


Republic of the Philippines  
**DEPARTMENT OF EDUCATION**  
Negros Island Region

**SCHOOLS DIVISION OF NEGROS ORIENTAL**  
**Office of the School Governance and Operations Division**  
Capitol Area, Dumaguete City

 [www.depednegor.net](http://www.depednegor.net)

 [negros.oriental@deped.gov.ph](mailto:negros.oriental@deped.gov.ph)

 SGOD Office (035) 225 - 6180

MEMORANDUM

TO : Asst. Schools Division Superintendent  
Chiefs, CID & SGOD  
Division Education Program Supervisor in EPP/TLE  
Public Schools District Supervisors of Siaton Districts  
Public Elementary School Heads of Siaton (NATCCO partner schools)  
All Others Concerned

SUBJECT : **NATCCO STAKEHOLDERS' MEETING.**

DATE : September 8, 2017

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1. Attached is a communication from **ANNA LAURENE DEL ROSARIO**, NATCCO Youth Program Officer I, inviting the Schools Division Superintendent, Chief of the Schools Governance and Operations Division, District Supervisors of Siaton Districts, Division Education Program Supervisor in EPP/TLE, School Heads, PTA Presidents and Supreme Pupil Government Presidents of the ten (10) identified schools, as hereto attached, to attend the stakeholders' meeting set on September 8, 2017 from 9:30 AM to 12:30 in the afternoon at Liloy's Place, Sumaliring, Siaton, Negros Oriental.
2. For details, see attached communication.
3. For the information and guidance of all concerned.



**SALUSTIANO T. JIMENEZ, CESO VI**  
OIC-Office of the Assistant Regional Director  
Concurrent, Schools Division Superintendent



05 SEP 2017



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## NATCCO Aflatoun Program: Letter to SDS, DepEd Negros Oriental (Request for Appointment)

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Anna Laurene R. Del Rosario <ardelrosario@natcco.coop>  
To: negros.oriental@deped.gov.ph

Thu, Aug 17, 2017 at 4:29 PM

August 17, 2017

**SALUSTIANO T. JIMENEZ, CESO V**  
Schools Division Superintendent  
DepEd Division of Negros Oriental

Dear SDS Jimenez,

Greetings of peace from the NATCCO Network!

We are honored to have the opportunity to present ourselves as a contributing partner to the work that the Department of Education is doing in strengthening financial capability and entrepreneurship for the new K-12 curriculum. Our shared vision is to give Filipino children and youth the education and learning experience they need to become socially responsible and financially competent as productive citizens in a modern technological economy. We believe that financial competency is an essential 21st century life skill.

Our organization, the National Confederation of Cooperatives (NATCCO) has started the **Aflatoun Child Social and Financial Education Program** in 2007 in partnership with Aflatoun Child Savings International, the Department of Education, and local cooperatives all over the Philippines. Since the program started in 2007, it has now reached out to **253,470 children in 952 schools** in the country. Children are now saving up to **P 127.8 million** through the initiative of local cooperatives and DepEd Divisions, including private educational institutions. Acquainting children with the concepts of rights and responsibilities, saving and spending, planning and budgeting, and financial enterprise are the structural steps that empower children to handle money responsibly, and break the cycle of poverty. More than 6,399 teachers have also increased their financial literacy in sharing the program to their students.

In light of this, we wish to seek the support of your good office to introduce the Program in the Division of Negros Oriental. May I ask for an appointment with you on **August 29, 2017 (Tuesday)**, at your most convenient time? I will be presenting the nature of the Program and its corresponding activities with the list of proposed schools for partnership. Kindly see attached DepEd Memo No. 228 S. 2008, DepEd MOA 2016, the Program briefer, and other details for your perusal. This initiative is done in partnership with Bonbonon Farmers Multi-Purpose Cooperative, our local partner co-op in Negros Oriental.

