

# 年度报告 Annual Report 2018



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ABOUT US

# 关于佰特公益

## 佰特公益关注的问题 What We Concern

据民政部 2017 年统计，全国农村留守儿童 902 万，未登记户口超过 21 万，超过 90% 分布在中国中西部省份。

在乡村，大量儿童初中毕业后就步入社会，他们中普遍存在缺乏自信、缺乏自我管理、时间管理、金钱管理和社会交往能力。

而儿童是未来，儿童的发展状况构成了未来人口与社会发展的基础。

同时，据《2015 中国儿童人口状况》显示，截止 2015 年，全国共有 0-17 周岁儿童 2.71 亿，流动儿童有 3426 万，占全国儿童人口的 12.6%，每 100 个儿童中就约有 13 个流动儿童。

这些流动儿童在城市的生存和发展同样面临考验：

1. 因为户籍问题而面临入学升学的困难，公办教育资源稀缺、入学门槛高；
2. 他们普遍因为父母工作时间过长而无法获得足够的家庭陪伴，在城市留守；
3. 流动儿童会比城市同龄儿童更早进入社会，面临生活的挑战，尤其是自我管理、时间管理、金钱管理、社会交往等实际生活问题的挑战；
4. 流动儿童的自尊心和社交能力往往要弱于同龄的城市孩子，很多时候他们都不敢释放和表达自己内心的想法。

According to the statistics of the Ministry of Civil Affairs in 2017 that there are 9.02 million left-behind children in rural areas nationwide. Among them, more than 210,000 are unregistered citizens and over 90 percent of them live in central and western China. In rural areas, a large number of children enter into the society after graduating from junior high school most of which are prone to lack of self-confidence, self-management, time management, wealth management and social intercourse. However, children are the future, and their development lays a solid foundation for the population and society development in the future.

At the same time, according to the “2015 China Children’s Population Status”, as of 2015, there were 2.71 billion children aged 0-17 in the country, 3.426 million migrant children, accounting for 12.6% of the national child population. There are about 13 migrant children per 100 children.

These migrant children are also facing challenges in the survival and development of cities:

1. Due to the problem of household registration, it faces difficulties in enrolling in higher education, and the resources for public education are scarce and the threshold for admission is high;
2. They are generally unable to get enough family companionship because their parents work too long and stay in the city;
3. Migrant children will enter society earlier than urban children of the same age, facing the challenges of life, especially the challenges of real life issues such as self-management, time management, money management, and social intercourse;
4. The self-esteem and social ability of migrant children tend to be weaker than that of urban children of the same age. Many times they dare not release and express their inner thoughts.



中国教育科学研究院于 2017 年发布的《中国财经素养教育标准框架》指出，素养是指个体后天形成的知识、能力、观念和信念等内在修养。

财经素养是个体社会生活中必备的财经知识、理财技能、财富管理、人生信念等基础修养的综合。

财经素养作为 21 世纪公民必备的核心素养之一，不仅具有个体意义，更具有社会意义和国家意义。提升公民财经素养，关乎个人发展、家庭幸福、社会稳定和国家安全，面向全民的财经素养提升已是国际趋势。

但遗憾的是，目前乡村学校和家庭都无法满足儿童财经素养教育的成长需求。

同时因为乡村学校概念和功能外延，“家庭”、“金钱”等被重新定义，给乡村儿童及青年的认知带来了诸多偏差。

诸如孩子会认为“电话里的爸爸妈妈关心我，但是见了我就打我”、“钱是父母用来补偿自己的东西”、“早点打工可以早点赚钱”、“嫁人也可以有钱”、“学校是吃饭睡觉的地方”……

According to the Standard Framework of Financial Literacy Education in China released by the National Institute of Education Sciences in 2017, it pointed out that literacy refers to the internal cultivation of knowledge, abilities, concepts and beliefs formed by individuals. Financial literacy is a comprehensive synthesis of financial knowledge, financial skills, wealth management, and life beliefs that are essential in individual social life.

As one of the essential core qualities of citizens in the 21st century, financial literacy is not only of individual significance, but also of social and national significance. Improving citizens’ financial literacy is related to personal development, family happiness, social stability and national security. The promotion of financial literacy for the whole people is an global trend.

But unfortunately, at present, rural schools and families are unable to meet the growing needs of children’s financial literacy education.

At the same time, because of the extension of the concept and function of rural schools, these concepts such as “family” and “money” have been redefined, which has brought many deviations to the cognition of rural children and youth.

For example, the child thinks that “The parents in the phone care about me, but why they will beat me when they see you”, “Money is something that parents use to compensate their children”, “The more early you work, the more money you can make”, “Marriage also makes money”, “School is a place where we can eat and sleep...”

# 佰特公益的解决方案 Our Solutions

佰特公益开展的财商教育作为素质教育中的一部分，以“钱”为切入点，通过和孩子讨论创造、管理、使用财富的方法，培养孩子制定目标、实施计划、合理选择的能力，让孩子拥有更好的未来。

同时尤其重要的是，在我们开展的财商教育——阿福童社会与金融教育课程及相关活动中，更注重让孩子“认识与探索自我”，从个体角度引导孩子成为一个有梦想有目标的人，而“权力与责任”从社会的角度让孩子成为一个明确自己权利同时也负责任的公民，利用“钱”这一的工具和媒介，成为一个更好的自己与更好社会中的成员。

### ■乡村财商教育改变模型

- 1. 从学生角度切入的游戏产品，引导学生自主探索
- 2. 打造双师制网络财商课程，层层递进陪伴乡村儿童及教师成长
- 3. 与学校特点结合，创新设计“行为银行”激励体系，正向驱动学校德育建设
- 4. 打造校园虚拟经济系统，开展儿童创业体验
- 5. 建立教师成长计划，陪伴乡村教师发展

As a part of quality education, financial literacy education carried out by BeBetter Education takes “money” as a start, and develops children’s abilities to set goals, implement plans and make reasonable choices through the discussion with them through the methods of creating, managing and using wealth, so as to let them have a better future.

It particularly matters at the same time that during our financial education “Aflatoun Social and Financial Curriculum”, we should pay more attention to let children “know and explore themselves” and guide children to become a man who have dreams and goals. Moreover, in the module of “rights and responsibilities”, we tend to let the child become a citizen who defines his own rights and is also responsible from a social point of view. By using the tools and media of “money”, the child is trained to become a better self and a better society member.

### ■Rural Finance Education Change Model

- 1. Guiding students to explore independently with the board games products which fit students’ interests.
- 2. Creating a dual-teacher online curriculum of financial literacy so as to accompany rural children and teachers to grow up progressively.
- 3. In combination with the characteristics of the school education, the innovative design of the “Behavior Bank” incentive system provides a positive driving force for moral education construction in schools.
- 4. Setting up a virtual economy system on campus and developing the children’s entrepreneurship experience.
- 5. Establishing a teacher growth plan to accompany the development of rural teachers.



# 佰特公益简介 Brief Introduction of BeBetter Education

佰特公益是佰特教育旗下从事乡村儿童及青年财经素养教育的公益教育品牌，致力于经济赋能乡村儿童及青年，提升他们经济自立自理的能力，促进社会公平。

佰特公益目前在上海、北京、广州、成都、贵阳、深圳、苏州等地拥有办公室。佰特公益也是一个国际化的财商教育服务品牌，是 CYFI 国际儿童及青少年金融教育联盟、AFLATOUN 国际儿童储蓄基金会、WISE 世界教育创新中心、AVPN 亚洲公益创投联盟的成员。

BeBetter Education is a public education brand engaged in financial literacy education for rural children and youth under the BeBetter Education Group. It is committed to economic empowerment of rural children and youth, enhance their ability to economic self-reliance and promote social equity. BeBetter Education currently have offices in Shanghai, Beijing, Guangzhou, Chengdu, Guiyang, Shenzhen and Suzhou. BeBetter Education is also an international brand of financial literacy education. It is a member of the Child and Youth Finance International (CYFI), Aflatoun International, World Innovation Summit for Education (WISE), and Asian Venture Philanthropy Network (AVPN).



累计受益人次 Cumulative number of beneficiaries

4,654,756



累计培训教师 Total number of teachers trained

10,541



省市 Provinces and municipalities

30



地区 Districts

129



学校 Schools

826

※仅 2018 年新拓展乡村学校 235 所，服务人次达 1,495,813，收到来自乡村教师的教学反馈及案例 88 篇

※In 2018, there are 235 new schools obtained, 1,495,813 beneficiaries served, and 88 teaching feedback cases received from rural teachers.

## 佰特公益的使命

经济赋能乡村儿童及青年，提升他们经济自理自立的能力，促进社会公平。

## Our mission

Economic empower left-behind children and young people, and help them to become economically independent as so as to promote social equity.

## 佰特公益的愿景

和家长、教师一起陪伴孩子成长为会选择、懂规则、更自信自立的经济公民，成就更好未来。

## Our vision

To assist parents and teachers in cultivating children to mature into the economic citizens who are adept at making choices, understanding rules, and being more confident and self-reliant, so as to achieve a brighter future.

## 佰特公益的教育理念

以儿童为中心

## Education Philosophy of BeBetter Education

A child-centered education philosophy

## 佰特公益的服务内容

财商教育和创业教育课程。主要受益对象为 3-25 岁的乡村儿童和青年，来自于中低收入家庭。

## Our services

Financial literacy education and entrepreneurship courses. The main beneficiaries are rural children and youth aged 3 to 25 who are from low-income families.

## 佰特公益的培养体系

四种意识：成本意识、创业意识、责任意识、规划意识

三种素养：公民素养：讲诚信、负责任、愿合作、懂规则；财经素养：独立选择、做事有计划、考虑预算和成本；创业精神：勇于担当、敢于创新、注重行动、追求卓越

## Educational System

Four kinds of consciousness: Cost consciousness, Entrepreneurial consciousness, Responsibility consciousness and Planning consciousness

Three kinds of literacy:

Civic literacy: be honest, be responsible, be cooperative and follow the rules.

Financial literacy: make independent choice, worked in a planned way and a consideration both of budget and cost.

Entrepreneurship: be brave to take responsibility, actively innovate, be action-oriented and strive for excellence.

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Acknowledgements

# 强大的组织能力才能造就影响力

## Strong Organizational Skills Create Its Great Influences

王胜 理事长  
Alan Wang Chairman of BeBetter Education

”

## 理事长致辞

### Message from the Director



2018 年，佰特公益的服务目标聚焦在流动和乡村儿童及青少年身上，城市儿童则由佰特财商去聚焦服务。新的战略布局为佰特教育带来了新的发展机遇，同事们的工作也有了更为明确的定位和方向。

不管是面向乡村儿童还是城市儿童，过去一两年里，我们都是做一件事情——项目的产品化，因为我们意识到只有让教育服务的规模上去了，才能赢得机构真正的发展，才能有更广泛的社会影响力，而产品化是规模化发展的关键。

在这个战略规划下，2018 年我们设计生产出了一系列的财商教育产品，“阿福童奇乐小鸡”财商创业桌面游戏、“阿福童”网络财商创业课程、“阿福童”社区财商活动课程包、“财智人生”青年创业桌面游戏等等，这些方便学习使用和推广的教育产品使得我们服务的儿童数量大为增长，而服务单价却大为降低，取得了教育规模化的一些成绩。

2018 年，令人惊喜的是全国各地有约 500 所乡镇小学选修并开设了我们的“阿福童”财商网络课，一下子覆盖了约两万名的乡村儿童。这些学校中有很多是来自遥远的甘肃、贵州、四川、宁夏等地的农村，不少地方光是单程去一趟就需要一整天的路程。这么远的地方，如果采用教师上门的方式，我们是无法在一年内服务到的。正是由于我们与互加计划合作，通过网络渠道，我们才有可能覆盖如此多的乡村小学。不过在这个过程中，我们也发现了一些新的问题，这些问题只有我们做到这一步才会遇到，也迫使我们进一步思考如何才能实现影响力规模化。原本我们以项目产品化了，规模自然就上去了。现在我们有了适合大规模复制推广的财商创业教育产品，却发现事情远远没有如此简单。现在我们的规模化产品还显稚嫩，但是就算我们现在有了完美的产品，我们就一定能推

