



**2020  
ANNUAL  
REPORT**

**CHANGE · SAIL**

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2020 Annual Report

## Social issues concerned by BeBetter

With development of the times, people experience convenient life brought by network technology, financial technology, artificial intelligence, and big data. At the same time, there are also huge challenges. In recent years, economic cases occur frequently such as telecommunications fraud, online loans, loan sharks, and campus loans. More risks are caused by fast changes in external environment, impact of multiple values, lack of relevant legal supervision systems, and deficiency of financial literacy education.

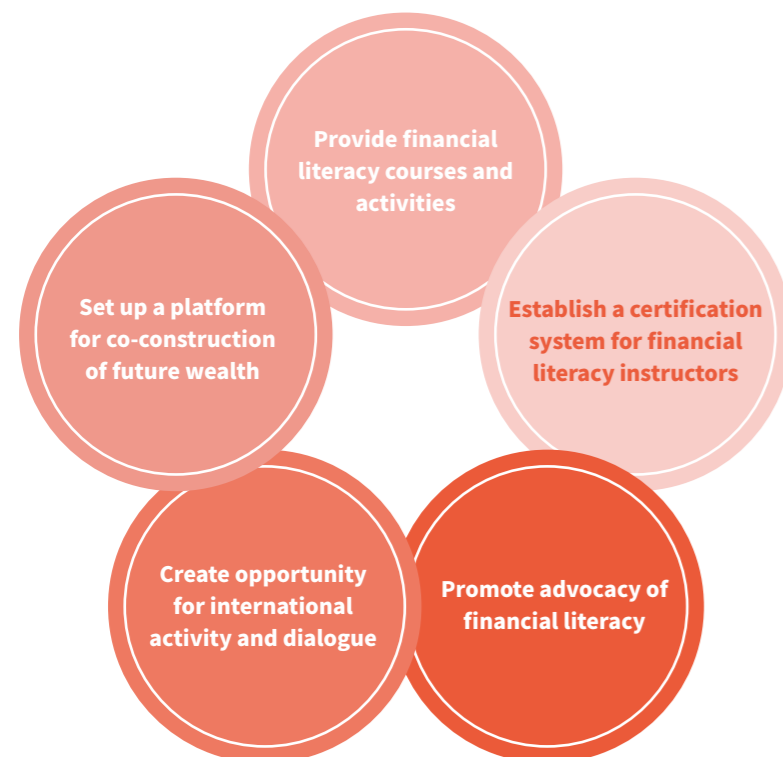
In this day with increasingly complicated society, people should master financial knowledge and financial management skills applicable in life. Moreover, they need to establish a correct outlook on labor, money, wealth and life-that is, financial literacy.

For young people in vulnerable young people (left-behind children, migrant children, vocational school students, migrant youth), they are vulnerable groups to access information and resources in modern life. The important thing is to cultivate their financial literacy, and strengthen awareness of life risk prevention, to improve adaptability and stimulate ability in future financial planning.

## Solutions of BeBetter

As a part of quality-oriented education, the financial literacy education offered by BeBetter is designed to discuss with teenagers on the way to use, manage and create wealth by combining various economic scenarios of family, campus and social life, in order to build their correct view of labor, reasonable view of money and right view of wealth. In the meantime, it aims to enhance financial management capability, social adaptability and self-development capacity of teenagers, and help them pursue a better life.

### Core service system includes five dimensions:



## Why should we support BeBetter



### Focus on target

BeBetter focuses on financial literacy education of young people, especially those in need, and trains each child to be independent, temperate and responsible economic citizen through systematic intervention.



### Professional R&D

BeBetter makes continuous innovation by holding the principle of "user thinking" in research and development of financial literacy education courses and activities. Courses are designed that match cognitive characteristics and life situations of the beneficiary groups.



### Visible achievements

BeBetter works with academic team of colleges and universities to establish systematic evaluation indexes for the projects, courses and activities carried out, so that beneficiaries and donation partners can be informed of intervention effectiveness promptly.



### Sustainable development

BeBetter empowers school teachers, community workers and young leaders through the growth system of "financial literacy instructor", in order to achieve large-scale and sustainable development of projects.



### Standardization management

BeBetter is a 4A-level social organization in Shanghai, and has passed global social organization benchmarking certification of SGS - the international authoritative assessment organization. It strictly abides by charity laws and regulations, and regularly discloses project progress and financial reports so that donors can keep abreast of work results.

## How to support BeBetter Public Welfare

Join the monthly donation activity; donate RMB 1 per day and RMB 30 per month, to support the implementation of financial literacy education courses across the country;

RMB 60 allows a child/teenager to enjoy campus financial literacy activities in one year;

RMB 200 provides picture books, board games and supporting learning packages of financial literacy education for children and families;

RMB 25,000 title sponsorship can sponsor financial literacy education curriculum activities of a school or a community;

RMB 50,000 title sponsorship for a school or a community to build into a "future city" that integrates financial literacy, professional experience, and entrepreneurial practice.





WANG Sheng  
Founder and Chairman

In the next 10 years, BeBetter shall energetically support "Internet +" model, and achieve inclusive financial literacy education with better operability and convenience via online education by crossing constraints of time and space.

# Message from Chairman

## Standing at the beginning of 2020

The year 2020 witnessed extraordinary things, and it was an important node to change growth trajectory of many people. This was also same for BeBetter. We had experienced growth and change accumulated in previous years, such as shutdown, change, burst, adjustment, restart, re-development...within one year.

The year 2020 has passed. Looking back, we find BeBetter not only faced difficulties caused by epidemic, but also the ups and downs that it had to go through in its growth.

Our business included financial literacy of children and the youth, which provide children and teenagers with comprehensive literacy education courses that integrated social education and financial education from different scenarios. Due to the outbreak of epidemic, businesses were not conducted in the first half of the year. Not only us, but all walks of life across the country and even the world had experienced business shutdowns of varying degrees. Fortunately, since 2017, we have cooperated with Hujia Program to try to launch online teaching. By 2020, rich experience in online and offline integrated teaching had been accumulated.

When the epidemic occurred, the "Aflatoun&Aflateen Project Team" took swift actions to make the project available for children at home. At the same time, in accordance with hotspots, we developed interactive experiential learning activity packages such as "Aflatoun&Aflateen vs. Virus" and "Aflatoun&Aflateen Farm Defense". According to the Project, children's home study and life could be arranged rationally, and they could intuitively experience family's money storage and planning under the influence of epidemic. The offline actions + online presentations truly motivated parents' participation in financial literacy education, and connected families and schools to tide over the difficult period of the epidemic.

Meanwhile, the "Youth Project Team" invited corporate mentors to give lesson/lessons in platforms such as Douyin and Bilibili. Under the influence of epidemic, it analyzed industry trends and Cloud employment skills, self-adjusting tools and methods to vocational school students and university youths. A series of "anti-fraud" Douyin short videos had been shot to provide a financial security barrier for young people at home during the epidemic and affected by Internet..

Due to the outbreak of the epidemic, it urged BeBetter to be determined to promote financial literacy education via "online and offline integration" teaching model.

Farewaring to hardships in 2020, I firmly believe that we shall successfully embark on a new journey for the next decade. In the future ten years, BeBetter shall energetically support "Internet +" model, and achieve inclusive financial literacy education with better operability and convenience via online education by crossing constraints of time and space.

Intensive financial literacy education is still the major intervention model because education aims to wake people up, and it is a slow and meticulous work, and also a long process to cultivate children's cognition, behavior and habits. We want to build model schools in different regions, which will serve as a reference for replication and development of the project. It is hoped to fully standardize evaluation system and tools in light of ability standard of financial literacy education, so that the long education process can be traced.

The year 2021 marks a new journey for the

future! Financial literacy education is an important part of national literacy education. BeBetter hopes more partners can join in the project, to affect future development of urban and rural planning and advance growth and education of next generation in China.

# Message from Director General



陈肖斐

CHEN Xiaofei  
Director General



9.84 million

Total income of



198,856

Number of children and youth reached



1,018,357

Total times of service delivered

In 2020, the epidemic hit suddenly, forcing offline businesses to be completely cancelled, and delaying receipt of fundraising funds. However, I was very encouraged by the calmness and tolerance, innovation and breakthroughs of everyone in the face of diversified changes. Partners of BeBetter had a firm belief, and always stick to it from being urgently recalled during the Spring Festival to online cooperation to discuss business adjustments under the epidemic situation...!

In 2020, under the support of foundations, enterprises, and public partners, BeBetter achieved the general income of 9.84 million, provided annual service for 198,856 children and youth, and cumulatively served 1,018,357 persons. At the same time, we won recognition and recommendation from many institutes, laying the foundation for fundraising in 2021. Facing the epidemic, team members turned challenges into opportunities and improved service efficiency while achieving personal growth.