Thank you very much for any favorable reply you will grant this letter. May God bless our efforts in the development of His people, especially the children!

Sincerely yours,



**Anna Laurene R. Del Rosario**

Youth Program Officer I

**NATCCO NETWORK** 

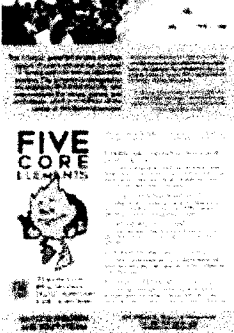
National Confederation of Cooperatives  
227 JP Rizal St., Project 4, Quezon City, Philippines  
(02) 913-7011 loc. 220 | 09163981228  
ardelrosario@natcco.coop



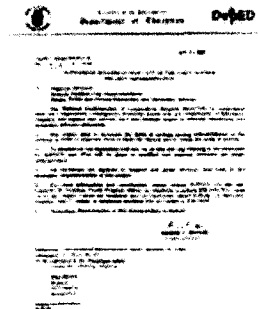
Page: AflatounPH  
Group: Aflatoun sa Pinas

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**4 attachments**



**Aflatoun briefer\_June2017.jpg**  
1401K



**DepEd Memo 228 s2008.jpg**  
2193K

 **Letter to SDS\_Request for Appointment (DepEd Negros Oriental).pdf**  
317K

 **DepEd\_MOA 2016.pdf**  
2072K

August 31, 2017

**DR. RACHEL B. PICARDAL**

Chief, Schools Governance & Operation Division  
DepEd Division of Negros Oriental

**Dear Ma'am Picardal,**

Greetings of peace from the NATCCO Network!

Thank you so much for answering our initial letter for the proposed expansion of the Aflatoun Program in the Division of Negros Oriental! As of 2017, the Program is being carried out by PHCCI-Dumaguete and DCCCO with their respective partner schools in coordination with your good office. We would like to introduce **Bonbonon Farmers Multi-Purpose Cooperative (BOFARMPUCO)** as our newest local partner in promoting social and financial education, this time in the municipality of **Siaton**. We wish to seek the Division's support to expand the Program and reach out to the following partner schools:

1. Bonbonon Elementary School
2. Albiga Elementary School
3. Napacao Elementary School
4. Malabuhan Elementary School
5. Siit Elementary School
6. Felipe Tayko Memorial School
7. Inalad Elementary School
8. Mantuyop Elementary School
9. Canaway Elementary School
10. Caticugan Elementary School

Our first proposed activity would be the **Stakeholders' Meeting** to introduce the nature of the Aflatoun Program to the respective stakeholders of the chosen schools and of the Division. With your approval, we plan to conduct the activity on **September 8, 2017 (Friday)** at **Liloy's Place, Sumariling, Siaton, Negros Oriental** from **9:30 AM to 12:30 PM**.

The Cooperative shall provide a transport service for the participants. The meeting place on September 8, 2017 will be at the **BOFARMPUCO Office in Siaton, Negros Oriental at 9:00 AM**.

The expected participants for the Stakeholders' Meeting would be:

1. Schools Division Superintendent
2. Schools Governance Operation Division Chief
3. District Supervisor(s)
4. School Principals
5. Education Program Specialist for EPP/TLE
6. Parent-Teachers Association Presidents
7. Supreme Pupil Government Presidents

Kindly see attached meeting outline for your perusal. May we also ask the Division for a short message of support on September 8? BOFARMPUCO will help coordinate the activities with the schools. Morning snacks and lunch will be provided for the participants.

Thank you very much for any favorable reply you will grant this letter. May God bless our efforts in the development of His people, especially the children!

