



We are back!!

MelJol was founded by JerooBillimoria in 1991 with the philosophy, 'Equal Rights, Opportunities and Respect for all.' MelJol, today, after 28 years of inception has expanded its work in 12 states in India. MelJol outreach extends to more than 444,035 children, 3639 units, 3649 teachers, 3461 Aflatoun Aflateen clubs and consequently the organization has set up 3,146 Aflatoun banks. We are happy to contribute to Social and financial education for children and to break the vicious cycle of poverty aiming at quality citizenship in a democratic environment.

On the same founding principles as Aflatoun, Aflateen, Aflatot and the recently developed Entrepreneurial Lab program have been designed keeping in mind the ground realities and the most viable solutions to transform lives of children and youth. Afla Talk is here once again to keep you updated about the most recent developments at MelJol!

- Pramod Nirgudkar, CEO.

Entrepreneurship lab in Varanasi: Real-time Business plan development workshop

Entrepreneurship lab is a platform for budding minds to gain the required skills to conceptualize a business plan and implement it. Students learn about resource allocation, resource management, environmental balance and sustainability. Business plan development workshop was conducted to help AflaYouth to plan and articulate their entrepreneurial ideas cohesively.

Special sessions from industry experts were conducted. Students were also taken for field visits to enterprises. The objective of this programme was to re-instate the confidence that you too can become entrepreneurs. Also to inspire Youth to dream big, to build self confidence and develop a critical planning eye. The 5days workshop helped children with business ideas to draft them onto paper in the best possible way.

The Entrepreneurship lab programme has a presence in 25 secondary schools in Varanasi, Uttar Pradesh. Rabobank foundation has supported this initiative positively. Implementation of the Entrepreneurship lab would have been much more difficult without the help of our partner NGO Prayatn from Varanasi.

Parents recall their childhood during Aflatot event



Aflatot Social and Financial Education Programme has been implemented in Govt. pre - schools better known as ICDC centres in Mumbai. MelJol trained pre - school teachers to run the programme with the kids. As a part of the programme, an event was organized with parents in Kanjur Marg, Mumbai. Parents prepared interesting frames with their kids. Children participated in various drawing and craft activities. They sang Aflatoun songs and had fun with their parents and pre - school teachers. The very objective of the event was to involve parents in the collective learning process of children. The process also created a rapport between the teachers and parent who now feel much more reassured about their kids' learning and development.

When photos were placed in the photo frames they made with their kids, the parents felt a sense of achievement and the realization that small things could also be priceless. Parents recalled their childhood time and shared their experiences with the children.

Citi Foundation enlightens students on STEM in Pune

MelJol and Citi Foundation have been in a very meaningful relationship to work in the education sector. The Citi Volunteering program in Pune was started with an interesting session educating youth in the community about the importance of STEM (Science, Technology, Engineering and Math). Citi volunteers from various units have been actively participating to impart knowledge to Youth through programs viz. Road Safety, Health and Hygiene, Computer Literacy, Communication Skills, and Financial Literacy etc. Citi employees are aware of their responsibility towards the community development and hence they decided to come out with their expertise on various topics that are important in youth's life.



Master Training Workshop: Adding mind and muscle to Aflatoun educators!



MelJol has successfully implemented the flagship project Aflatoun: Social and Financial education in 720 government run primary schools during the first year out of the two and a half year programme.. MelJol was awarded HCL Foundation Grant in 2017 and Aflatoun programs were implemented with their support in Maharashtra, Jharkhand and Uttar Pradesh. Before the second year started, program team evaluated our performance, discussed the challenges they faced and trained teachers to overcome some of them. The four day workshop was conducted at Ranchi from 22nd to 25th May, 2018.

Participants shared their original insights and

experiences gained across locations. Forty six members participated in the training workshop from Chatra and Hazaribagh in Jharkhand, Yavatmal in Maharashtra and Hardoi, Barabanki and Gonda in Uttar Pradesh. Here on, data will be recorded in real time, thanks to the mobile application launched during the workshop. Participants were briefed on standard accounting practices and best use of finances in the interest of project goal.