广出去吗？哪怕免费给别人使用，别人就一定使用好吗？这些问题让我们的规模化发展遇到了一个很大的瓶颈，这个瓶颈集中体现在两个方面。

一个方面是业务模式的打造，光有产品是不够的，还需要与之配套的业务模式。什么叫业务模式？以“阿福童”财商网络课的推广来说，是我们与沪江互加计划合作推广的，2018 年 500 所选修这门课的乡镇小学主要是通过互加计划的渠道知道并选修这门课程的，并不是我们的项目人员自己推广的结果。那么，在其他渠道如何让更多的乡镇小学知道并开设这门课程？目前我们并没有好的办法；另外，有时一个乡镇的一两所小学选修了这门课，如何让当地更多的小学乃至教育行政主管部门也知道这门课，并且让当地更多的学校也选修它，迄今为止我们也没有好的章法。

再者，一所乡镇小学选修了这门课，如何培训这所学校的老师以便未来学校的老师自己也可以上课？如何让网络课程逐步从网上走向网下，进入校园，成为学校的常态活动，从而使得学生们的在日常学习生活环境里养成合适的金钱观和良好的自我管理习惯？我们也需要进一步地探索。

换句话说，一个产品需要围绕它再形成一套完整的营销业务流程，以及配套的推广培训和支持系统，形成一个相对完整的业务模式，才有可能真正地大规模地推广这个产品。这个道理在商业公司可能是常识，但是对于公益机构来说，要想形成这样的一套业务模式就需要组织内部进行大的变革。

从一个项目变成一个产品，很重要的就是其中服务环节的标准化。标准化不仅仅是物理产品的标准化，还需要服务流程的标准化。从业务人员见到合作伙伴说什么话，展示什么材料，到

签单之后，运营人员如何实施，客服如何维护，全流程都需要相对规范化，才叫真正的产品化。整个业务流程要形成一套规范的模式，才可能复制出去，才有可能形成规模。

除了要有清晰的业务模式之外，另一个方面是：有没有配套的组织能力来实现这个业务？有了清晰的业务模式，再配有强大的组织能力，这才有规模化。不是说有个产品就能实现规模化了。规模化很强调的是业务模式与组织能力的配套。这两个不配套，规模化就是一句空话。

研发生产了某个产品，下一步就是推广和签约，然后是运营，然后是客户支持，相对应的还有配套的仓储、物流、财务结算、法务支持等等。在有了产品之后，原本以项目为核心的组织架构悄然地发生着变化。它推动着我们必须一步一步地进行组织变革，提升机构内部不同部门之间的沟通与合作，提升组织的工作效率，并改变原本的评价方式。

这些部门看上去我们原来都有，可是，在以产品为中心的情况下，每个部门的职责都有所改变，所需要的能力也不够，都跟不上业务发展的需要，尤其是与合作伙伴、学校等客户直接接触，提供后续服务的能力跟不上规模化发展的需要。

从 2015 年开始，佰特就想把少儿财商教育规模化。这个战略方向确定以来，我们一点点在往这个方向摸索。经过了 2016 年到 2018 年的项目产品化的初步探索，到 2019 年，我们要做的主要工作就是：一把我们的业务模式梳理清楚，二把我们的组织能力变得强大。这样做的目的是为了服务影响力规模化的发展，为了机构有更高效率的发展。只有整个机构形成合力，然后根据规范的流程运转，我们才能有强大的组织能力去满足规模化服务儿童的需要。

In the year of 2018, BeBetter Education aims to focus on migrant and rural children and teenagers, while the urban children are served by BeBetter Technology. The new strategic layout has brought new development opportunities for BeBetter Education, whose colleagues has a clearer positioning and a more accurate direction. Whether it is for rural children or urban children, what we have done in the past one and two years is the productization of projects. As we made aware that only by scaling up the educational services we can achieve a real development along with a broader social impact, and the productization of projects plays a critical role in scale development.

Under this strategic plan, we designed and produced a series of financial literacy education products in 2018, such as “Aflatoun Fancy Chick” financial board game, “Aflatoun” financial online courses, packages for community financial activities, board game of youth entrepreneurship and so on. These educational products that are easy to learn and make the number of children we served greatly increase, but the service unit price is greatly reduced. We have made some achievements in the education scale.

In 2018, it is a pleasant surprise that approximately 500 township primary schools nationwide have taken and opened our “Aflatoun” financial online course, which has covered about 20,000 rural children. Many of these schools come from remote rural areas such as Gansu, Guizhou, Sichuan and Ningxia, many of which can take a full day to go just for a single trip. Due to the long distance, we cannot serve them all within one year if we use the teacher’s door-to-door approach. It is thanks to our partnership with Hujia Project which is so-called as “Internet plus Plan” that we have been able to cover so many rural primary schools through the Internet channel.

But in the process of development, we found some new problems, which can only be encountered when we are entering into this stage. It forced us to think further about how to achieve the scale development on the basis of the influence. Originally, we thought that when the project was productized, the scale development should be naturally better. Nowadays we have already developed financial literacy education products suitable for large-scale replication and promotion, but actually we find that things are so complicated as far from we thought simply before. Now our scale products are still young and simple, but

even if we had the perfect products, should we be able to deliver them? Even if it is free to be used by others, will they be able to better use it? Such problems seem to make our scale development meet a big bottleneck, which is confronted with by the following two aspects.

On the one hand, we should build a business model. It is not enough to have products, but also need a supporting business model. What is a business model? In terms of the promotion of “Aflatoun” financial online course, we cooperated with “Hujia Project” to deliver the course, and in 2018, there were around 500 township primary schools took this course owing to the recognition of “Hujia Project” instead of our own promotion. So, in other channels, how to get more township primary schools know and accept this course? At present, we do not have a good solution. In addition, sometimes one or two primary schools in a township took this course as an elective course. How to let more local primary schools and even educational administrative departments know this course and let more local schools also take it? So far, we have no good ideas.

Moreover, a township primary school has taken this course as an elective course. How to train these teachers in this school so that they can deliver this course by themselves? How to make online courses gradually down to offline, then enter the campus and become the normal activities in the school, so as to enable students to develop a proper and sound attitude towards money and self-management habits in their daily learning and living environment? We also need to investigate the solution further.

In other words, a product needs to form a complete marketing business process around it, including marketing, teachers’ training and relationship management system to form a relatively complete business model. It hence is possible to truly promote the product on a large scale. This may be common sense in commercial companies, but for a NGO, to form such a business model requires great changes within the organization.

Turning a project into a product, it is crucial to standardize the process to deliver the product and its supporting services to its users. Standardization shows not only in physical products but also in the service processes. The whole process needs to be relatively standardized from what the business personnel say and what materials they show to how the operation personnel implement and how the customer service is maintained and developed afterwards. Only in this way can the productization

be realized actually. The entire business process must form a set of normative patterns before it can be copied out and popularized as a large scale.

In addition to a clear business model, another aspect we should take into account is: Is there a supporting organizational capability to implement the business? With a clear business model and strong organizational capabilities, coming is the scale development. It’s far than enough that a product makes a large scale. Scale development emphasizes the combination of business model and organizational capability. If these two are not matched, the scale development makes no sense.

After researching and developing a new product, what we should do next is to promote and sign a contract, then the operation, then the customer support, corresponding to the supporting warehousing, logistics, financial settlement, legal support and so on. After having this product, the original project-centered organizational structure is changing quietly. It pushes us to make an organizational structure change step by step, so as to improve the communication and cooperation among different departments within the organization, improve the efficiency of the organization, and change the original evaluation method.

Our organizational structure seems to run well, but, in the case of a product-centered system, individual job responsibility differs greatly in each department. Now we cannot keep up with the needs of the development of business. Especially when we contact directly with our customers such as partners or schools, it is unable to provide follow-up service under the demand of the scale development.

Since 2015, BeBetter Education had been determined to scale up the financial literacy education for children in rural regions in China. Since the establishment of this strategic direction, we are groping toward this direction step by step. After a preliminary exploration of project productization from 2016 to 2018, what we should do in 2019 is to sort out our business model and to strengthen our organizational capabilities. The purpose of this is to serve the development of scale of influence, and to facilitate our organization with a higher efficiency. Only when the whole organizational forms a synergy and operates according to a standardized process can we have strong organizational capacity to meet the needs of large-scale service for children.

# 佰特公益大事记

## Milestone



### 2009 ▶

- 佰特公益在上海注册成立
  - 与国际儿童储蓄基金会签订战略合作协议，授权在中国开展阿福童项目
- BeBetter education was registered and established in Shanghai. Signed a strategic cooperation agreement with Aflatoun International and was authorized to operate Aflatoun project in China.

### 2010 ▶

- 阿福童中文教材成功出版并在江苏省扬州市 10 所学校进行讲授
- Aflatoun Chinese version textbook was successfully published and was taught in 10 schools of Yangzhou, Jiangsu Province.

### 2011 ▶

- 花旗集团基金会资助青年行项目，佰特公益面向 16-25 岁青少年开展社会与财商教育
- Citi Foundation fund BeBetter to carry out the social and financial literacy education project "Aflateen" for teenagers aged 16 to 25.

### 2012 ▶

- 与 VISA 国际组织合作，发布第一本《中国青少年金融教育蓝皮书》
- BeBetter Education released and issued the first "Blue Book of Chinese Teenager Financial Education" cooperated with VISA.

### 2013 ▶

- 佰特公益与上海市浦东新区教育部门合作，在 10 所试点学校开展社会理财课程，并形成区本课程
- In cooperation with the Education Bureau of Pudong New Area in Shanghai, BeBetter Education launched social and financial education courses at 10 pilot schools and formed a district-based course.

### 2014 ▶

- 阿福童概念学校在小学启动，一年时间拓展到 7 所城镇学校
  - 《社会理财》试点项目荣获上海市浦东新区 2013 年度教育内涵优秀项目
  - “青年行”项目获得“青年影响社会”2014 年度“上海十大青年公益创投项目”
- Aflatoun Concept School was started up in primary school and expanded to 7 urban schools in one year. The "Social and financial education project" as a pilot project was awarded as the 2013 Annual Excellent Educational Project in Pudong New Area of Shanghai. "Aflateen" Project was awarded as "Shanghai Top Ten Youth Projects of Charity Venture Investment" in the 2014 in the conference of "Youth Influence Society".

### 2015 ▶

- 佰特公益成为美国芝麻街工作室“幼儿家庭财商教育计划”中国地区核心合作伙伴
  - 创始人王胜先生荣获“2015 年度公益人物奖”
- BeBetter Education became Sesame Workshop's core Chinese partner due to the project of "Financial Literacy Education for families in Early Childhood". Mr. Wang Sheng, the founder of BeBetter Education won the award of "2015 Annual Public Figure".

### 2016 ▶

- 佰特公益联合北京师范大学中国教育创新研究院，成立“青少年财经素养教育研究中心”
  - 与全球创业指导中心（NFTE）达成战略合作
  - 成为“好公益平台”品牌创建机构，起步规模化发展道路
  - 凭借“青少年财经素养教育服务”荣获“第二届中国教育创新成果公益博览会最高荣誉 SERVE 奖”
- BeBetter Education cooperated with China Education Innovation Institute of BNU to establish the Research Center of Financial Literacy Education for Teenagers. Building a strategically cooperative partnership with Network for Teaching Entrepreneurship (NFTE) from the United States. Being one of charity product suppliers in The Effective Philanthropy Multiplier, and starting the large-scale development. Winning a highest honor award with the title of SERVE in the "Second China Education Innovation Achievements Public Welfare Expo" through "Youth Financial Literacy Education Project".

### 2017 ▶

- 与沪江互加计划合作，面向乡村小学开展阿福童财商网络课
  - 联合北京师范大学、北京大学、中央财经大学、上海师范大学等学术机构，发布《2016-2017 全国青少年财经素养调查报告》
- Cooperating with "Hujia Project" to carry out an "Aflatoun" financial online course for rural primary schools. Jointly with these academic institutions such as Beijing Normal University, Peking University, Central University of Finance and Economics and Shanghai Normal University, BeBetter Education issued annual National Survey Report on Financial Literacy for Teenagers from 2016 to 2017.

