



MY KHAZANA DREAMS

A Book on Children's Experiences with
Children's Development Khazana

Acknowledgments

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July 2017

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Published by:

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My Khazana, My Dreams

A Book on Children's Experiences with
Children's Development Khazana





“Education and essential life skills enables children and young people to lead better and more independent lives. If knowledge and experience are passed on, a sustainable and self-perpetuating effect is achieved that allows families and whole communities to progress. Children’s Development Khazana is focused on making that sustainable change particularly in less fortunate regions of the world.”

A treasure of their own

This book is about children and their relationship with Children’s Development Khazana, which as one child put it, “is a Khazana started by children, owned by children and for children”. It gives us a glimpse of what Children’s Development Khazana (CDK) means to children.

Over the years CDK has evolved from educating children on financial management, to becoming as one child put it “a life changer”. In the process of learning important life skills such as democratic values, concept of cooperatives, collective responsibility, prioritizing needs..... children often discover themselves, their hidden talents, strengths and ambitions. Many children confidently pursue their dreams and come out successful.

In CDK, children can take advances to fulfill immediate needs and while analyzing the advances children took over the years we were quite surprised. Quite contrary to what one might think, most children took advances not to fulfill desires of buying the latest gadget or fancy jackets but to buy books, pay school fees to continue their education, help their families or for medical emergencies.

Education and life skills especially financial management enables children and young people to aspire for a better life, a life out of depressive poverty. If life skills, knowledge and education are passed on, a sustainable and self-perpetuating effect is achieved that allows families and whole communities to progress. Children’s Development Khazana is focused on making that sustainable change particularly in communities that are marginalized and live in poverty in developing regions of the world.

In today’s world mired in conflict, dialogue between different countries, continents and cultures is essential for a world at peace, in which diversity in terms of age, gender and region is also celebrated. One of the core objectives of CDK is to promote democratic principles and a respect for each other irrespective of gender, age, religion, caste, ethnicity, plurality and diversity. CDK exists to empower children to live the life they deserve and go on to become democratic, equitable and productive citizens of their countries.

Foreword

In its mission to make the world a better place for children, Children's Development Khazana has travelled across the world, crossed borders, empowered children with essential life skills, helped children fulfill their dreams for themselves and transformed the lives of children and their families.

Through the yearly workshops which brings together children from all across the world, CDK has become a cross-cultural tool which also supports the development of intercultural empathy and initiating dialogue between children of different cultures.

During the workshops children are surrounded by other children, facilitators, and practitioners from around the world, immersing them in the new skills they are learning as well as different cultures and customs. The relationships formed through these workshops sharply contrast with the media-shaped and stereotyped views citizens of different countries have of each other. Humor, honesty and a willingness to be challenged all bring these children closer to each other and the relationships that develop disarm hidden stereotypes.

These testimonies were written by children in one such workshop and translated into English language in a style that is very close to the original while capturing the child's language and thoughts.

Since inception in 2001, CDK has been part of the lives of thousands of children and their families in eight countries in two continents. The life stories of each member of CDK is inspirational. The organisations who are associate members of CDK are the finest in the world, some of them are pioneers in their region, working with the most marginalized communities. Butterflies would not have been able to share the concept and programme with other civil society organisations thereby impacting the lives of children in eight countries, if not for the trust vested in us and support given to us by our international partners ChildHope, Comic Relief, Misereor and countless other friends and supporters who have made this happen.

CDK's ultimate goal is to promote an exit from the vicious cycle of poverty and illiteracy. In a rapidly changing world where opportunities for children and adolescent living in poverty is shrinking; CDK is a lifeline for some of these children. Countless more remain to be reached. We are proud of what CDK has been able to achieve at such a young age. The test of its success is that all children who are members of CDK today, own the programme.

What counts in the end is that children receive support to live self-determined and happy lives. By sharing our passion and spreading the word, you are making a contribution and making that happen.

Rita Panicker
Executive Director
Butterflies

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CHILDREN'S
DEVELOPMENT
KHAZANA

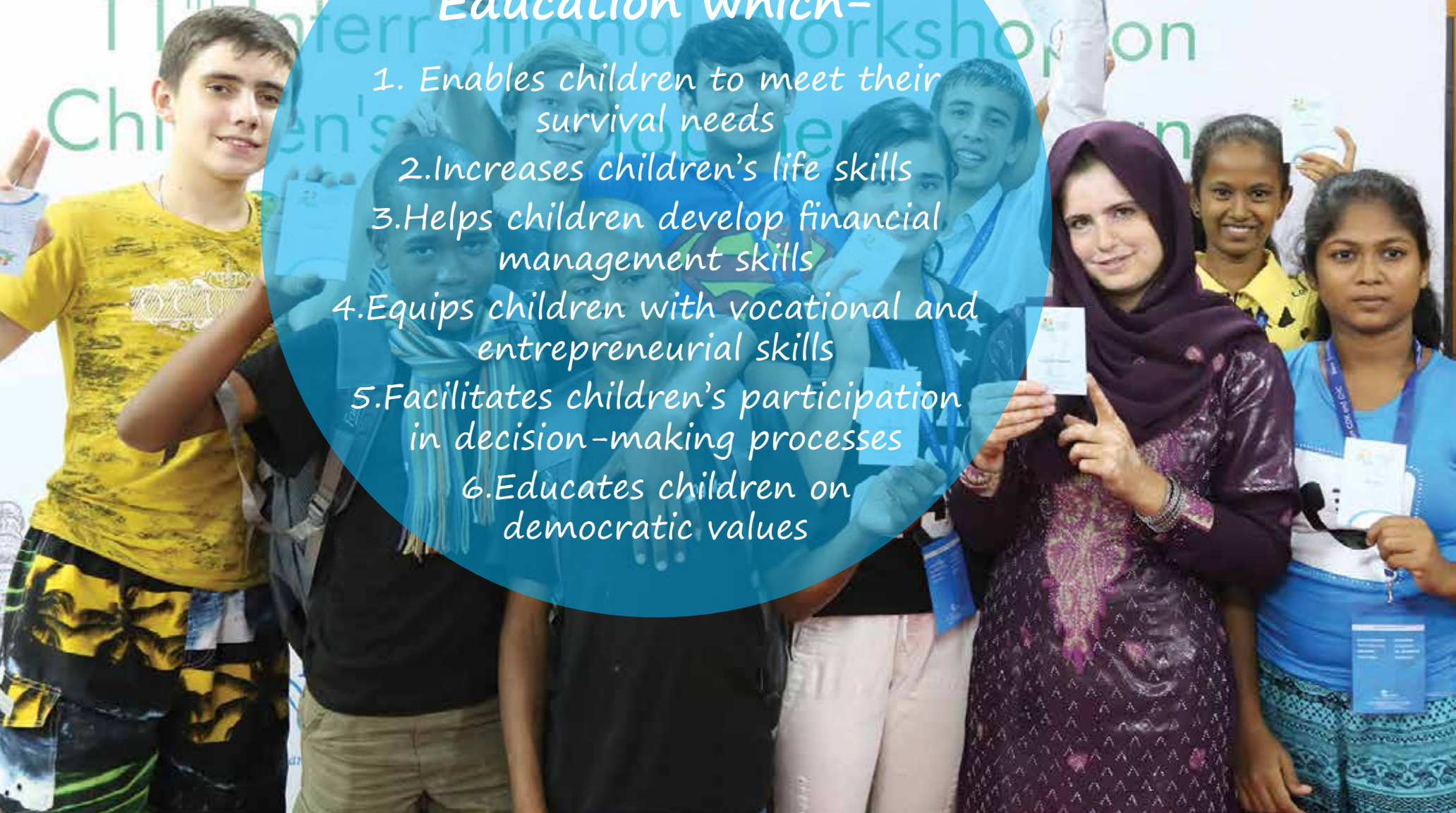


CHILD HEALTH
COOPERATIVE

A Butterfly Initiative

CDK is a Life Skills Education which–

1. Enables children to meet their survival needs
2. Increases children's life skills
3. Helps children develop financial management skills
4. Equips children with vocational and entrepreneurial skills
5. Facilitates children's participation in decision-making processes
6. Educates children on democratic values



Empowering Children

What is Children's Development Khazana

Conceptualized and initiated by Butterflies in the year 2001, Children's Development Khazana* (CDK) is a life skills education programme, educating children and adolescents, democratic values and financial management. CDK's primary objective is to impart life skills education, teach them to be responsible, prioritise needs, budget and save. Children between the age group of 9-18 years are the members, volunteer managers and promoters of CDK. Any rural, urban and ethnic communities' child can be a member of Khazana, which is their own and is run by children themselves, under the guidance of adult facilitators.

In CDK, members organise general body meetings, nominate their own child volunteer managers (for six months) and members for the advance committee, who are then provided training to handle their

responsibilities, in basic book-keeping & accountancy, communication skills and to work in a team. As part of a practicum children manage their own Khazanas on cooperative principles at set timings and members focus on becoming entrepreneurs or learning a professional skill and exiting from their situation of poverty and insecurity.

The core objective of CDK is to promote life skills education through democratic participation, and inculcate knowledge of cooperative and financial management, fundamentals of management, accountancy & banking principles and promoting entrepreneurship.

* Khazana is a persian word for Treasure



Crossing Borders

The Reach

In its mission to make the world a better place for children, Children's Development Khazana has travelled across the world, crossed borders, empowered children with essential life skills, helped children fulfill their dreams and transformed the lives of children and their families. Through the yearly workshops which brings together children from all across the world, CDK has become a cross-cultural tool which also supports the development of intercultural empathy and initiating dialogue between children of different cultures.



...I
have learnt
the functioning
of a bank now.

CDK
helped
me to reduce
unnecessary
expenses so that
I can help my
family.

...CDK is a
Khazana started
by children, owned
by children
and for the
children.

...I
learnt the
art of saving and
buying only what
we need.

...now I
can dream
of becoming a
teacher one
day.

...I
now feel
confident to
protect myself
from any
abuse.

...CDK
helped us
conquer our
fears.

...CDK
taught
me to talk
to everyone
courteously.

CDK is my
best friend!

...I
have
developed
leadership qualities
and I want to
become a pilot
when I grow big.

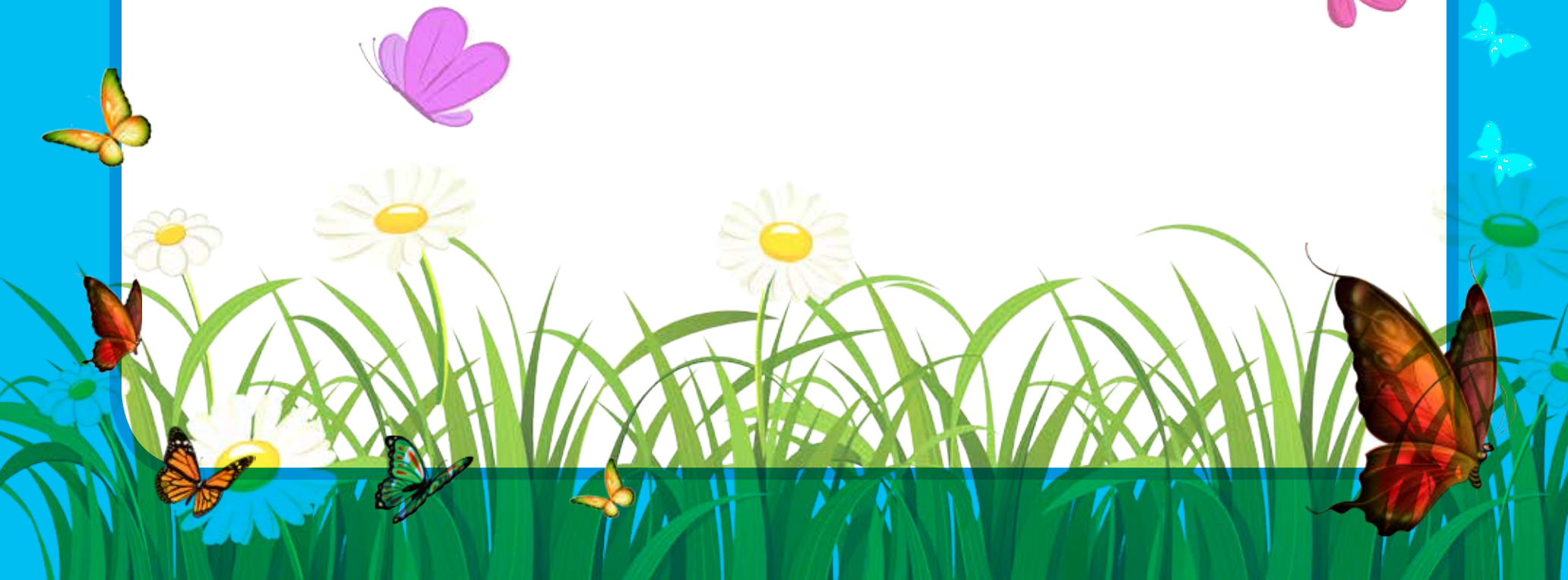
...I
have a
voice and
an opinion
now.

...I am now
determined to
lead the
right way
of life.

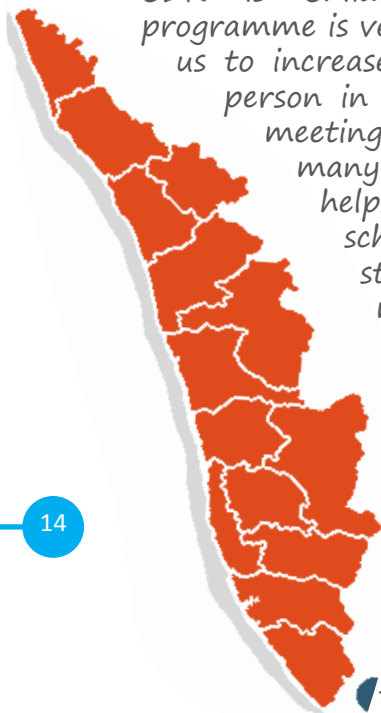


Fulfilling Dreams

What Children Say about Their Khazana



Arjun Kishan M.R., 14 Years (ACMI Devamatha, Kerala)



CDK is Children's Development Khazana. This programme is very useful to us in many ways. It helps us to increase our savings and also to be a good person in our lives. We can also attend many meetings because of CDK. I am engaged in many things at school. This programme helps us to be a good student. In my school, most of the students were bad students and they used to waste their money but after joining CDK, most of them have changed their ways. They have stopped wasting money. So it is very beneficial for them as well as for the street children and both can change their attitude towards each other. CDK teaches us how to use the money, how to increase the habit of saving money. Thus, we are able to help others, save money, start good habits, etc. Anybody will be interested to join CDK after seeing this.

Now Butterflies is implementing this programme in schools as well. Some schools already have this programme. We will try to do this in every school and every state of every country. This is like a lifeline to some children, so I will try to contribute as much as I can. My only fear is whether I'll be able to continue my education after the 10th standard since my school does not have a higher education system. I am very keen to

carry on my education and we would like you to do something regarding this. We would also like to help in any way that we can. I will work harder at school and help others too. We also have cash counters in our school. We are thankful to all behind this programme, mainly Rita Panicker madam for starting this in our school and we will all help you in any way we can. We are happy with your rules and regulations.