2020 marked beginning of second decade for BeBetter. Apart from difficulties under the epidemic, it also faces shift in core leaders and an increasingly competitive market environment. In the fourth quarter, all members focused on mission and vision of BeBetter, and conduct co-creation and revision. Moreover, core values were proposed that were expected to be realized at this stage and in the future.

Looking forward to 2021, I think we can demonstrate core values of BeBetter:

### Professional innovation

In the past ten years, BeBetter has accumulated high-quality financial literacy education, but there was a large room for improvement on adhering to the goal of essence of education. I wished that, in the future, each employee of BeBetter could answer questions "what is financial literacy education; what financial literacy standards should children and adolescents study at different growth stages, and whether such standards will cultivate independent, temperate and economic citizens? What kind of influence and change can they bring to the future of children?" We shall continue to maintain professionalism and innovation to set a benchmark for popularization and promotion of financial literacy education.

### Open and win-win

We sincerely thank our partners for their continued support to BeBetter, and willingness to join hands with BeBetter to promote the development of financial literacy education. We look forward to providing partners with easy-to-operate financial literacy product process manuals and corresponding capacity building support in 2021. When policies are implemented, partners in various regions are allowed to enrich business content, and self-restoration, in order to achieve sustainable operations.

On the basis of building a cooperation platform, a teacher certification system was launched to cultivate more high-quality community and school financial literacy mentors. In the long run, community families and school classes could enjoy high-quality financial literacy education services. With support of all partners, we plan to implement financial literacy education in 500 schools and 100 communities in 2021, providing services to 250,000 children and young people.

We also wish to bring a win-win creation of social value to our partners, investors and all family members via open cooperation and sharing.

### Enthusiasm and responsibility (better to use the same word)

Efforts and realization of above goals are inseparable from enthusiasm and responsibility of BeBetter people for financial literacy education. I have been working for 10 years in BeBetter, and I am very honored to be trusted by BeBetter family. At the same time, I am deeply aware of difficulties and hardships of making breakthroughs. Charity is not business of a person and it requires common growth and support. As for me, I will try my best to create people-centric and responsible organizational culture and management mechanism together with BeBetter people.

In 2021, let us create tremendous achievements together and hear more independent and warm stories about children, you, me, and every family member of BeBetter!

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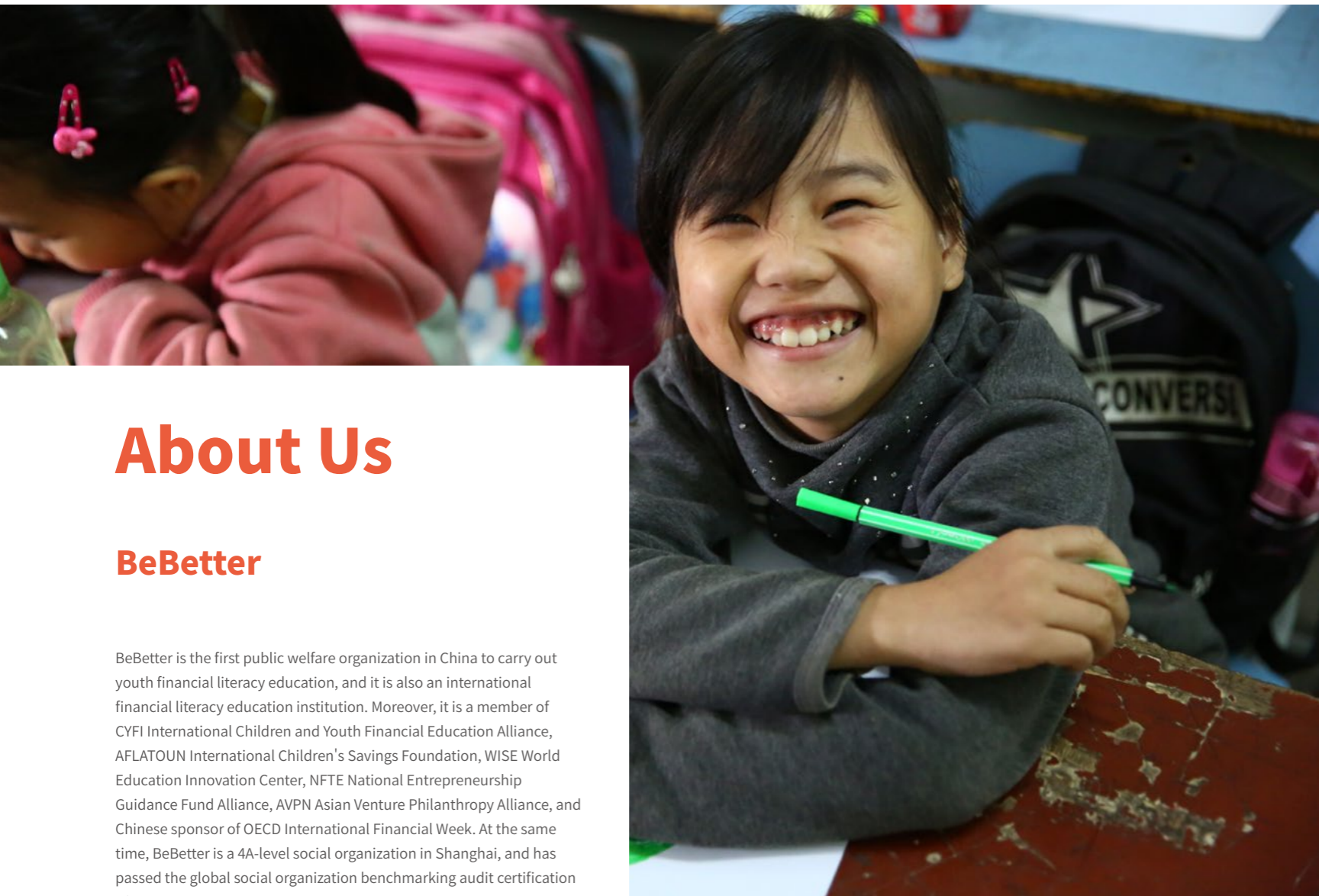
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### Brand influence

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### Acknowledgement



# About Us

## BeBetter

BeBetter is the first public welfare organization in China to carry out youth financial literacy education, and it is also an international financial literacy education institution. Moreover, it is a member of CYFI International Children and Youth Financial Education Alliance, AFLATOUN International Children's Savings Foundation, WISE World Education Innovation Center, NFTE National Entrepreneurship Guidance Fund Alliance, AVPN Asian Venture Philanthropy Alliance, and Chinese sponsor of OECD International Financial Week. At the same time, BeBetter is a 4A-level social organization in Shanghai, and has passed the global social organization benchmarking audit certification of the international authority assessment agency SGS.

## Registration information

Name: Shanghai Better Education Development Center

Unified social credit code: 52310115691607046F

Registration type: Private non-enterprise unit

Registered capital: CNY100,000

Legal representative: WANG Sheng

Date of establishment: July 2009

## Contact information

Address in Pudong: Room A27, Floor 2A , No. 555, Nanyangjing Road, Pudong New Area, Shanghai

Address in Putuo: Room 201, No. 2790, North Zhongshan Road, Putuo District, Shanghai

Tel: 021-50855238 (Monday to Friday 09:30-17:30)

E-mail: info@BeBetter.org.cn

Official website:www.BeBetter.org.cn

Official Wechat: bettercitizen



## Vision

To cultivate independent, temperate and responsible economic citizens, and to help young people live a better life.

## Mission

To ensure that all children and young people, especially disadvantaged groups, receive high-quality and diverse financial literacy education designed for them.

## Values



**Professionalism**

- Love education and respect life
- Respect and believe that individuals have inherent vitality
- Be proficient in knowledge and skills of the position and pursue excellence
- Solving problems is the top priority rationally

**Innovation**

- Lifelong learning, and be good at finding problems, with improvement awareness and crisis awareness
- Communication and sharing, collaboration and building
- Review and implement the action plan, dare to present the problem truthfully

**Enthusiasm**

- Active engagement and never forget the original intention
- Sincere and generous

**Responsibility**

- Have the spirit of contract and be honest
- Responsible for results and focus on effect

**Open**

- Willing to accept different opinions and things
- Hold the spirit of openness and cooperation