### 2018

- 创始人王胜入围 2018 年“CCTV 年度慈善人物”，接受央视专题采访
  - “阿福童乡村儿童财经素养教育”荣获行动者联盟 2018 公益盛典“年度十大公益创意”
  - 佰特教育旗下佰特财商荣获中国慈善会授予的金牌社企称号
  - 佰特公益拍摄公益影片《改变放牛娃的钱途》荣获“中国公益映像节优秀作品奖”
  - 佰特教育接受新加坡亚洲新闻频道（CNA）“社会改变的冠军”栏目采访，成为电视台 20 周年台庆活动唯一入选的中国大陆案例
  - 佰特教育参与第四届公益教育创新成果博览会，并与北师大联合举办亚洲青少年财经素养教育峰会
- Founder Mr. Wang Sheng was shortlisted as Annual Prominent Charity Figures in CCTV Charity Night, and was interviewed by CCTV. The project of "Aflatoun financial literacy education for rural children" won the award of the "Top Ten Originality of Action League 2018 Charity Ceremony". BeBetter Technology company won the Gold Medal Social Enterprise awarded by China Mercy Exhibition. Its public welfare film "Fate Change of Rural Children" won the excellent works award in the ceremony of "China Charity Image Festival". It was interviewed by the TV program "Champion of Social Change" of the Channel News Asia (CNA) in Singapore, which became the only case selected in China Mainland in the 20th anniversary celebration of the TV station. It participated in the Fourth Public Welfare Education Innovation Fair, and jointly held the Asian Summit for youth financial literacy education with Beijing Normal University.

# 佰特公益团队

## Our Team

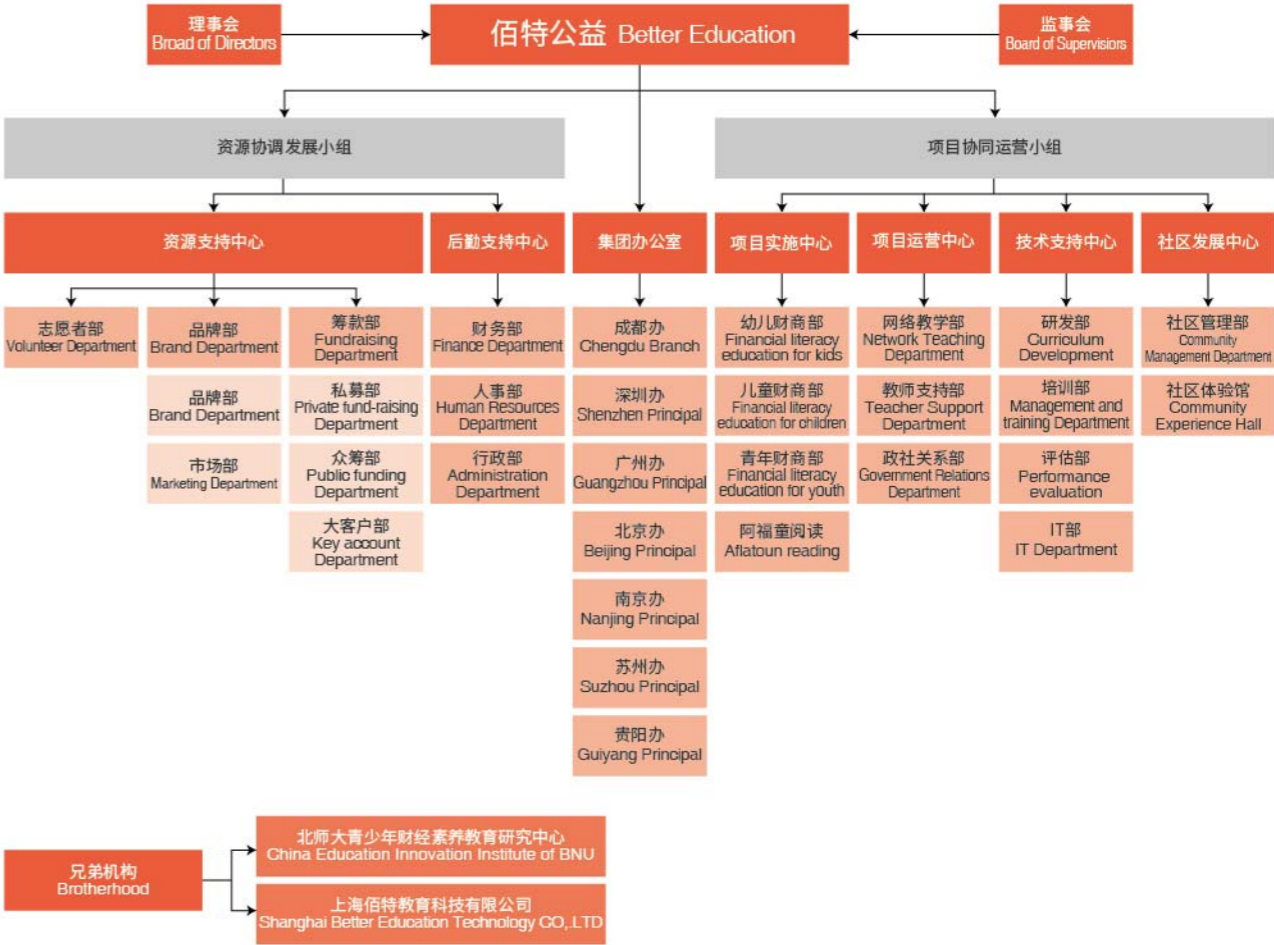


2018 年，我们共有 43 位全职员工共同奋斗，提供的财商教育服务已经累计覆盖 30 个省份，129 个地区，累计服务了超过 465 万人次的儿童及青少年。

In 2018, we have 43 full-time employees working together to provide financial literacy education services which cover more than 4.65 million children and teenagers from 129 regions in 30 provinces.

# 组织架构

## Organizational Structure



# 理事会 Board of Directors



# 监事会 Board of Supervisors



## 主要管理执行团队

- 执行总干事:陈虹
- 项目总监:陈潇斐
- 社区总监:孟冬青
- 培训总监:唐薇
- 筹款经理:董潇逸
- 品牌经理:韩丽蓉
- 行政人事经理:符海虹
- 财务经理:王维燕
- 北京佰特负责人:张卓宏
- 成都佰特负责人:卞淑美
- 贵阳佰特负责人:孙方红
- 广州佰特负责人:桑星连

## Here are key Managers and Directors

- Executive Director: Chen Hong
- Project Director: Chen Xiaofei
- Community Director: Meng Dongqing
- Training Director: Tang Wei
- Fundraising Manager: Dong Xiaoyi
- Brand Manager: Han Lirong
- Admin/HR Manager: Fu Haihong
- Financial Manager: Wang Weiyan
- Beijing Branch: Zhang Zhuohong
- Chengdu Branch: Bian Shumei
- Guiyang Branch: Sun Fanghong
- Guangzhou Branch: Sang Xing Lian

# 2018年服务概要

## 总体服务情况 General Description

2018 年佰特公益扩大了服务乡村的业务规模。相较于城市学校来说，大多数乡村学校的规模较小，因此服务乡村学校时，每所学校的受益学生数有所下降。在此背景下，尽管 2018 年佰特公益服务的学校数量翻了倍，但直接服务的学生人数并没有显著提升。

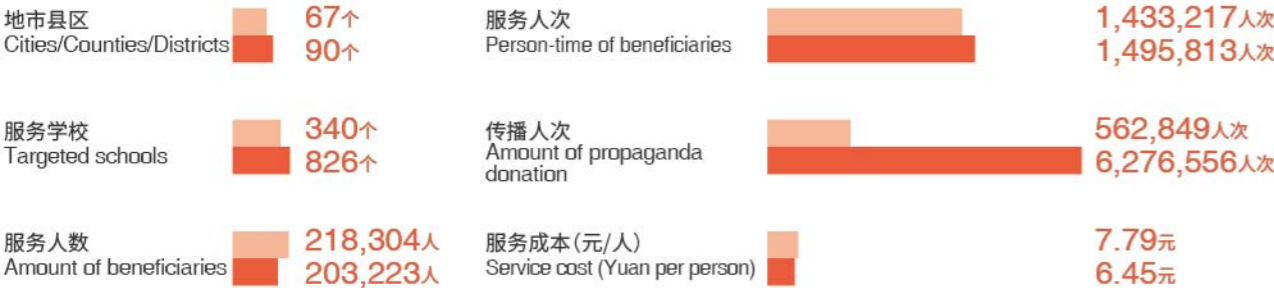
2018 年儿童业务团队率先做产品化转型。开发了急速扩张型产品和稳固增长型产品，降低了依赖于教师培训的技术门槛型产品的比例，实现了规模化推广财商教育和深耕细作做优质教育的平衡。在此情况下，全年来看，服务效率有所提高，单位服务成本较 2017 年降低了 18%。

2018 年，传播捐款人次数量增加 10 倍，反映出佰特公益转型到乡村方向后，得到了公众的认可与支持，机构的社会影响力得到显著提升。

In 2018, Better Education expanded the scale of serving the rural areas. Compared with urban schools, most rural schools are smaller. Hence when serving rural schools, the number of students benefiting from each school has declined. In this context, although the number of served schools in 2018 has doubled, the number of students receiving direct service has not increased significantly.

In 2018, the children's financial literacy education team took the lead in product transformation. We have developed the rapid expansion products and the stable growth products, reducing the proportion of technical threshold products that rely on teacher training, and realizing the balance between large-scale promotion of financial literacy education and intensive cultivation of high-quality education. Under this circumstance, our service efficiency has improved over the whole year, and the per capita service cost has reduced by 18% compared with 2017.

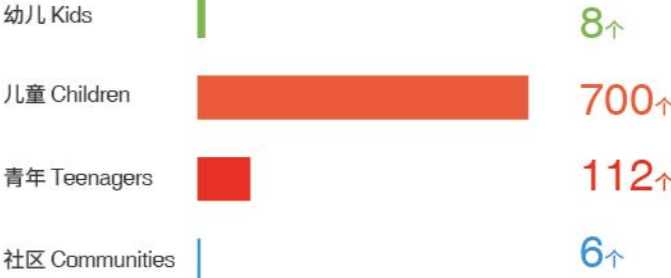
In 2018, the number of propaganda donations increased by 10 times, reflecting the recognition and support of the public after the transformation of service into the rural areas, and the social influence of the organization has been significantly improved.



