

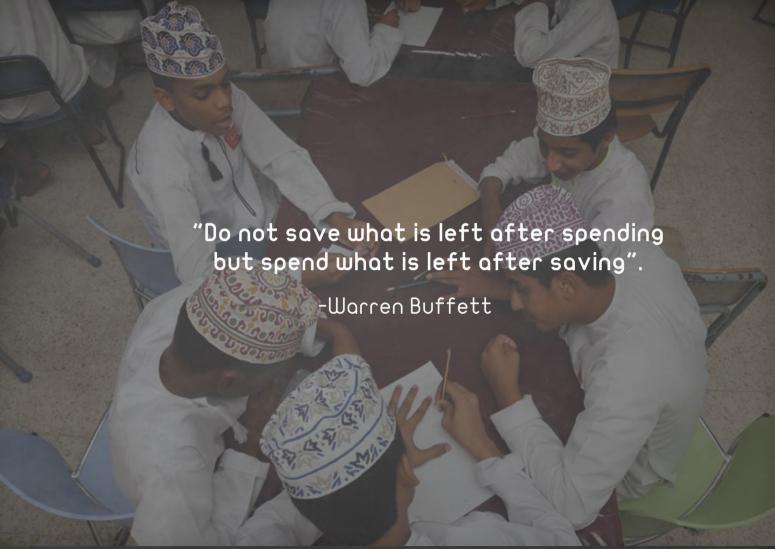
Baisa 3 Program for Personal financial Planning
Septembe-December 2018

#BP #بيسة #رؤية ـ الشباب









Introduction

The third phase of Baisa Educational Program for Personal financial Planning aims to spread financial awareness in addition to teach the participants the concept of financial planning and its importance for all live stages, appropriate financial planning, and management of income, expenses and investment. As youth Vision believes that today's teenagers are tomorrow's youth and they need to be aware of financial planning and the appropriate money management from this age in order to reduce the exaggerated money spending habits and to enhance their responsibility towards money saving and starting to invest it in an appropriate ways that suits their age. The need for the personal financial planning skills in increasingly important in a time when the life requirements increase rapidly in an unpresented way. The content of the program and the used tools and tasks were designed by Youth Vision to suit the targeted age group.

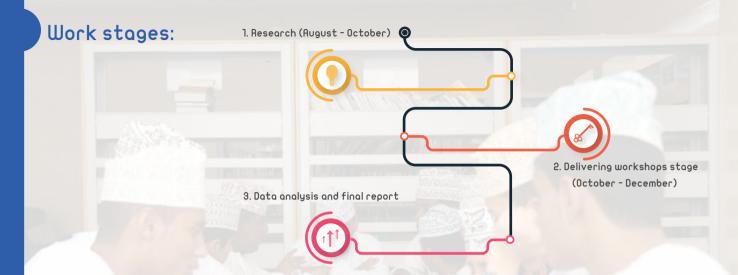


Skills and knowledge participants gained:

- Personal financial skills, increasing financial awareness.
- 💰 Getting to know various financial terminology (inflation, investment, debt, economy, etc.)
- The ability to spend and save money in an appropriate way.
- Getting to know their abilities, strength points and skills which will add another source to their income.
- Life goal setting skills

What makes the third phase of Baisa Program special:

- This is the first time for Youth Vision to deliver a social program for this targeted group (the ninth grade)and design the program in a fun interactive style .
- The availability of Educational material as a guide book supporting the presented content of the workshop as a helping tool.
- Focusing on various methods to achieve a higher level of sustainability for the program that serves the targeted group.



Targeted group:



Direct: 13 to 17 year old students.

Indirect:



Career Guidance Specialists



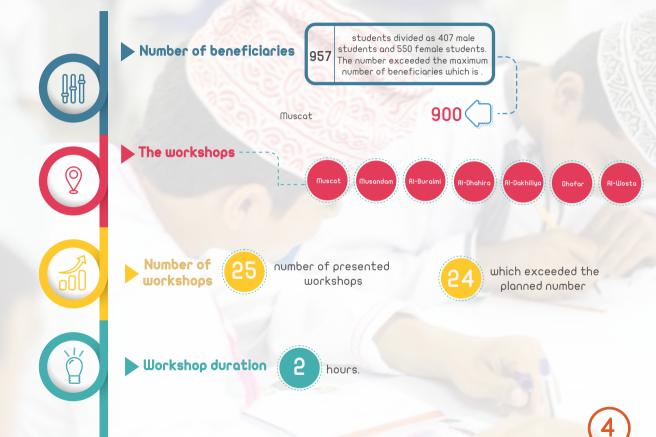
Students who have not attend the program (getting to know the program content through their participating peers).