CDK helped me a lot. It helped us to know how to save money, how to use money and also how to be a good leader. Because of CDK, I became an ACVM. (Assistant Children Volunteer Manager). By being an ACVM, I got the opportunity to come to Delhi, make many friends from different countries and states. I am very happy with CDK. It is very helpful to us all in my school. Because of this programme, students at my school have changed a lot. I am proud to be an ACVM and very happy to be in CDK. Thank you for starting such a programme. Because of this I was able to study the basics of banking. CDK helped me to speak Hindi and made my English fluent by coming to Delhi. Now I think that I have developed leadership qualities. It also helped me to respect others. In Delhi, we got to attend wonderful classes by respected people. They taught us various things and gave us good philosophies, etc. We are very thankful to CDK and Butterflies.

**WE ARE ABLE TO HELP OTHERS, SAVE MONEY, START GOOD HABITS.
I HAVE DEVELOPED LEADERSHIP QUALITIES.**

How Has CDK Helped Me?

Organization: ACMI
Name: Arjun Kumar
Place: CDK (Chennai) CDK Member Since: 1 month

Age: 14
Sex: Boy
Role in CDK: CDM / Asst. CDM / Member

At our very school all do all of the BCDK and BCDK class - happy to be in CDK. I have also Thankfull to Rikesh Kumar and helped my English speaking student by coming to this program. I got CDK class helped me in many ways. Thank you!

How Has CDK Helped Me?

Organization: ACMI
Name: Arjun Kumar
Place: CDK (Chennai) CDK Member Since: 1 month

Age: 14
Sex: Boy
Role in CDK: CDM / Asst. CDM / Member

CDK helped me a lot. Through CDK I know about more things. Help to know about the saving money. Now we do money. And also I learn to how to be a good leader. Through it I know about leader ship. Because of CDK I became a ACMI-Asst. children volunteer manager. By being a ACMI-Asst. I got a chance to come to Delhi. I got a lot of many friends from different countries and states. Now I am happy with CDK. CDK is very help to all class to my school. Because of CDK my students in my school has changed a lot. I proud to be the ACMI and the members of CDK. I am very happy to be it. Thank you to all the CDK. Because of this I have studied how to be looking at all.

How Has CDK Helped Me?

Organization: ACMI
Name: Arjun Kumar
Place: CDK (Chennai) CDK Member Since: 1 month

Age: 14
Sex: Boy
Role in CDK: CDM / Asst. CDM / Member

Through this we able to make cash counter in our school. By being a ACMI is a difficult task also good thing too. Because of being ACMI I got my money. Awareness class was very nice and And after that I was assigned my responsibility. This is very use full to my ACMI future. I can provide to be a member of CDK now I think best I have a leadership quality. I am very happy to be in ACMI. It is also help to in respecting. It teach us about respecting others. So it is very helpful to me. By coming to Delhi we got good class by many good persons. The first set of my many good thing about good ideas also I want to know how to be a good leader.

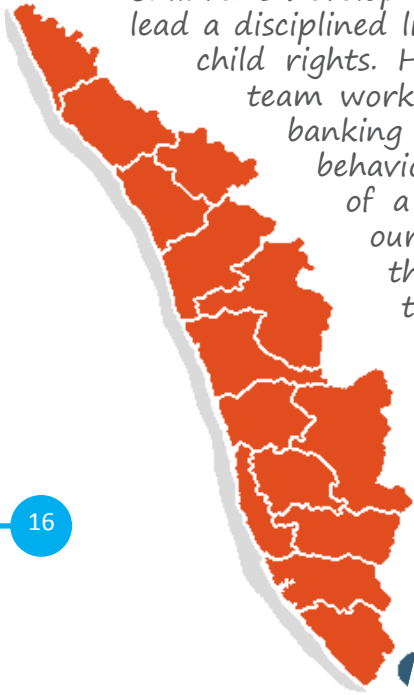
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Noby P.B., 14 Years (ACMI Devamatha, Kerala)



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Children's Development Khazana gave me a chance to lead a disciplined life, become aware and understand child rights. Here I realized the importance of team work. I also got a chance to learn the banking system, how to lead life with good behavior. I can now understand the duties of a CVM and ACVM. The success of our school's CDK is that we ourselves, the members, have confidence and through teamwork success comes through. There are about 306 children in our school starting from class 5 to 9. All of them are enthusiastic to join CDK and we have planned to increase the membership. Since our school is under renovation at the moment, we only got a few basic facilities. But we still managed to make a beautiful cash counter within the limited space. Our CDK coordinator and other staff co-operated with us highly. I was selected by the General Body to be a CVM which made me become more dedicated and responsible and give more time to know about the activities in CDK. I also got aware about the duties of a CVM and the importance of CDK. However I only have one regret, i.e. how to manage CDK after my education. I never want to end my presence here in CDK. I promise to do good in the future and continue to grow as a good human being.

Within this short period of time in CDK, I got a lot of help through the programme. At first when I heard about CDK, I thought about it for a week and later forgot about it. Again when I heard about it from Shoy sir in class, I understood it a little better. At first I hadn't any interest to save and whenever I got some cash, I thought about ways to spend it. After joining CDK I learned how to utilize the money in a fruitful way and I began to learn how to prioritize my needs as per the guidance of our focal person.

Afterwards I got the opportunity to become a CVM of CDK in our school. I never thought that I will become a CVM. There were many others who were competent and talented but still they selected me for this post.

I am also proud of CDK. I got a chance to attend an international workshop at Delhi when I never ever thought that I could visit Delhi in my life. This was a golden opportunity for me. It gave me a chance to mingle with national and international children and focal people. I also got an opportunity to talk with the founder of Butterflies, Rita didi, something I will never forget. On this occasion, I thank God and all my CDK members. Through it all, I got inspired to work for CDK more sincerely with the cooperation of my colleagues. I am aware about my responsibilities now, so I will do work with more dedication.

CHILDREN'S DEVELOPMENT KHAZANA GAVE ME A CHANCE TO LEAD A DISCIPLINED LIFE, BECOME AWARE AND UNDERSTAND CHILD RIGHTS.

Libin, 17 Years (Shreyas, Kerala)



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CDK means children's development khazana. There are two important persons in CDK namely CVM and ACVM. There is no limit for membership in CDK. CVM is responsible for collecting money from children and entering it in the passbook and ledger book without fail and also the date. The deposited money is useful for meeting children's needs. Children learned how to double their money. There have been lots of improvements in children's lives. We bought seeds and started cultivation and deposited the profit amount in CDK.

Children can deposit money in CDK like we do in a commercial bank. The difference is: CDK stands for doubling the savings of children.

Children can make use of money they deposited in CDK for their various needs. They also learn how to use the money.

Children learned how to deposit money in a bank. Parents also have a role in giving money to the children. Parents also like CDK as they are happy that their children are saving money at this minor age. Children become self-sufficient to meet their needs. After joining CDK, children become more responsible and disciplined. I had no any idea about CDK earlier. After

knowing about it I have a feeling of new energy filling in me. My communication skills have improved a lot and I became confident to speak on a stage. I could make more friends after joining CDK.

I learnt how to start a new account. I started saving money for myself after joining CDK. It also helped me to decide where to spend and where to save. The saving habit made my parents love me more. Parents of other children also support and help me a lot.

The saving in CDK helped my family in meeting our family needs. We have taken an advance to start cultivation.

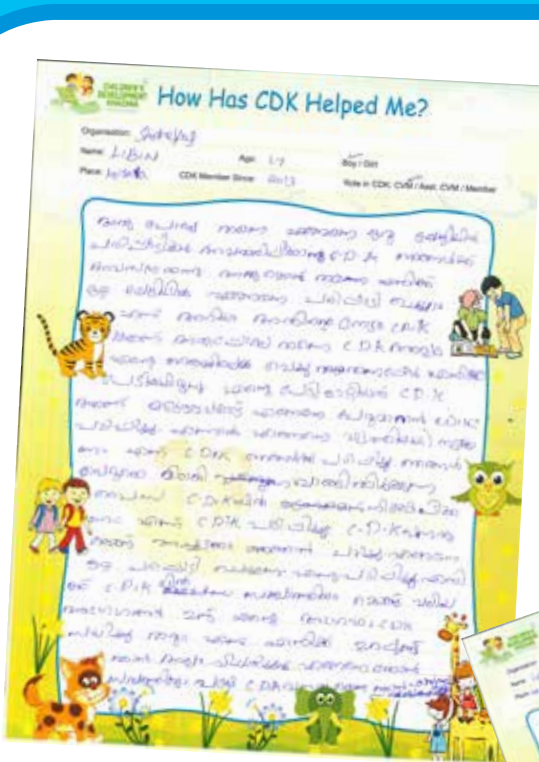
We have even received an award for the highest saving. I believe that it is my achievement as well. I am also very happy that my friends support me in CDK. CDK has only given me positive things.

It gave an opportunity to perform on a stage and to sing a song.

I was scared when I was given the charge of CDK. I conquered my fear gradually and now I am confident enough to interact with others. It taught me about cleanliness and discipline in life.

I have a lot of dreams in life and I strongly believe that CDK will help me fulfill my dreams.

WE BOUGHT SEEDS AND STARTED CULTIVATION AND DEPOSITED THE PROFIT AMOUNT IN CDK.



Dinesh Pawar, 12 years, (CSSC Mumbai, Maharashtra)

CDK taught me the importance of money. Therefore, we save money in CDK. The savings helps us in our need. We also get interest on our savings.

We learn lot of new things in CDK.

Earlier, I had a habit to spend money on unnecessary things. But after my association with CDK, I have developed the habit of saving and also restrain myself from bad expenditures. My mathematics has also improved due to CDK. I have learnt to talk to everyone nicely and live in harmony with others.

I have got opportunities to develop friendship with several members. When children start saving money in CDK, they are also informed about several new and useful things.

I have learnt to work in a group through CDK. Children also get opportunities to learn Maths and English through CDK related activities and several other new things.



Children buy clothes and shoes in Deepawali using their savings. If they want to buy books they can do this through their savings in CDK. Members also utilize their savings for health expenses.

CDK teaches children skills related to proper management of their money.

MY MATHEMATICS HAS IMPROVED DUE TO CDK. I HAVE LEARNT TO TALK TO EVERYONE NICELY AND LIVE IN HARMONY WITH OTHERS.



How Has CDK Helped Me?

Organization: CSDC Mumbai

Name: Shreshth Pandey Age: 12

Place: Mumbai CDK Member Since: 2 month

Boy / Girl:

Role in CDK: CVM / Asst. CVM / Member

CDK: हमें पहले ऐसे व्यरस करने आता था
वे हमसे छुटकारा है
हमें CDK से गणित सुबुराह
मुझे CDK से हर शोध ऐसे जमा
करने की आदत लगी है
CDK में मुझे अछी तर से बात करना
अछे से रहना सबलोग मिल जुल कर
रहना सीकाता है
CDK से मुझे बहुत सारे दोस्त मिले हैं
CDK में ऐसे जमाकर ने पर बच्चोंको
नहीं नती बात बताइ जाती है
CDK में हमने Group में रहना सीका है
जा मोडवी CVM या ACVM बनता है
उनको CDK की पूरी जानकारी होती है
इस से उनको बहुत फाइदे होते हैं
जैसे की इंग्लिश पढ़ना या गणित
समझ में आती है
और उसे उनको जइसी में नये
नये काम समझ में आते हैं



How Has CDK Helped Me?

Organization: CSDC Mumbai

Name: Shreshth Pandey Age: 13

Place: Mumbai CDK Member Since: 2 month

Boy / Girl:

Role in CDK: CVM / Asst. CVM / Member

CDK के ये बच्चोंको हिंदुस्तानी के शब्द
उनको कपड़े या जुते खरीदने के लिए
ऐसे मिलते जो उनके बूद जमा किए
होते हैं

उभार उनको कतावे या पुरखन खरीदने
ना हो तो उनके जमाकीए जो ऐसे रहते हैं
उनमें ऐसेसे के कतावे खरीदते हैं
इस से उनको ऐसे जमा करने की की
आदत लगती है

इस बच्चे में ऐसेसे सही तरह से
इसमाल करना सीकते हैं
क्योंकि उभार ऐसे व्यरस कछे है
तो वो अमाल में खरस कर सकते हैं
इस ओलोगम ऐसी की सिमत जान सकते हैं

Rajesh Kumar, 13 years, (Hamara Foundation, Maharashtra)

In CDK we save money. From CDK each child gets help, therefore we all should save our money in CDK. When a child deposits money in CDK, he gets a passbook. Each time when he/she saves money, the amount is entered in passbook, ledger book and cashbook and sign of the child is taken on these documents. Hamara Foundation provides support to poor children. We are taken for picnics. We also get food grains. Play activities are also organized. Each poor child has right to get food and clothes and Hamara Foundation works towards realization of these rights for children.

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Earlier, I used to not like studies. But when I joined CDK, I was encouraged to get enrolled in a school. I was also given pen, pencil and books. Further, I was given responsibility of becoming CVM. Now, I take interest in my studies. One day I needed Rs 3000/ but I had only Rs 1000/ in my account. I shared my need of Rs 3000/ with focal person of our CDK. He inquired about the purpose of the fund requirement and when I will be able to repay the amount. I told him that I need the money for taking a house on rent and I will return the money in three months. After this, I was given an advance of Rs 3000/ from the CDK.



I depend on CDK when I need some money or I need Pen, pencil or books. In Deepawali I purchased a dress from my CDK savings. CDK is helpful for all poor children. Street children are encouraged to join CDK. They are asked about their parents, family and are enrolled in CDK. CDK also provides medical help to children in cases where they need first aid for wounds or cuts. CDK has benefited many children. Therefore, all children should save their money in CDK.

EARLIER, I USED TO NOT LIKE STUDIES. BUT WHEN I JOINED CDK, I WAS ENCOURAGED TO GET ENROLLED IN A SCHOOL. NOW, I TAKE INTEREST IN MY STUDIES.





Swathi, 15 Years, (*Butterflies Andaman & Nicobar Islands*)

CDK is a Khazana started by children, owned by children and for the children. I know about CDK for past 2 years. It is for children between age group of 9-18 years. CDK helps street and working children to save their income. Otherwise these children are in constant threat of theft of their money or snatching by adults. When children keep their money with shopkeepers, there is always a possibility that their money may not be returned. In this scenario the children thought to have a bank of their own where they can save money. In 1995 CDB was started. Later on when someone told that Bank is for adult people, then in 2001 the children along with Didi decided to rename it as CDK.

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In CDK, there is one CVM, a ACVM and an advance committee. CVM and ACVM are elected for 6 months and advance committee is for 1 year. Children have to fill a form then details are entered in a passbook, ledger book and cash book. Afterwards, a member starts saving his/her pocket money and also a small amount for CHC.

A member can save any amount of money. However, it is binding on members not to deposit stolen money, or money taken on loan from somebody. The members are allowed to save only when the money is earned through their own hard work or it is their own money. In CHC, a member has to contribute Rs.5 each month for health related expenses.

CDK has significantly impacted our lives. We have learnt to some extent the functioning of banks. Children feel encouraged to move ahead in their lives. We also learn the value of money. Whenever we commit some mistake in managing CDK, the focal person helps us in rectifying the problem. We learn life skills from CDK. If any member needs an advance, firstly, he/she requires to tell this to the CVM. A member can take advance for things like purchasing books, or payment of school fees.