2017年数据 The Year of 2017  
2018年数据 The Year of 2018

### 学校数量 Amount of Schools

826个



### 学生人数 Amount of Students

203,223人



### 服务人次 Person-time of served students

1,495,813人次



### 间接服务 Amount of Indirect Service

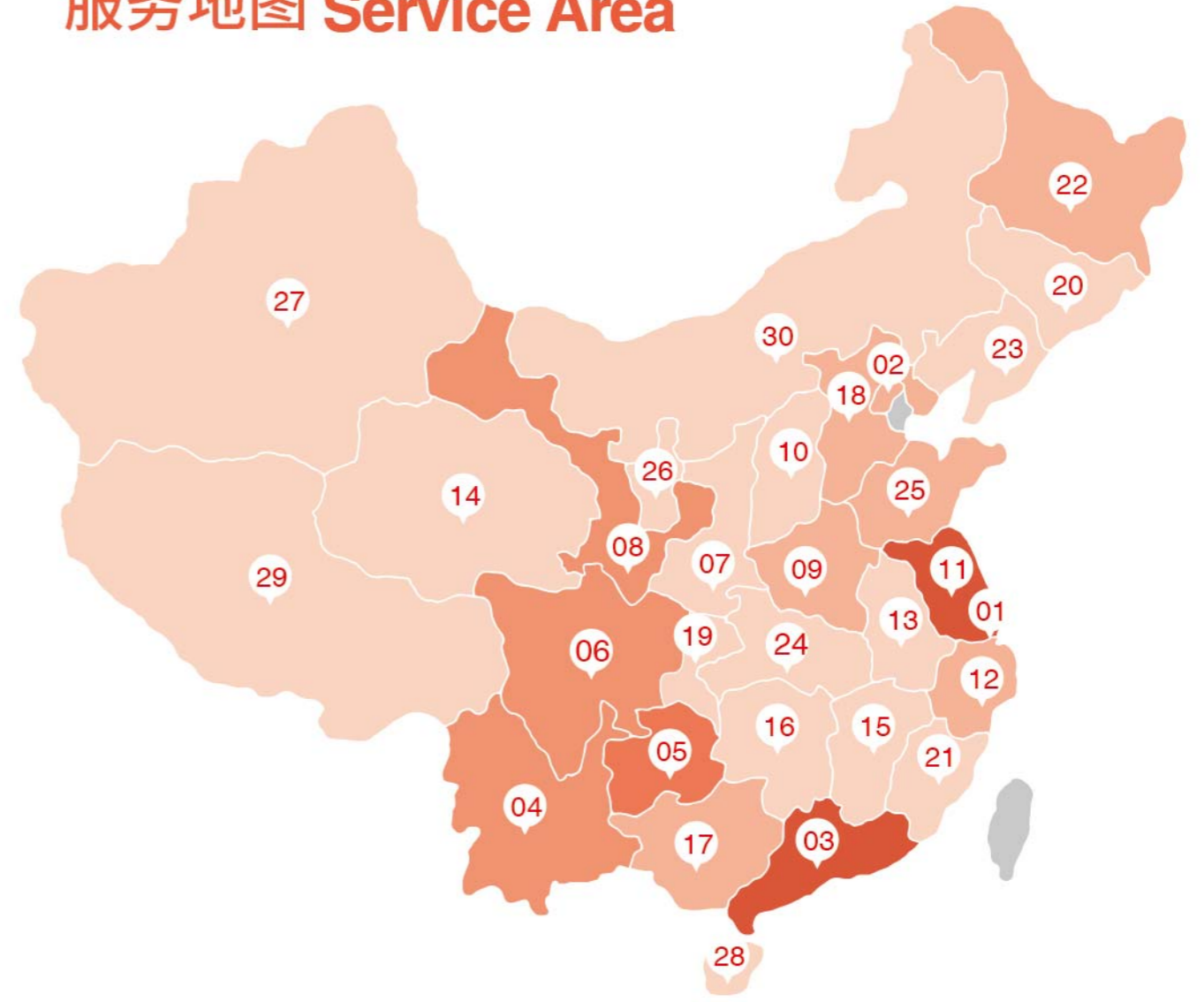
44,395人



	市/区/县	
01 上海市 Shanghai	浦东新区	●●
	闵行区	●●
	普陀区	●●
	虹口区	●●
02 北京市 Beijing	顺义区	●●
	朝阳区	●●
	海淀区	●●
	石景山区	●●
03 广东省 Guangdong	延庆区	●●
	密云区	●●
	潮州市	●●
	梅州市	●●
	湛江市	●●
	揭阳市	●●
	韶关市	●●
	清远市	●●
	茂名市	●●
	阳江市	●●
	河源市	●●
	佛山市	●●
	云浮市	●●
	汕尾市	●●
	东莞市	●●
	广州市	●●
04 云南省 Yunnan	江门市	●●
	深圳市	●●
	恩平市	●●
	怒江州贡山县	●●
	红河州绿春县	●●
	红河州元阳县	●●
	楚雄州武定县	●●
	丽江市	●●
	文山州广南县	●●
	文山州富宁县	●●
	宣威市	●●
	玉溪市通海县	●●
05 贵州省 Guizhou	德宏州梁河县	●●
	曲靖市富源县	●●
	毕节市	●●
	毕节市纳雍县	●●
	兴义市册亨县	●●
	黔南州惠水县	●●
	黔东南从江县	●●
	贵阳市	●●
06 四川省 Sichuan	黔南州三都县	●●
	遵义市	●●
	凉山州美姑县	●●
	凉山州昭觉县	●●
	凉山州喜德县	●●
	凉山州布拖县	●●
	凉山州木里县	●●
	凉山州盐源县	●●
	凉山州石棉县	●●
	西昌市	●●
	雅安市荥经县	●●
	德阳市	●●
	成都市	●●

	市/区/县	
07 陕西省 Shaanxi	商洛市山阳县	●●
	榆林市子洲县	●●
	西安市	●●
	渭南市蒲城县	●●
08 甘肃省 Gansu	白银市会宁县	●●
	白银市靖远县	●●
	白银市景泰县	●●
	陇南市成县	●●
	陇南市礼县	●●
	酒泉市金塔县	●●
	临夏州积石山县	●●
	平凉市华亭县	●●
	平凉市静宁县	●●
	张掖市肃南县	●●
	张掖市山丹县	●●
	定西市安定县	●●
09 河南省 Henan	定西市陇西县	●●
	武威市古浪县	●●
	武威市天祝县	●●
	武威市天祝藏族自治州	●●
	濮阳市濮阳县	●●
	三门峡市	●●
	许昌市	●●
	灵宝市	●●
	登封市	●●
	运城市绛县	●●
	吕梁市石楼县	●●
	常州市	●●
10 山西省 Shanxi	南京市	●●
	镇江市	●●
	扬州市	●●
	苏州市	●●
11 江苏省 Jiangsu	嘉兴市	●●
	靖江市	●●
	昆山市	●●
	金华市	●●
12 浙江省 Zhejiang	宁波市	●●
	合肥市	●●
	果洛州达日县	●●
	赣州市	●●
13 安徽省 Anhui	萍乡市	●●
	常德市	●●
	平江县	●●
	梧州市	●●
14 青海省 Qinghai	邯郸市	●●
	唐山市	●●
	邢台市南和县	●●
	邢台市清河县	●●
15 江西省 Jiangxi	张家口市	●●
	保定市	●●
	石家庄市	●●
	大足区	●●
16 湖南省 Hunan	丰都市	●●
	荣昌区	●●
	吉林市	●●
	榆林市	●●
17 广西省 Guangxi	永安市	●●
	银川市	●●
	海口市	●●
	日喀则	●●
18 河北省 Hebei	乌兰察布市	●●
	银川市	●●
	海口市	●●
	日喀则	●●
19 重庆市 Chongqing	银川市	●●
	海口市	●●
	日喀则	●●
	乌兰察布市	●●
20 吉林省 Jilin	银川市	●●
	海口市	●●
	日喀则	●●
	乌兰察布市	●●
21 福建省 Fujian	银川市	●●
	海口市	●●
	日喀则	●●
	乌兰察布市	●●

## 服务地图 Service Area



22 黑龙江省 Heilongjiang	齐齐哈尔市拜泉县	●●
23 辽宁省 Liaoning	哈尔滨市	●●
24 湖北省 Hubei	大连市	●●
	天门市	●●
	麻城市	●●
	随州市	●●
25 山东省 Shandong	威海市荣成县	●●
	滨州市	●●
	淄博市	●●
	烟台市	●●
	银川市	●●
	伊宁市	●●
26 宁夏回族自治区 Ningxia	海口市	●●
27 新疆维吾尔自治区 Xinjiang	日喀则	●●
28 海南省 Hainan	乌兰察布市	●●
29 西藏自治区 Tibet		
30 内蒙古自治区 Inner Mongolia		

市/区/县	
齐齐哈尔市拜泉县	●●
哈尔滨市	●●
大连市	●●
天门市	●●
麻城市	●●
随州市	●●
威海市荣成县	●●
滨州市	●●
淄博市	●●
烟台市	●●
银川市	●●
伊宁市	●●
海口市	●●
日喀则	●●
乌兰察布市	●●

9 年来，佰特公益的服务已覆盖 30 个省市自治区，129 个区县地区。

Over the past nine years, the service of Better Education has covered 30 provinces, municipalities and autonomous regions and 129 districts and counties.

- Financial Literacy Education For Kids  
幼儿财商素养教育
- Financial Literacy Education For Children  
儿童财商素养教育
- Financial Literacy Education For Youth  
青年财商素养教育
- Financial Literacy Education For Social Communities  
社区财商素养教育

# 2018年服务报告

## 幼儿财经素养教育 Financial Literacy Education For Kids

2018 年幼儿财经素养教育项目得益于上海慈善基金会的资助，在上海市闵行区地区三级幼儿园开展服务，项目面向 111 名教师开展培训，其中 64 名教师后续开展了幼儿财商课程及活动。

8 所幼儿园持续开展幼儿财商课程及家庭日活动。累计 60 个班级参与，服务幼儿合计 2,098 人。

The financial literacy education project for kids in 2018, funded by Shanghai Charity Foundation, providing services in private Kindergartens in Minhang District, Shanghai. The project provided trainings for 111 teachers, and 64 of them took the follow-up financial literacy courses and activities for children. Eight kindergartens continued to carry out financial literacy courses and family day activities. A total of 60 classes participated and 2,098 children were served.



家庭日 Family day

10



服务家长 Serve parents

1,188

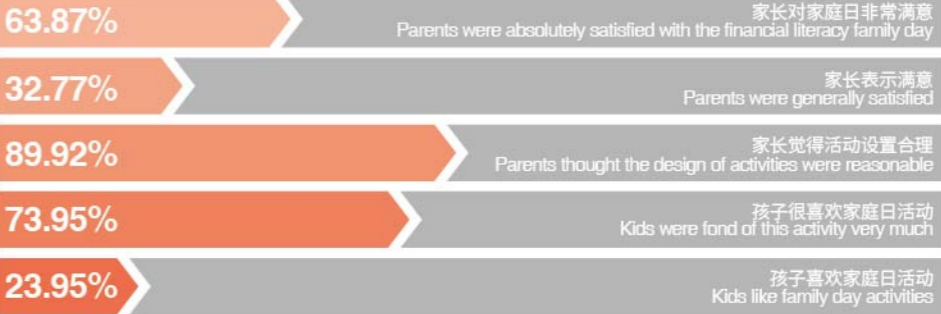


幼儿 Serve kids

1,188



> 来自受益人的反馈 Some feedbacks from these participated families



”

第一次听到“财商教育”这个词时，有很多疑惑，怎样在幼儿园里开展财商教育？后来经过培训学习以及对伯特教育的理念了解，让我明白财商教育的真正含义。

财商教育不仅是财富能力的教育，而是一种全面的人格教育。财富问题所牵涉到的却是人生的方方面面。看似简单的金钱相关问题，其实无不涉及到儿童个性、追求、目标的培养，以及品格和责任的养成。

When I heard the word 'financial literacy education' for the first time, I have many doubts in my mind concerning how to conduct financial education in kindergarten? Later, after training and learning the education philosophy of Better Education, I understood the true meaning of financial literacy education. Financial literacy education is not only an education about wealth management ability, but also a comprehensive personality education. The issue of wealth is related to all aspects of life. The seemingly simple money-related problems are all related to the development of children's personality, pursuit, goal and the development of character and responsibility.

在活动中，我们将《幼儿阿福童社会理财》（教师手册）中的材料故事册拿出来让孩子们自己去观察，大胆地表达自己的想法，更加激起孩子们想去阅读的兴趣，同时，让孩子们发现自己的闪光点，肯定自己的价值。

During the activity, we took out the story booklets in 'Aflatot Social and Financial education' (teacher manual) to let the kids observe, boldly express their own ideas, and stimulate the kids' interests in reading. At the same time, they will find their own shining points and affirm their values.

——上海市闵行区民办丑小鸭幼儿园 桑老师  
From Ms. Sang, a teacher from Chouxiaoya Kindergarten, Minhang District, Shanghai

——上海市闵行区民办浦江召楼幼儿园 张老师  
From Ms. Zhang, a teacher from Pujiangzhaolou Kindergarten, Minhang District, Shanghai

# 儿童财经素养教育

## Financial Literacy Education For Children

2018 年，业务方向转向以乡村儿童及青少年财经素养教育为主，包括，优先发展儿童业务方向，逐步清晰了乡村儿童财经素养教育的产品及干预途径。

经过一年的探索，佰特公益逐步确定了进入乡村学校的路径及干预顺序，桌游及财商绘本作为切入方式进行财商意识的提升及基础财商知识体验学习；网课作为第二阶段进入方式，可进行系列知识及技能的学习，促进行为转变，且降低教师备课压力同时通过教师社群打卡积分制度提升教师自学动力；行为银行作为第三阶段进入形式，吸引教师及学生深入参与，促进行为习惯养成，并逐步引入概念学校系列活动。

2018 年，通过这 3 个层级的分段干预，佰特公益全年直接服务儿童人数为 94,443，服务人次达 1,053,815。

其中，佰特公益通过与社会组织合作，在社区及城镇学校中开展阿福童奇乐小鸡游戏活动，引导学生通过游戏，启蒙培养成本意识、风险意识、规则意识和责任意识。全年累计为全国乡村学校及社区送去超过 7,515 套桌面游戏，及 11,860 本财商绘本。

In 2018, we shifted our business to the financial literacy education for rural children and teenagers, including giving priority to the development of children's business direction, and gradually clarifying the products and intervention approaches to financial literacy education for rural children.

