The UBS provides the "Jugendsparkonto" (Youth Savings Account). This savings account for minors can be opened and administered by the legal guardians of a minor, but the money on this account only gets available for the latter with the entrance of the age of 18. The legal guardians have the option to convert the account into a "UBS Generation" account as soon as the child is 12. □
UCLA	Academic	CSFE	Financial Literacy		In partnership with UCLA's Community Based Learning Program, the Bresee Foundation is implementing the Bresee Bank Financial Literacy Program, in order to provide youth (11-18 years of age) with the resources, education, and technical skills so that they are prepared for their future as an adult.
UMUSEKE	NGO	CSFE	Empowerment		Umuseke is a Local NGO based in Kigali District of Rwanda with the aim of creating a culture of peace for young people. The organization's programmes are focused on socio-economic development projects that complement the environment and a culture of peace. UMUSEKE is implementing the program in partnership with Ahazaza, an 'Independent School' at kindergarten and primary level.
UNCDF	Governmental	Financial Services		Other financial products	United Nations Capital Development Fund promotes inclusive Finance, today they are focusing on inclusion of women and small enterprises and not yet on children.
UNESCO	NGO	CSFE	Empowerment		UNESCO has several programs in multiple countries across the world that are meant to provide education for all. The organization is promoting education as a fundamental right, with a focus on improving quality through the diversification of contents and methods and the promotion of universally shared values.
UNICEF Headquarters	Governmental	CSFE	Empowerment		International Roof Organization funding many child education programs worldwide
UniCredit S.p.A.	Financial Institution	Financial Services		formal	UniCredit offers two savings products, depending on the age group: (i) children from 0 to 12 years can open a bearer savings book; and (ii) a child aged from 12 to 18 years can open a savings account in his/her name.
Union Bank	Financial Institution	Financial Services		formal	A. Union Kiddies Savings Account: A special savings account targeted at children between ages of 0 - 12 years. B. Union Kiddies Term Account: An educational savings account targeted at children between the ages of 0 - 19 years. C. Union Teens Account (U-Teen): A special savings account targeted at children in secondary/high schools whose ages range between 13 - 19 years. D. Union Graduate Account (school time): A savings account designed for students from entry into tertiary institutions, to the time they become graduates. Age limit is 16 years and above.

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United Bank Limited Pakistan	Financial Institution	Financial Services		formal	United Bank Limited provides a product called 'UBL First Minor Saving Account' is designed especially for children and aims to becoming every child's first bank account to inculcate a savings habit in them.
United Bank of India	Financial Institution	Financial Services		formal	For children aged 10 or above, opened and operated in their own name (the regular Savings Account can be opened and operated independently by children aged 13 years or above).
United Nations Foundation	NGO				Investing in a broad array of causes/organizations one being education especially targeted at girls.
United Nations Girls' Education Initiative	NGO	CSFE	Empowerment		UNGEI's vision is a world where all girls and boys are empowered through quality education to realize their full potential and contribute to transforming societies where gender equality becomes a reality.
University of Arizona	Academic	CSFE	Financial Literacy		The University of Arizona runs the Take Charge America Institute which offers FEFE (Family Economics and Financial Education), a financial education program; conducts research and launches financial competitions on the topic. They also run the Family Finance Day and other events to increase awareness.
University of Illinois	Academic	CSFE	Financial Literacy		The University of Illinois Center for Economic and Financial Education is affiliated with the U.S. Council for Economic Education (CEE) and is part of a national network of university centers dedicated to increasing economic and financial literacy nationally and internationally.
University of Wisconsin-Madison	Academic	CSFE	Financial Literacy		US University, locally providing financial literacy programs targeted on pre-school children.
US Council for Economic Education	NGO	CSFE	Empowerment		Offers financial literacy programs, for example EconomicsAmerica is a program targeted at American students; EconomicsInternational is the program targeted at international students.
Vesta	NGO	CSFE	General Education		Vesta Association is a non-governmental, non-profit and nonparty organization which, through the use of its own medium, the partner media and the network of Bosnian-Herzegovinian non-governmental organizations, advocates citizens' active participation through programs for civil education and launches and leads the processes of social changes whose purpose is the equality of all groups and the socio-economical reinforcement of society.
Vietnam Association for Protection of Children's Rights	NGO	CSFE	Empowerment		VAPCR, a new NGO established in April 2008, is striving to become a professional social
Vision Solidaria	NGO	CSFE	Financial Literacy		Visión Solidaria has focused on youth initiatives since 2001. Its mission is to promote social responsibility and values in youth and children of Peru, through volunteer work, educational programmes and social projects.