In our CDK, some members took welfare advance and put up a food stall for some time. Through this business they were not only able to recover their capital but they also earned good profit. The advance was returned to the CDK and profit was distributed among members. The success of these members in running an enterprise has also motivated me. I am learning life skills and process of conducting General Body Meeting. CDK has helped in development of saving habit among children of our village. I have too developed a saving habit. I use pocket money given by my mother to save in my CDK. I believe that whenever I will leave CDK, the money saved here will be helpful for me. I will feel sad when I think of leaving CDK after the age of 18 years. Then I will not be able to learn new things.

CDK is good for every child. It helps members to develop saving skills and stops them from acquiring bad habits.

CDK IS A KHAZANA STARTED BY CHILDREN, OWNED BY CHILDREN AND FOR THE CHILDREN.



Sonu Kumar, 14 Years, (*Butterflies Delhi*)

CDK teaches us how to save and manage our money. It develops a saving habit and strengthens confidence in our saving ability. Today if I can save Rs 5 then tomorrow I can also save Rs 50,000/.

CDK teaches us not to indulge in smoking. It tells us that if we save money being spent on smoking, we can use this for getting health care or in buying books or for meeting expenses related to a festival.

We learn about bank operations. This encourages us to open an account in bank wherever we need this in future.

I got several benefits by becoming a member of CDK. Previously, I used to spend money in eating junk food. However, after becoming a member of CDK I have learnt to avoid expenses related to unnecessary things.

I have learnt to use a pass book, ledger book and cash book for recording transactions. This has given me understanding on how a bank functions. I also learnt to talk to others nicely. When one becomes a CVM in CDK, he/she is also expected to make efforts to make new members. As a CVM, I have also talked to several children to persuade them to become members of CDK.

This has benefited me a lot. Now, I feel confident about talking to anybody.

CDK has taught me about working in a team. For example, when the General Body Meeting of CDK takes place, all members work as a team. CVM also checks other members if they are into any drug/substance abuse. In case, the CVM finds a member taking tobacco or involved in substance abuse, he/she makes all effort to draw the member out of this bad habit. The CVM tries to know that from where this member is getting money for substance abuse and persuades the member to save the money in CDK instead of spending it on bad habits like drug/substance abuse.

As a CVM I instruct and encourage other members not to indulge in substance abuse, which also protects me from getting into this kind of habit.



I HAVE LEARNT TO USE A PASS BOOK, LEDGER BOOK AND CASH BOOK FOR RECORDING TRANSACTIONS. THIS HAS GIVEN ME UNDERSTANDING ON HOW A BANK FUNCTIONS.

Tabassum, 15 Years, (*Butterflies Delhi*)

In CDK we learn about importance of money and saving in our lives. We learn how to utilize our savings to address our needs. CDK also gives us some understanding of how banks operates. We learn to communicate with others and participate in various activities of CDK. We get lot of information through participation in CDK. We talk about importance of CDK to children of other countries and significance of saving in our lives.

CDK also helps us to fulfil our future needs. We should try to link more and more children with this programme so that they can also take benefit from this. I have linked several children with CDK.

I also feel happy that I have been selected as CVM. Thank you for electing me as the CVM.

Earlier, in General Body Meetings I used to keep quiet. Later on, I felt that I should also present my views as I am also a member of CDK. If I face any problem, others give advice to solve it. Similarly, I give suggestions when others need it. I get opportunities to meet lots of new children in CDK.

I have been able to get rid of my bad habit of spending money on unnecessary items but now I regularly save.

CDK taught me how to run a bank. I have benefitted immensely through advance given by CDK. I have taken advance 3-4 times. On one occasion, my family had no money even for preparing food. At that time, I took advance from CDK and helped my family. My mother became happy and asked how I arranged the money. When I told that I used to save pocket money given by her in CDK, she said that now whenever I will have some money I will give it to you so that you can save it.

CDK has given me an opportunity to visit several places and meet children from different countries.

I like running CDK as a CVM. I enjoy making entries in passbook and conducting GB meetings. In General Body Meeting, children put up their problem and also learn to collectively solve a problem.



I LIKE RUNNING CDK AS A CVM. I ENJOY MAKING ENTRIES IN PASSBOOK AND CONDUCTING GENERAL BODY MEETINGS.

CHILDREN'S DEVELOPMENT KILLARNA

How Has CDK Helped Me?

Organization: Subh-Poo
Name: Tishuam
Age: 15
Day / Date:
Place: New Delhi
CDK Member Since: 4 years
Role in CDK: CVM / Asst. CVM / Member

CDK में मुझे बहुत help है। जैसे, जैसे अगर मैं
पूरा करना होता है और CDK में मैंने भी परिवार
को भी बहुत help की है और मैं Needing में
उसकी मदद करती हूँ। मैं पर अगर मुझे अगर की मुझे भी
अभी शरा रखती पाठन को भी मैं भी लें मैं ही ही
हो और अगर मैं कोई परेशानी मैं तो लें तो अगर भी
अने लें मैं और CDK में मुझे अगर की चीजें अगर हैं
और मैं अगर और मैंने भी बहुत काम में अगर
कर कर देने भी पर मैं अपने भी Packed many
हैं हैं CDK में और मैं CDK में बहुत भी लें लें
अने लें अगर हैं

CHILDREN'S DEVELOPMENT KILLARNA

How Has CDK Helped Me?

Organization: Subh-Poo
Name: Tishuam
Age: 15
Day / Date:
Place: New Delhi
CDK Member Since: 4 years
Role in CDK: CVM / Asst. CVM / Member

जैसे CDK में मुझे बहुत help है। जैसे, जैसे अगर मैं
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हो और अगर मैं कोई परेशानी मैं तो लें तो अगर भी
अने लें मैं और CDK में मुझे अगर की चीजें अगर हैं
और मैं अगर और मैंने भी बहुत काम में अगर
कर कर देने भी पर मैं अपने भी Packed many

CHILDREN'S DEVELOPMENT KILLARNA

How Has CDK Helped Me?

Organization: Subh-Poo
Name: Tishuam
Age: 15
Day / Date:
Place: New Delhi
CDK Member Since: 4 years
Role in CDK: CVM / Asst. CVM / Member

जैसे CDK में मुझे बहुत help है। जैसे, जैसे अगर मैं
पूरा करना होता है और CDK में मैंने भी परिवार
को भी बहुत help की है और मैं Needing में
उसकी मदद करती हूँ। मैं पर अगर मुझे अगर की मुझे भी
अभी शरा रखती पाठन को भी मैं भी लें मैं ही ही
हो और अगर मैं कोई परेशानी मैं तो लें तो अगर भी
अने लें मैं और CDK में मुझे अगर की चीजें अगर हैं
और मैं अगर और मैंने भी बहुत काम में अगर
कर कर देने भी पर मैं अपने भी Packed many

Hemanth, 11 Years, (*Butterflies Andaman & Nicobar Islands*)

It was CDB in 1995. In 2001 children convened a meeting and re-named CDB as CDK. Full form of CDK is Children's Development Khazana. In the year 2013, there were six CDK branches in ANI. In 2014, there are eight branches. We develop saving habit through CDK. CDK is children's Khazana, started by children, owned by children and for the children.

I purchased school uniform through my savings in CDK. I have developed saving habit. The provision of advance in CDK is very useful. If a member is able to save Rs 1000, he/she can get an advance of Rs 10,000/. He/she can get advance only if advance committee approves the advance.

CVM helps all poor children to open account in the CDK. However, when a child who has acquired habit of eating Pan (Betel leaf) approaches CDK, the CVM tells him not to eat pan if he/she really wants to become member of the CDK. CDK members also deposit Rs 5 per month in Child Health Cooperative (CHC) to set aside some money exclusively for health purposes. CDK is for 9 to 18 years old children. An account becomes inactive if it is not operated for 3 months. The CDK maintains a Cash book, Ledger book, pass book for the purpose of managing accounts.



I PURCHASED SCHOOL UNIFORM THROUGH MY SAVINGS IN CDK.

Babu Ghosh, 14 Years (*Hope Kolkata Foundation, West Bengal*)

I learned how to deposit money in a bank from CDK and how money is applicable in life. We used to spend our pocket money on unnecessary things while going to school and whenever we got some in our pockets. Then Butterflies came to our organization (Hope) and advised us to deposit the money in CDK instead of spending it uselessly and we started to deposit our pocket money. In the time of need, we have the option of withdrawing money any time for buying clothes during Durga Puja, copies for school, paying school fees, etc. Gradually I understood the importance of saving. If I hadn't saved, I would have had to suffer in the time of need. Moreover, I receive an interest on my savings and gifts too.

When I started being a member, I came to know how to write in a cash book ledger book and pass book. I started to save in this way and once when I needed money, I withdrew Rs. 800/-. In CDK, a child can start to save by depositing Rs. 1 only and children aged 9 to 18 years can join this programme. We advise other children to become a CDK member as well.

The CVMs and ACVMs of CDK do good work. Hope has 6 CDK branches. An active CDK member is one who deposits or withdraw once in three months.

By joining CDK, I have benefitted a lot. First of all, we got the opportunity to visit Delhi and make new friends, know many other languages, etc. We also got a chance to visit a hospital, learn how to conduct a General Body meeting and discuss with our members. It opened my eyes in several ways.

We want to move the CDK branch in Kolkata to somewhere else so that more children can open up a CDK account to save their money.



IN TIMES OF NEED, WE HAVE THE OPTION OF WITHDRAWING MONEY ANY TIME FOR BUYING CLOTHES DURING DURGA PUJA, NOTEBOOKS FOR SCHOOL, PAYING SCHOOL FEES, ETC.



How Has CDK Helped Me?

H.K.f

Age: 14½

Boy / Girl:

CDK Number Since: 2012-14

Role in CDK: CVM / Asst. CVM / Member[illegible]

How Has CDK Helped Me?

H-y-0

Age: 44y

City/Car

CDK Member Since: 2012-11

CDK Member Since: 2012-14

Rate in CDK: $CVM / \text{Ann. CVM} / \text{Member}$

1. CDK (Cyclin-Dependent Kinase) को कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 2. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 3. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 4. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 5. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 6. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 7. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 8. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 9. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।
 10. CDK को प्रगति के लिए कोशिका चक्र (Cell Cycle) में प्रगति (Progression) के लिए आवश्यक है।



Bhumi Bansal, 12 Years, (JKSMS, Jaipur, Rajasthan)

I am associated with CDK for the past 1 year. Children learn saving due to CDK. They shed away their hesitation and become more confident by participating in CDK activities.

We can take advances from CDK. We get interest on our savings. We can take advance from CDK where there is a need such as there is no food in the house.

Children learn to save money early in their life. Children feel happy when they withdraw their saving or take an advance. Money saved in CDK can be used for several purposes such as for education.

In CDK we also learn news writing, poster making, painting and taking out rallies. I benefited in several ways through CDK.

I have learnt the importance of rules and regulation. I have also acquired knowledge of child rights. I know applications of some useful medicines and have done wound dressings on some children.

In CDK I have also learnt to make posters, to act in plays, make drawings, news making, story and song writing.

I have learnt to take an advance and also started a business from the advance taken from CDK. To live in harmony with others and help each other in need are some of the lessons which I have learnt through CDK.




TO LIVE IN HARMONY WITH OTHERS AND HELP EACH OTHER IN NEED ARE SOME OF THE LESSONS WHICH I HAVE LEARNT THROUGH CDK.

 **How Has CDK Helped Me?**

Organisation: J.K.S.M.S
 Name: श्रुति बसल Age: 12 Boy / Girl: Girl
 Place: INDIA CDK Member Since: 1 साल Role in CDK: CVM / Asst. CVM / Member

C.D.K हमें बहुतों को निरोग बनाना सीखाता है।
C.D.K से हम जानकर कुछ हमारा अच्छे बनाना।
C.D.K के कारण हमारे सब गले पर लगेगी
 हमारे लगानी जाहिर, इन सब को जान उन मुझे
 कुछ बनाना रहता है। कुछ बच्चों के दया वाली
 भी करी और एक फुसी नहीं भी करी हैं।
C.D.K के दो दोस्त बनाना, नाटक बनाना, चित्रकारी
 बनाना, नृत्य बनाना, कहानी लिखना, अभिनेता और
 चित्रकारी लिखना सीखी हैं।
C.D.K से हमें बहुत लाभ होता है।

 **How Has CDK Helped Me?**

Organisation: J.K.S.M.S
 Name: श्रुति बसल Age: 12 Boy / Girl: Girl
 Place: INDIA CDK Member Since: 1 साल Role in CDK: CVM / Asst. CVM / Member

C.D.K से मैंने विद्या में बहुत कामयाब हुआ।
C.D.K के कारण मेरी शिक्षण खुली।
C.D.K से मुझे कैसे भी कीमत स्पर्श में आई।
C.D.K से मैंने तेरा-देन बनाना सीखी।
C.D.K से मैंने जिस तरह लिखा जाता है वह भी सीखा।
C.D.K से मैंने लेखन में कामयाब हुआ लिखा जाता है।
C.D.K से मैंने जग बनने से लेकर के बन कैसे
 बनाना सीखे हैं?
C.D.K से हमारे भी मदद करना सीखी।
C.D.K हमारे घर से, मिलकर बनाना
 सीखता है।

Ankur Kumar, 15 Years, (JKSMS, Jaipur, Rajasthan)

In CDK we conduct meetings. We inform other children and concerned public about CDK. For generating awareness on CDK, we use methods like rally, children's newspaper, play, and home visits.

In CDK only those children can open their account who are not involved in habits like taking liquor, tobacco, gutkha, miraj, natraj, sulesan, beedi, etc. Besides, they should also not use abusive language, indulge in quarrelling with other children.

A child who is always involved in helping others, can get his account opened in CDK.

Our saving remains secure in CDK. Children save money in CDK to fulfil their needs like purchasing notebooks and books and school bags for school. The children get an interest of 5% on their savings.

More children should be associated with CDK and higher amounts should be saved.

In CDK advance committee decides on advances requested by members.

I have now become a manager in CDK and want to bring more children like me to this. In CDK we convene three meetings in a month.

In CDK we learn to live in harmony with each other, to behave courteously with all. CDK teaches us to develop friendship. It shows us the importance of following rules and regulations.

CDK is very important in our life. I want to see it grow further



OUR SAVING REMAINS SECURE IN CDK. I HAVE NOW BECOME A MANAGER IN CDK AND WANT TO BRING MORE CHILDREN LIKE ME TO THIS.

How Has CDK Helped Me?

Organisation: JKHs (Jawahar Kishore Hospital)
 Name: Ankur Agrawal Age: 16 Boy/Girl: Boy
 Place: Rajasthan CDK Member Since: 2023 Role in CDK: CVM / Asst. CVM / Member

1. CDK को मदद मिली है।
 2. CDK को मदद मिली है।
 3. CDK को मदद मिली है।
 4. CDK को मदद मिली है।
 5. CDK को मदद मिली है।
 6. CDK को मदद मिली है।
 7. CDK को मदद मिली है।
 8. CDK को मदद मिली है।
 9. CDK को मदद मिली है।
 10. CDK को मदद मिली है।

International Workshop on
 Children's Development Khogana
 (Rajasthan)

How Has CDK Helped Me?