After one year's exploration, Better Education has gradually determined the path and intervention stages to enter the rural schools. Board games and financial intelligence picture books are used as the starting ways to enhance the awareness of financial intelligence and to experience-oriented learn basic financial intelligence knowledge. In the second stage, online courses can be used to learn series knowledge and skills, so as to promote behavior change and strength self-learning motivation through the teacher community bonus points system and reduce teachers' pressure in the preparation for lessons. As the third stage, we use "behavioral bank" to attract teachers and students to participate actively in the cultivation of a good behavioral habit and gradually introduces a series of activities related to concept schools.

In 2018, after three stages' intervention, the number of children directly served by Better reaches 94,443 and the service count reaches 1,053,815 respectively.

Among them, Better Education carries out a financial venture board game named "Aflatoun Fancy Chick" in communities and urban schools in the cooperation with social organizations. In this way, we attempt to guide students to cultivate cost consciousness, risk consciousness, rule consciousness and responsibility consciousness. In the whole year, over 7,515 sets of board games and 11,860 financial picture books were sent to rural schools and communities.



《阿福童财商课》  
"Aflatoun" online course for finance literacy cooperatively



同时，乡村儿童教师社群维护激励平台初步成型。在与沪江互加计划合作的基础上，建立了乡村教师社群维护激励的平台，初步形成了有效的打卡激励制度，也是历年来唯一较活跃的教师网络。

同时佰特公益的教师培训也收到了各级教育系统的认可，如在云南省富宁县教育局就将阿福童教师培训纳入了国培计划中，将全县中小学教师都纳入进来，带动了一大批教师的理念转变。

而 2018 年底研发成功的行为银行工具包 1.0 版也在乡村儿童阿福童嘉年华活动上和大家见面，中国扶贫基金会汤后虎主任即评价其为“现行教育体系中好的切入点”。

At the same time, an incentive platform of rural teacher community built essentially. On the basis of the cooperation with Hujia Project, as this platform for the rural teacher community to maintain incentives was set up, it initially formed an effective clocking incentive system, which became the only active educational network over the years.

At the same time, our teacher training has also been commonly recognized by the education system at all levels. For example, Aflatoun teacher training was included in the national training plan by the local Education Bureau of Funing county, Yunnan province. Hence local primary and secondary school teachers were included, which led to an education philosophy change to a large number of teachers.

At the end of 2018, the 1.0 toolkit of "behavioral bank" was successfully developed and presented at the Aflatoun carnival for rural children. Tang Houhu, Director of China Foundation for Poverty Alleviation, evaluated it as "a good entry point in the current education system".

与沪江互加计划合作开展的阿福童财商网课，全年覆盖中西部地区

"Aflatoun" online course for finance literacy cooperatively with Hujia Project covered in China central and western regions.



家长们和我说，孩子们这学期变化很大，回家不再围着电视机转了，不再调皮捣蛋了，一回家就把书翻过来翻过去看，一会写，一会画，电视上的老师比我厉害！

Some parents told me that, this semester their children have changed a lot. No longer around the TV set at home and playing naughty trick, once they are back home, they will picking up books and turn pages after pages, writing or painting. Those teachers in the TV are more attractive than me!

——陕西省榆林市子洲县马蹄沟镇梁家沟小学 艾雄老师  
Aixiong, a teacher from Liangjiagou Primary School at Matigou Town, Zizhou County, Yulin City, Shaanxi Province

参加了一学期的阿福童财商课，学生们变得自信活泼开朗了，而且班级集体荣誉感更强了。也养成了良好的学习习惯，团队合作的精神，有了管理时间的观念。希望通过这学期的课程孩子们有很大的进步。

After participating in Aflatoun social and financial courses for a semester, my students became more confident, lively and cheerful, and my class has a stronger sense of collective honor. They also developed good study habits, had a stronger teamwork spirit and the concept of time management. I do hope my students will make great progress through this semester's course.

——河北省大名县营镇乡联办小学 张宁

学生的驾驭不仅在书本知识的获取上，通过财商教学可以激发学生学习的兴趣，让学生通过财商知识的学习，改变书本知识的学习态度。

Children not only master book knowledge. Teachers can stimulate students' interest in learning through financial literacy teaching, and students will change their learning attitude towards book knowledge.

——四川省西昌市美姑县余吾古村 小周广利老师（兼小店负责人）  
Zhou Guangli (also a shopkeeper), a teacher of Yuwu Ancient Village School, Meigu County, Xichang City, Sichuan Province

欢乐的课堂，科学的理念，在乡村课堂开展财商教育是一项新的举措，对乡村学生来说是一件幸事，从小培养理财意识对学生健康成长以及未来规划有很大的帮助，课程的丰富性趣味性增加了学生的学习乐趣。

Joyful classroom and scientific concept carried out a new form of teaching method in rural classroom. It is lucky for rural students, since it is of a great help for students to cultivate financial consciousness when they are young in view of their healthy growth and future career planning. At the same time, this funny and interesting course increased the students' fun for learning.

——吉林省吉林市龙潭区乌拉街满族镇中心小学 牟林老师  
Ms MouLin, a teacher from Central Primary School of Manchu Town, Wula Street, Longtan District, Jilin City, Jilin Province

阿福童财商课最大的特点就是能够鼓励学生敢想、敢说、勇于创新，答案没有对错，让孩子们学得轻松有自信。

The most important feature of this financial literacy course is that it encourages students to think, speak and innovate bravely. There is no right or wrong answer, so that children can learn easily and confidently.

——甘肃省张掖市肃南县大泉沟小学 郭红兵老师  
Guo Hongbing, a teacher from Daquangou Primary School in Sunan County, Zhangye City, Gansu Province

我们所学的任何学科都是要为生活服务的，而学生往往难以看到生活中的知识。阿福童财商课就是把生活技能融入学科知识，让孩子们在不知不觉中学会思维导图、储蓄、必要等等不仅是知识的传递，也融合了德育渗透。总体，就是在轻松体验中学会知识与技能，孩子们会是一种终身难忘的回忆。

All the subjects we learn is to serve life, and students often find it difficult to see the knowledge in life. Aflatoun social and financial course aims to integrate life skills into subject knowledge, so that children can unknowingly learn to use think mapping, knowing the concept of savings and find what is needed which is not only a transmission of knowledge, but also an penetration of moral education. In general, learning knowledge and skills with easy experience will be a memory that children will never forget.

——河南省三门峡义马市第四小学 张红红老师  
Zhang Honghong, a teacher of the Fourth Primary School in Yima City, Sanmenxia City, Henan Province

阿福童财商课程让孩子的视野更开阔了，孩子变得越来越会自主管理，还学会了不少做人的道理，懂得合作，在我校开展的阿福童集中表现较突出，孩子们为了完成一项任务，大家同心协力，在商品交易的时候，学会了如何理财，知道赚钱的不易，从而体会父母的艰辛，更懂得如何孝敬父母。一句话：阿福童财商活动让孩子们受益匪浅。

This financial literacy course widens children's horizon. They are more likely to learn independent management, what to do and how to be, as well as how to cooperate with others. As a result, "Aflatoun" online course for finance literacy obtains a terrific performance in my school. In order to complete a task, children are working together as a team. Such as in the course of commodities trading, they learned how to make financial management and how hard making money is. In this way, they understand how hard their parents making a living and they will treat their parents well. In a word, children benefit a lot from Aflatoun social and financial courses.

——广东省云浮市高峰冯强中心校 谢冬梅主任  
Xie Dongmei, Director of Fengqiang Central School at Gaofeng Town, Yunfu City, Guangdong Province

孩子们可以通过财商桌游开始知道选择是具有风险的，同时也增强了他们的规则意识。

Children can start to know that choosing is risky by playing a board game about finance literacy, and at the same time, this board game enhances their sense of rules.

——贵州省黔东南从江县从江三小 陈梦虹老师  
Miss Chen Menghong, a teacher from Congjiang Third Element School at Congjiang County, Southeast Guizhou Province

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# 《阿福童社会和理财课程》

来自国际儿童储蓄基金会,该课程已在全球超过 100 个国家地区推广。阿福童 (Aflatoun) 这个词来源于阿拉伯语,原义为“探索者”。“阿福童”社会和理财课程致力于培养 6-12 岁的儿童学会自我认知,学会选择并且拥有责任意识,认识金钱和资源,学习如何识别资源,合理储蓄和消费,为自己的未来做出规划,成为会选择,有担当,自主管理,共同生活的经济公民。

## «Aflatoun social and financial curriculum»

It is from Aflatoun International based in Amsterdam, and this program has been implemented in more than 100 countries and regions around the world.

The word Aflatoun, which is derived from Arabic, originally means “explorer”.

Aflatoun social and financial management curriculum is committed to cultivating children from 6 to 12 years old with self-consciousness, rights and responsibilities and entrepreneurship. In this course, they will know what is money and resources as well as manage savings and consumption reasonably, learning how to identify resources and making well-prepared plans for their future. They would be better economic citizens who are able to choose, have a sense of responsibility, make self-management and get along well with others.

教学目标 Teaching Objectives	干预手段 Intervention Means	产品类型 Products Type	实施难度 Implementation Difficulty
启蒙及强化学生财商意识 Enlighten and strengthen students' financial consciousness	财商桌面游戏+桌游活动 Financial board games + board games activities	•急速增长型 规模化浅层单次影响 •Rapid expansion products Single and slight influence on the scale development	容易、成本低、不依赖于乡村教师 Easy, low cost, not dependent on rural teachers
财商知识学习 激发行为转变 Financial knowledge learning, Triggering behavior change	财商网络双师课堂 Online financial courses	•稳固增长型 规模化并持续性影响 •Stable growth products Continuous influence	容易、成本低、乡村教师作为助教参与, 较低程度依赖 Easy, low cost, rural teachers participated as teaching assistants, low degree of dependence
财商行为习惯养成 提升综合素养 Cultivation of financial behavior and habits, Improving comprehensive qualities	行为银行工具包+校园活动 Behavioral bank package + campus activities	•技能门槛型 深耕细作 •Skill-oriented products Deeply plowing and carefully cultivation	较难, 依赖于教师的深度参与及 宿特人员的督导支持 More difficult, rely on further participation of teachers and our employee's supervisions and supports



# 青年财经素养教育

## Financial Literacy Education For Youth



2018 年青年财经素养教育项目得益于国际儿童储蓄基金会、汇丰银行（中国）有限公司、上海至美公益基金会的资助,在上海、杭州、北京、石家庄、保定、唐山、广南、富宁、湖南、湖北、哈尔滨、广州等地开展服务,针对 16-24 岁青少年,通过青年财经素养课程、工作坊、校园活动及夏令营等模式,总计服务 48,595 名学生。

2018 年青年创业教育项目得益于美国 NFTE 创业指导基金会、救助儿童会的资助,在上海、滨州、淄博、烟台、宁波、伊宁开展服务,针对 16-20 岁青少年,通过学校创业识课程以及社区青年创业培训孵化,总计服务 12,060 名青少年。

2018 年青年就业成长计划项目得益于巴克莱投资银行的资助,在上海、北京、成都、西安、毕节开展服务,针对 18-24 岁青年,通过就业素养软技能培训及就业安置,总计服务 4,017 人,就业安置 3,292 人。

The project of Financial Literacy Education for Youth in 2018 benefits from Aflatoun International, HSBC Bank (China) Co., Ltd., Shanghai Zhimei Public Welfare Foundation, which carried out in Shanghai, Hangzhou, Beijing, Shijiazhuang, Baoding, Tangshan, Quang Nam, Funing, Hunan, Hubei, Harbin, Guangzhou and other cities. It targets to teenagers from 16 to 24 years old. By providing varied activities for the young students like financial literacy workshops, campus activities and summer camp, it has reached to serve a total of 48,595 students in year 2018.

Funded by Network for Teaching Entrepreneurship (NFTE) and Save The Children, the entrepreneurship education program for the youth serves in Shanghai, Binzhou, Zibo, Yantai, Ningbo and Yining. Targeted at teenagers between 16 and 20 years old, this program provides entrepreneurship courses and community activities to a total of 12,060 teenagers in year 2018. The project of employment skills improvement plan for the youth was successfully established thanks to Barclays Capital, an international investment bank and Shenzhen Xinhao Love Fund. On the basis of this, the project carries out service in many cities: Shanghai, Beijing, Chengdu, Xi'an, Bijie, Changning and Jianshui. It aimed at young adults aged from 18 to 24, through soft skills training for employment attainment and job placement, it served a total of 4,017 people along with 3,292 job placements.