**Win-win**

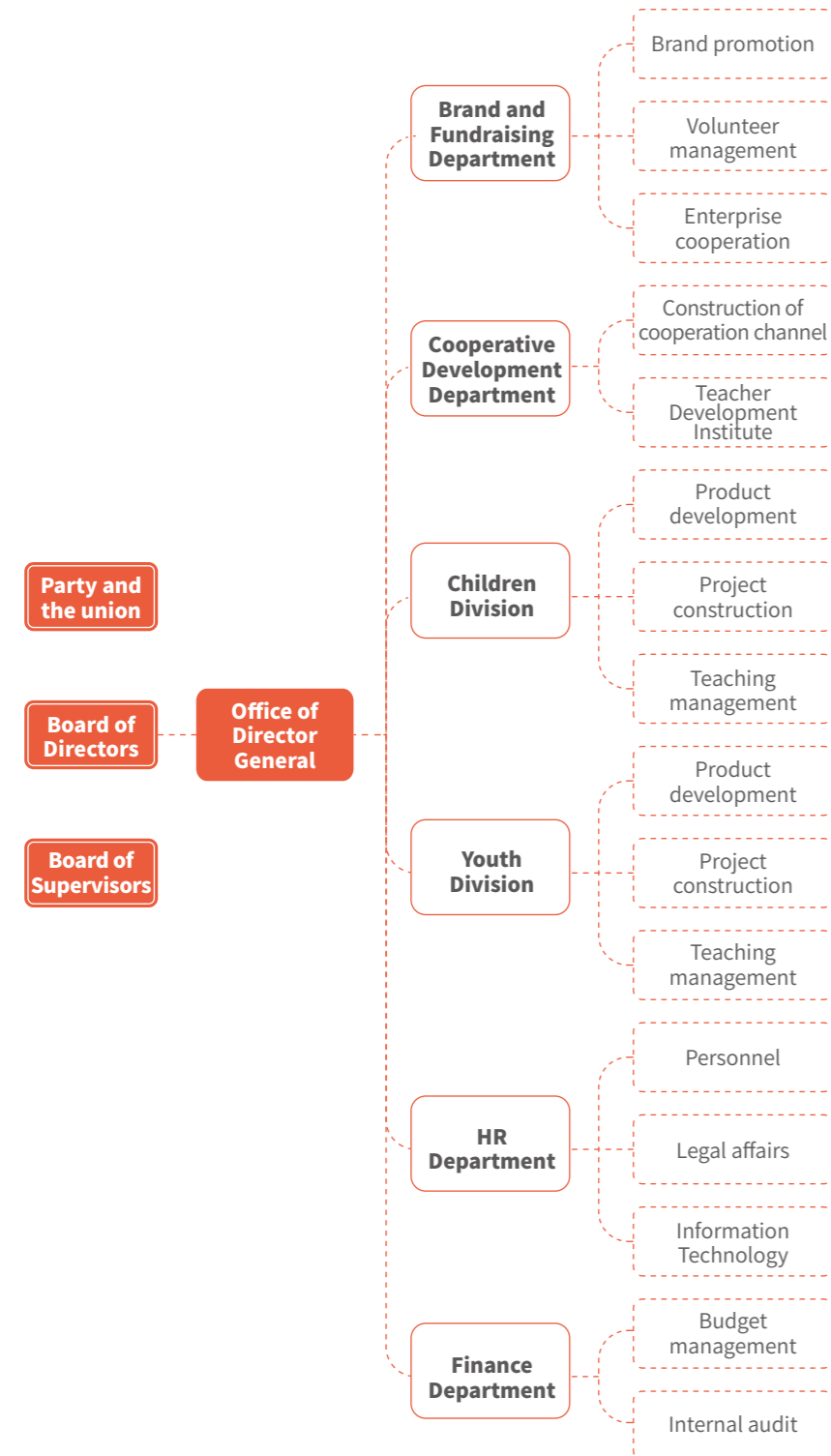
- Bring benefits to one's own side and related parties
- Focus on the growth of team members, and be willing to help and make others success

## Education philosophy

Holding the educational philosophy of "student-centered", BeBetter respects the dominated principle part of students in education activities, emphasizes that "education is life, life is education", and organically integrates education and life situations. In addition, it allows students to develop critical thinking and grow through "experiential participation".

# About our teams

## Organizational structure



### Board of Directors

#### WANG Sheng

- Chairman of BeBetter
- Global Director of Aflatoun International

#### ZHU Xiaobin

- Vice Chairman of BeBetter
- Secretary General of China Social Enterprise Alliance
- Co-founder of Center for Leadership and Executive Coaching

#### YOU Yong

- Director of BeBetter
- Founder of Art Gallery U Space

#### GONG Aling

- Director of BeBetter
- Legal representative of Shanghai Dazhi Investment Consulting Co., Ltd.

#### FENG Changlin

- Director of BeBetter
- Chairman of Beijing United Foundation

#### YANG Rui

- Director of BeBetter (Guiyang branch)
- Chairman of Zunyi Zhixing Education Aid Foundation of Guizhou Province

#### Peng Yuxin

- Director of BeBetter (Guiyang branch)
- GM of Guizhou Sanmu Automobile Sales Service Co., Ltd.

#### Liu Yafen

- Director of BeBetter (Chengdu branch)
- Co-founder of "Baby's Weekend"

#### BIAN Shumei

- Director of BeBetter (Chengdu branch)
- Deputy Director of Channel Operations in Cooperative Development Department

#### YI Jincong

- Director of BeBetter (Shenzhen branch)
- Founder of Shenzhen StarsShine Internet Education Co., Ltd.

#### Huang Wenfeng

- Director of BeBetter (Shenzhen branch)
- Secretary-General of Shenzhen Women and Children Development Foundation

#### MA Guangzhi

- Director of BeBetter (Beijing branch)
- Executive Editor-in-Chief of Beijing Shanxingzhida Information Service Co., Ltd.

#### LI Zhiyan

- Director of BeBetter (Beijing branch)
- Secretary General of China Donors Roundtable

### Board of Supervisors

#### JIA Ying

- Chief supervisor of BeBetter
- General Manager of Save the Children in Shanghai

#### GUO Lei

- Deputy supervisor of BeBetter
- Marketing Director of Shanghai Exhibition Times Co., Ltd.

#### DING Li

- Supervisor of BeBetter

#### TANG Wei

- Supervisor of BeBetter
- Technical Adviser of BeBetter

#### SHI Jun

- Supervisor of BeBetter
- Partner of Shanghai Jinmao Law Firm

#### SHEN Jian

- Supervisor of BeBetter (Guiyang branch)
- Editor and reporter of Guizhou Daily

#### LI Yong

- Supervisor of BeBetter (Chengdu branch)
- Chairman of Wendui Education Think Tank
- Director of the First-line Research Center for New Educational Experiments

#### HE Hongtao

- Supervisor of BeBetter (Beijing branch)

### Party branch

#### HAN Lirong

- Party branch secretary
- Registered social work practitioner (intermediate)

### Academic advisor

#### LIU Jian

- Professor of Beijing Normal University
- Head of China Education Innovation Institute

#### XIAO Jingjian

- Professor of University of Rhode Island
- Editor-in-chief of Household Consumer Finance

#### Joanne Yoong

- Associate Professor, National University of Singapore
- Director of Economic and Social Research Center

#### MENG Xiangyi

- Associate Professor of Central University of Finance and Economics
- Director of China Academy of Public Finance and Public Policy

#### JIN Minchao

- PhD in Social Work
- Professional Teacher of Social Work, New York University Shanghai

#### ZHU Xiaohu

- Associate Professor of Shanghai Normal University



# 2020 Business Overview

## Introduction to Financial Literacy Education

### Financial literacy education

Financial literacy is a kind of knowledge and understanding of financial concepts and risks, or skills, motivation and confidence to apply the knowledge and understanding, so that one could make effective decisions in diverse financial circumstances, improve personal and social economic benefits, and participate in economic life.

### Economic citizens

They are citizens who increase economic income by participating in economic and social activities, reducing probability of poverty. Moreover, they have sustainable means of livelihood, enhance personal happiness and social well-being, and are rational consumers, creators of wealth, and live happily.





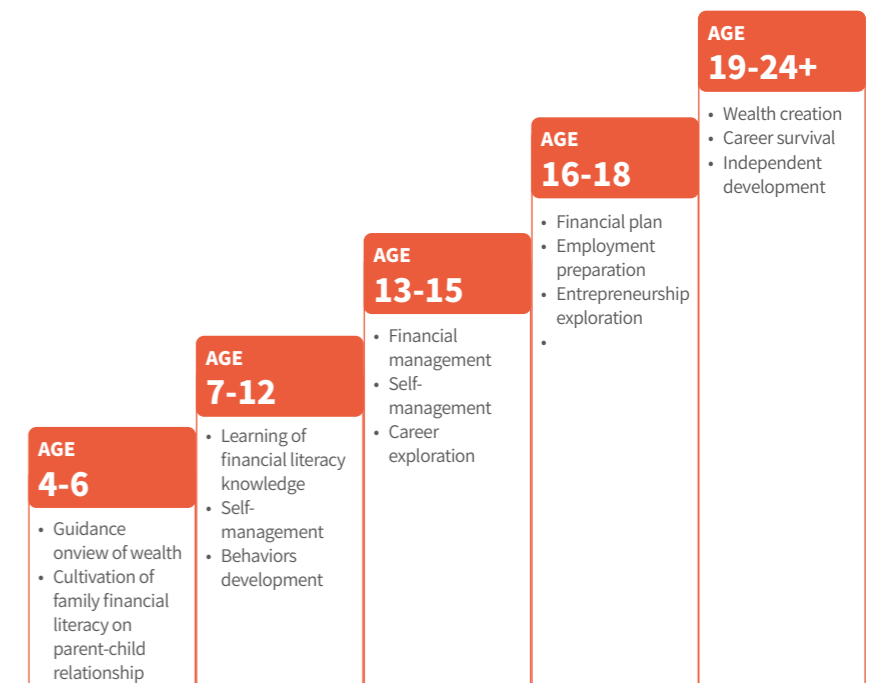
## Annual sumamry

BeBetter experienced difficulties in 2020. Due to epidemic, courses and services that originally available in schools and communities were affected, and many service projects had been postponed or even cancelled. But, it provided time for the team to sort out ideas and carry out innovations. Anyway, achievements in business innovation had been made in 2020.