Organisation: JKHs (Jawahar Kishore Hospital)
 Name: Ankur Agrawal Age: 16 Boy/Girl: Boy
 Place: Rajasthan CDK Member Since: 2023 Role in CDK: CVM / Asst. CVM / Member

1. CDK को मदद मिली है।
 2. CDK को मदद मिली है।
 3. CDK को मदद मिली है।
 4. CDK को मदद मिली है।
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 8. CDK को मदद मिली है।
 9. CDK को मदद मिली है।
 10. CDK को मदद मिली है।

International Workshop on
 Children's Development Khogana
 (Rajasthan)

Raza Khan, 16 Years, (MDC, Muzaffarpur, Bihar)

My name is Raza Khan. I am from Muzaffarpur, Bihar. I am feeling very good to be a part of CDK. Currently, I am Asst. CVM in our CDK. I have experienced lot of changes in me after my association with the CDK. Now, I want to link more children like me with CDK and want to tell them about this programme. I want to use poster, play, rally, or newspaper to generate awareness among people regarding CDK. We want to inform many more people about CDK. CDK should have maximum possible number of children as members.

I am the ACVM in the CDK. CDK helps children who are unemployed or have bad habits or those children who want to start their own business. Such Children are informed about activities of CDK. They are told that if they save some money in CDK, later on it will help them, immensely. For example we describe the utility of savings when some child is taken ill or his/her parents or other family members are not well. Further any child member can also start his/her business with the help of their savings in the CDK.

I have changed a lot after joining CDK. Earlier, I was not studying. One of my friends who was a member of CDK used to tell me to come to CDK and start saving some money. However, I used to refuse his invitation.

**NOW I CAN CONTINUE MY STUDIES BY TAKING ADVANCE FROM CDK.
IF MY FRIEND HAD NOT TOLD ME ABOUT CDK, I WOULD NOT BE STUDYING NOW.**



One day my friend persuaded me to visit the CDK and observed how other children were saving their money here. The CDK members told me that they regularly save their pocket money in CDK.

After joining CDK, my parents are now not worried about my education. Now I can continue my studies by taking advance from CDK. If my friend had not told me about CDK, I would not be studying now.

CDK teaches us to live with each other peacefully and in harmony. It teaches us to develop friendship. CDK teaches us to behave nicely and respectfully with others.

I am very happy in CDK. In CDK our money remains safe.


How Has CDK Helped Me?

Organiser: *MDIC* Day / Girl:
Name: *RAZA KHAN* Age: *16* Role in CDK: *CVM / Asst. CVM / Moderator*
Place: *Muzaffarpur* CDK Member Since: *6 months*

मुझे ये प्रश्न पड़े होंगे हैं की मरी पापा के मरे पार्स के लेंकर जाइ। पीछा नही छोटी हैं मरे की अब में डूब होमपास लेकर पार्स का चरा (CDK) और अब में सीते में CDK गोरे मिया है मरी अगर CDK नही चला तो में मरे होना ने मुझे CDK नही चला तो में मरे अही पार्स नही का रहा होना (CDK) मुझे के पाप मरे पीछा में नही चला अचानक

[illegible]

८०.५ ३ नै नै चर डे।
 ८०.५ ३ एमर डे।
 ८०.५ ३ एमर डे।

Children's development 



How Has CDK Helped Me?

Organisation: MD.C
Name: ROZA KHAN Age: 16
Place: Muzaffargarh CDK Member Since: 1 Month Sex: Girl
Role in CDK: CVM / Asst. CVM / Member

[illegible]

Nazia Parween, 12 Years, (MDC, Muzaffarpur, Bihar)

I am Nazia Parveen. I am associated with CDK for the past one and half years. I have opened an account in CDK and regularly save some money. Saving in CDK is very helpful to me. I can now withdraw money to buy pencil, rubber, pen for my school and also for paying my school fee. I can utilize my savings to take medical help when I am taken ill someday.

Childrens Development Khazana is very good. CDK also works for betterment of health of children. We can take advance whenever required. In CDK we dance and sing as well.

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We use Ledger and Cash book to manage our savings in CDK.

CDK is very good for us. We get respect in CDK. We convene three meeting each month in CDK. I also utilize my CDK savings to pay my coaching fee.

CDK teaches us to follow rules and regulation. It teaches us to talk to every one nicely and respectfully.

CDK is a very important thing in our life. In CDK our savings remain safe.



CDK TEACHES US TO FOLLOW RULES AND REGULATION. IT TEACHES US TO TALK TO EVERY ONE NICELY AND RESPECTFULLY. CDK IS A VERY IMPORTANT THING IN OUR LIFE.

Ruby Khatun, (16 Years, MDC Purnia, Bihar)

My name is Ruby Khatun. I am the ACVM of our CDK and feel very happy in being associated with this. The ownership of CDK rests with children themselves. This is the right of children to take their own decision in CDK.

CDK brings about a change in the lives of children. CDK plays an important role in the promotion of education and health among children and encourages them to develop a saving habit. A child can start his/her own business with the help of CDK. CDK helps street children, facilitates their admission in schools. It promotes the right of children to play and learn.

I am changing my habits by getting associated with CDK. I am saving now. I feel that now in future I can also get a good job.

I am also informing other children about importance of CDK so that they too can abandon their bad habits and start saving in CDK. Those children who work can continue their education along with work. This way they can start a good work and help their family also. I had stopped my studies. However, after getting associated with CDK, I could again start my education.

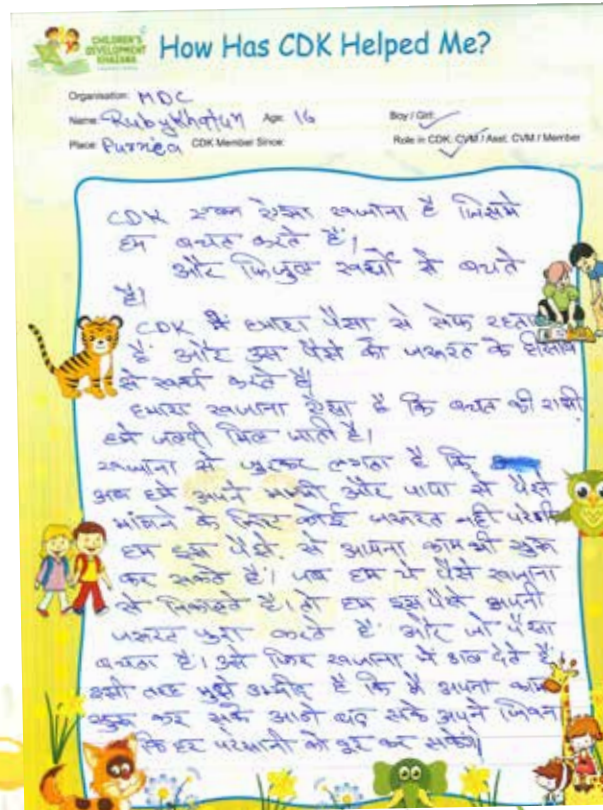
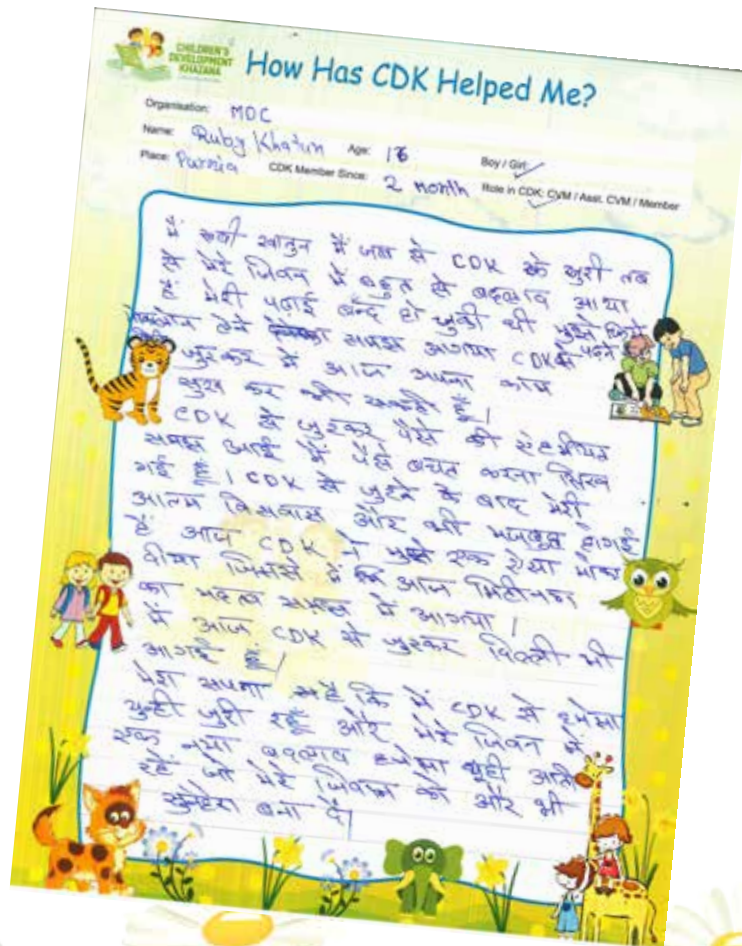
I HAD STOPPED MY STUDIES. HOWEVER, AFTER GETTING ASSOCIATED WITH CDK, I COULD AGAIN START MY EDUCATION.



I have started saving and my self-confidence has increased. I have also understood the importance of meetings. CDK has enabled me to visit Delhi also. I wish that I always remain associated with CDK so that I continue to develop and my life becomes wonderful.

CDK is a Khazana where we save our money and which helps in preventing bad expenditure. Our money remains safe and we can take out money from CDK whenever needed.

After getting associated with CDK, I no longer depend on my parents for money. I take out money for my need and re-deposit any money which remains unspent. I hope that I will be able to start some work in future and address all our difficulties in life.



Vishnu Kumar, 16 Years (MDC Purnia, Bihar)

CDK is very good for children. Children's account is opened in CDK. We save our money in CDK, which is entered in Cash and Ledger book. We also get 'advance' from CDK.

In CDK children take their own decision regarding the funds. The members can withdraw money whenever they need funds for various needs like purchase of notebooks etc.

CDK teaches us not to indulge in bad expenditure. Whenever we have some need we can also take advance from CDK. The advance can be returned gradually.

CDK is also involved in health activities. For instance, if some member has a cut or wound, first aid is applied by a trained member.

If members develop their saving habit, they can also start their own business using their own saving or advance.



After getting associated with CDK, I no longer have the need to ask money from parents for all work. It has also helped me in restraining myself from unnecessary expenditure. Earlier, when I used to get any money for school, I used to spend it for buying needless things. By getting associated with CDK my self-confidence has improved. I have also got the opportunity to visit Delhi due to association with CDK.

I wish to remain always associated with CDK so that I continue to develop and my future can become bright.

IF MEMBERS DEVELOP THEIR SAVING HABIT, THEY CAN ALSO START THEIR OWN BUSINESS USING THEIR OWN SAVING OR ADVANCE.



How Has CDK Helped Me?

Organisation: Mohita Development Center
 Name: Vishnu Kumar Age: 16 Boy / Girl
 Place: Pune CDK Member Since: 2 Month Role in CDK: CVM / Asst. CVM / Member

मेरे पास एक दोस्त है जो मेरे लिए बहुत कुछ कर रहा है। वह मेरे लिए बहुत सारे अच्छे काम कर रहा है। वह मेरे लिए बहुत सारे अच्छे काम कर रहा है।



CDK से बहुत कुछ मैंने सीखा है। मैंने बहुत सारे अच्छे काम सीखे हैं। मैंने बहुत सारे अच्छे काम सीखे हैं।

CDK ने मुझे बहुत सारे अच्छे काम सिखाए हैं। मैंने बहुत सारे अच्छे काम सीखे हैं। मैंने बहुत सारे अच्छे काम सीखे हैं।



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How Has CDK Helped Me?

Organisation: Mohita Development Center
 Name: Vishnu Kumar Age: 16 Boy / Girl
 Place: Pune CDK Member Since: 2 Month Role in CDK: CVM / Asst. CVM / Member

CDK मेरा जीवन है। मैंने बहुत सारे अच्छे काम सीखे हैं। मैंने बहुत सारे अच्छे काम सीखे हैं।



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Ajay Kumar Lohra, 14 Years, (Pratigya, Jharkhand)

CDK works for development of children. I have learnt several things from here such as art of saving. This is very helpful for poor children like me. My friend Runna Kumari who is a student of class VII was able to buy for herself a school dress only due to having an account in CDK.

CDK taught me importance of money. Today I have some savings in my account only due to CDK. CDK has also helped us to develop life skills. We learn from life skills sessions organized thrice a week in our CDK.

CDK has improved our behaviour towards each other. I have learnt the working of a Bank through CDK. It has facilitated my meeting with several other children. CDK has helped different countries become closer also. CDK also helped us to better understand the economic conditions of our fellow members. Through CDK life of any child can be improved. I wish that CDK reaches all children, everywhere.

I have been able to get rid of my hesitation to speak before others. That is why I am able to make this presentation before all of you in this workshop. I have now become active in money matters. CDK has given

opportunity to me to visit Delhi and meet members of other CDKs. I am trying to learn from here to understand and speak in English.

CDK has helped me in development of Life Skills. I have developed my skills to work in a group. CDK is also helping me to develop my leadership skills.

I believe if I continue my association with CDK, it will be very helpful for my life. It has changed my behaviour of spending money on unnecessary things. Now I am able to save money and to some extent also able to fulfil the needs of my family.



I WISH THAT CDK REACHES ALL CHILDREN, EVERYWHERE. CDK HAS HELPED DIFFERENT COUNTRIES BECOME CLOSER ALSO.



Age 14 years Boy/Girl ☒ Boy

Name: Ayaz Ishaq

Age: 19 years Date in CDK: CVM / Asst. CVM / Member

place: Ranchi

CDK Member Since: Sept 2014

मैंने पिछली में बहुत
Children's Department में
माली के साथ मिलकर काम किया है।

कि जुराई के आसने खा गेकर कान
हो रा डी के वजह से में presentation
देना खोल देता है। पदा पुने तरह भरे
निका में पड़े गये आने में Active कर बिना
जने Manku वनखे खाए कि में Delhi आर पर
गने के काट में Delhi आर। पने भले
रि रा है।

संस्कृत में English जैसा है।
English में भी संस्कृत जैसा है।
जैसे कि 'मनः' का अर्थ 'चित्त' है।
इसी तरह 'आत्मा' का अर्थ 'प्राण' है।

मिडल प्रोडक्ट्स को पीएच 5.0-5.5 के बीच में रखना है।
 मिडल प्रोडक्ट्स को पीएच 5.0-5.5 के बीच में रखना है।
 मिडल प्रोडक्ट्स को पीएच 5.0-5.5 के बीच में रखना है।

CPK के तीन मुख्य प्रकार हैं: CK-MB, CK-MB, CK-MB
 CK-MB को बढ़ाया यह हमारे जीवन में CK-MB
 को बढ़ा रहा है। न कि यह हमारे जीवन
 के विकास के लिए बढ़ रहा है। अतः ही



Organisation: PRATI GYA

7.1 Bayt Gm Bayt

Name: AYAY LOHRA

74 July 1991
Role in CDR: CVM / Asst. CVM / Member

Page: RANCH

1. Sept 1909

मुझे अब ज्ञात है कि मैं दूसरे कुछ बातों में
जैसे अपने समाज में भीतर के लोगों की
मनो अवस्था को जानता हूँ। दूसरे में
मेरे पिता पर पंजाब का कोई भी प्रभाव
नहीं पड़ा है।

मछली पिनो पर पेशा कर
 की कुल पुत्र रहा है। जगहों में मैं उसे
 पढ़ने में ~~सहयोग~~ सहायता नहीं दे रही हूँ।
 है पिनो माता-पिता के मदद में। उसने मे
 अपने family की मदद भी शुरू है।

असुख family को भी मैंने बहुत ही सफाई में रखा
 मैंने घरवालों को भी बहुत ही अच्छे में रखा
 मैंने बहुत ही अच्छे में रखा
 मैंने बहुत ही अच्छे में रखा
 मैंने बहुत ही अच्छे में रखा

A colorful illustration of a garden scene. On the left, a brown and white spotted cat with a black collar and a small bell is looking towards the right. In the center, a green frog is sitting on a lily pad. The background features a blue sky with white clouds, a green hill, and various flowers including yellow daisies and purple blossoms. The foreground has large green leaves.