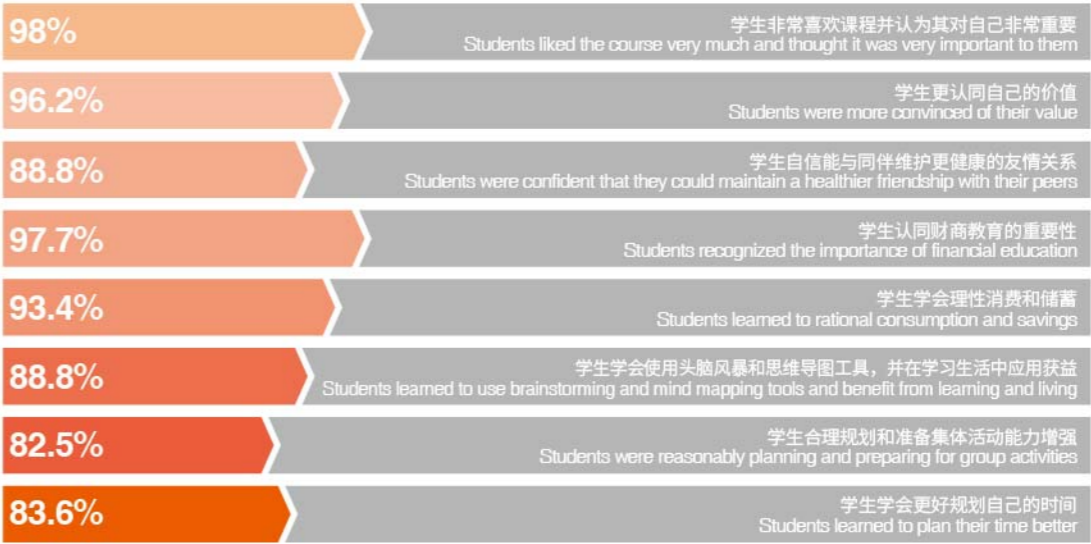
今天我收获良多，最令我在意的是计算毕业两年后的生活成本板块，不只是因为它能够让我第一次直接认识到自己未来所要面对的经济压力，从梦想生活的“最终态”倒推至现在我能够着手去做的“起始态”的这样一个过程同样重要而精彩，这不但能作用于今后对自身发展和财商的培养，也能够拓展到生活中许许多多的方面，为我处理问题，解决问题提出了更多的思维方式。这是我今天最大的收获。

Today I harvest a lot, what matters to me most is to calculate the cost of life in the two years after graduation. Not only because it can make me realize directly the economic pressure I should encounter in the future for the first time. From the dream of life at the end to the start of "initial state", what I can set out to do in such a process are important and wonderful. It not only can work in the future for my own development and the cultivation of the financial literacy, but also can extend to many aspects of my life. It hopefully puts forward more ways of thinking when I deal with and solve the problems. This is my biggest gain today.

今天感触最深的是模拟投资，在刚刚进行自我学习了解投资方式以及各自的安全性、获利性和变现性之后，就根据信息进行投资，转战实战，这种感觉有种措手不及，却又是对自身的一种挑战，在我们团队的共同商讨努力下，我们利用高风险高收益的方式成功赚到了钱，在结果公布后，又进行反思，刚刚用到了行业前景分析和常识分析的正确策略，在赔钱的方面是由于我们忽略了关键词导致了信息读取错误，这些都对我今后理财投资有了很大的启发，很期待以后的财商课程，能够在某些方面给我带来惊喜，非常感谢老师的细心设计。

Today what I feel most crucial is the simulation investment. As I just learnt investment methods and their security, profitability and liquidity by myself, I started to invest according to the information. As it's an actual combat, I felt it was caught off guard. But still it was a challenge to me. After a discuss with my team, we were determined to choose high-risk and high-yield. Fortunately we successfully earned the money. After the announcement of the results, we rethought it and found that we just used the right strategies of industry analysis, and we have common sense. We awared that the loss of the key information which leads to our reading error and the loss of money. All these greatly inspired my future investment. I am looking forward to the future financial literacy courses, which can bring me surprises in some aspects. Thank you very much for your careful design.

> 财经素养教育项目课程评估数据 Curriculum evaluation data of the financial literacy education project




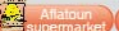
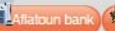



# 社区财经素养教育

## Financial Literacy Education For Communities

佰特公益在汇丰银行、星展银行以及各地街道政府的支持，持续运营上海、深圳、苏州、贵阳的 6 个阿福童社区体验馆，营造学校、幼儿园之外的第三空间。通过举办课程及活动，让孩子 2-12 岁孩子学会共同生活。进而通过孩子，影响到家庭，创建和谐社区。

体验馆以阿福童行为银行运行支持体系，根据社区实际家庭需求举办  亲子阅读课程  阿福童影院  儿童财商课程  阿福童超市  阿福童银行  公益义卖等活动。2018 年持续开展幼儿亲子早教课程。

With the support of HSBC, DBS Bank and local governments, BeBetter Education continues to operate 6 Aflatoun community experience centers in Shanghai, Shenzhen, Suzhou And Guiyang, creating a third world for children beside schools and kindergartens and their family spaces. Through these courses and activities, children aged from 2 to 12 are capable of learning how to live publicly. Those non-formal education activities effectively affect the children's family, and help to create a more harmonious community. Based on the operational system of Aflatoun Behavioral Bank, some activities will be held in the experience centers such as  Parent-child reading courses  Aflatoun cinema  Children financial literacy courses  Aflatoun supermarket  Aflatoun bank  Flea market according to the actual needs of the community. In 2018, we continued to carry out Nappy curriculum.



全年举办活动 Carried out activities throughout the year

1,636



参与人数 Participants

43,855



到馆活动人次 Visitors

74,769

”

阿福童课程趣味性和学习性相融合得很好啊！

Aflatoun curriculum combine fun with study very well!

——上海华高馆 倪奕阳妈妈

Ni Yiyang's mother from Shanghai Huagao Center

作为一个平时白天上班没有时间晚上下班又偷懒的妈妈，很少有机会跟孩子一起参加各种活动。难得今天请假休息，就跟孩子一起去上了阿福童课，正因为偶尔参加，才更体会到了孩子的变化。刘倬言参加阿福童每天的活动到现在有大半年的时间。从一开始的含羞到自信，从扭扭捏捏到能够为得到自己想要的东西去努力，这些都是孩子成长道路上很重要的变化。

As a lazy mother who are busy in day-time work, I rarely have any opportunity to participate in various activities with my children. Today is a rare day off, as I went to Aflatoun class. it is because of I rarely companied him that I experienced his changes more.

Liu Zhuoyan has took participate in Aflatoun daily activities for more than half a year. From initially shyness to confidence, from coyness to being able to work hard to get what she wants, these are the important changes on her development path.

——苏州锦塘馆 倬言妈妈

Liu Zhouyan's mother from Suzhou Jintang Center



体验馆的活动锻炼了孩子阅读的乐趣，养成了每天阅读的习惯。锻炼了他胆小，胆怯的性格。锻炼他和小朋友之间的相处，做事要遵守规则，自己的事情自己做。很好地让他体会到在进入幼儿园之前的一个集体生活。

These activities in the experience center let children enjoy a great pleasure of reading and help children to form a good habit of reading every day. He used to be timid. However, he is more likely to get along with children now after this course. Moreover, he is capable of doing things by himself and know how to follow the rules. It gives him a good sense of the group living before entering kindergarten.

——深圳清水河馆 李仕霞家长

Li Shixia from Shenzhen Qingshui River Center

龙老师，杨杨在早教班的学习当中有了巨大的进步，从“自由散漫”到积极参与集体活动，从懵懂无知到可以做自我介绍，通过财商课还能自己“挣钱”，然后用挣来的钱，买糖果和小朋友分享。这些都和老师的教导分不开的。谢谢老师！