Sincerely yours,



**ANNA LAURENE DEL ROSARIO**  
NATCCO Youth Program Officer I  
09163981228 / (02) 913-7011 loc. 222  
ardelrosario@natcco.coop



**Stakeholders' Meeting  
Socially and Financially Empowering Children in Siaton, Negros Oriental**

September 8, 2017 | 9:00 AM – 12:30 PM  
Liloy's Place, Sumalaring, Siaton, Negros Oriental

**Program of Activities**

I	<b>Registration</b>	
II	<b>Opening Program</b>	
	<b>National Anthem</b>	NATCCO
	<b>Prayer</b>	NATCCO
	<b>Welcome Remarks</b>	Etamar A. Mora BOD Chairperson Bonbonon Farmers' MPC
III	<b>Acknowledgement of Participants</b>	NATCCO and Cooperative
	<b>Getting to know the Project Partners</b>	Ricardo Planea Branch Manager Bonbonon Farmers' MPC
	<ul style="list-style-type: none"> <li>• Bonbonon Farmers' MPC</li> <li>• NATCCO Network</li> </ul>	
IV	<b>Program Concepts and Updates: Aflatoun Child Social and Financial Education Program</b>	Anna Laurene del Rosario NATCCO Youth Program Officer, Children and Youth Unit
V	<b>The Aflatoun Expansion Project: Sharing the Program to more schools in Negros Oriental</b>	NATCCO
VI	<b>Message of Support from the DepEd Division of Negros Oriental</b>	DepEd Division of Negros Oriental
VII	<b>Q and A</b>	
VIII	<b>Next Steps</b>	
IX	<b>Closing Remarks</b>	
X	<b>Closing Prayer</b>	

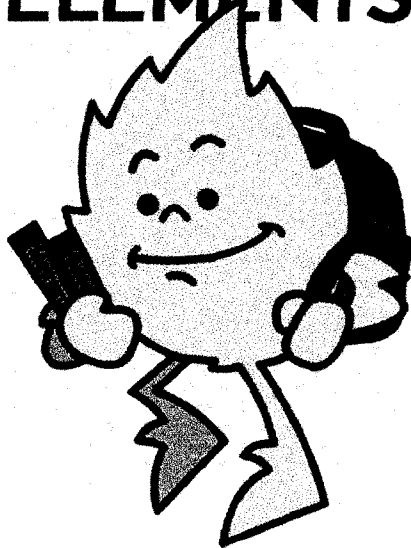


The Aflatoun program targets children ages 6-17 years old and can be used in formal and non-formal education systems. The program is designed to be engaging and child-friendly, and uses methods like songs, games, and worksheets which put children at the center of the learning process.

The National Confederation of Cooperatives (NATCCO) is the only organization that implements the program here in the Philippines. The nationwide roll-out of the program started by the year 2007 in partnership with the Children Savings International.

*"Inspiring Filipino children to socially and economically empower themselves to be agents of change in their own lives and for a more equitable world."*

# FIVE CORE ELEMENTS:



These elements help children become positive change-makers in their schools and communities.

## 1. PERSONAL UNDERSTANDING AND EXPLORATION

Children investigate their own personal values. Financial ethics are explored and children learn the importance of balancing financial skills with judgment to use these skills responsibly.

## 2. RIGHTS AND RESPONSIBILITIES

Aflatoun is grounded in the United Nations Convention on the Rights of the Child (1990), which identifies four sets of independent right.

## 3. SAVING AND SPENDING

Children learn how to save and spend in a responsible manner, with the help of local partner cooperatives.

## 4. PLANNING AND BUDGETTING

Financial empowerment is achieved when children use their saving and spending skills to maximise their life choices.

## 5. CHILD ENTERPRISE (SOCIAL AND FINANCIAL)

Through managing community enterprises or entrepreneurial activities children discover how they can have a positive impact on their community.