Parents, through the booklet .



Performance indicators:



Baisa outcomes:





957 students

able to perform appropriate financial planning and aware of the importance of money and the ways of making it at a level that suits them.

A comprehensive simplified



personal planning material and to create an appropriate financial habits among students.





Spreading personal financial planning knowledge within students in schools.



Workshop topics:

- Explaining the concept of financial planning through explaining the verses 45 to 49 of "Surat Yusuf" in the Holy Quran.
- The importance of planning for life: setting short, medium and long term goals in all life fields.
- Where does money come from? "income sources"
- Appropriate expenses: enhancing the ability to set priorities and needs in expenses.
- Saving methods.
- Turning talents and skills into small projects.
- The concept of debt.
- The concept of Bestowall.



Workshop tools:

1. Handbook

The handbook consisted various chapters and topics which includes:





Experiences: These experiences were presented so that students will recognize that there is nothing impossible by working, making every effort and setting goals.

Situations: this page included two situations of Mohanad and Sara.



Exercises and games: this page helps students to refresh their minds using mathematical calculations, in addition to a website that includes a number of games measuring their money management skills.



Advice for participants and messages for parents to help their children learn appropriate money management and give them the basics of financial independence and financial crises management that they may go through.



Annex (personal financial planning schedule):

This annex in a helping tool that enable students to set and reduce their expenses and calculate the surplus which will be the savings, or when they go through financial defect in one month they will be able to accurately determine the reasons behind it. The schedule is not dedicated for a specific year or month and can be easily taken out of the booklet.

Workshop tools:

2. Presentation Content



Mathematical exercise in savings and expenses



Interactive practical training to explain the concept of debt



Motivational videos



Shopping exercise (a shopping list was designed for a shop named Abu Ali Shop and a purchasing list with limited budget in different categories)

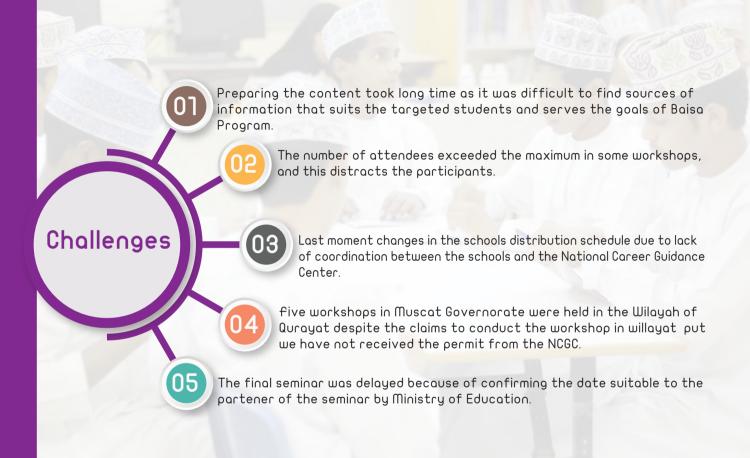


Stories and experiences from the Omani society or from the same age of participants in order to make a better influence



Achievements:

- Baisa workshop for career guidance specialists in the National Career Guidance Center which was held on 12 October 2017. It was attended by 18 participants from the different Governorates in which Baisa Program will be held, so that they become aware of the content which will be presented to their student and to prove that the used exercises, terms and practical content are suitable for the targeted age group. In addition to prepare their students for the workshop content.
- Baisa workshop for Al-Amal School for the Deaf in order to present the content of Baisa workshop to the students and teach them personal financial planning skills. That was done through translating the workshop content into the sign language and presenting it to the students directly. The workshop has enriched their skills and knowledge and they were actively interacting with the workshop. The number of participants is this workshop was 28 students.
- Increasing the number of workshops under Baisa Program to 25.



#Baisa_Actions:



With Trainer Ahmed: Baisa workshops had some funny situations told by some of the attendees about their financial experience when they were young. What I will never forget from this version of Baisa Program is my first experience with the deaf as we conducted Baisa workshop at Al-Amal School for the Deaf. It was a great experience with a lot of challenges to deliver the right information in sign language.