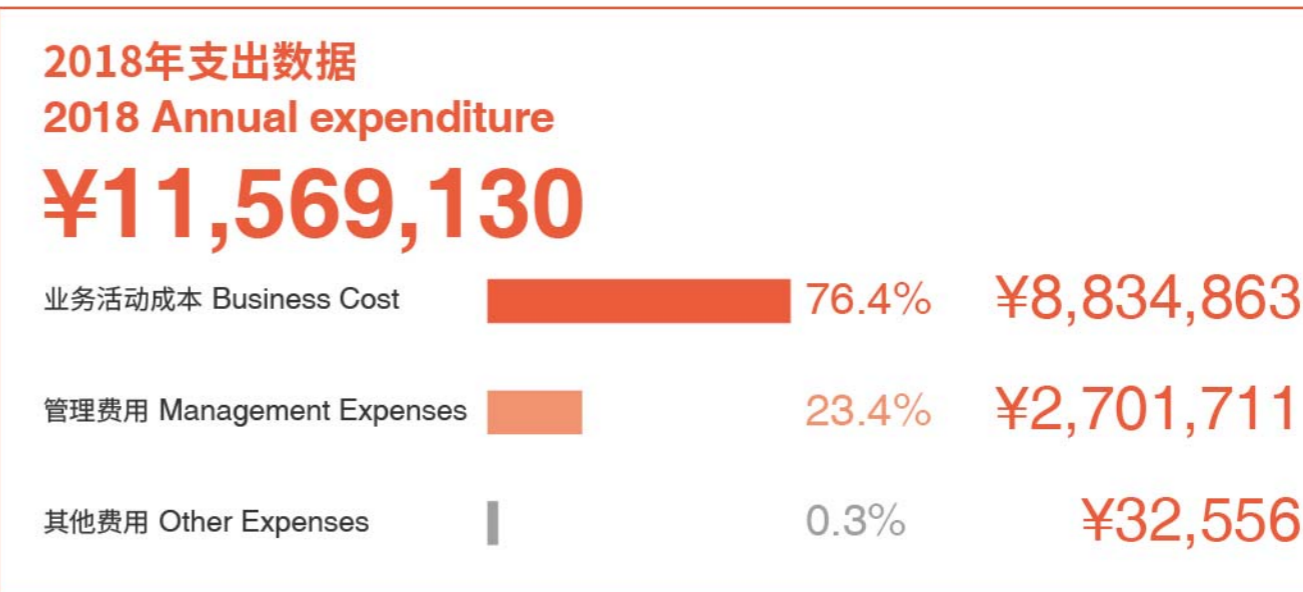
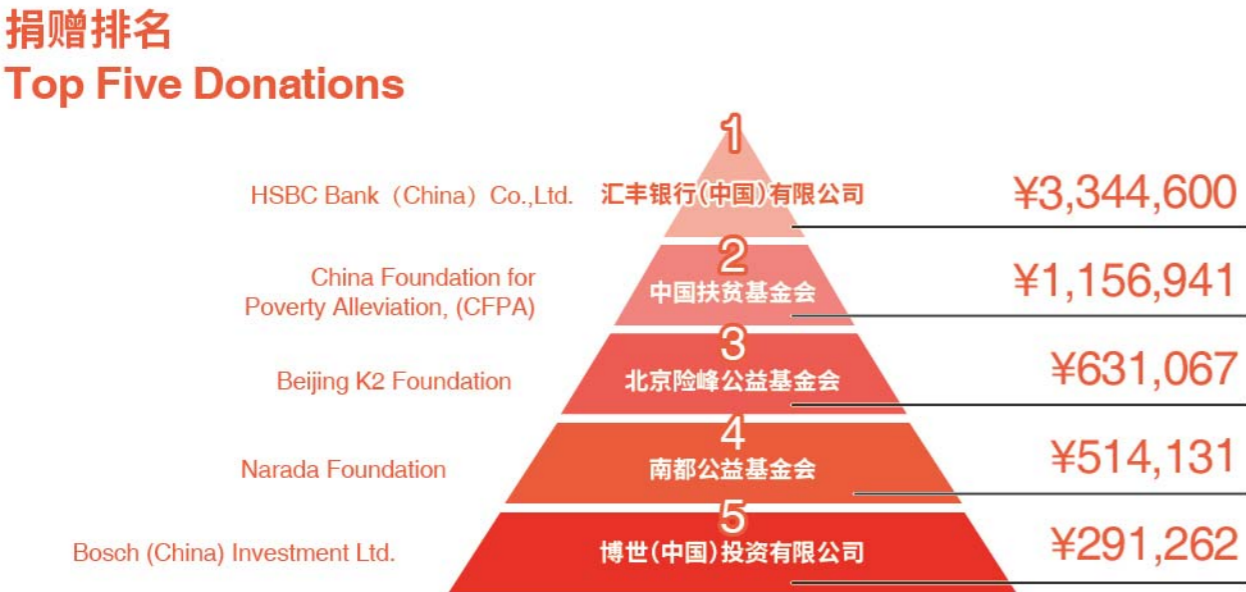
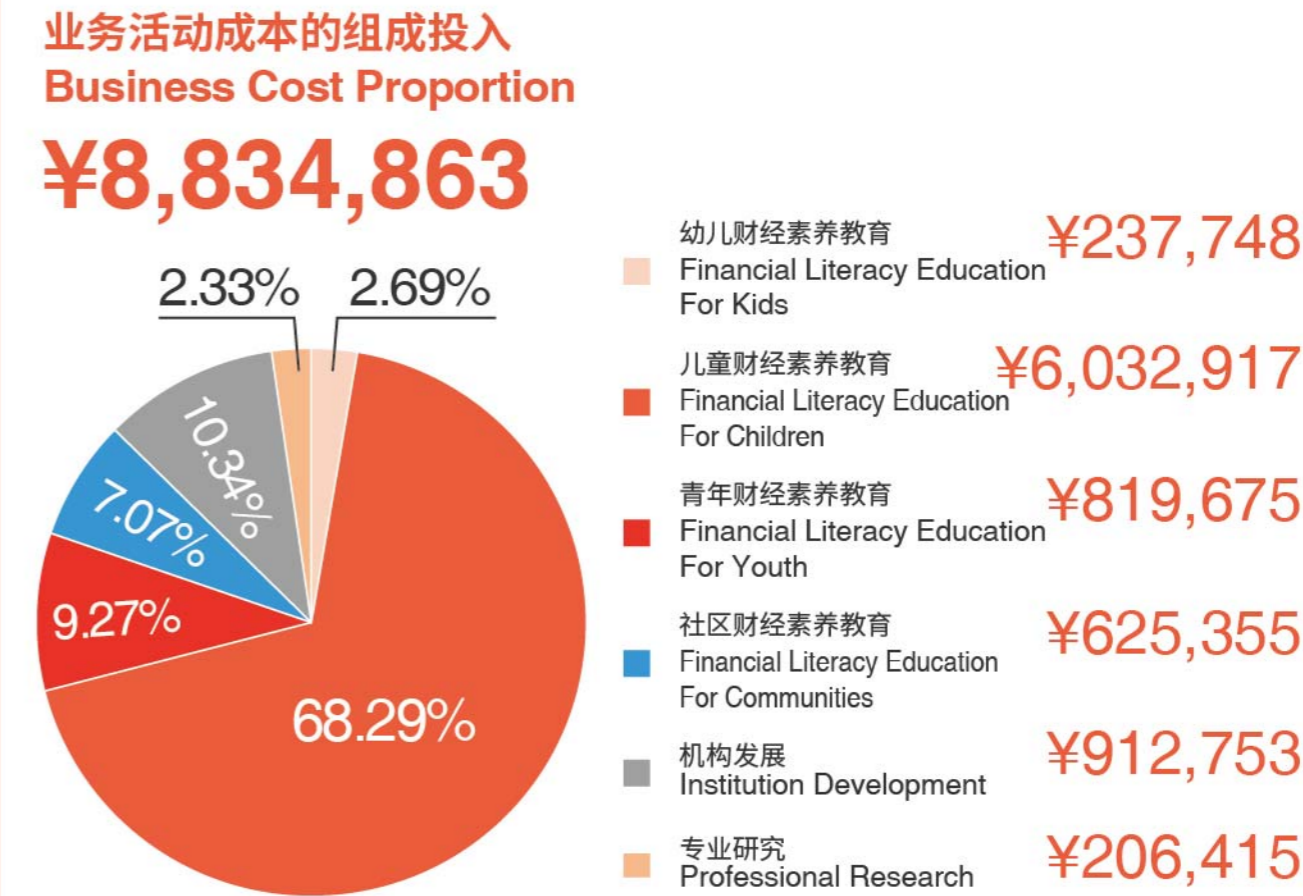
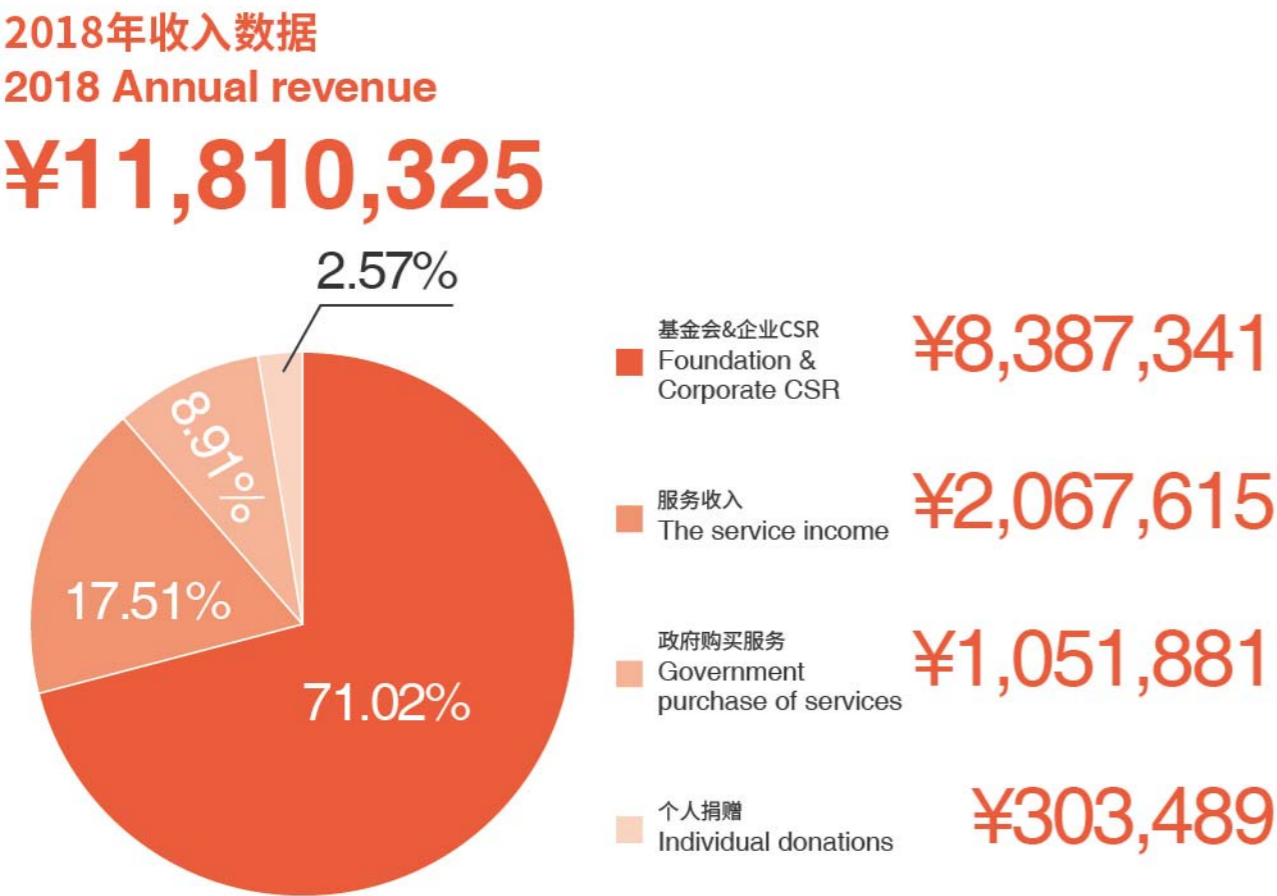
Ms Long, Yang has made great progress in the nappy curriculum, from 'easy-going and desultory' to actively participated in group activities, from ignorant to be able to do self-introduction, through this financial literacy class he can also 'make her own money' and then use the money to buy candies and share with friends. All these are inseparable from what Ms Long has done. Thank you!

——贵阳中天馆 杨杨妈妈

Yang Yang's mother from Guiyang Zhongtian Center



# 2018年财务报告



## CAPACITY BUILDING

# 能力建设

2018 年，是机遇与挑战并存的一年。

一方面，佰特公益的服务目标聚焦在乡村儿童及青少年身上，新的业务方向为佰特带来了新的支持合作伙伴；

另一方面，因为一些境外慈善机构给予佰特公益的捐赠需要在备案之后才能支付，上半年佰特公益第一次遭遇到了现金流的危机。

如何迅速凝聚人心面对困难？这些新的挑战成为了 2018 年佰特公益的转型之痛。

佰特公益抓紧开展内部建设，在党支部的领导下，发挥党员凝聚群众服务群众的作用，积极开展党性初心的党内教育，同时扩大学习范围，带动机构内群众一起学习。

另一方面，机构组建工会，开展丰富多样的员工活动，同时也保障员工的基本权益，为员工争取更多的福利，建立机构与员工沟通的平台。

The year of 2018 witnessed both opportunities and challenges.

On one hand, the service target of BeBetter Education focused on rural children and teenagers, and the new business direction brought new support partners for BeBetter Education.

On the other hand, in the first half of the year, BeBetter Education encountered a cash flow crisis for the first time, because some overseas charitable organizations could only pay the donation after it was filed.

How to quickly unite people in the face of difficulties? We suffered a lot when these new challenges occurred in the transformation of BeBetter Education in 2018.

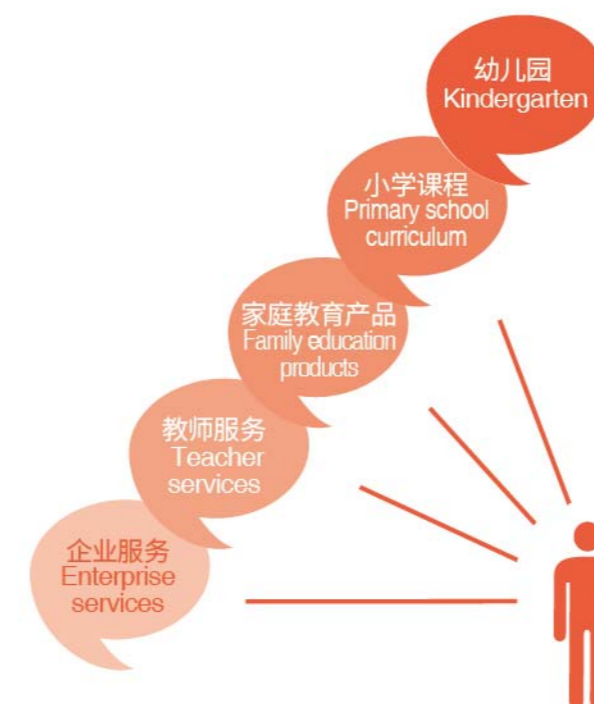
BeBetter Education firmly strived to carry out internal construction. Under the leadership of the Party branch, Party members played the role to serve the masses, and actively carried out education about the Party's spirit and initial heart. At the same time, we attempted to expand the scope of learning and finally led the masses to learn together.

In addition, we also established trade unions and carried out various activities for employees. At the same time, we protected the basic rights and interests of employees, strived for more benefits for employees, and established a platform for communication between the organization and employees.



## A BRIEF INTRODUCTION OF BEBETTER EDUCATION OF FINANCE AND BUSINESS

# 佰特财商简介



上海佰特财商是佰特教育集团旗下的社会企业，专注于城市地区儿童的财商和创业教育。目前研发范围涵盖幼儿园、小学课程、家庭教育产品、教师服务、企业服务等多个领域。

Shanghai Better Education Technology CO.,LTD is a social enterprise under BeBetter Education Group, which focuses on financial literacy and entrepreneurship education for children in urban areas.

At present, the research and development fields cover such as kindergarten, primary school curriculum, family education products, teacher services, enterprise services and others.