Kriti Tirkey, 14 Years, (Pratigya, Jharkhand)

CDK is a treasure for children. CDK teaches us many things, most importantly the importance of saving. In CDK we save some amount of money which is left with us after usual expenditure.

CDK educates us about good expenditure. It informs us that we should spend money only on necessary things and not on things which we just desire.

Saving money in CDK helped me to understand the importance of money. Now I can understand why parents save and tell us to understand the importance of money.

Earlier children used to spend their pocket money in unnecessary things such as eating junk food. Previously when I used to save some money in a piggy bank then it was easier for me to take out money whenever there was a craving for something. But then I used to not have any money when I require it for purchasing necessary things like pen.

Things have changed after I became a CDK member. Now, whenever I have a craving for something like chocolate and I need money, I cannot get it easily. It may be possible that on that day the CDK may

be closed and I have to wait till next date to get the money. This gives me time to think whether or not I require to withdraw the money. This is a good thing for us. We are learning such things not after becoming grown up but as a child itself. Later on, when we will grow up, we will be able to save our income more effectively.

CDK also provides us advance. When there is no hope to get money from anywhere CDK provide us advance. We CVM and ACVM perform similar work in CDK as adult managers do in adult's Bank.

CDK is very good and all children should become its member.



CDK IS VERY GOOD AND ALL CHILDREN SHOULD BECOME ITS MEMBER.



Kartik P., 14 Years (Salaam Baalak Trust, Mumbai, Maharashtra)

CDK is a treasure for me. I was surprised when I saw that it was managed by the children too. CDK is always my teacher, problem solver and a life changer. Before CDK, we found it hard to manage the household and the financial affairs. I have been a member of CDK Mumbai branch for two years and my life has completely changed. I love being a CVM because I get to learn more about accounting and book-keeping. In this way, CDK is like my teacher.

CDK has taught me how to interact because from the time I became a CDK manager, I have been interacting better with my friends, understanding other CDK members well, trying to solve their problems and give them a solution. Seems as if CDK has turned me into a problem solver too!

CDK has helped me to save my money and realize my dream in future. Right now, it is helping me to manage the household and financial affairs of my house and my mother is very proud of me. Earlier, my mom's salary was not sufficient. Now what I do is, when my mother's salary arrives, I deposit it in CDK and whenever my mother or I need money, I withdraw from my account. What's more, now I save Rs. 500 from my mother's salary every month! I have been

saving half my pocket money too. For example, if I get Rs. 50 in a day, I deposit Rs. 25 in my account and then when I need money for my birthday, storybooks, etc. I withdraw the amount from CDK.

From the time I became a CDK manager, I have been understanding the problems that my mother, friends and other people face. Little well, not very well I tell you! I am trying to be punctual too since I am always late for everything. I also learned to do lots of mathematics. Earlier I did not like it at all, but now it has evolved into a habit and I have fallen in love with Maths! By managing the CDK accounts, I have learnt to keep accounts, manage book-keeping and banking. I know I will have to learn many more things and face the big world ahead of me one day.



CDK IS MY TEACHER, PROBLEM SOLVER AND LIFE CHANGER.

CHILDREN'S DEVELOPMENT COLLEGE

How Has CDK Helped Me?

Page 1

Organization: Salwan Bank Trust Mombasa CSRD
 Name: Karthik P. Age: 14. Sex: M
 Place: Mombasa CDK Member Since: 2 yrs. Role in CDK: CDM / Asst. CDM / Member

CDK has helped me to save my money and realize my dream in future. Right now, it is helping me to manage the financial affairs of my house. For earlier, my mom's salary was not sufficient but now that I do it when my mom's salary arrives, I deposit it in CDK and it is now sufficient. Whenever I/Mom needs money, I withdraw from my account. What's more, I now save at £500 from my mother's salary every month!

From the time I became a CDK member, I have been saving my money. For example, if I get £50 in a day, I deposit it in my account. And now, when I need money for birthday, parties, storybooks etc, I withdraw money from CDK.

From the time, I became a CDK manager, I have been understanding my mom's, my friends, other people, etc, problems well.

CHILDREN'S DEVELOPMENT COLLEGE

How Has CDK Helped Me?

Page 2

Organization: CSRD
 Name: Karthik P. Age: 14. Sex: M
 Place: Mombasa CDK Member Since: 2 yrs. Role in CDK: CDM / Asst. CDM / Member

Little well, not very well!

When I became a CDK manager, I had to do lots of mathematics. Earlier, I did not like to do maths, but now, it has turned into a habit and now I love maths. CSRD has helped me to understand and love maths.

When I became a CDK member, I have had to face a lot of challenges. Some of the challenges are:

- 1. Persuading children to deposit money in CDK
- 2. Persuading children to withdraw less money from their accounts
- 3. Persuading children that they will get money whenever they need for whatever reason they need.
- 4. Persuading children that their money will be safe in CDK, etc.

CHILDREN'S DEVELOPMENT COLLEGE

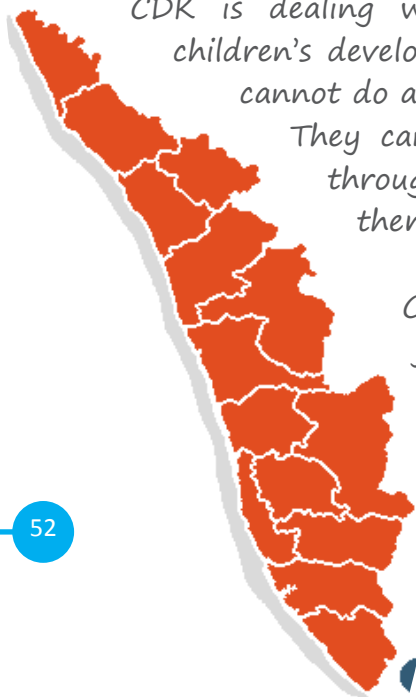
How Has CDK Helped Me?

Page 3

Organization: CSRD
 Name: Karthik P. Age: 14. Sex: M
 Place: Mombasa CDK Member Since: 2 yrs. Role in CDK: CDM / Asst. CDM / Member

By managing the CDK accounts, I have learnt accounts, bookkeeping, banking etc. I can get a job anywhere. I will have to learn many more things and face the big world.

Malini, 18 Years (Shreyas, Kerala)



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CDK is dealing with children's savings and with children's development. The things which children cannot do alone can be achieved through CDK. They can find solutions to their problem through CDK. Parents are also supporting them for it.

Children started saving money after joining CDK. Earlier they used to spend money unnecessarily. We started a poultry farm and started cultivation with the money from CDK. We made a profit & deposited the profit amount back into our CDK account. We make sure that the withdrawal is only used for meeting studying related expenses.

CVM stands for child volunteer manager. ACVM – Assistant Child Volunteer Manager. New CVM will be elected once in 6 months. There is a meeting once a week. These children are responsible for collecting money from children. This group also helps whenever a person requires medical attention.

CDK helped us conquer our fears. CDK is not just a treasure but our dream. It helped a lot in our learning. We achieved things that we couldn't do in schools. I started saving after joining CDK and I could help my family financially too.

CDK has helped me a lot in my education too. I learnt new skills from CDK and also learnt how to communicate well. It helped me to take decision by myself and helped in my personality development.

We developed a group feeling in CDK which helped us to form a football team. I learned to play more games and physical exercises from it. It taught me how to correct other's misbehavior. A lot of changes have been made in my colony (place). The inputs from CDK helped me to do well in school and also take care of my travel needs.

CDK HELPED US CONQUER OUR FEARS. CDK IS MY PRIDE. CDK IS NOT JUST A TREASURE BUT OUR DREAM.



Role in CDK: Cym / Asst. Cym / Member

ചരിത്രം നമ്മുടെ ജീവനും മനസ്സിലും ഉൾപ്പെട്ടതാണ്. അതിനെ നമ്മുടെ ജീവിതത്തിൽ ഉൾപ്പെടുത്താൻ നമ്മൾ ശ്രമിക്കേണ്ടതാണ്. ചരിത്രം നമ്മുടെ ജീവിതത്തിൽ ഉൾപ്പെടുത്താൻ നമ്മൾ ശ്രമിക്കേണ്ടതാണ്. ചരിത്രം നമ്മുടെ ജീവിതത്തിൽ ഉൾപ്പെടുത്താൻ നമ്മൾ ശ്രമിക്കേണ്ടതാണ്.



Role in CCK	CVM / Asst. CVM / Member
Chair	
Vice Chair	
Secretary	
Treasurer	
Member	

[illegible]

Sadaf Sarosh, 12 Years (Aschiana, Afghanistan)

When I joined CDK I didn't know anything but when I started participating in the CDK programme I learnt many things. I learnt basic accounting, depositing and withdrawal of money. I know about child rights. The best thing that I know is:- in the past when someone gave me money I bought something that was not useful but when I joined CDK Programme, I save my money for my future. I learnt about the scope of CDK. When I joined the CDK Programme it helped me build my courage by participating in meetings. I learnt what a cash book, ledger, Pass Book is. And now I can deposit money and withdraw money. Finally I can say when I joined CDK Programme it was a big change in my life. And also the main thing is that by this programme I can travel to other countries and know & understand many new things. And it is too useful for me for my education and also when I become big I can help my mother, father if they don't have money. So it is a help for me and my family. By CDK I also understand mathematics and banking basics.

By my participation in CDK I learnt a lot of things and it helped me in every part of my life:- I learnt accounting, it helped me solve my life's problems, I

learnt withdrawing and depositing of money, I know about the rights of children, I can help other boys and girls, I learnt to respect other people and I can put my money in a safe place.

If my parents don't have money I can help them as I know what is welfare advances and development advances. Finally I can say that with CDK my life has changed. And helped me to continue my education.



WITH CDK MY LIFE HAS CHANGED. IT HAS HELPED ME TO CONTINUE MY EDUCATION.



How Has CDK Helped Me?

Organisation: ASCHIANA

Name: Sadaf

Age: 12 Year

Boy / Girl: girl

Place: Halbut Afghanistan

CDK Member Since: 6 month

Role in CDK: CVM / Asst. CVM / Member

by my Participation in CDK I Learn Lot of thing and it help alot with me. in every part of my live.



:- It Help that I learn bank best accounting.

:- It Help me that I decrease my information about Banking.

:- It help me in that I solve my live problem.

:- It help that I Learn withdraw/and depositing of money.

:- It help me that I know about right of child.

:- It help me that I help with other boys and girl.

:- It help my that I Recognize other people.

and also it help me that I Put my money in a save place.



How Has CDK Helped Me?

Organisation: ASCHIANA

Name: Sadaf Sadaf

Age: 12

Boy / Girl: girl

Place: Halbut Afghanistan

CDK Member Since: 6 month

Role in CDK: CVM / Asst. CVM / Member

and know that I need to money. and my Parent don't have money I can help them. It help me that I know advances it mean welfare Advancing and Development Advancing.



It help my that I travel to other country and visit other Country and know about the way and system.

Sadaf I can say that by CDK I can help in my live it change my live and help me in every part of my live.



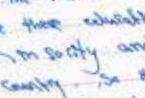
It help me that I decrease my Education.

It help me that I know bank system.

It help to every child both can save there money in here. and in the future they will have money and they continue there education and they bloom about future in society and they will serve to there country. So it's the big help of CDK to there member.



When I big I doctor.



Ahmad Rashid, 13 Years (Aschiana, Afghanistan)

I can now understand calculations and some basic banking as well as the rules when someone deposits their money in a bank. I always tell my classmates not to spend the money that they get from their dad or their family in bad things such as cigarettes, drugs or smugglings. I learned a lot through a CDK workshop which I attended and now I know about most of the things. I feel like no one can tell me anything about CDK which I don't know already!

Here are some of the main points of CDK:

- 1) CDK is like the rescuer of life.
- 2) If anybody wants to know mathematics, they can learn by joining CDK.
- 3) During meetings, we ask if the children are facing any problems and then give them suggestions.
- 4) We educate children about different issues and pay attention to them. We also make a contrast between the good and the bad and let the child know about them.
- 5) When we support a child in our Khazana he/she can also support his/her family. I try to accompany those children who have no one to support them.

CDK helped to grow our life skills such as searching for things to buy when we go into a shop, bargaining, etc. CDK is considered to be one of the biggest supports when someone is in need of some support. When they


need to open a shop to sell toys or something else, CDK helps him but when I see someone buying a plastic gun in the name of clothes, I suggest the CVM or the focal person to look into the situation since the bullets could potentially destroy their eyes.

CDK also helps me to save my money and guides us so that we know the difference between good and bad and have the power to tackle these and guide ourselves morally. Some of the things that changed in my life due to CDK are:

- 1) Education and learning
- 2) Changing bad habits
- 3) Learning how to ask a question to another
- 4) Knowing how to save or spend money
- 5) Visiting historical places and finding out information
- 6) Knowing some basic banking
- 7) Getting lots of information about CDK
- 8) Performing well at school
- 9) Families feeling very proud and happy
- 10) A complete transformation as a human being



A COMPLETE TRANSFORMATION AS A HUMAN BEING


 **How Has CDK Helped Me?**

Organisation: ASCHER NA

Name: Ahmad Rashid Age: 13 Years ☒ Boy / ☐ Girl

Place: Afghanistan CDK Member Since: 1 Year Role in CDK: ☒ CVM / ☐ Asst. CVM / ☐ Member

CDK help our life skills like searching of any thing (like when we go to a shop and they say a price or any thing else. For example when some one want support CDK is one of support for him and when they need to open some shop, selling of game or any thing else (CDK) help him ~~but~~ but in another place when some one that I see by name of clothes they buy ~~some~~ Plastic Gun that it Bullet can destroy their eye I suggest to (CDK) CVMs of local person don't do these more and these things help me that I save my money in (CDK) and I never want to do these works and that is belong the moral of child that do the work when we think about these things it is giving power to me that I solve this problem.