AS OF  
JUNE  
2017

132 PARTNER CO-OPS  
919 PARTNER SCHOOLS  
242,951 CHILDREN SAVING  
6,228 TEACHERS TRAINED

**NATCCO CHILDREN  
AND YOUTH TEAM**

227 JP Rizal St., Project 4, Quezon City  
Tel.: (02) 913-7011 loc 222  
[facebook.com/AflatounPH](https://www.facebook.com/AflatounPH)



Republic of the Philippines  
**Department of Education**



472-1

APR 24 2008

DepED MEMORANDUM  
No. 228, s. 2008

**NATIONWIDE EXPANSION/ROLL-OUT OF THE CHILD SAVINGS  
PROJECT IMPLEMENTATION**

To: **Regional Directors  
Schools Division/City Superintendents  
Heads, Public and Private Elementary and Secondary Schools**

1. The National Confederation of Cooperatives Network (NATCCO), in cooperation with the Cooperatives Development Authority (CDA) and the Department of Education (DepED), will expand and roll-out the Child Savings Project in selected elementary and secondary schools nationwide.
2. The project aims to inculcate the habit of savings among schoolchildren in the country in order to empower them in their life choices and to break the cycle of poverty.
3. To prepare for the expansion/roll-out, an on-site two-day training to be conducted by NATCCO and CDA will be given to qualified and selected teachers per target area/province.
4. All concerned are enjoined to support and assist NATCCO and CDA in the successful implementation of this project.
5. For more information and coordination, please contact NATCCO c/o Ms. Ma. Laselette M. Gumban, Youth Program Officer, at telephone numbers (02) 913-7011 local 16 or the DepED Center for Students and Co-Curricular Affairs (CSCA) c/o Executive Director Joey G. Pelaez, at telephone numbers (02) 631-8495 or 636-3603.
6. Immediate dissemination of this Memorandum is desired.

*K. C. Bacani*  
**RAMON C. BACANI**  
Undersecretary

Reference: Unnumbered Memorandum dated January 16, 2008  
Allotment: 1- (D.O. 50-97)  
To be indicated in the Perpetual Index  
under the following subjects:

**PROJECTS  
PUPILS  
STUDENTS  
SCHOOLS**





Our future, today.

**AFLATOUN**

August 17, 2017

**SALUSTIANO T. JIMENEZ, CESO V**

Schools Division Superintendent  
DepEd Division of Negros Oriental

Dear SDS Jimenez,

Greetings of peace from the NATCCO Network!

We are honored to have the opportunity to present ourselves as a contributing partner to the work that the Department of Education is doing in strengthening financial capability and entrepreneurship for the new K-12 curriculum. Our shared vision is to give Filipino children and youth the education and learning experience they need to become socially responsible and financially competent as productive citizens in a modern technological economy. We believe that financial competency is an essential 21<sup>st</sup> century life skill.

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Thank you very much for any favorable reply you will grant this letter. May God bless our efforts in the development of His people, especially the children!

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Anna Laurene Del Rosario".

**ANNA LAURENE DEL ROSARIO**  
NATCCO Youth Program Officer I  
Tel: (02) 913-7011 loc. 222  
Mobile: 09163981228  
ardelrosario@natcco.coop

## MEMORANDUM OF AGREEMENT

### KNOW ALL MEN BY THESE PRESENTS:

This Memorandum of Agreement (“**Agreement**”) made and entered into by:

The **DEPARTMENT OF EDUCATION**, a government unit of the Republic of the Philippines with principal office at Meralco Avenue, Pasig City, represented herein by its Secretary, **Br. Armin A. Luistro FSC**, hereinafter referred to as “**DepEd**”;

**Aflatoun International**, is a foundation under Dutch law, having its registered office at Spaklerweg 14, P.O. Box 15991, 1001 NL Amsterdam, The Netherlands, with KVK registration number 34229026, represented herein by its Chief Executive Officer, **Roeland Monasch**, herein referred to as “**Aflatoun**”.

and

The **National Confederation of Cooperatives**, is a nationwide network of more than 700 cooperatives and NGOs in 77 provinces and 130 cities, represented herein by its Chief Executive Officer, **Sylvia O. Paraguya**, herein referred to as “**NATCCO**”.