## Form a product matrix

After analysis in 2020, we design that financial literacy system should focus on core problems and challenges in different growth stages of BeBetter's target of service, and develop corresponding products. We expect to accompany children with financial literacy education all the way from childhood to youth, help them improve risk prevention and control capabilities, and learn relevant life skills in the 21st century to adapt to diverse changes in society. We hope they can change and create their own sustainable future through financial management planning.

### Education Focus



## Enhance product design

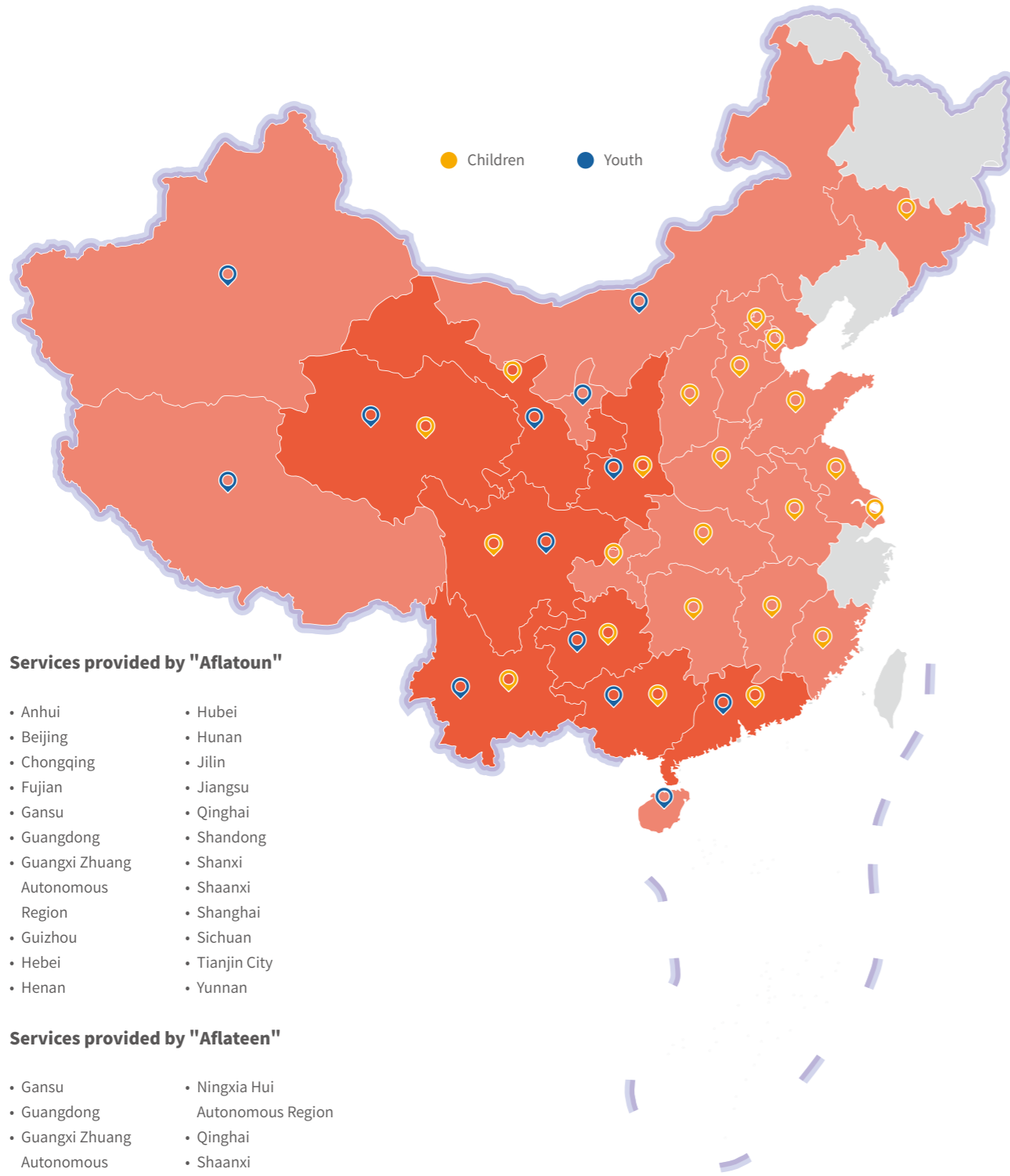
In order to enhance user's experience of using products and stimulate interest in learning, we designed products in packaging and prop-based design for children and youth content.

## Online education breakthrough

Affected by the epidemic in 2020, especially in the first half of the year, all offline activities could not be carried out, two major brand projects of Aflatoun & Aflateen were prompted to integrate online through multiple channels. Based on changes, the team made a quick response and innovation. For example, the "Aflatoun Farm Defense War" campaign centered on family behavior banking mobilized parents and children to develop good habits of home life and financial management together. A single event was signed up to be participated by 743 teachers from 114 counties of 76 cities in 22 provinces, mobilizing 9,479 families. At the same time, the Aflateen Project tried to fully launch online courses, short videos and topic interactions on Douyin, Zhihu, and bilibili.com. The "Anti-fraud" series launched on Douyin received 40,976 hits and single topic interaction in Zhihu won 522,590 views.

# Annual services

### 2020 service map



#### Services provided by "Aflatoun"

- Anhui
- Beijing
- Chongqing
- Fujian
- Gansu
- Guangdong
- Guangxi Zhuang Autonomous Region
- Guizhou
- Hebei
- Henan
- Hubei
- Hunan
- Jilin
- Jiangsu
- Qinghai
- Shandong
- Shanxi
- Shaanxi
- Shanghai
- Sichuan
- Tianjin City
- Yunnan

#### Services provided by "Aflateen"

- Gansu
- Guangdong
- Guangxi Zhuang Autonomous Region
- Guizhou
- Hainan
- Inner Mongolia Autonomous Region
- Ningxia Hui Autonomous Region
- Qinghai
- Shaanxi
- Sichuan
- Tibet Autonomous Region
- Xinjiang Uygur Autonomous region
- Yunnan