The training was headed by Mr. Pramod Nigudkar (CEO-MelJol), Ms. Sangita Malshe (Dy. Dir. Maharashtra) and Mr. Subrat Nayak (Dy. Dir. National).

Aflatoun program starts with a new chapter at Jharkhand

Teachers from local government schools were trained from 15th -16th June at Devghar, Jharkhand to implement Aflatoun social and financial education program. NGO Chetna Vikas is our local NGO partner for this project along with Child Fund India.

The training was based on five core elements which are personal understanding and exploration, child rights and responsibilities, saving and spending, planning and budgeting and social and financial enterprises.

The two days were filled with engaging activities and vibrant discussions. Many activities like running dictation, image theatre etc were conducted with staff which was a new experience for them. MelJol and Child Fund India have been partners to implement Aflatoun program in four districts in Odisha and have now decided to expand their scope for partnership.

Khwahishe Unlimited: Entrepreneurship Lab completes a year

Khwahishe unlimited was an event to reflect upon the achievements of MelJols flagship program **Entrepreneurship Lab** on occasion of the program completing a year. The program was implemented in Mumbai, Pune, and Delhi. The event took place on 29th June at Ghatkopar. Afla Youth shared their experiences during the panel discussion. They talked about their plans to pursue entrepreneurship and how they had a concrete busi-



ness proposal to manifest it. Board members of MelJol engaged in a meaningful dialogue with Afla Youth enlightening them on the struggles they have to deal with in times to come. The Q & A session brought to the fore some major issues related to social well being and political will. It was followed by thought-provoking yet amusing drama performances inspired from teachings of the Aflatoun program. The centers were awarded certificates as a token of appreciation.

Entrepreneurship Lab program was implemented at schools and various communities with partner organizations Chetna and New Vision.

Entrepreneurship skill development program: Mumbai and Pune

The entrepreneurship skill development program encourages youth to think of their own enterprises. The program in Mumbai took the Afla Youth to Mudra Office, Mahatma Phule Backward Class Development Corporation, Annabhau Sathe Corporation for Matang communities, Dena Bank, State Bank of India etc. to orient them with Governments schemes and policies. These visits also inspired some youth to open accounts with Public sector banks.

In Pune, Afla youth visited a detergent production unit. The process of making detergent from scratch to finished good was explained along with the use of raw materials, various methods employed, etc. Children also visited some departments in Pimpri-Chinchwad



and Pune for add-on exposure. The visits piqued interest of students to prepare bigger entrepreneurial plans.

Aflatoun summer camps in Maharashtra

The summer break is not a brake to learning when Aflatoun summer camp is here. MelJol devised a special program called *'Aflatoun at your doorstep'* for villages in Yavatmal and Gadchiroli districts of Maharashtra. The program included activities like the quiz contests, group discussions, role plays, image theatre and exposures for the children. 1300 children and 435 parents were reached through the initiative. The program team conducted participatory sessions in villages. The Village Panchayats appreciated MelJol's efforts and the program has become a daily affair now.



West Delhi teachers ready for Aflateen Program



MelJol team trained 15 Government school teachers in West Delhi to implement "Aflateen: Entrepreneurship and Skill development program." The initiative spread across 20 schools and 20 communities is implemented in collaboration with CHETNA organization. The training was a valuable learning experience for teachers too as years of conditioning to a stereotypical way of thinking about education and course syllabi was challenged. They gained the

knowledge, experience coupled with confidence to implement such a novel course.

"It is overwhelming to see students come up with such innovative ideas each day. Aflateen has also widened our approach towards teaching. We feel like we really are shaping our country's future." - **Mohan Singh** Teacher, Delhi

MelJol's partner Organization, CHETNA worked hard to obtain official government approval for the training. Master Trainer Mr. Anil from MelJol was stationed in Delhi to empower the government school teachers to be instruments of change.

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