### WITNESSETH:

**WHEREAS**, this Agreement among the DepEd, Aflatoun and NATCCO serves as a partnership in promoting social education, financial literacy and entrepreneurship lessons in relevant courses in the K to 12 Basic Education Program, and made available in four Philippine languages for Grades 1 to 3.

**WHEREAS**, the DepEd is mandated to provide sufficient time for mastery of concepts and skills, develop lifelong learners, and prepare graduates for higher education, middle-level skills development, employment, and entrepreneurship;

**WHEREAS**, Aflatoun program offers a unique blend of social and financial education to children and youth and has been implemented in over 110 countries around the world. Aflatoun’s program contains both social and financial themes. More specifically, through Aflatoun’s program, children learn about themselves, child rights, saving, basic financial concepts, and enterprise. Aflatoun puts children at the center of their learning process and engages them with the world around them. By doing so, Aflatoun believes that the social and financial lessons that they receive will stay with them forever;

**WHEREAS**, the members of NATCCO operate a combined 1,217 offices serving more than 3 million individual members. NATCCO seeks to make reality its vision to be the “Most Trusted Integrated Financial Cooperative Network” by fulfilling its Mission:

“To Build the Socio-Economic Capabilities of Cooperatives through the Delivery of Superior Financial Products and Allied Services.” NATCCO has rolled out the Aflatoun implementation in 600 schools and reaching out to 255,000 children since 2007;

**WHEREAS**, Aflatoun and NATCCO are mandated to provide technical assistance, resources and network linkages for the implementation and integration of life skills based on social education, financial literacy and entrepreneurship for local organizations and government bodies;

**WHEREAS**, the DepEd, recognizing financial literacy and entrepreneurship as important life skills of the 21<sup>st</sup> century and in consideration of the K to 12 Basic Education Program, shall seek to utilize the internationally-tested teaching guides of Aflatoun and NATCCO within the national curriculum and in relevant subjects;

**WHEREAS**, the DepEd aims to sustain the professional development of teachers who shall, in the long term, engage in collaborative learning sessions. when social education, financial literacy and entrepreneurship shall be institutionalized as lessons across the K to 12 Basic Education Program;

**WHEREAS**, Aflatoun and NATCCO have expressed their support to the DepEd to provide free access to teaching guides designed for the different key stages. It will also provide the teaching guides in Grades 1 to 3 in four Philippine regional languages (Tagalog, Hiligaynon, Cebuano, Ilokano);

**WHEREAS**, Aflatoun and NATCCO have also expressed their support to the DepEd to further enhance teachers’ capability to provide quality instruction in financial literacy and entrepreneurship, by providing training and modules support for the teacher’s training, ensuring that content and pedagogy are aligned with K to 12 Basic Education Program; and

**WHEREAS**, Aflatoun and NATCCO have also expressed support in developing a monitoring and evaluation framework, and research technical support in evaluating the effectiveness of the activities.

**NOW, THEREFORE**, for and in consideration of the foregoing premises and the terms and conditions herein set forth, the parties hereby agree as follows:

#### **I. PROJECT OBJECTIVES**

The DepEd, together with Aflatoun and NATCCO, aims to deliver a program that provides both social and financial education. Through the existing program of Aflatoun, both social and financial components are taught, thus ensuring that both social and financial empowerment is achieved.

The collaboration among the DepEd, Aflatoun and NATCCO aims:

- a. To provide an appropriate mix of social and financial themes for children and youth that are appropriate to the stages of their development through the integration of the Aflatoun lessons in the curriculum;

- b. To create a culture of savings and financial management among children and youth;
- c. To facilitate children's entrepreneurial development through the formation of clubs and other activities;
- d. To provide children and youth access to the financial systems through linkage with cooperatives and other financial institutions that will provide child-friendly banking.