 **How Has CDK Helped Me?**

Organisation: ASCHER NA

Name: Ahmad Rashid Age: 13 Years ☒ Boy / ☐ Girl

Place: Afghanistan CDK Member Since: 1 Year Role in CDK: ☒ CVM / ☐ Asst. CVM / ☐ Member

and I mention to these points that I study it

1. Learning of Education of child's play as play.
2. Changing their bad habits in their life.
3. we learn about how to ask questions from another one.
4. we know about how save or spent our money.
5. we see historical place and giving information.
6. we know banking basics.
7. Now we are give a lots of information about (CDK)
8. Now in school we give good point.
9. our family happy from us.
10. we are ~~now~~ are not like past.
11. Now we are about Rule of CDK
12. *

Laxmi Gharti, 14 Years (CWSN, Nepal)

CDK is an important programme of children. It helps them to be self-dependent through various activities like games, training, and development of saving habit in them. We also save Rs 5 each month for health issues.

In CDK we organize monthly meeting and advance committee meetings. We discuss and decide on various issues in these meetings. We have a 13 member CDK management committee.

We also sometimes go out for picnic, exposure meetings. CDK helped in many ways and ever since I became associated I learnt many things about health and primary aid related things. Through CDK we can save our money and solve our problems.

We have learnt to respect and help each other and develop friendship. We have learned to think about oneself and how to help others through CDK. In the safe environment of CDK, children share their feelings and problems with each other.



I have learnt to become self-dependent and now feel confident to protect myself from any abuse. CDK has taught me not to indulge in any unnecessary expenditure so that I can save for essential expenses. Now I am able to converse with others effectively. I have also generated awareness about importance of CDK among other children.

I have purchased important things like school bag, books, pencil and clothes from my savings in CDK. CDK also provides advances to its members. Being a member of CDK advance committee I have learnt to take decisions on 'advance' applications. I have also learnt how to talk to children who are into bad habits and motivate them to acquire good habits. Orphan children have also been able to manage their food and accommodation through CDK.

I HAVE LEARNT TO BECOME SELF-DEPENDENT AND NOW FEEL CONFIDENT TO PROTECT MYSELF FROM ANY ABUSE

[illegible]

Martin, 17 Years (ONG Manda, Madagascar)

In this programme, the focal person (adult) is just a facilitator. CDK gives rest of the responsibilities to the children. This programme helps the children to make progress by not spending their money on unnecessary items and securing the amount instead in an account for future use. Everybody can be its member like the school-going children, street children, etc.

We can say that CDK works as an organization which assures the security of our money and encourages us to take the responsibility even in our childhood. When we speak about CDK, we speak about the children, their health and their future. CDK is financed by comic relief, childhope and Misereor.

At CDK, there is a CVM (manager of the Khazana) and he/she manages all the members' accounts. This programme taught me to save money. Thanks to the education that I have received, now I know my responsibilities even if I am a child. It helps me to also know the rights of a child. For example, the right to go to school, the right to play, etc. It is because of CDK that I am getting professional skill/education. I have a voice and an opinion now for any subject.



CDK is focused to all the children who live on the streets and who have faced problems. They can deposit their money in CDK since they cannot deposit in the government banks. This money is to ensure their future. CDK knows that I am a deprived child and it gives me opportunities to develop myself. I was taught how to respect the other cultures in India. All I can say is that, CDK is definitely for me and for the other children out there.

IT HELPS ME TO KNOW THE RIGHTS OF A CHILD. CDK KNOWS THAT I AM A DEPRIVED CHILD AND IT GIVES ME OPPORTUNITIES TO DEVELOP MYSELF. I HAVE A VOICE AND AN OPINION NOW.

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Jean Yves, 17 Years, (ONG Manda, Madagascar)

The CDK is an association of children to encourage them to economize their money for their future.

- CDK is a treasure where its members can deposit their money.
- When we become a member of CDK, we do not spend our money uselessly.
- The children, themselves, are in charge of CDK with the help of adults.
- We can learn to work through CDK.

CDK gave me education. It encouraged me to love other children and help them.

- Thanks to its teaching, I have become more responsible.
- I can share my opinions/ideas.
- Thanks to CDK, I can keep my money safely
- I do not spend money uselessly.
- My life has completely changed.
- Now I want to become a manager in a big company when I grow up.
- CDK saved me on many occasions when I really need some money.
- Thanks to CDK, children's lives have become better and better.
- All the members of CDK become responsible for their lives.



NOW I WANT TO BECOME A MANAGER IN A BIG COMPANY WHEN I GROW UP.

How Has CDK Helped Me?

Organization: **MSD Korea** Age: **12** Role: **CDK**
 Name: **Joan Kim** Role in CDK: **Member**
 Place: **MSD Korea** CDK Member Since: **August**

Before, I was shy and didn't like to speak in front of people. I was always sitting at the back of the class and didn't participate in any activities. I was also a bit of a loner and didn't have many friends.

But when I joined the CDK, everything changed. I was given the chance to speak and share my ideas. I was also able to meet and get to know other members. I was even given the chance to lead a group. I was also able to work on projects and see the results of my hard work.

Now, I am a confident person and I love to speak in front of people. I am also a very active member and I have many friends. I am also able to work on projects and see the results of my hard work.

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KG Tilan Pansara, 15 Years (RWF, Sri Lanka)



There are many things to learn through CDK. I cannot express it in short. We got lots of opportunities through this programme and made lots of friends within our village with whom I was not acquainted with earlier. It is to be noted that one of the special opportunities I got from CDK was the chance to travel to India, learn a lot and make friends from other countries.

Through CDK I learned the art of saving and buying only what we need to buy and to prioritize our needs. Being a child, we love to eat sweets and have also spent a lot of rupees on it. But now we know what we require and what we do not. All the elders are supporting us to join this CDK program. This is a good program for the financially poor children to save money and buy what they need or want. We can also use our money for medical purposes on ourselves and our families. I am saving money to use it in case of an emergency or when someone falls sick in my family.

If CDK had not started, we would not have learned financial management, we would not have known the value of saving. We would have misused the pocket money we had or we would have had to depend on

others while buying something. But through CDK, we get to save money and buy what we love without troubling our parents.


Apart from the financial management, we got training on using first aids. Now we know the basics of first aid. We can treat and put medicines on the children. If someone gets wounded, we can now use the first aid kit to take care of him. We are children but we feel like adults! CDK has also created a forum to meet with the adults in the village and we got the opportunity to discuss different kinds of issues and learn a lot.

At CDK, we learnt what is good and what is bad, how to show respect to the elders who have supported us throughout. In our society, there are some children aged 10-13 who are addicted to drugs and cigarettes. They have become a part of CDK and learned what is right and wrong. They have overcome their issues and have become very good and active members of CDK.

We participated in different kinds of workshops and awareness. Now we know how to work as a team. Without CDK these would have only remained dreams for us but now our dreams have come true and we thank you all.

THROUGH CDK I LEARNED THE ART OF SAVING AND BUYING ONLY WHAT WE NEED TO BUY AND PRIORITIZE OUR NEEDS. WITHOUT CDK THESE WOULD HAVE ONLY REMAINED DREAMS

Meeriyam, 15 Years (RWF, Sri Lanka)



First of all I thank CDK for giving me the opportunity to come here and participate in an international workshop, this is my first experience in India. I got the opportunity to meet new friends in different countries. All of them are working as a team.

Through the CDK we learn what are good habits and what are bad. We learn different things what should be done to work as a team; how we become a good person in this society, there are lot of things that we are learning through this.

I feel through the CDK we have a forum to express our ideas, to show our talents, and to learn new things. I am not afraid to say that the CDK is my second mother and father. This is the best place in the world for children who want to be a good, valued person. I thank CDK for giving me the opportunity to travel by an airplane, to be in another country to meet different children in different countries. I will never forget CDK.

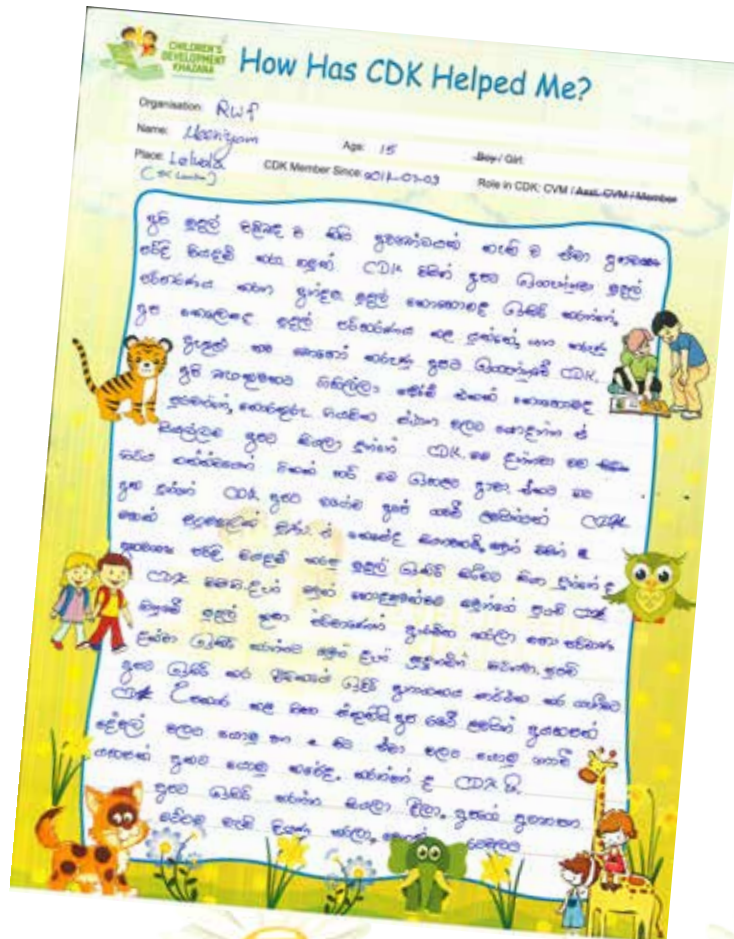
I totally believe that the mentality and the knowledge of the children are higher than before their membership of CDK. We haven't met or seen the CDK members (Butterfly organization) when we start our CDK. But we all respect them.

Earlier we used to spend our money on for unnecessary things but when CDK started, we learnt how to manage money, how to save and when to withdraw money. Apart from that we learn how to fill applications in a bank, how to fill the lines of the application. We live in a rural area and no one has come to us to do such a programme.

But CDK has created for us a good opportunity. Lots of children have benefited through CDK, who used to spend their pocket money to buy so many unnecessary things. When they became a part of CDK they learnt the art of saving. They have learnt that if they save money they can use that money to buy their needs. Whatever they dream, they can buy. Earlier they deposited small amounts of money but day by day they have deposited more money. Slowly their savings have increased.

We thank CDK for giving us such a programme. Because of CDK, children deposited all the money that they receive from their parents, and are not misusing the money now. Earlier some kids bought cigarettes from their pocket money but after the CDK workshops they learnt what they should buy and what they should not. Through CDK we got the opportunity to meet new friends. We never thought that we can participate in an international workshop in such a young age, but CDK has given that too. I thank CDK for what it is giving to us. Thank you CDK.

I THANK CDK FOR WHAT IT IS GIVING TO US. THANK YOU CDK.



Manju Tamang, 16 Years (VOC, Nepal)

I have learnt so many good things from CDK that now I am able to reduce the bad habits and change them into good ones. It helps to reduce unnecessary expenses of children who are aged 9–18 years old and supports them to focus their money on savings. I learned how to communicate with people (family members and others) after enrolling in CDK and to behave well. It also taught us to provide them equal opportunities and respect elders and love the little ones.

CDK has been established in my area seven months ago and after that, there have been many changes in my life. I am taking full responsibilities at this branch since I am in charge of organizing the General Body Meetings and Advance Committee Meetings. I did not know the process of banking earlier but now I have learned the basics of it. I got trainings on accounting, ledger keeping, life skills, and now I can provide training to others. CDK helped me to reduce unnecessary expenses so that I can help my family. If I need an advance, CDK provides it to fulfill our needs. Because of CDK, I

only buy necessary things and can self-sustain myself through savings in the future.

I am also a member of CHC. In August, our CDK branch got a first aid box for health care; we are now able to share health issues among friends and provide first aid and other services in our branch at the community. It is really helpful for people and children with low income.

CDK HELPED ME TO REDUCE UNNECESSARY EXPENSES SO THAT I CAN HELP MY FAMILY.

How Has CDK Helped Me?

Organisation: VDC - Nepal

Organisation: VDC. Nepal
Name: Manju Tamang Age: 26
Phone: 9779123456789 CDL Member Since: 7-2020

Buy 1 Get 1 **Gift**

Join to CDE, CVM / Asst. CVM / Member

COX નામના સંસ્કારણે મદદાત્મે કોલેસ્ટ્રોલ
સિત્તે કોઈક પાણી થી COX ને જેલે રજા
કરી રજા કરતા કચે તરફના છે. પીવાય.
તેમના પાણી દોનુ છે.

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विशाल इमारतों का देखो-सोचो
 उनके घर पर बनाओ-बेनाओ
 एक-दूसरे आशीर्वाद देना
 एक-दूसरे से सहायता लेना
 एक-दूसरे से Advance coming meeting
 Gib का Advance coming meeting
 एक-दूसरे से सहायता लेना
 एक-दूसरे से Advance coming meeting
 एक-दूसरे से सहायता लेना
 एक-दूसरे से Advance coming meeting



How Has CDK Helped Me?

Organisation: VDC

Name: Manju Tamang Age: 16

Boy / Girl:

Place: KTM, Nepal CDK Member Since: 2010/4/8

Role in CDK: CYM / Asst. CYM / Member[illegible][illegible]

ગાંધી યાત્રા, CDR-ને સંબોધીને કાપડુ તાલુકાના કાલુર હાલકલિયાતાઈ પડુલન થઈ ગઈ હોઈ હાલ રાજ્યના ઉચ્ચાડા ગામે, પરિવારને કાપડીના પિલિ પાનનેર કાલો રણડમા કાપડુને હાલના કાલેને



જાતી સમીક્ષક ઈન્ડેક્સ લાલ લાકડાના પત્થા પર પત્થા સિલિ
 રા જાન્યુઆરી ૨૦૧૭ - ટિપ્પણ : COX ને જાતી
 ડેવેલપમેન્ટ સ્વર્ગ પ્રાપ્ત કરાશે હોવે
 કાવચેદી કાવચેદી ૨૦૧૭ સ્વર્ગ પ્રાપ્ત કરાશે

કાનડોળાના બે પુત્ર સંપિદ અને મજ
ને રમી ગયું. ઘસ ધણેને તારો નથી એ
ને જાણ્યો નહીં પણ આ દાઢા વનમાં
ગેલોકતા અંગ કાળેને કે, લાલો હાથો-
નીએલાઈ ને અછતિદિવો - છે.

Urmila Shreshtha, 14 Years (Youth Society Nepal)



CDK stands for Children's Development Khazana. It helps children to develop life skills. This programme makes us self-dependent, creative and enhances personal development. CDK provides children leadership workshops, teaches proper use of money and also gives knowledge such as the ones related to health.

CDK is very famous in Nepal. It aims to be very big and creative. YSN is also working with children and has ten branches of CDK where there are many members. Those who are less than 18 years of age in YSN can become a CDK member. There is also a child volunteer manager, assistant child volunteer manager and general members at the branch. Every Friday, the children gather for a health class and the children save money so that in an emergency, they can withdraw the money from CDK and pay for examination fees, festival expenses, etc.