**28**  
provinces, municipalities and autonomous regions

**168**  
regions and counties



**132,268 people**  
reached



**66,588 people**  
indirect reached



**267**  
schools reached



**2,148**  
teachers trained



**198,856**  
total people reached

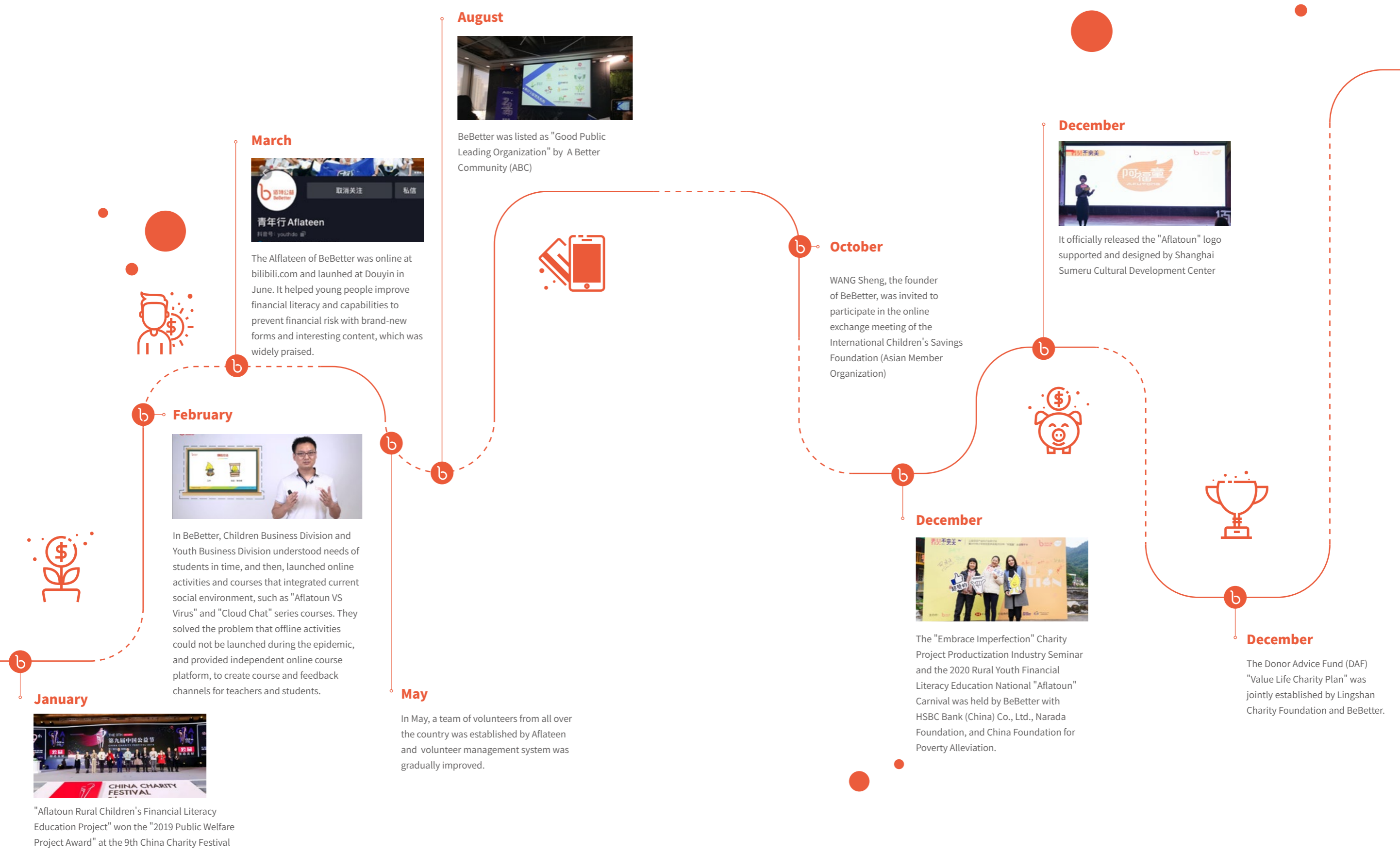


**1,018,357 person-time**  
total reached



**612,934 person-time**  
reached by media

# Chronicle of Events in 2020



## January



"Aflatoun Rural Children's Financial Literacy Education Project" won the "2019 Public Welfare Project Award" at the 9th China Charity Festival

## February



In BeBetter, Children Business Division and Youth Business Division understood needs of students in time, and then, launched online activities and courses that integrated current social environment, such as "Aflatoun VS Virus" and "Cloud Chat" series courses. They solved the problem that offline activities could not be launched during the epidemic, and provided independent online course platform, to create course and feedback channels for teachers and students.

## March



The Aflateen of BeBetter was online at bilibili.com and launched at Douyin in June. It helped young people improve financial literacy and capabilities to prevent financial risk with brand-new forms and interesting content, which was widely praised.

## May

In May, a team of volunteers from all over the country was established by Aflateen and volunteer management system was gradually improved.

## August



BeBetter was listed as "Good Public Leading Organization" by A Better Community (ABC)

## October

WANG Sheng, the founder of BeBetter, was invited to participate in the online exchange meeting of the International Children's Savings Foundation (Asian Member Organization)

## December



The "Embrace Imperfection" Charity Project Productization Industry Seminar and the 2020 Rural Youth Financial Literacy Education National "Aflatoun" Carnival was held by BeBetter with HSBC Bank (China) Co., Ltd., Narada Foundation, and China Foundation for Poverty Alleviation.

## December



It officially released the "Aflatoun" logo supported and designed by Shanghai Sumeru Cultural Development Center

## December

The Donor Advice Fund (DAF) "Value Life Charity Plan" was jointly established by Lingshan Charity Foundation and BeBetter.

# Service Reports

“**Aflatoun**”

—  
Financial Literacy  
Education for Children



# AFUTONG



## "Aflatoun" Children's financial literacy education

In 2020, BeBetter shifted attention towards children, and one of the important tasks was to develop and iterate relevant curriculum activities suitable for children's learning and life situations in accordance with growth in different ages of Children.



**48,581 children**

directly enjoy the education



**47,478 children**

directly enjoy the education



**96,059 children**

are served cumulatively in the whole year



**627,969 person-time**

cumulatively in the whole year



The existing developed financial literacy education service products for toddlers and children are as follows:

### Middle and Top class in kindergarten

#### Intervention product

Board games, corner games, parent-child markets to teach financial literacy

#### Core positioning

- Stimulate interest in financial literacy
- Learn simple financial literacy knowledge
- Promote parent-child interaction, financially literate families participate

#### Application scenario

- Subdistrict and neighborhood
- Daily activities in Children's Palace

### Grade 1-2 of Primary School

#### Intervention product

Picture book reading of financial literacy

#### Core positioning

- Stimulate interest in financial literacy
- Enlightenment of financial literacy
- Learn basic financial literacy knowledge

#### Application scenario

- Chinese class, class meeting, comprehensive practice class, 1 hour after class
- 6 class hours per semester

### Grade 3-4 of Primary School

#### Intervention product

Double-teacher courses online of financial literacy in 4 semesters

#### Core positioning

- Learning of systematic financial concepts and knowledge
- Core financial management competency skills learning and stimulating changes of behaviors

#### Application scenario

- Continuous class, 10 classes per semester, with 4 semesters in total, and 4 topics

### Grade 4 and above of Primary School

#### Intervention product

Behavioral Banking Management System

#### Core positioning

- Behaviour development

#### Application scenario

- Class daily moral education management and campus activities

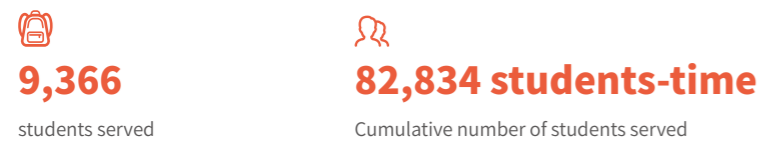
## "Aflatoun" Children's financial literacy education courses and activities

In 2020, affected by the epidemic, BeBetter did not directly launch projects in school in the spring semester. However, based on teacher community, it introduced a course "Aflatoun Farm Defense" suitable for rural children to participate in at home. It attracted 292 teachers who led students to participate from 166 schools in 19 provinces. 9,366 students studied the spring courses, with a total of 82,834 student-times. The summer camp activities were joined by 70 students in 2 batches. After schools resumed in the fall semester, online dual functional teachers' course of Aflatoun financial literacy was opened in school, which attracted 235 teachers from 109 schools in 19 provinces, serving a total of 10,892 students and 162,951 students-time. Particularly, 32 schools participated in dual functional teachers' course of financial literacy developed low-age students, providing services to 2,261 students and 29,393 students-time. The supporting courses also included "21-day Savings Challenge" and "Aflatoun Life Treasure Hunting" activities, and through saving activities, children should understand that apart from money, there was knowledge, friendship, ability, good habits, happiness, and health could be saved. At the same time, students would learn how to solve troubles in growth and overcome psychological barriers. For these activities, 191 students completed the savings challenge, 129 teachers signed up, and 5,358 students participated in the treasure hunt.

### Courses for families during the epidemic (topic: risk prevention)



### Aflatoun online "dual functional teachers" course of spring semester (topic: behavior and habit development)



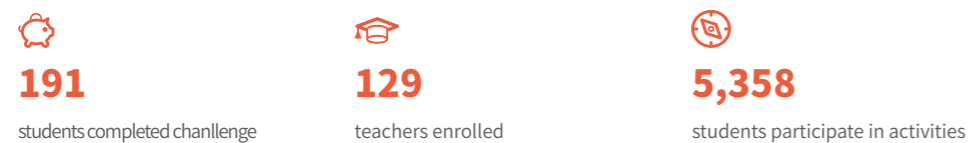
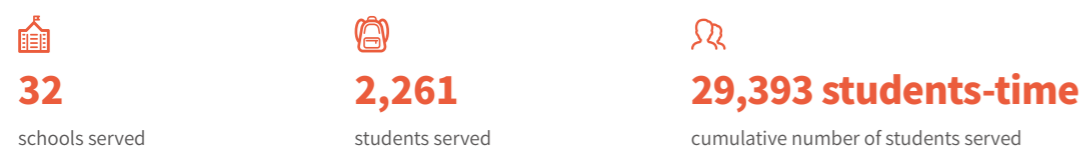
### Aflatoun summer camp activities



### Aflatoun online "dual functional teachers" course in autumn semester (topic: finance education)

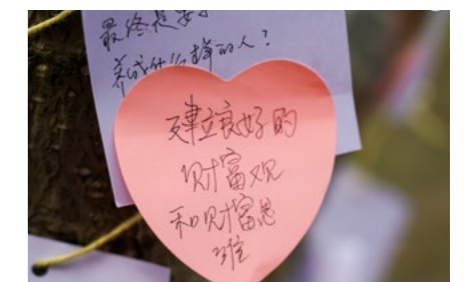


### Aflatoun online "dual functional teachers" course for (topic: financial knowledge for grade 1-2)



### Aflatoun Teachers' Academy

At the same time, in spring semester of 2020, BeBetter launched 8 online course training, serving 1,336 students through course conference (operation training) before the launching, course Q&A, special course activity analysis, lesson completion sharing, and others. In the autumn semester, we cooperated with the Education Bureau of Puyang County in Henan Province, and the Education Bureau of Congjiang County in Guizhou Province to launch trainings on local teacher of financial literacy education, in order to provide support for the growth of local teachers and development of follow-up courses. It trained a total of 108 rural principals and teachers from Congjiang County, Qingzhen City, Kaiyang County of Guizhou Province, Puyang County of Puyang City of Henan Province, and Wangcang County of Sichuan Province. On the other hand, based on strength of regional teacher teams, offline teacher training was carried out in Guangdong, Shanghai, Jilin, Sichuan and other places, benefiting 353 teachers.