## **II. RESPONSIBILITIES OF THE PARTIES**

### **A. RESPONSIBILITIES OF DEPED**

The DepEd shall:

- 1. Issue policy guidelines and/or memoranda regarding the program partnership and how the teaching guides can be utilized within the existing K to 12 Curriculum;**
2. Manage multi-stakeholder planning meeting to converge all the actors in the financial education field. The primary purpose is to know "who is doing what, where" for harmony and synchronicity of the efforts so that all the initiatives will move towards the achievement of the same goal. The DepEd will take care of venue, identifying and inviting key persons, and associated cost subject to the availability of resources;
3. Manage and participate in the Curriculum Workshop with support from Aflatoun and NATCCO. Check and validate the congruency of Aflatoun's curricula and/or resources with the K to 12 Curriculum;
4. Manage and/or conduct training program for teachers, with support from NATCCO and Aflatoun, subject to availability of funds and other resources;
  - 4.1. Review and approve the training design and instructional support provided by Aflatoun and NATCCO;**
  - 4.2. Work towards the recognition of the teacher training program within the DepEd system of personnel promotion;**
5. Adapt teaching guides, materials (including printed and online resources) provided by Aflatoun that are deemed relevant and necessary for financial literacy and entrepreneurship in schools;
6. Conduct Monitoring and Evaluation (M&E) and reporting:
  - 6.1. Provide a mechanism for evaluating the learners on financial literacy and entrepreneurship learning outcomes;
  - 6.2. Require the implementing schools to submit accomplishment reports to the DepEd Central Office with a copy furnished to the Regional and Schools Division Offices each year; and

- 6.3. Evaluate, in collaboration with the Regional Offices, the results/outcomes of the capacity building programs.

## **B. RESPONSIBILITIES OF AFLATOUN AND NATCCO**

Aflatoun and NATCCO shall:

1. Facilitate learning visits of relevant DepEd officials to visit one of the current programme areas where NATCCO is running Aflatoun classes;
2. Provide free access to all teaching guides, materials (including printed and online resources) that are deemed relevant and necessary for financial literacy and entrepreneurship, from Kindergarten to Grade 12. Several teaching guides will be made available in four major regional languages of Tagalog, Hiligaynon, Cebuano and Ilokano, in line with the Mother Tongue-Based Multilingual Education (MTB-MLE);
3. Facilitate a curriculum workshop to determine how the Aflatoun curricula and teaching guides match with the K to 12 curriculum; Cover the costs and provide resources for this curriculum workshop;
4. Conduct training of trainers and/or training of teachers and provide all other training resources (including online resources) to assist in the capacity development of public school teachers. The training arrangement will be finalized based on the outcomes of the planning meeting. Provide the DepEd with a progress report of teacher-trainees and an evaluation report at the end of each training for program improvement;
5. Provide opportunities for the school children to open a secure child-friendly savings scheme and/or account with support from the local partner cooperatives, and other Aflatoun partner organizations;
6. Lead in the monitoring and evaluation of the program in partnership with the DepEd;
7. Provide additional benefits in recognition of the best performing schools of the program (e.g. scholarships for students, award for teachers, additional learning materials) to deserving schools; and
8. Cover the cost of the initial master training and materials for in-country training; and assist in fundraising efforts if necessary to cover for other expenses.

## **C. JOINT UNDERTAKING BY THE DEPED, AFLATOUN AND NATCCO**

1. Identify the possible schools for program expansion following the policy guidelines and standards, in case the program will be expanded;

2. Ensure that training program guidelines and procedures are clear and understood by all concerned;
3. Conduct briefing and debriefing of teachers participating in the trainings related to this project;
4. Undertake periodic monitoring and evaluation to assure quality program implementation; and
5. **Support each other's programs and activities through active involvement and participation.**