Volans	Private Company				Focusing on the business of social innovation, Volans is part think-tank, part consultancy and part broker. They are a mission-driven, for-profit company based in London and Singapore and they work globally with entrepreneurs, businesses, investors and governments to develop and scale innovative solutions to financial, social and environmental challenges.
Volksbank	Financial Institution	Financial Services		formal	The Austrian Volksbank offers different comfortable accounts for pupils and students that contain a start capital up to 1000€, an ideal interest rate and a lot of reductions and advantages concerning daily activities.
VÚB BANKA	Financial Institution	CSFE & Financial Services	General Education	formal	VÚB BANKA provides Children Passbook which can be obtained from birth up to the age of 18 with a minimum deposit: 6,- € and minimum withdrawal: 0,- €. It also refers to corporate responsibility and offers financial education on its website for all classes of age (children, seniors) in common life situations. □
War Child Holland D.R.Congo	NGO				organisation for the protection of children's rights in Vietnam.
Washington University - Center for Social Development	Academic	CSFE	Social Entrepreneurship		The Center for Social Development has been a pioneer in research on savings and asset-building for almost 20 years, informing major product, service and policy developments around the world
Winrock International	NGO	CSFE	Financial Entrepreneurship		An INGO that strengthens formal and non-formal education systems that enable working children and those at risk to attend school and provide data on enrollment, persistence, transition and completion of school programs;

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Women and Development Project (WADEP)	NGO				Women and Development Project (WADEP), is a local NGO working to improve the sociopolitical and economic status of the marginalized, especially women and children in the Volta Region of Ghana
World Bank, The	Financial Institution	Financial Services		Other financial products	The World Bank Group (WBG) is a family of five international organizations that makes leveraged loans, generally to poor countries.
World Economic Forum	NGO				The World Economic Forum is an independent, international organization incorporated as a Swiss not-for-profit foundation. We are striving towards a world-class corporate governance system where values are as important a basis as rules. Our motto is 'entrepreneurship in the global public interest'. We believe that economic progress without social development is not sustainable, while social development without economic progress is not feasible.
World Learning	NGO				World Learning is a global non-profit organization with operations in more than 75 countries. Through its international education programs The Experiment in International Living, SIT Study Abroad, and SIT Graduate Institute World Learning fosters global citizenship by connecting over 3,000 young ambassadors annually across cultural differences and social barriers. They don't focus on financial education!
World Vision Brazil	NGO				World Vision is a Christian humanitarian charity organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice.
WSBI World Savings Bank Institute	Financial Institution				The World Savings Banks Institute is an international banking association. It currently gathers 109 members in 92 countries throughout the world, comprising approximately 7,000 savings and retail banks. These institutions operate some 209,000 branches & outlets and employ around 2.5 million people.
WWB Women's World Banking	Financial Institution	CSFE	Empowerment		Women's World Banking seeks to alleviate global poverty by expanding the economic assets, participation and power of the poor, especially women.
XAC Bank	Financial Institution				XacBank based out of Ulaanbaatar, Mongolia, is a microfinance institution and community development bank that was formed in December 2001.
Yemeni Assembly for Development of Youth Talents & Innovations (YADYTI)	NGO				YADYTI is a non-governmental and non-profitable organization, located in Sana'a, the capital city of Yemen. was originally founded to motivate, support and develop today's youth, by enabling them to recognize their needs and problems and in helping them to put forward their opinions, solutions and ideas, so that they become a special part of Yemen's development.
YoungBiz	NGO	CSFE	Financial Entrepreneurship, Financial Literacy		An NGO empowering youth with entrepreneurial, business, and financial skills through providing classroom curricula, workshops, teacher training, and consulting services.
Youth Action International Sierra Leone	NGO	CSFE	Financial Literacy		
Youth Alive	NGO	CSFE	Financial Entrepreneurship		Youth Alive supports the education of street children young enough to go back to school. They provide places for older children (15 years and above) under apprenticeship to learn trades of their own choice and support the children to set up their own businesses after the training. They already reached 400 million children.
Youth Net and Counselling	NGO	CSFE	Empowerment		Youth Net and Counselling (YONECO) is a non-political, non-profit making non-governmental organization that was formed in September 1997. It was established to address the social injustice and reproductive health issues affecting the youth, women and children
YouthSave Consortium	NGO	Financial Services		formal	Consortium of four big organizations (Save the Children, the Center for Social Development at Washington University in St. Louis, the New America Foundation, and CGAP) to conduct a landmark, global research initiative that will test how to sustainably deliver savings services to low-income youth in the developing world.