In Baisa workshops at Masandam Governorate the team was surprised that the students there deal with Dirham instead of Omani Rial and the printed exercises were in Rial and Baisa, then the trainer had to exchange all the content to Dirham in order to simplify the tasks for the students.



With Trainer Maryam: In Baisa workshops at Duqum one of the students was insisting to get the trainer's social media accounts and the other students were smiling and asking the trainer not to give him her accounts, then when she asked why they told her that he can hack it.

Data analysis:



25 workshops in 7 governorates were presented and the number of beneficiaries was 957 students from the different parts of the Sultanate.

Date	Schools	Wilaya	Region	Participants
12/10/2017	career specialist workshop	Ruwi	Muscat	18
16/10/2017	Al - Nu'man bin Uday School	Quriyat	Muscat	35
25/10/2017	Al - Manh School	Manah	AlDakhlia	34
25/10/2017	Umm Aymen School	IZKI	AlDakhlia	35
29/10/2017	Munb'a Alhekma School	Salalah	Dofar	32
29/10/2017	Almurooj School	Salalah	Dofar	31
30/10/2017	Salalah alshurqia School	Salalah	Dofar	33
30/10/2017	Osama bin Zaid School	Salalah	Dofar	28
11/01/2017	Zainb Bin Abi Sufian school	Quriyat	Muscat	100
11/07/2017	Sheikh Abu Obeida AlBlushi school	Quriyat	Muscat	27
11/07/2017	Mohammed bin Abdullah alkaliliy	Nizwa	AlDakhlia	30
11/08/2017	Alsheikh Ahmed Alkindi school	Nizwa	AlDakhlia	27
11/08/2017	Khawla bint alazwar school	Khasab	Musndam	30
11/08/2017	Almuhamdia school	Bukha	Musndam	32
16/11/2017	Hafsa School	Alburimi	Alburimi	29
16/11/2017	Alfarooq school	Alburimi	Alburimi	36
20/11/2017	Ibri school	Ibri	Aldahira	60
20/11/2017	Asma bint alsalt school	Ibri	Aldahira	66
21/11/2017	Abaad bin bishr school	lbri	Aldahira	55
21/11/2017	Saad bin Aobada School	lbri	Aldahira	36
22/11/2017	Khawla bint Qais school	Quriyat	Muscat	43
22/11/2017	Odi bin Hatim school	Quriyat	Muscat	31
26/11/2017	Alduqm schooh	Duqm	Alwsta	27
27/11/2017	Bahr Alarb school	Duqm	Alwsta	28
12/06/2017	Alamal School	Boshr	Muscat	28
12/06/2017	AlQurm school	Boshr	Muscat	44
TOTAL				957

Data analysis:

The number of students from Al-Dhahira Governorate was 217 which consisted 23%

The number of students from Al-Wosta Governorate was 55 which consisted 6 %

The number of ——students from Musandam Governorate was 62 which consisted 6 %

The distribution of beneficiaries in the governorates is as follows:

The number of students from Muscot Governorate

was 308 which consisted 32%

The number of students from Dhofar Governorate was 124 which consisted 13%

of students from Al-Buraimi
Governorate was 65
which consisted 7 %

The number of students from Al-Dakhiliya Governorate was 126 which consisted 13 %.

The students respond to estimating the amount they think they can save within 3 months shows that some of them are aware of the value of money and are logically estimating their investment and expenses to decide the amount. That was obvious at Nizwa, Manah and Qurayyat schools. On the other hand, some results shows the opposite whish was obvious at some of Salalah and Al-Buraimi schools.



Do you have a monthly salary?

And for the question "Do you have a monthly salary?" the answers vary between 66½ as yes and 34½ as no. This shows that a large number of students have a monthly salary.



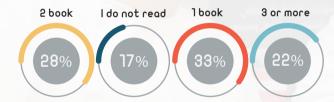
I discuss my monthly expenses with my father?

The students' answers to "I discuss my monthly expenses with my father?" shows that 690 of parents do not have discussions with their children.



After the workshop, I can clearly plan my income.

96 % answered the question "After the workshop, I can clearly plan my income" by yes, which shows that the goal of Baisa in teaching participants appropriate personal financial planning is achieved.