### Aflatoun National Carnival

In 2020, Aflatoun National Carnival (7th) was held, which was not only a carnival event, but also a seminar. BeBetter invited charity colleagues and rural teachers to Guilin, Guangxi, in order to test the results of financial literacy education project and experience changes of children through intervention projects. Moreover, we hoped that the public experienced and participated in productization-oriented public welfare projects through productization case of the carnival. The "Carnival" lasted for 2 days, and it allowed all public welfare practitioners to communicate in a pioneering immersive way. In process of personal experience and learning, they could experience different links of financial literacy education such as "making money" and "spending money"; understand teaching design and project process; share attempts, exchange ideas; put forward in-depth thinking on "productization of public welfare projects", and further refine unified definition and implementation methods of "productization". A total of 124 charity colleagues and rural teachers participated in this Carnival whose live broadcast also attracted 2,920 viewers. China Philanthropy Times reported relevant news that was read by more than 1,029,373 people.



124

participants in live events



1,032,293

people affected by the events



### Project System Development

As the project executor, BeBetter hopes to obtain more comprehensive project service data and teacher files through the project system, and provides teachers with more effective training and operation services. Now, a system has been developed for use by project school teachers. Rural teachers can register in the system to acquire latest course information, provide course/activity feedbacks, and inquire personal growth files. The project system is in testing phase and is expected to be officially launched for test in 2021.



## Beneficiary feedback

### Teacher FANG Qiongling

#### Tieniu Primary School of Xinhua County, Loudi City, Hunan Province

I used to adopt cramming education in Chinese class, but fear that the students don't understand some knowledge not mentioned. The students in the class are not very motivated, and few of them want to answer questions. Therefore, I feel difficult in further teaching. But in the Aflatoun class, nearly all students are attracted and I am surprised by performance of many children with poor grades. In each class, I will reflect seriously and reform teaching. My teaching style has changed a lot. Specifically, students are encouraged to discover and ask questions by themselves, discuss and solve problems. In other words, students play the dominated role in class, which enhances self-consciousness, enriches interest in learning, and achieves better effect.

### Teacher LIANG Shumin

#### The Fourth Experimental Primary School of Puyang County, Puyang City, Henan Province Xiao Jun (pseudonym)

The course "Aflatoun" is closely related to children's economic life and the society. In the classroom, we can invite relevant professionals to participate in courses, such as banks and supermarkets, or organize students to go out to visit related companies, communities, exchanges and practice. It is of great benefit to children's future.

### Teacher LIANG Xinguo

#### Gangbian Central Primary School, Congjiang County, Qiandongnan Prefecture, Guizhou Province

Through study and communication, I am deeply impressed by three points: rules and regulations of school; education and teaching; happy learning. I used to participate in Aflatoun study, which is considered another burden and it is not implemented in school due to limited time. Now, I understand that it runs through the entire process of education, and when you learn to use it, it will greatly promote the development of education.



#### Grade 6 of Pupenwan Primary School, Dixu Township, Guangnan County, Wenshan Prefecture, Yunnan Province

In the past, I only realized my money was spent, but never looked back to see where it was spent. Money is spent out quickly in every week. On Monday, there is a lot of money that is used unconsciously and I basically don't plan it in advance. The course of Aflatoun teaches how to record items, and I suddenly realize I spent most money in snacks.

But the course impresses me very much because I only realize my money is spent, but never look back to see where it is spent. Later, Mr. Wang asks us to make a pocket money plan for the next week. I classify the 20 yuan and plan it in that week, and I will make records when each penny is spent. After the money for snacks is used out, I restrain myself from buying randomly. A week later, I save 4 yuan, which is impossible in the past. Therefore, I have set up a savings plan for myself, to purchase a new schoolbag independently!





# Service Reports

“Aflateen”

Youth Financial Literacy Education



## Youth Financial Literacy Education of "Aflateen"

After research and teaching, BeBetter discovered key factor affecting employment and development of contemporary youth, which was the ability to find, identify and apply information, resources, and environment. The financial literacy education centered on ability training helped effectively enhance competitiveness in employment and development, and better responded to contemporary economic and social challenges. This was also the original intention of BeBetter to launch the "Aflateen" project.

In 2020, due to epidemic, the financial literacy education services for young people launched in schools was significantly affected compared to 2019. Fortunately, relying on self-media channels and centering on core competency training goals, we had designed diverse activities convenient for young people, serving 83,687 young people directly, with 102,797 people served cumulatively in total throughout the year, and a total of 390,388 person-times.



**83,687**

youth served



**19,110**

youth indirect served



**102,797**

cumulative number of people served throughout the year



**390,388 person-times**

Cumulative service times throughout the year

### Framework for Youth Target Ability Trained by "Aflateen"

#### Financial competence

- Use and planning of money
- Avoid risk
- Maximize wealth value

#### Professional adaptability

- Self-awareness
- Self-management
- Information decision
- Team cooperation
- Interpersonal communication
- Career planning
- Workplace viability

#### Independent development

- Workplace promotion
- New industries, new occupations, new skills learning





## "Aflateen" Youth Financial Literacy Education Courses and Activities

BeBetter cooperated with social organizations that provided youth services, established a media matrix, and broadcast popularize-short videos of youth financial literacy and anti-fraud comics through platforms such as WeChat official accounts, Douyin, and Bilibili.com. It also organized activities such as "Frozen Memory, and leg-up through epidemic", "Young Heroes", "Cloud Chat Three People", "Cloud Chat Small Classroom" and others, breaking original teaching model directly accessible to schools, and allowing young people to directly participate in the activity and obtain experience. At the same time, the original courses and activities related to youth life skills and social financial management were retained and shall be taught in Ningxia, Inner Mongolia, Xinjiang, Yunnan, and Shaanxi since the autumn semester. In addition, we recorded 8 videos of professional treasures and 14 of sharing of workplaces for secondary vocational students, and completed R&D of online and offline activities, including: fraud prevention index test, fraud prevention short video learning, fraud prevention knowledge manual learning; Bingo Anti-fraud weekend activities on combat and anti-fraud topics; professional soft skills teaching videos and board games; innovation and entrepreneurship courses.





## "Aflateen" Teachers Training Plan

In 2020, BeBetter completed the development of teaching aids for teachers of youth financial literacy education, including course recordings, courseware, and student worksheets, aiming to help teachers deeply understand course concepts and methods. At the same time, we produced class PowerPoint Presentation to support lesson preparation of teachers, and carried out 6 offline trainings in Ningxia, Xinjiang, Yunnan, and Shaanxi, with 187 teachers trained.



6

offline trainings



187

teachers trained

## Project research report

BeBetter completed a Survey Report on the Status Quo, Characteristics and Demands of Secondary Vocational Students on Employability in Guangdong Province, and received over 3,000 effective feedback questionnaires online. A total of 26 in-depth interviews (approximately 30 minutes per time) were completed offline that included staff from employment office of the school, school professional teachers, graduate students and business representatives. The report and interviews provided suggestions for future development of the project; for example, vocational school youths should learn knowledge not taught in schools from social resources, including employment guidance, self-exploration and management, and support for high-quality innovation and entrepreneurship service.



## Beneficiary feedback

### Teacher BAI Mingwen

#### Tongren Preschool Teachers College (Sinan School) of Tongren City, Guizhou Province

I deeply understand students and create a relaxed and pleasant atmosphere in classroom, in order to give better play to teaching effect and improve teaching quality.



### Student CHEN Yajia from Guangdong Food and Drug Vocational College

I develop an indissoluble bond with BeBetter under the introduction of financial and business enlightenment teacher. I have focused on BeBetter closely since the "Future High-Financial Student Exchange Meeting". I realize that it is a trustworthy platform witnessing common growth of students.

The lecturers give excellent speeches that blow my mind. I am fortunate enough to have an exciting class in this boring life. Today, I learn an important thing - plan that is divided into a large plan and a small plan. Specifically, plans may last for only a month or even a few days, or five or six years. Actually, I lose interest in things very quickly, so I really can't stick to the long-term plan. I used to plan to learn electronic organs, ukuleles... and finally bought a musical instrument, but I was attracted by others. Considering that I will graduate quickly as if tomorrow, I need to make plans and start working hard in advance. Therefore, I need to plan my life immediately and make attempts, to analyze what jobs I want to find.