CDK has benefitted me in numerous ways. CDK taught us to cooperate and respect friends, behave equally and love younger children. It also taught us not to

discriminate with other people. CDK provided me the knowledge on how to be self-dependent. This programme has increased my capacity, taught me how to correct bad habits, save money and utilize it. I save mainly for education and health, so my collected money is deposited in the right place and put to good use. CDK provided the knowledge to do good work and leave bad habits. Here I also learnt the basics of first aid.

I try to utilize all this knowledge in my life and with the help of CDK, I have become a good girl. It also taught me not to bite small children. CDK taught me to base my expenditure according to my income. I always try to follow it in my life. CDK also advised me to work according to aim. I am planning to become a doctor.

Therefore CDK is like a God for children. In this way CDK help us and cares for us. I hope CDK will continue to love us in the future as well.

I HAVE BECOME A GOOD GIRL. IT ALSO TAUGHT ME NOT TO BITE SMALL CHILDREN. CDK IS LIKE A GOD FOR CHILDREN. I HOPE CDK WILL CONTINUE TO LOVE US IN THE FUTURE AS WELL.

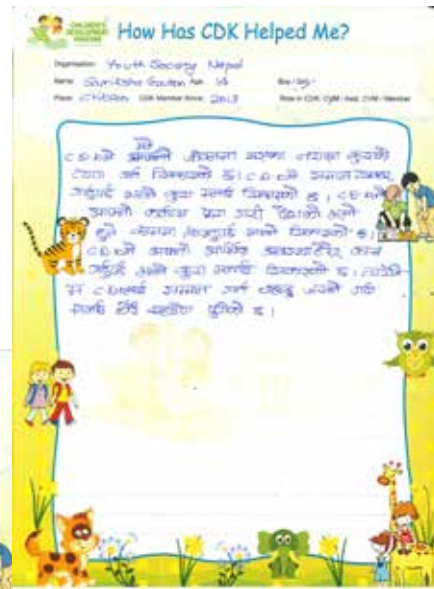
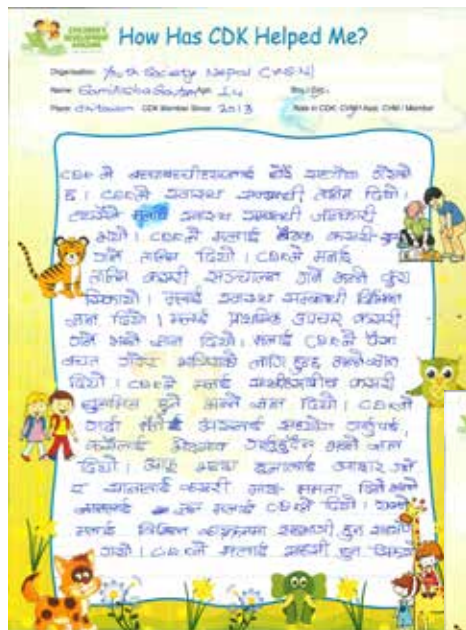
Samiksha Goutam, 14 Years (Youth Society Nepal)

CDK's full name is Childrens Development Khazana. It plays a vital role in making the bright future of children. CDK works for the welfare of children. It encourages children to save money for future. It gives knowledge about the importance of money. It makes the children self dependent. CDK wants the success of children. It gives the tranings on different topics. CDK gives life skill education to children. CDK makes children aware of bad company. It gives knowledge on how to spend the money wisely. It gives knowledge how to respect seniors, love juniors, help needy people etc. It gives extra knowledge about the health of children. CDK is established to work in the field of children. It encourages the children not to misuse money. CDK does many programmes in a year. Children who are above 8 years of age can be member of CDK upto 18 years old. CDK helps to improve the good habits of children and also encourages school going children to be members. CDK makes children to be selfir rights. In Nepal, there are good facilities of CDK which encourages children to become members of CDK. So, CDK is a very important thing in the life of children & plays vital role in making their lives successful.

CDK helped me a lot. CDK provided me health training. It gives me health knowledge. CDK gave me knowledge about how to conduct meetings. CDK gave me first aid training and it showed me how to save a life in an accident. CDK provided me the knowledge on how to save money and why to save money for future. CDK taught me how to cooperate with friends, how to help friends. It taught me non-discrimination with others. CDK taught us to respect elders and love our small brothers and sisters. CDK made me brave, self-dependent and knowledgeable. CDK changed my bad habits and made me responsible. CDK provides life skill training.



CDK CHANGED MY BAD HABITS AND MADE ME RESPONSIBLE. CDK TAUGHT US TO RESPECT ELDERS AND LOVE OUR SMALL BROTHERS AND SISTERS.



Arati Mali, 11 Years, (Hamara Foundation, Mumbai, Maharashtra)

CDK helps us in saving money. You can save as much money in CDK as much as you want. CDK helps the poor.

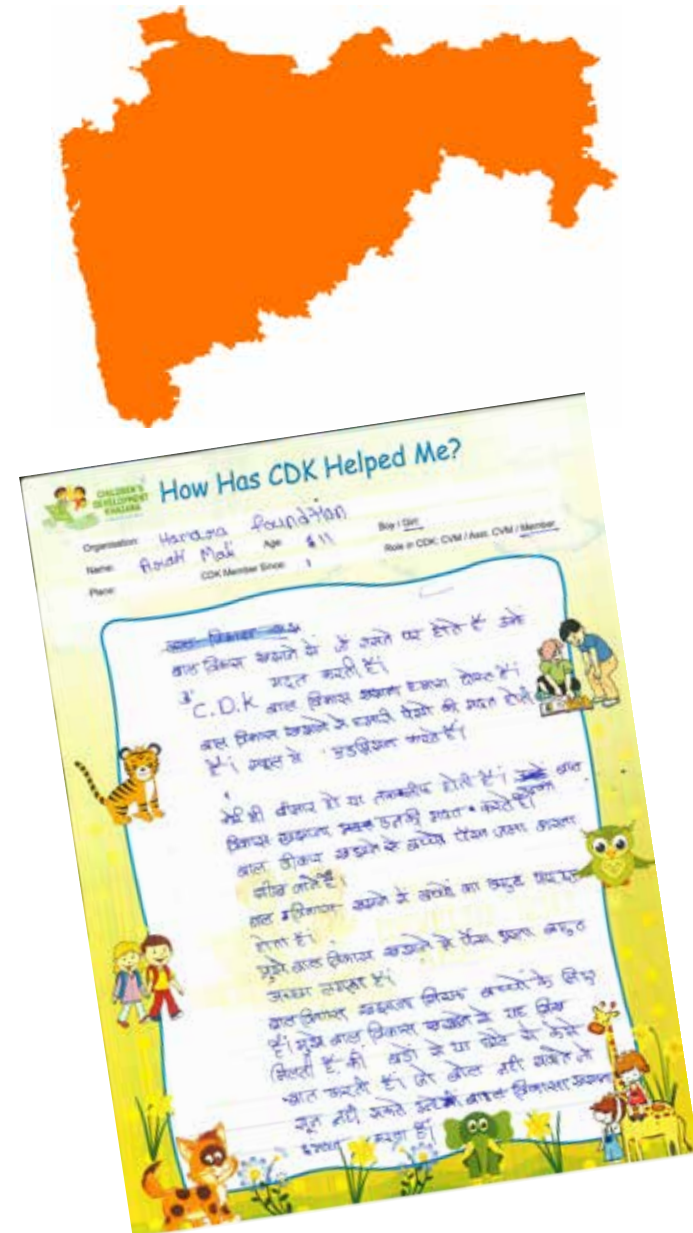
If someone is taken ill, he/she can buy medicines using savings from CDK. CDK also teaches us not to spit in all places and not to eat tobacco or gutkha. No one should indulge in smoking as it causes TB. We should not spread garbage in public places and if we see some waste somewhere we should put it in a garbage can. We should not live in dirt and filth.

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CDK taught me to talk to everyone courteously and how to talk to elders and younger ones. If any child member says or does anything wrong, CVM tells us not to do so. It helps us in avoiding and not imbibing bad habits. CDK helps street children.

CDK is our friend. It helps us in getting admission in schools.

**CDK TAUGHT ME TO TALK TO EVERYONE,
ELDERS AND YOUNGER
ONES COURTEOUSLY.**



Mati Ram, 13 Years, (CSSC , Mumbai, Maharashtra)

I have learned about savings from CDK.

Through CDK, I also learned to do Yoga Aasana.

In CDK we also do drawing and painting.

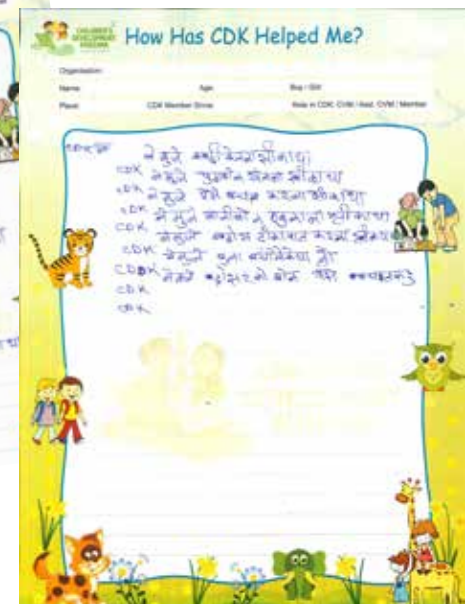
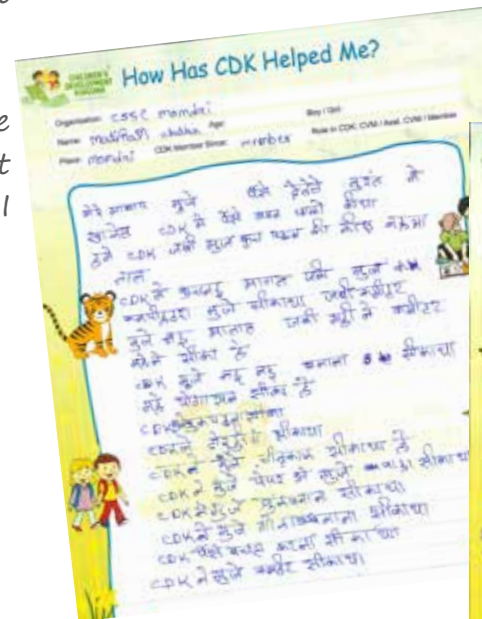
We get opportunity to read books in CDK.

We also learn computer through CDK.

We get opportunity to play and learn various games in CDK like Kabbadi, volleyball and football. We also get opportunity to learn dancing in CDK.

We take out money from CDK, when there is some need in our homes. For Deepawali expenses, I take out money from CDK. Whenever, I do not have money I take out from CDK

I HAVE LEARNED ABOUT SAVINGS FROM CDK.



Ismail, 14 Years, (Salaam Baalak Trust, Mumbai, Maharashtra)

I benefited a lot after the opening of CDK in our area. I have learnt the importance of saving and also to not indulge in unnecessary expenditure.

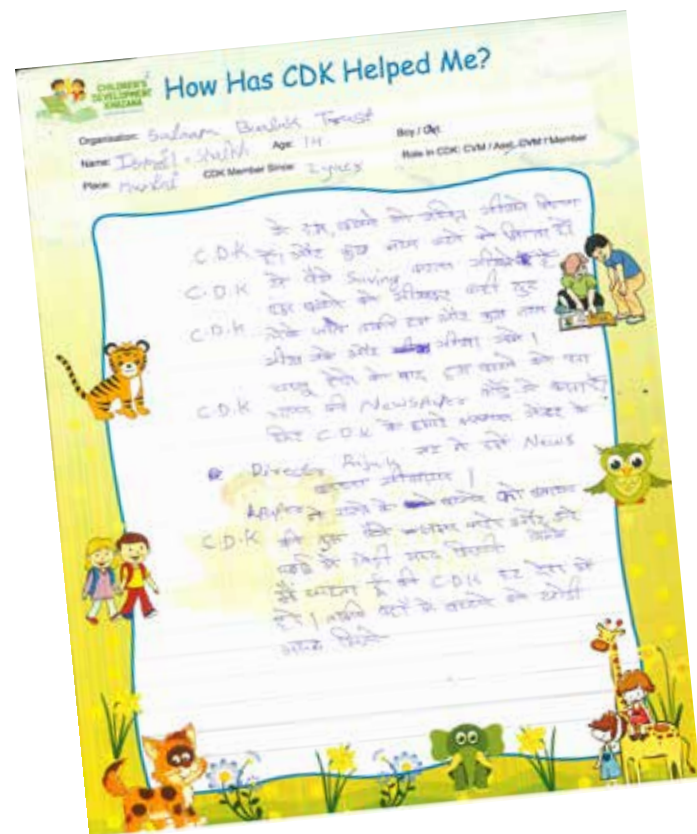
We will be able to save some money if we continue with CDK till 18 years. We should also tell other children to save money in CDK.

Children learn mathematics from CDK. We always learn something new from CDK like making of newspaper.

My focal person Raju Sir told me that I should save money regularly in CDK. This will help me to some extent in meeting my expenditure for my studies.

CDK should be in every country so that children of all countries can benefit from this.

**CDK SHOULD BE IN EVERY COUNTRY
SO THAT CHILDREN OF ALL
COUNTRIES CAN BENEFIT FROM THIS.**



Ganesh Hembram, 14 Years (UNNYAN, Odisha)

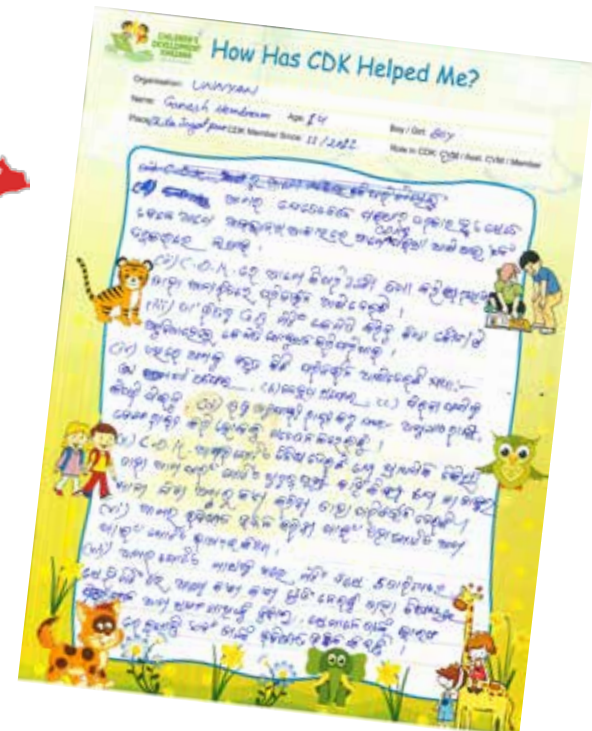
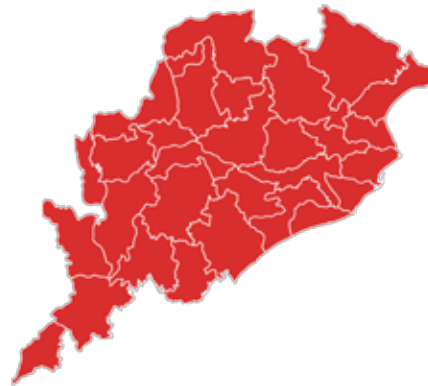
CDK brought about a good change in us because:

- 1) We can take our own decision now.
- 2) We conduct meetings every month.
- 3) We clean our village every week.
- 4) We learned to perform street plays in our village about different village issues
- 5) We get a chance every month to share our problems and success stories.
- 6) CDK is an inspiration for children.