### 产品包括

#### Dominant products include

财富魔法小兔——适合 4-6 岁幼儿财商桌游  
Fortune Magic Bunny – a board game suitable for 4 to 6 year- old children

解锁人生——适合 12-18 岁青年财商桌游  
Unlock Life – a board game suitable for financial literacy for young teenagers aged 12 to 18

幼儿财商启蒙游戏包——全国幼儿财商主题游戏活动  
Enlightenment Game Package for Infant Financial Intelligence – national themed game activity for infant financial intelligence

财富魔法兔子——适合 7-12 岁儿童财商桌游  
Fortune Magic Rabbit – a board game suitable for children aged 7 to 12 children

小学财经素养综合实践活动包——全国中小学财商主题实践活动  
Comprehensive Practice Package of Financial Literacy in Primary Schools – provides for financial literacy themed practice activities in Primary and Secondary Schools nationwide

企业营销工具包——企业定制化财商教育解决方案  
Enterprise Marketing Toolkit – an enterprise-customized solution of financial intelligence education

ACKNOWLEDGEMENTS

特别鸣谢

2018年实物及资金捐赠

\*排名不分先后

■企业

汇丰银行(中国)有限公司  
瑞士信贷  
博世(中国)投资有限公司  
芝麻街工作室  
2345.com庞升东先生  
厦门国际银行  
上海农商银行  
深圳市随手记科技有限公司

■政府部门

北京市社工委  
河南省濮阳市濮阳县教育局  
广东省云浮市云城区教育局  
深圳市关爱办  
贵州省从江县教育局  
浦东新区教育学会  
上海市浦东新区教育局  
上海市浦东新区社区学院  
上海市浦东新区高行镇人民政府  
上海市浦东新区人民政府浦兴路街道办事处  
上海市浦东新区人民政府塘桥街道办事处  
上海市浦东新区三林镇人民政府  
潘家园街道办事处  
石景山区社工委  
朝阳区社工委

■其他

首都金融服务商会  
宜宾市翠屏区凉水井初级中学  
上海市南湖职业学校  
上海市民办新世纪小学  
上海非营利性组织发展中心  
北京市妇女联合会

■基金会

国际救助儿童会(英国)北京代表处  
深圳市石门坎教育公益基金会  
中国妇女发展基金会  
北京立德未来助学公益基金会  
深圳市新浩爱心基金会  
中国儿童少年基金会  
花旗集团基金会  
基斯达基金会  
中国社会福利基金会  
中国扶贫基金会  
上海市慈善基金会浦东分会  
南都公益基金会  
北京险峰公益基金会  
上海联劝公益基金会  
香港乐施会贵州办公室  
至美基金会  
星展银行基金会  
成都市锦江区社会组织发展基金会  
深圳市妇女儿童发展基金会  
北京三一公益基金会  
接力中国  
香港伍涛基金会  
阿里巴巴公益  
无锡灵山慈善基金会  
心平公益基金会  
宁波市镇海区青朴公益中心  
上海宋庆龄基金会

■个人

朱小斌  
李霞  
霍庆川  
尤永

■儿童财经素养教育

国际儿童及青少年金融教育联盟  
国际儿童储蓄基金会  
沪江“互+计划”  
腾讯公益  
北京师范大学中国教育创新研究院  
中国银行业监督管理委员会上海监管局  
中国银行业监督管理委员会天津监管局  
中国银行业监督管理委员会重庆监管局  
上海市浦东新区金融服务局  
中国好公益平台  
云南连心社区照顾服务中心  
陕西妇源汇性别发展中心  
北京见地社会组织能力建设促进中心  
成都市青羊区社区教育学院  
哈尔滨香坊区关爱青少年工作事务所  
四川省索玛慈善基金会  
佛山市禅城区关爱青少年成长协会  
贵州省从江县教育局  
广东省云浮市云城区教育局  
云南省广南县教育局  
天津市教学研究室  
上海市中小学德育研究协会  
上海浦东新区万科实验小学  
广东省云浮市第六小学  
广东省云浮市教师进修学校  
北京百川公益基金会  
山花花支教  
绿之叶发展促进会  
阿依土豆公益服务中心  
兴义市威舍镇大山小爱志愿支教协会  
田字格NGO  
香巴拉支教团队

■媒体合作方

CCTV电视台  
人民日报  
中新社  
中国日报  
央广网  
中国青年报  
界面新闻  
北京青年报  
深圳晚报  
光明网  
东方网  
青年报  
文汇报  
第一财经  
经济参考报  
民生经济周刊  
经济日报

成都市锦江区民政和社会组织管理局  
上海杉树公益基金会  
广州市白云区火把社区  
广州市灯塔计划青少年发展促进会  
广东省乐道公益助学促进会

■青年财经素养教育

全球创业指导基金会  
国际计划(中国)  
中国银行业监督管理委员会上海监管局  
中国银行业监督管理委员会天津监管局  
深圳市智乐达有限公司  
浙江省宁波市教育局  
山东省滨州市教育局  
山东省淄博市教育局  
山东省烟台市教育局  
山东省教学研究室  
大连西岗区教育局

■社区财经素养教育

北京市协作者社会工作发展中心  
北京创享空间青年汇  
北京东城区妇女联合会  
恩派公益组织发展中心  
上海市浦东新区民政局  
上海市浦东新区高行镇政府  
上海市浦东新区康桥镇政府  
上海市浦东新区塘桥街道办事处  
苏州市工业园区斜塘镇锦塘社区  
上海市浦东新区公益项目合作促进会  
麦苗亲子美育中心

中国商网  
网易财经  
搜狐教育  
中国教育电视台  
中国教育新闻网  
现代教育报  
中国科学报  
中小学管理  
时代教育  
中国教师报  
教育家  
中国教育  
善达网  
中国慈善家  
凤凰公益  
公益时报  
亚洲新闻频道(CNA)

2018年提供服务支持的机构（含场地支持）

\*排名不分先后

■幼儿财经素养教育

上海市闵行区教育局民办三级幼儿园管理办公室

■IT支持服务

金数据

■法律顾问服务

上海复恩社会组织法律研究与服务中心

■研究支持

上海纽约大学  
北京师范大学中国教育创新研究院

# With Thanks to Donations in packages and funds in 2018

\*In no particular order

## ■Enterprises

HSBC Bank(China)Co.,Ltd.  
Credit Suisse  
Bosch (China) Investment Ltd.  
Sesame Workshop  
Mr. Pang Dongsheng from 2345.com  
Xiamen International Bank  
Shanghai Rural Commercial Bank  
Kingdee Suishou Personal Finance Technology

## ■Government Departments

Beijing Social Work Committee  
Puyang Education Bureau of Henan province  
Yunfu Education Bureau of Guangdong province  
Shenzhen care action organizing committee office  
Congjiang Education Bureau of Guizhou province  
Education Institute of Pudong New Area  
Shanghai Pudong New Area Education Bureau  
Shanghai Pudong New Area Community College  
People's Government of Gaoxing Town, Pudong New Area, Shanghai  
Shanghai Pudong New Area People's Government  
Puxing Road Sub-district Office  
Shanghai Pudong New Area People's Government  
Tangqiao Road Sub-district Office  
People's Government of Sanlin Town, Pudong New Area, Shanghai  
Panjiayuan Sub-district Office  
Shijingshan District Social Work Committee  
Chaoyang District Social Work Committee

## ■Others

Capital Financial Services Chamber of Commerce  
Liangshuijing Junior Middle School, Cuiping District, Yibin city  
Shanghai South Lake Vocational School  
Shanghai New Century Private Primary School  
Shanghai Nonprofit Organization Development Center  
Beijing Women's Federation

## ■Foundations

Save the Children  
Shenzhen Shimenkan Education Charity Foundation  
China Women's Development Foundation  
Beijing Lead Foundation  
Shenzhen Xinhao Charity Foundation  
China Children and Teenagers' Foundation  
Citigroup Foundation  
Keith Foundation  
China Social Welfare Foundation  
China Foundation for Poverty Alleviation (CFPA)  
Shanghai Charity Foundation Pudong Branch  
Narada Foundation  
K2 Foundation  
Shanghai United Foundation  
Guizhou Office of Oxfam Hong Kong  
May Foundation  
DBS Foundation  
Chengdu Jinjiang District Social Organization Development Foundation  
Shenzhen Women and Children's Development Foundation  
Sany Foundation  
Relay China Youth Elite Association  
Wave-5 Foundation  
Alibaba Foundation  
Lingshan Charity Foundation  
Xinping Foundation  
Ningbo zhenhai district qingpu public welfare center  
Song Ching Ling Foundation (SQLF)

## ■Individuals

Zhu Xiaobin  
Li Xia  
Huo Qingchuan  
You Yong

## ■Financial literacy education for children

CYFI  
AFLATOUN INTERNATIONAL  
Hujia project  
Tencent Foundation  
China Education Innovation Institute of BNU  
Shanghai Supervision Administration of China Banking Regulatory Commission (CBRC)  
Tianjing Supervision Administration of China Banking Regulatory Commission (CBRC)  
Chongqing Supervision Administration of China Banking Regulatory Commission (CBRC)  
Shanghai Pudong New Area Financial Service Bureau  
The Effective Philanthropy Multiplier  
Heart to Heart Community Care  
Shaanxi Gender Development Solution  
Beijing Jiandi Social Organizational Promotion Center  
Chengdu Qingyang District Community Education College  
Harbin Xiangfang District Youth Work Office  
Azalea Foundation  
Youth Caring Association of Chancheng District Foshan (YCAF)  
Congjiang Education Bureau of Guizhou Province  
Yunfu Education Bureau of Guangdong Province  
Guangnan Education Bureau of Yunnan Province  
Tianjin Teaching and Researching Office  
Shanghai Moral Education Research Association for Primary and Secondary Schools  
Shanghai Pudong New Area Vanke Experimental Primary School  
Yunfu No.6 Primary School in Guangdong province  
Guangdong Yunfu Teacher Training School  
Beijing Baichuan Foundation  
Mountain Flower Volunteers Projects in the rural areas  
Burgeon Public Service  
Ayi Tudou Public Service Center  
Dashanxiaoi Volunteer Teaching Association  
Tianzige NGO  
Xiangbala Volunteer Teaching Team

## ■Media partners

CCTV  
People's Daily  
China News Service  
China Daily  
China National Radio  
China Youth Daily  
Jiemian.Com  
Beijing Youth Daily  
Shenzhen Evening News  
Guangming.Com  
Eastday.Com  
Youth Daily  
Wenhui Daily  
China Business Network Co., Ltd  
Economic Information Daily  
People's Livelihood Economic Weekly  
Economic Daily

Chengdu Jinjiang District Administration of Civil, Political and Social Organizations  
Cedar Foundation  
Guangzhou Baiyun Torch Community  
The Lighthouse Union

## ■Financial literacy education for youth

Network For Teaching Entrepreneurship (NFTE)  
PLAN CHINA  
Shanghai Supervision Administration of China Banking Regulatory Commission (CBRC)  
Tianjing Supervision Administration of China Banking Regulatory Commission (CBRC)  
Shenzhen Zhileda co. LTD  
Ningbo Education Bureau of Zhejiang Province  
Binzhou Education Bureau of Shandong Province  
Zibo Education bureau of Shandong province  
Yantai Education Bureau of Shandong Province  
Teaching and Researching Office of Shandong Province  
Xigang District Education Bureau of Dalian city

## ■Financial literacy education for communities

Beijing Social Work Development Center for Facilitators  
Beijing Maker Space Youth Club  
Beijing Dongcheng District Women's Federation  
NPI Non-Profit Institution  
Shanghai Pudong New Area Civil Affairs Bureau  
Shanghai Pudong New Area Gaohang Town Government  
Shanghai Pudong New Area Kangqiao Town Government  
Shanghai Pudong New Area People's Government Tangqiao Road Sub-district Office  
Jintang Community at Xietang Town, Suzhou Industrial Park  
Shanghai Pudong New Area Public Welfare Project Cooperation Promotion Association  
Maimiao Parent-child Aesthetic Education Center

China Business Network  
Netease Finance and Economics  
Sohu Education  
China Education Television  
China Education News Network  
Modern Education News  
China Science News  
Elementary and Secondary School Management  
Times Education  
China Teacher News  
Educators  
China Education  
Shanda960.com  
Chinese Philanthropist  
Phoenix Education  
Public Welfare Times  
Channel News Asia (CNA) in Singapore

# Organizations providing service supports in 2018 (including venue supports)

\*In no particular order

## ■Financial literacy education for kids

Private Kindergarten Management Office of Minhang District, Shanghai Education Bureau

## ■IT Service Support+

Gold dataset

## ■Legal Advice Services

Legal Center for NGO

## ■Research supports

NYU Shanghai (New York University Shanghai)  
China Education Innovation Institute of BNU