My favorite content is the "good times diary". I have the habit of writing a diary every day, so it will be a piece of cake for me to write diaries. Moreover, I am interested in mind map that makes me happy to find three intersection points, and it helps people to find work direction catering to interests, abilities and market needs through exploring three angles. I set up the Flag: I must find the point of intersection with all-out effort.

### Teacher CHENG Chen

#### Ningxia International Language College of Shengli Township, Yongning County, Yinchuan City, Ningxia Autonomous Region

Through study, I learn about icebreaking team building, game introduction, and the use of some teaching tools. I feel participatory classroom is interesting, which can be applied for reference in the future teaching.

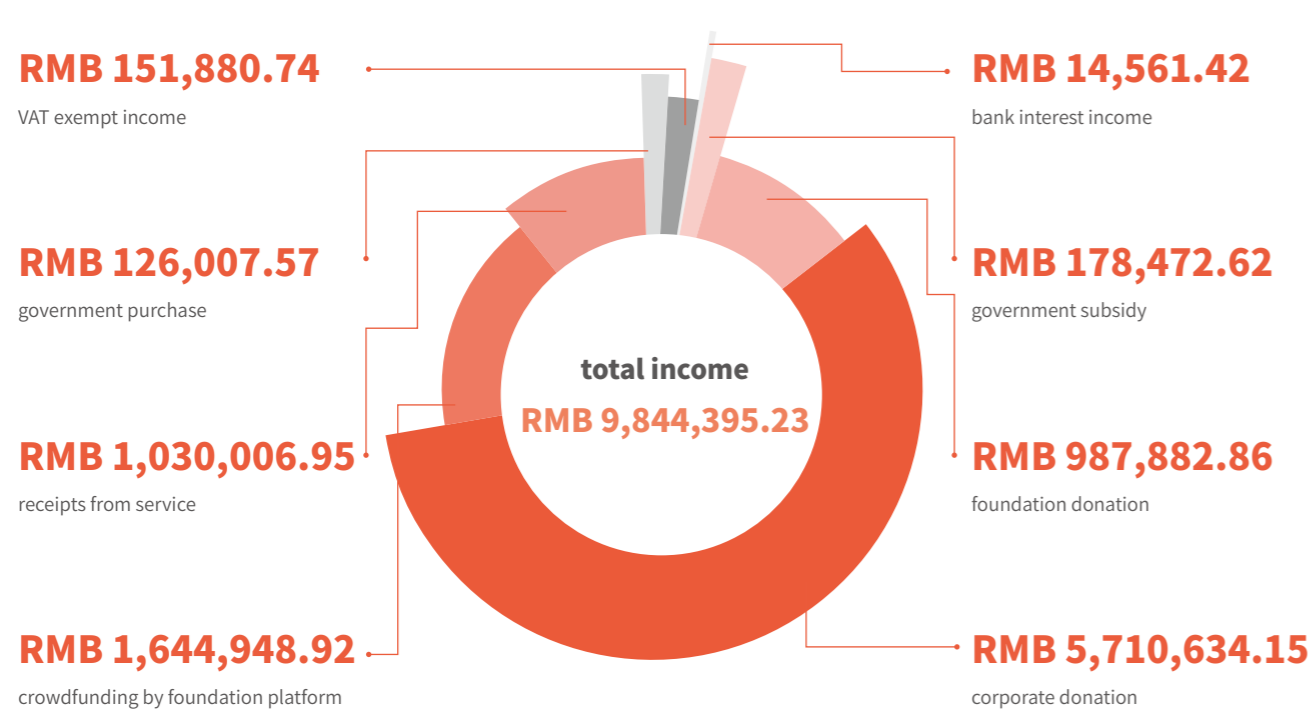
### Teacher WANG Huiwei

#### Tongliao Industrial Vocational School of Inner Mongolia Autonomous Region

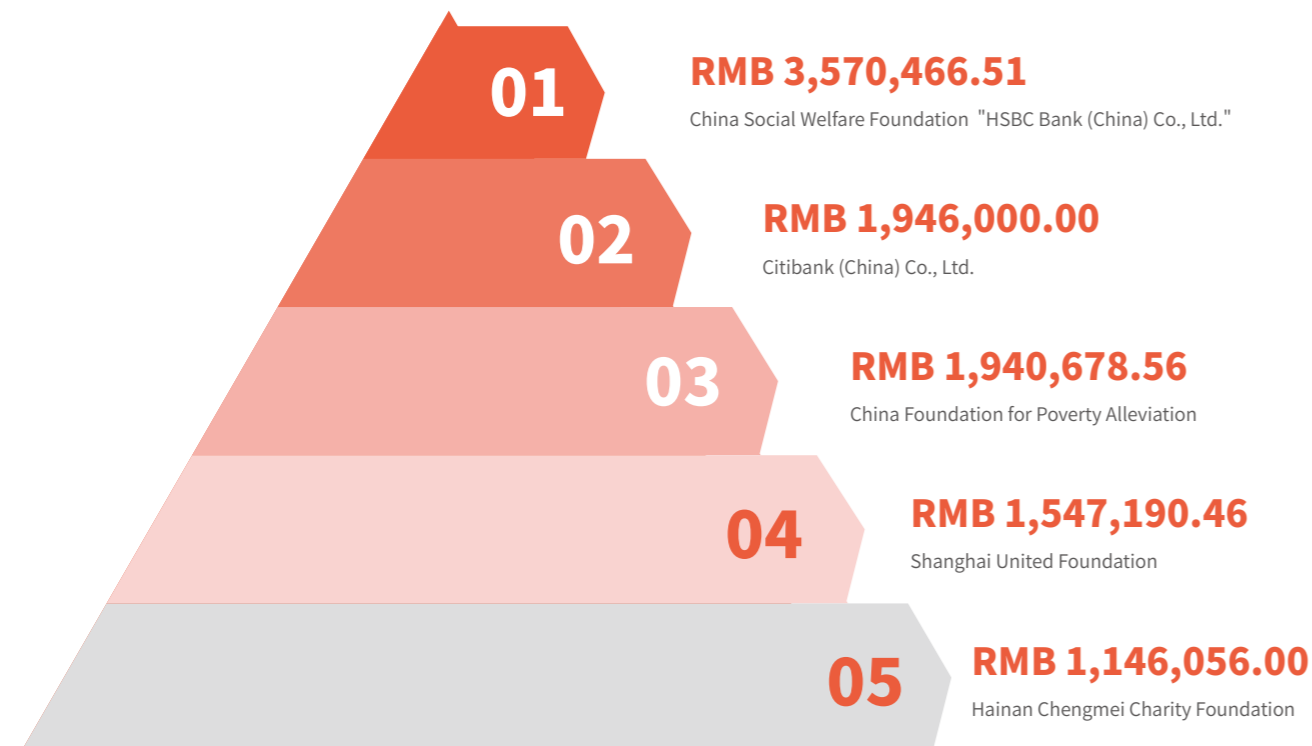
Teaching is not just a one-by-one instruction in accordance with textbooks. Instead, good teaching methods should allow students to learn knowledge in a relaxed atmosphere.