CDK helped me in various ways:

- We can manage our money and organize meetings independently.
- We developed relationships with banks, public health center ANM, A.W.W and many more in the village level
- We can create awareness through street play drama on different issues.
- We now dream of a better future
- We now think of maintaining a family budget.

WE NOW DREAM OF A BETTER FUTURE



Priyanka Kabi, 14 Years (UNNYAN, Odisha)

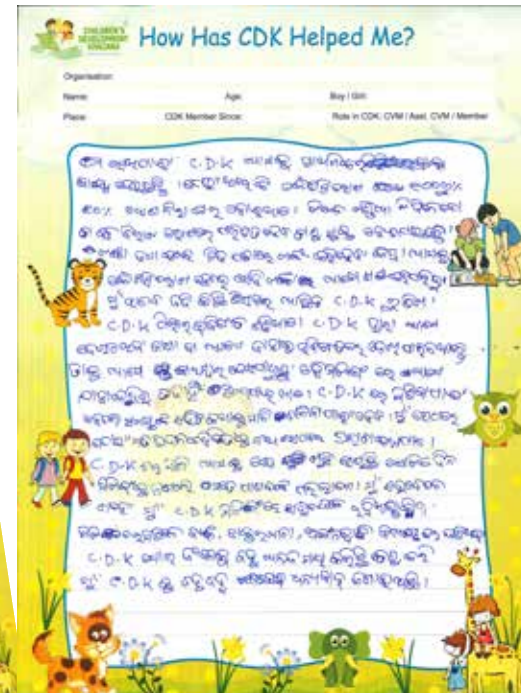
CDK has helped me a lot.

- 1) Because of it, the children in our village have a strong unity
- 2) I can now talk to everybody in a good manner and approach
- 3) I deposit my money in my savings account
- 4) I spend my money in a proper way
- 5) I have attended workshops on personal hygiene management and try to follow it
- 6) Managing daily duty and community work has become a habit of mine
- 7) I have learned to manage personal expenses which are out of absolute necessity and developed life skills
- 8) Moreover, I also get a good education and trainings on personal development.



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**BECAUSE OF CDK, THE CHILDREN
IN OUR VILLAGE HAVE A STRONG
UNITY**



Charuni Sewvandi, 15 Years (Kantha Shakthi, Sri Lanka)

CDK provides us life skills education. It also helps children to make decisions for themselves and prepare them for the future through development programs. Every adolescent has the freedom to start any viable and feasible economical activity. CDK encourages children to engage in education. CDK is a living entity and is for the benefit of the children. It is very democratic and transparent in its actions. Every child on the street, who comes from a poor background and is working his way up for a good future, has a right to save and access money in times of need.



How Has CDK Helped Me?

Organization: Kantha Shakthi
Name: Ms. Charuni Sewvandi Age: 15
Place: Sri Lanka CDK Member Since: 2014 Role in CDK: CDM / Asst. CDM / Member, C-Unit

- Came to know many people.
- Developed myself to come forward.
- The ability to speech.
- Able to show my skills.
- Learned to save.
- Learned how to spend money.
- Learned about violence against children.
- Learned child Rights.
- Participated workshops and increased my knowledge.
- Able to participate the functions of children.
- Improved the ability of sports.
- participated First Aid programmes.
- Learned about illnesses and health problems.
- Learned how to be protected from illnesses.

How Has CDK Helped Me?

Organization: _____ Age: _____ Role in CDK: _____
Name: _____
Place: _____ CDK Member Since: _____

- Got the opportunity to visit kolkata and the capital of India, New Delhi.
- Able to see special places in India.
- Met children of other countries who speak different languages and wear different clothes and different in the colour of skin.
- I dream of becoming teacher one day.
- These things I learned wat CDK have transformed my life.

Thank you-
CHILDREN'S DEVELOPMENT KHAZANA

CDK PROVIDES US LIFE SKILLS EDUCATION. IT ALSO HELPS CHILDREN TO MAKE DECISIONS FOR THEMSELVES AND PREPARE THEM FOR THE FUTURE THROUGH DEVELOPMENT PROGRAMS.

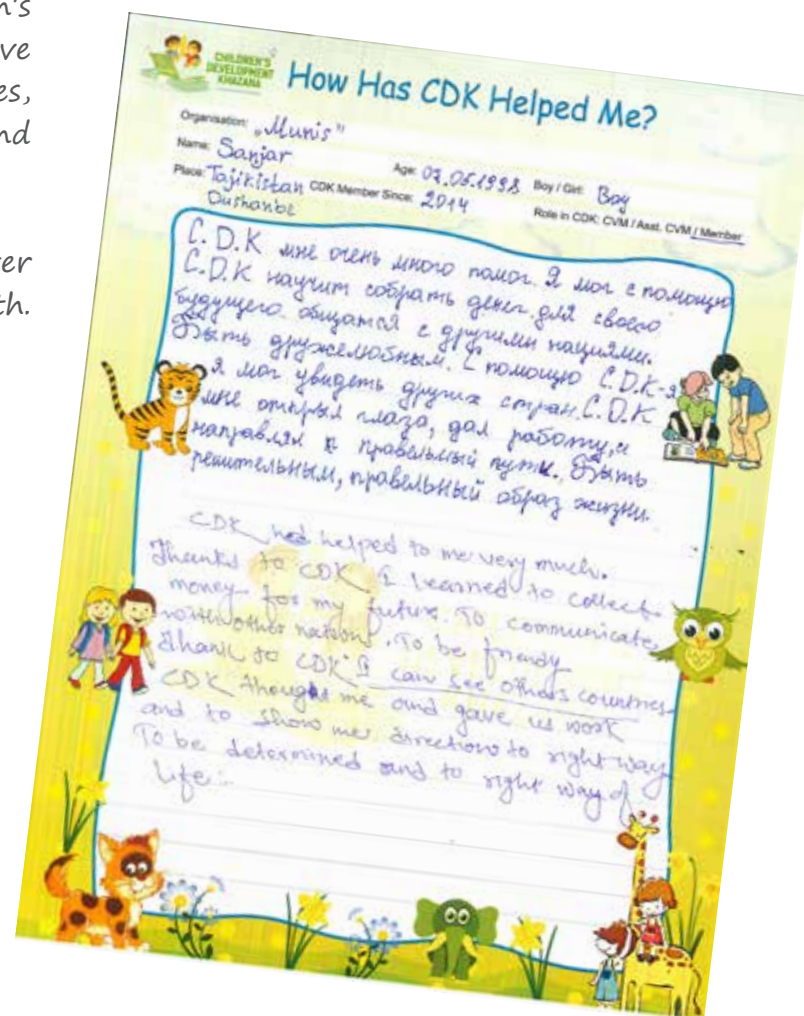
Sanjar, 16 Years (Munis, Tajikistan)

I think CDK is one of the best programmes in the world. CDK taught me how to save money and live an economical life. I learnt the rules of the CDK programme and I share it with the other members of the organization. We always try to understand the points and apply it to ourselves. CDK has helped me very much in my young life. Because of the Children's Development Khazana programme, I learnt to save money for my future, got to see other countries, communicate with others from different nations and states in a friendly manner, etc.

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I thank CDK because it taught me to work for a better future and showed me the directions to the right path. I am now determined to lead the right way of life.

I THANK CDK BECAUSE IT TAUGHT ME TO WORK FOR A BETTER FUTURE AND SHOWED ME THE DIRECTIONS TO THE RIGHT PATH. I AM NOW DETERMINED TO LEAD THE RIGHT WAY OF LIFE.



Nodita, 15 Years (Munis, Tajikistan)

I think CDK is one of the best programmes in the world. Their ideas are very good and we appreciate them a lot. CDK has taught me how to save money and lead an economical life. I learnt many of CDK's rules and I always share it among the other members of our organization. They have started this programme only recently but we are constantly trying to increase the number of participants. We are very glad to part of such a programme. CDK has been one of the biggest helps in my life. It helped me to make new friends. We hope to see the CDK programme helping us in the future also.

CDK HAS BEEN ONE OF THE BIGGEST HELPS IN MY LIFE.

CHILDREN'S DEVELOPMENT KAZAKHSTAN

How Has CDK Helped Me?

Organisation: "Munis"
Name: Nodita
Age: 30.09.2000 Boy / Girl: Girl
Place: Tajikistan CDK Member Since: 2014 Role in CDK: CVM / Asst. CVM / Member ✓
(Dushanbe)

С. Д. К. для меня много чего по-моя. Мы научились из программы С. Д. К. дружить и как экономично вести себя. И для своего будущего. Мы любим что нам такая программа С. Д. К. поможет.

CDK for me is very helpfull. we learned friendship and how to live economical life from CDK and our future. we have seen that CDK programme helping us. CDK ideas are very good and we appreciate their ideas.

Sanjit Tamang, 16 Years (CWSN Pokhara, Nepal)

CDK means depositing of the children's daily earned money and providing security. We earn money which we save in CDK after making necessary expenses. We can also take welfare and development advances. I have taken development advance myself and started a business and then I have deposited the profit money which I earned so that I can withdraw at the time of need. My income is saved there and I feel like my money is secured. I can withdraw the saved money when I need it or when I am unwell or when we go home. CDK is an important initiative for us since it makes us independent. It also takes us on exposure visits to banks and sometimes provides a chance to participate in the training programs, etc for our development which we teach to other children. The full form of CDK is Children's Development Khazana. It also provides incentives for deposit. By doing business, I can now understand what is a profit.

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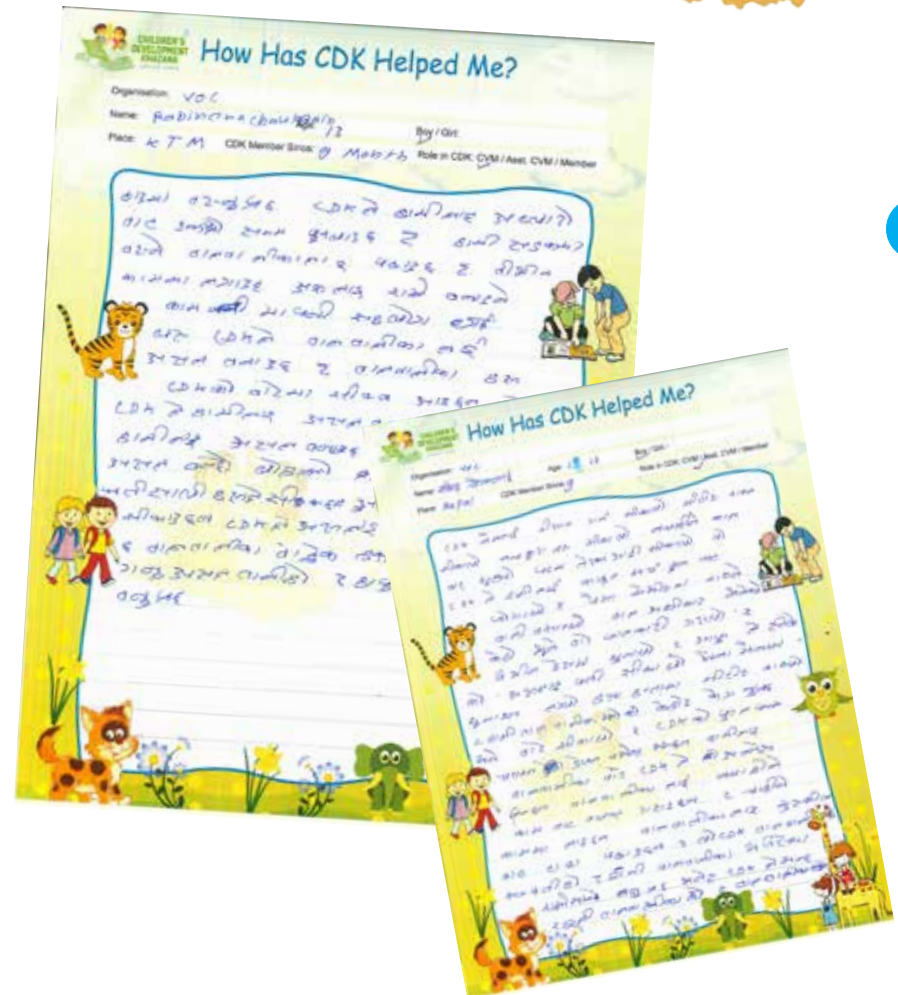
I HAVE TAKEN DEVELOPMENT ADVANCE MYSELF AND STARTED A BUSINESS AND THEN I HAVE DEPOSITED THE PROFIT MONEY WHICH I EARNED



Rabindra Chanlagain, 13 Years (VOC, Nepal)

CDK has helped me to learn accounting, manage the accounts of the members who I got to know through CDK, etc. It also helped me to reduce unnecessary expenses and now I have started to save money and increase the habit of saving. Here I also learned about Child Rights, developed my studies and now I am able to read and write even! CDK gave us the opportunity to visit a foreign country and interact with different people. What I learn from CDK, I teach it to my other friends. We also have regular outings, meetings and through it all, I have learned to value myself. We are always encouraging other children to do good things and helping them to walk out of the darkness and towards the light. CDK always wants us to be good human beings and for that I am developing the habit of helping others and trying to be a good person. We are a part of CDK and we need to protect it and keep it safe. I have much respect for them. And last but not the least, thank you CDK.

I HAVE LEARNT TO VALUE MYSELF.



About Butterflies

Butterflies is a registered voluntary organisation working with vulnerable children, especially street connected & working children in Delhi since 1989. With a rights based, participatory, non-institutional approach the organisation endeavours to educate and impart life skills to vulnerable children so that they become self-reliant.

Over the years Butterflies has initiated a number of innovative interventions in the field and partnered with various government and non-government agencies to garner support for the children.

The main programmes are Education, Children's Development Khazana (life skills programme teaching financial management), Child Health Cooperative (CHC), Children's Media (Butterflies Broadcasting Children), Resilience Centre & Childline (1098, 24 hour helpline for children in crisis), Night Shelter for street children, vocational training (Butterflies School of Culinary & Catering and Computer Education), Chakhle Dilli catering service, Advocacy & Research Centre (ARC), Alliance Building, Right to Play and Child Social Protection

Committee Programme. Butterflies reaches out directly to over 2,000 street connected and working children in Delhi, 6,000 child survivors of tsunami in Andaman & Nicobar Islands and 1,200 children living in remote areas of Uttarakhand. Butterflies is also a member of Family for Every Child, a global alliance of local civil society organisations working together to improve the lives of vulnerable children around the world.

Butterflies believes in the right of every child to have a full-fledged childhood where s/he has the right to protection, respect, opportunities and participation in his/her growth and development. Butterflies is committed to a non-institutional approach, follows the principle of democracy and promotes children's participation in decision making as part of its programme planning, monitoring and evaluation.

Butterflies believes in the principles of cooperatives and Children's Development Khazana (CDK) and Child Health Cooperative (CHC) have been founded on these principles.

Thanks to CDK, children in
8 countries & 10 states
of India have happy &
safe childhoods.



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