I read books other than the curriculum every month

The question "I read books other than the curriculum every month" to find out how far is the reading habit is common between the targeted group to make sure that they have read many resources. The results showed that 17% are not reading any books other than the curriculum and 33% are reading one book per month, while 50% are reading two or more books per month, which shows that students love to read and discover new knowledge.



Do you have an income other than your parents?

In answering "Do you have an income other than your parents?" the results show that 70% of the students participating in the Baisa workshops do not have an additional income and they depend on their parents to get money which shows the importance of spreading talents and skills investment idea to create an additional income source.



I become aware of debt after the workshop

The participants respond to "I become aware of debt after the workshop" shows that the goal of the workshop to spread awareness regarding debt is achieved as more than 95% answered by yes. This is a very positive indicator which shows that the trainer succeeded at delivering the idea debt and its impact on the debtor along his/her life.

[16]

Data analysis results of Baisa Program evaluation form by career guidance specialists:

This form was filled by 29 career guidance specialists and education directorates' staff from the different governorates covered by Baisa Program. After analyzing the data, the following results are found:

Baisa workshop

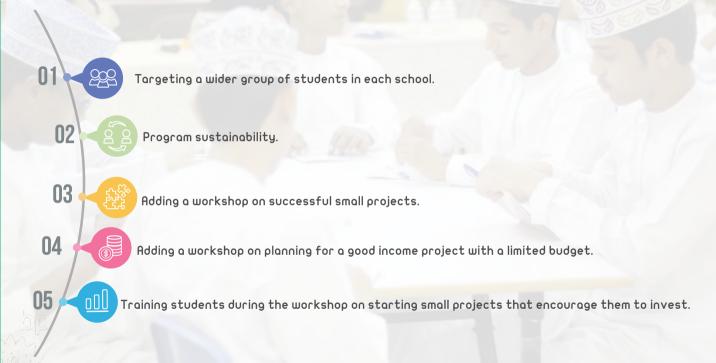
The participants' responses showed that the goals of the workshop are achieved. All responses agreed that the program was well organized and suitable for the targeted group by 100% while 90% agreed that the workshop period is convenient. The results also showed that the trainer has succeeded in delivering the content affectively as all responses agreed on that. 79% agreed that the methods and activities supporting the content and the characters and their experiences have inspired the students.

What after Baisa workshop?

This point consisted of 4 sub points measuring the impact that students will get after Baisa workshop

I think that the financial habits of the students will change positively, the answers to this varies as 89,7% agreed while 10,3 were neutral. The results showed that more than half of the responses agreed that the students will apply what they have learned about financial planning as 51,7 voted positively. 89,7 of the career guidance specialists agreed that students made more effort after the workshop and spread the message of the program between their peers.

Some of the suggestions from the forms are:



Through the responses of the career guidance specialists and education directorates' staff, Youth Vision expects that the message of Baisa Program will continue to reach more people in each school in addition to unknown heroes who support spreading Baisa message.

(18)

Media coverage:



Local newspapers

Day	Link	newspapers	Title
22/10/2017	بي-بي-عمان/https://aroya.om/post/199299 -تدعم-نسخة-جديدة-من-برنامج-التخطيط-المال ي	Alroya newspaper	"BP Oman supports a new version of the financial planning program" (in Arabic)
2/10/2017	https://www.zawya.com/mena/ar/sto- ry/_حلة_جديدة_تستهدف_طلبة_وطالبات_/ نامدارس_في_كافة_أرجاء_سلطنة_عُمان W9A20171022113700/	Zawya e-newspaper	new version target school students around Oman (in Arabic)
22/10/2017	http://www.omanobserver.om/youth-vi- sion-targets-stu- dents-through-new-edition-of-baisa/	Oman Observer	Youth Vision targets students through new edition of Baisa



Television

Day	Link	Program	Guests
14/11/2017	https://www.youtube.com/watch?v=gol-	شبابنا والنعم	Ibrahim Al-Hinaei
	wHRHv2rl	(Arabic program)	



Social Media

11 Posters









الرائي فالم الساسلة







ما زالت #بيسة تجوب أنحاء youthvision.om

ibtihal des S &

bsmtamai12 استاذ









67 likes

NOVEMBER 15, 2017

Log in to like or comment.



youthvision.om • Follow

youthwision.om جانب من التقاعل والتركيز الذي شهدناه خلال تقديمنا لورشتين في ولاية قريات ... 🦹 🧣 بمحافظة مسقط ، يصحية الطلاب BP #بيسة #رؤية_الشباب

السلام عليكم ..تقدمو ورش مجانية bsmtamait2 youthvision.om@ولا بمردود مادي











78 likes

NOVEMBER 1, 2017



Success stories:

- Many School asked for Baisa workshop.
- Career guides staff ask to present the workshop for more class at school.