# Financial Report

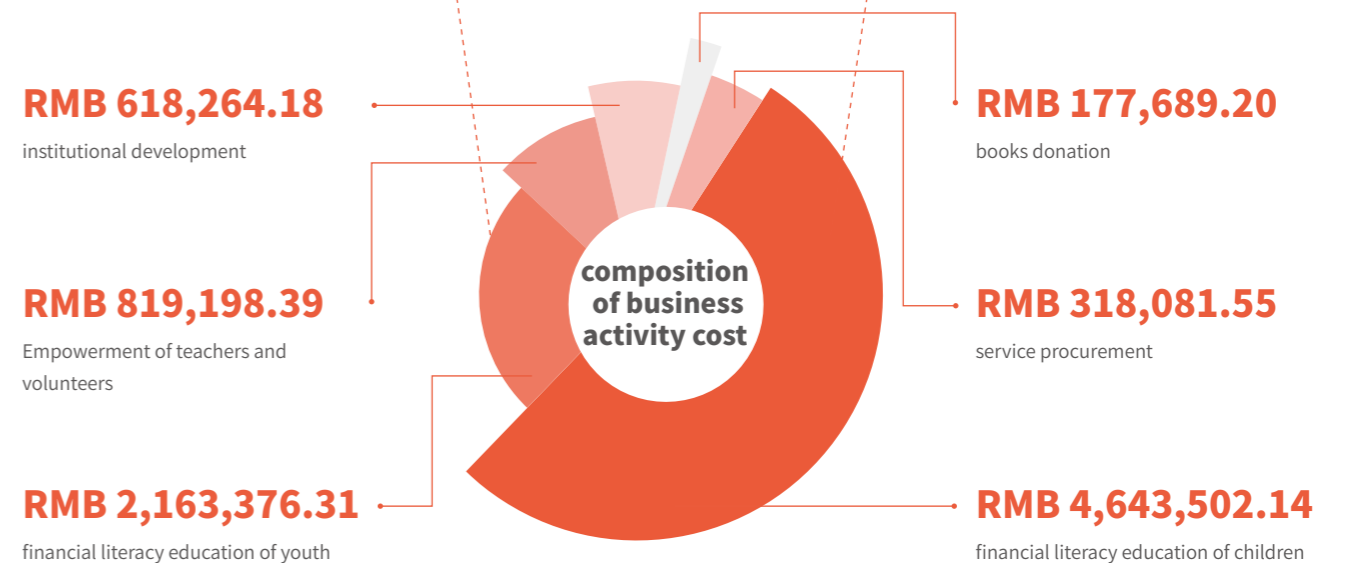
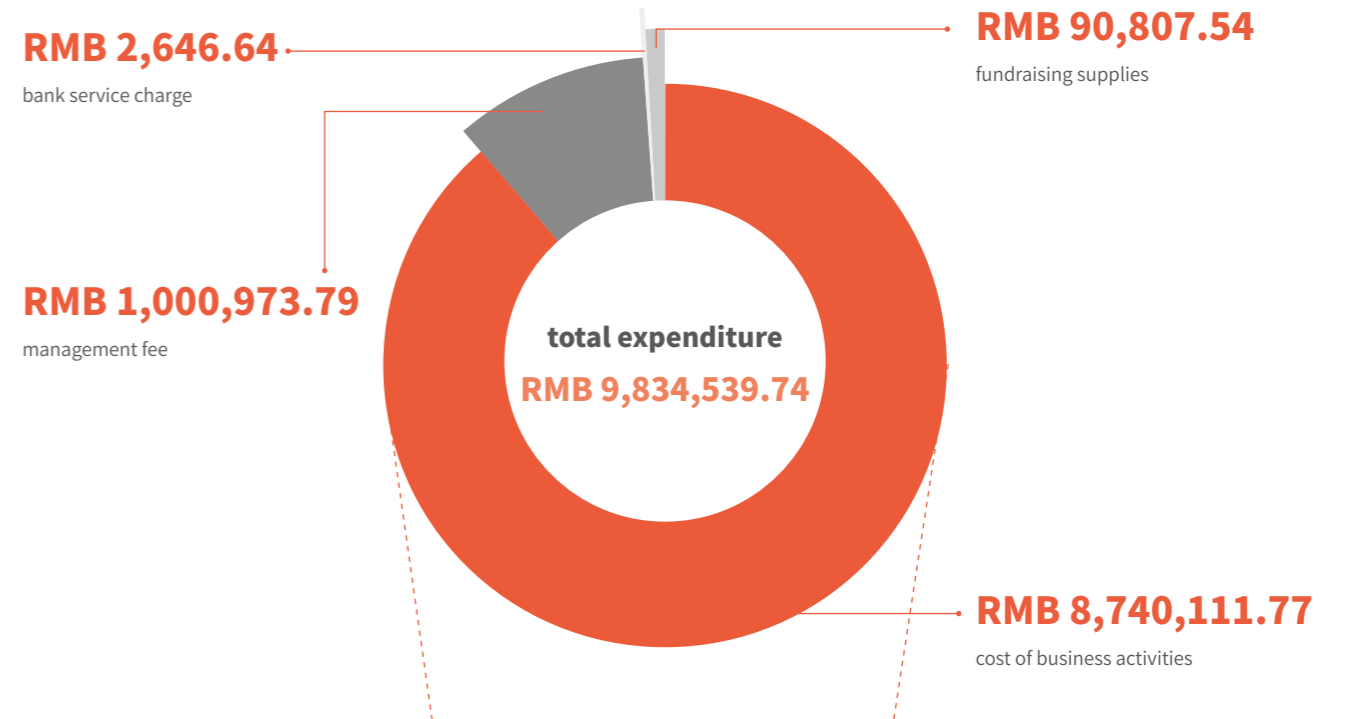
## Income



### Top 5 funders



## Expenditure




# Brand Influence


In 2020, BeBetter focuses on strengthening media communication in the industry and public, in order to enhance the brand awareness. This year, it has been reported in more than 400 reports on public welfare and portals multimedia. Among them, the report of Aflatoun Carnival occupied the front page of the China Philanthropy Times and was also included in Public Charity Weekly. In institutional level, overseas publicity channels have been established, and information is released on the International Children's Savings Fund platform and the LinkedIn platform as a foundation. In this year, it had been viewed by 20,681 times at WeChat, 644,686 via Weibo, 2,683,976 in media reports, and 23,612 in forward version.

In 2020, we won 3 public welfare awards, and the Aflatoun Rural Children's Financial Literacy Education Project was awarded with the "2019 Public Welfare Project Award" at the 9th China Charity Festival. In January of the same year, Mr. WANG Sheng, the founder of BeBetter, won the title of "Top 10 Social Innovator (Education) in 2019"; in August 2020, BeBetter was listed as a "Better Charity Leading Organization", creating more opportunities to maintain image.

It also actively participates in activities such as China Annual Conference on Philanthropy, China New Forces' in Philanthropy, 2020 Fundraiser Conference, Guangdong HSBC Community Festival, CFF Forum, Shanghai Pudong Coffee Festival, and becomes a communication partner of the Education Biennial.

  
**20,681**  
Annual WeChat Views

  
**644,686**  
Views Weibo

  
**2,683,976**  
reading in media reports

  
**23,612 times**  
reading in forward version

# Internal construction

## CPC Construction


In 2020, during epidemic period, Party brach of BeBetter not only actively contacted employees, confirmed their health conditions, and collected information on employees leaving or returning to Shanghai. Some members applied for unpayment when the organization was in financial difficulties, hoping to help the organization overcome the epidemic, take responsibility, and face difficulties bravely. Individual Party members also participated in community propaganda activities, advocating residents to isolate themselves and not to go out.


In the second half of the year when employees lived a hard life, it initiatively launched condolences activities and stood with the masses. At the same time, it organized all employees to jointly study current affairs, understand latest policy trends, and grasp development direction of the organization.


## Employee trainings

As of the end of December 2020, there were a total of 34 employees, including 3 part-time employees, and all held a bachelor's degree or junior college degree, including 7 masters or above, and 2 employees who had returned to China after studying abroad for more than half a year. 6 full-staff trainings were carried out throughout the year, including training on finance, legal affairs, and discussions on values swith full participation. At the same time, product seminars and learning were held online. Due to the epidemic in 2020, annual meeting and team building activities were cancelled, but all employees expressed their understanding and supported the decision.


  
**34**  
full-time employees

  
**3**  
part-time employees

  
**100%**  
employees with university degree

  
**20.5%**  
employees with master's degree or above

  
**5.8%**  
employees returning from studying abroad for more than half a year

  
**6**  
times of all-staff training throughout the year

# Acknowledgement (in random order)



**Xinhe Foundation**

**Education Bureau of Pudong New Area, Shanghai**

**People's Government of Gaohang Town, Pudong New Area, Shanghai**

## Monthly Donor

LI Zhichao	JIANG Yan	SHI	CHA Runa	WU Haoyang	ZHANG Xiaona
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GONG Xue	YANG Shutong	CHI Jianwen	WEN Yishan	ZHANG Qin	XU Yanli
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LIN Jiafen	PENG Li	PAN Danyun	LIANG Jiaming	LU Xiaoyi	QI Zheng

# Support BeBetter

## Online donation

Support financial literacy education projects of youth



BeBetter Monthly Donation Plan

## Offline donation

Bank transfer: (RMB Account)

Account name: Shanghai united foundation

Bank of deposit: Bank of Communications, Shanghai Pudong Sub-branch

A/C: 3100 6658 0018 1701 8926 9

Tel.: 86-21-50855238

Contact: Teacher Chen

For bank transfer partners, please indicate the donation unit and contact number on the account, and mark "BeBetter Special Cooperation", and contact staff of the organization.

Receipt of donation: We will issue a charity bank donation invoice through the foundation for the amount of RMB100 and above. Due to the cost of posting, invoices below RMB 100 are not accepted by post. You can contact BeBetter and ask for it at the office.



# My Choice My Future

我选择，我负责



## Contact us

Shanghai Better Education Development Center

Tel.: 8621-50855238

Email: [info@BeBetter.org.cn](mailto:info@BeBetter.org.cn)

Website: [www.BeBetter.org.cn](http://www.BeBetter.org.cn)

Address: Room A27, Floor 2A, No. 555, Nanyangjing Road, Pudong New Area, Shanghai

Address: Room 201, No. 2790, North Zhongshan Road, Putuo District, Shanghai

WeChat subscription account: bettercitizen (ID: bettercitizen)



Sina microblog



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