### **III. SPECIAL PROVISIONS**

#### **Partnership with local Philippine cooperatives and other interested Aflatoun partners**

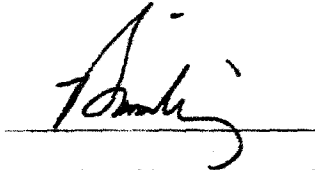
**The DepEd, Aflatoun and NATCCO shall promote the existing Aflatoun programme model where local partnerships with cooperatives (and laboratory cooperatives) and other Aflatoun partners are established when possible, to further encourage the social, financial, and enterprise activities.**

### **IV. OTHER PROVISIONS**

1. This Agreement is effective from the date of signing to 31 December 2020. The Agreement can be renewed subject to evaluation of progress of agreed activities and lessons learned;
2. Upon mutual agreement, the parties may amend or revise in writing any part of this Agreement in the event that any violation thereof or unforeseen circumstances occur which hinder the achievement of the Agreement; and
3. Any disagreement in the interpretation or implementation of this Agreement shall be settled amicably by consultation or negotiation among the parties.

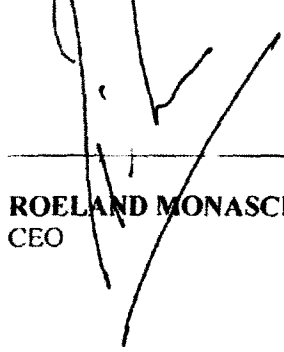
IN WITNESS WHEREOF, the Parties affix their signatures this 27<sup>th</sup> day of June, 2016 at DepEd National Office, Manila.

**DEPARTMENT OF  
EDUCATION**



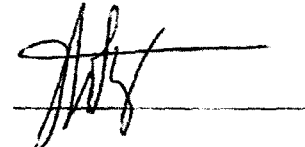
**BR. ARMIN A. LUISTRO FSC**  
Secretary

**AFLATOUN  
INTERNATIONAL**



**ROELAND MONASCH**  
CEO

**NATIONAL  
CONFEDERATION OF  
COOPERATIVES**



**SYLVIA O. PARAGUYA**  
CEO

**WITNESSES**



**DR. DINA S. OCAMPO**  
Undersecretary  
Curriculum and Instruction *gy*  
*gs*



**LASALLETTE M. GUMBAN**  
Youth Program Officer

REPUBLIC OF THE PHILIPPINES )  
CITY OF QUEZON CITY ) S.S.

**ACKNOWLEDGMENT**

BEFORE ME, a Notary Public for and in the City of Quezon City  
personally appeared the following with their Competent Identification/Passport Numbers  
as follows:

NAME	I.D./PASSPORT No.	Date/Place Issued
BR. ARMIN A. LUISTRO	<u>DE 00102527</u>	<u>APRIL 16, 2014</u>
ROELAND MONASCH	<u>BM94LFPP8</u>	<u>August 21, 2015, Amsterdam, The Netherlands</u>
SYLVIA PARAGUYA	<u>EB7533809</u>	<u>Manila, Philippines</u>

known to me and known to be the same persons who executed the foregoing instrument  
and they acknowledged that the same is their own free, voluntary act, will and deed.

The foregoing instrument relates to a Memorandum of Agreement and consists of  
       ( ) pages, including this page on which this Acknowledgment is written,  
signed by the parties and their witnesses on each and every page thereof.

WITNESS MY HAND AND SEAL this 25 JUL 2016 day of JUL 2016, 2016, at  
QUEZON CITY, Philippines.

Doc. No. : 17  
Page No. : 4  
Book No. : 89  
Series of 2014

ROMEO G. DE LEON  
NOTARY PUBLIC  
UNTIL JANUARY 2018  
ATTM MATR. R. NO. NP-139  
PTR NO. 128245 / 01-04-16 / Q.C.  
IBP NO. 163859 / 01-08-16 / Q.C.  
ROLL NO. 29157  
MCLE NO. IV-0004362  
Add.: Office of the Local Civil Registrar  
Quezon City Hall Compound, Q.C.