Sustainability:

Youth Vision seeks to achieve sustainability for the program in order to continue its message and goals by spreading even after its period is over and to spread the benefit to a wider indirect targeted beneficiaries in a way that qualify young leaders. In order to achieve that, we are doing the following:

- Activating Baisa Club by Baisa 2 ambassadors in order to present Baisa content to school students at their governorates starting from next semester. The ambassadors will be qualified in the summer.
- Chaunching Baisa App to use Baisa planning tables in the smart phones.





feedback about Baisa (from Youth Vision Team):



Shifting from Baisa for youth to Baisa for school students was difficult but it was a great challenge at the same time to simplify the way of presenting the program without reducing information and sources used. It was an experience where Youth Vision has changed its usual targeted audience.

As a director of some workshops, I loved Baisa 3 because it teaches young students the habits of saving and investment which will have a great impact on them in the future before they acquire wrong habits that will be difficult to change.

Maryam Al-Aamri - CEO, Youth Vision



Baisa 3 is one of the greatest I have presented with Youth Vision and it really was amazing in its 3ed version as it targeted 13 -16 year olds school students. The program was very useful and practical with a lot of information that enriched the students' financial knowledge which is a crucial knowledge that everyone should take care of. Kiyosaki, the author of Rich Dad Poor Dad book, mentioned that the biggest problem that one may go through in life in not knowing financial arrangement in an early age. Through Baisa Program, we have tried to present some financial ideas and principles in an easy way close to the students understanding. I think that the program has targeted an important age group in the society whom will grow up with a good financial knowledge.

Ahmed Al-Sulaimani - Trainer at Baisa Program





It was a very different experience!

Because I dealt with a new age group younger than the previous Baisa versions.

Dealing with school students is totally different from dealing with those in higher edu<mark>cational level.</mark>

But honestly, They were special!

I was surprised by their ideas, cooperation and desire to participate. Their interaction with the activities made it clear that they got benefits out of the program.

Sami Awlad Thani - Trainer at Baisa Program.





My experience on Baisa Program and presenting workshops was beautiful and exceptional with the school students and I personally learned a lot from them as many of them have many experiences and knowledge compared to their age During the program, we have been introduced to the different financial habits like saving and investment of the different governorates.

It is great to see that they liked the workshops and that they got something out of them. I am grateful to this new addition of communication with young students whom gave me courage to make more effort in improving myself and my knowledge and starting my own project.

Asma Al-Sulaimani - Trainer at Baisa Program



feedback about Baisa (from Participants):

Before I attend the workshop my business was very basic. I think this workshop is very useful and it helps in enriching one's knowledge.

Supervisor at the Directorate General of Education in Al-Dhahra Governorate/ visitor to supervise Ibri Basic Education School

I liked the workshop because it enriched the students' knowledge and ideas on how to invest money appropriately. I will spread the workshop content to my relatives and friends.

Noor Marhoon Al-Abri - Student



Project manager:

Ibrahim Al-Hinai

Team work:

Maryam Al-Aamri Ahmed Al-Suleimani Rahma Adam Sami Awlad Thani Asma Al-Suleimani Ibtihal Al-Farsi Zainab Al-Khanbshi

Concluding with this quote:

"Many of you were given two great gifts: your mind and your time. It is up to you to do what you please with both. With each dollar bill that enters your hand, you and only you have the power to determine your destiny. Spend it foolishly, you choose to be poor. Spend it on liabilities, you join the middle class. Invest it in your mind and learn how to acquire assets and you will be choosing wealth as your goal and your future. The choice is yours and only yours. Every day with every dollar, you decide to be rich, poor or middle class.

Choose to share this knowledge with your children, and you choose to prepare them for the world that awaits. No one else will.

You and your children's future will be determined by choices you make today, not tomorrow.

We wish you great wealth and much happiness with this fabulous gift called life."

Robert Kiyosaki and Sharon Lechter "Authors of "Rich Dad Poor Dad

