

ANNUAL FINANCIAL LITERACY WEEK

AFLW 2025







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Guideline for Financial Service Providers



Financial Literacy Week (FLW) is an annual nationwide campaign organized under Ethiopia's **National Financial Education Strategy (NFES)**. It aims to enhance public understanding of financial products and services while fostering trust and promoting a responsible financial sector.

Led by the **National Bank of Ethiopia (NBE)** in collaboration with NEWFin, financial institutions, government agencies, and development partners, FLW empowers individuals especially women and underserved communities to make informed financial decisions.

Through activities such as community engagement, **mobile money awareness campaigns**, **financial education**, **and policy dialogue**, the initiative advances financial inclusion, builds trust in the financial system, and promotes overall financial well-being.

1 CAMPAIGN SCOPE

Nationwide Campaign: October 27 - 31, 2025

The Annual Financial Literacy Week (AFLW) 2025 will be conducted **nationwide across all Financial Institutions and their branches**, with a national **kickoff** event in **Gambella Region**.

Throughout the week, all Financial Service Providers (FSPs) are expected to organize awareness, education, and community engagement activities in their respective branches across Ethiopia, **ensuring broad participation** and **visibility** of the campaign.

2 PURPOSE OF THIS GUIDELINE

This guideline serves as a practical reference for all Financial Institutions to plan, coordinate, and implement Financial Literacy Week activities across their nationwide branches.

It outlines recommended themes, engagement strategies, and outreach methods to ensure consistent messaging and measurable outcomes nationwide.



3 ROLES AND RESPONSIBILITIES OF FSPs

Nationwide Guidelines

- Assign one focal person to coordinate the campaign.
- **Display Financial Literacy Week campaign materials** (tents, banners, posters, social media content) across all branches.
- **Promote mobile money awareness** using NBE's youth and MSME education modules.
- Track and report visitors during campaign activities, with photos/evidence uploaded to the FLW website.
 Link: flw.nbe.gov.et
- Run women-focused account opening campaigns (mobile money & bank accounts) with innovative outreach methods.
- Submit a gender-disaggregated report on adults educated about mobile money to NBE.
- Engage both mass media and social media platforms during the week to align messaging with the Financial Literacy campaign.
- Cover all activity costs internally.

Gambella Region Guidelines

- Attend the Gambella Annual Financial Literacy Week Event at **CEO level or their delegate** on October 27, 2025.
- Assign an **individual from Gambella branches** to attend the Financial Consumer Protection **(FCP) Workshop** in Gambella on October 2z8, 2025.
- Assign one representative per institution to coordinate the event.
- Branches to educate women on financial literacy, with emphasis on mobile money.
- Participate in the **regional workshop** organized by NBE.
- Join the **mobile money roadshow** across the city's main streets.
- Take part in the **consumer protection workshop** for Fls.
- Support **community engagement** activities led by NBE.
- Engage in youth and women-focused activities.
- Ensure completion and submission of daily branch surveys during the campaign.



4 THEMATIC TOPICS FOR AFLW 2025

The Annual Financial Literacy Week (AFLW) 2025 will be guided by the overarching theme "Fostering Financial Literacy and Strengthening Consumer Protection" Under this, each Financial Institution may select one or more thematic focus areas aligned with their operational priorities and outreach capacity.

Recommended thematic topics are:

1. Banks

- Building Financially Literate and Protected Banking Sector
- Empowering Customers through Banking Literacy and Consumer Protection
- Empower Consumer Protection through Financial Literacy in Banking

2. Payment Instrument Issuers/System Operators

- Empowering Digital Financial Service Customers Through Financial Literacy and Stronger Protection
- Promoting Transparency and Consumer Protection in Digital Financial Services
- Driving Digital Inclusion Through Safe and Accessible Payment Solutions

3. Insurance Companies

- Building Trust Through Insurance Awareness and Consumer Protection
- Strengthening Consumer Protection Through Insurance Literacy
- Informed Customers, Protected Futures: Advancing Insurance Literacy

4. Lease Finance Companies

- Informed Leasing, Protected Customers: Strengthening Financial Literacy
- Building Transparency and Protection in Lease Financing Through Literacy
- Financial Literacy for Smarter Leasing and Safer Consumer Choices

5. Foreign Exchange Bureaus

- Empowering Customers for Safe and Informed Foreign Exchange Decisions
- Strengthening Trust and Consumer Protection in Foreign Currency Exchange
- Financial Literacy for Secure and Transparent Forex Services



5 AFLW BANNER GUIDELINES

MANDATORY ELEMENTS

Each banner must include the following four key elements clearly and prominently:

- 1. The Financial Literacy Week (AFLW) Logo
- 2. The National Bank of Ethiopia (NBE) Logo
- 3. The Official Theme:

"Fostering Financial Literacy and Strengthening Consumer Protection"

- 4. The selected **Thematic Topic**: e.g., "Strengthening Consumer Protection Through Insurance Literacy"
- 5. The Official AFLW Campaign **Website**: flw.nbe.gov.et

DESIGN FLEXIBILITY

Beyond the mandatory elements listed above, institutions are encouraged to:

- Use their own brand colors, typography, and visual identity
- Incorporate creative elements that reflect their institution's tone and culture
- Ensure that the overall design remains clean, professional, and aligned with the campaign's educational tone

BANNER SIZE

As long as readability and layout balance are maintained.

Recommended orientations:

Outdoor: 3m x 1mIndoor: 2m x 0.8m

PLACEMENT & VISIBILITY

Banners should be displayed in high-visibility areas such as:

- Branch entrances
- Customer waiting areas
- ATM points
- Other public-facing locations throughout the campaign period



6 VISUAL REFERENCE FOR AFLW BANNER DESIGN

The reference layout below will help Financial Service Providers design banners that are consistent with the national campaign while allowing creative flexibility. It shows recommended placement zones for required and optional elements, along with design suggestions.

Institution logo, name or tagline





Official theme:

Fostering Financial Literacy and Strengthening Consumer Protection

Selected thematic topic:

Building Trust Through Insurance Awareness and Consumer Protection

Institution Visual & Illustrative Elements

Visuals such as photography, illustrations, or symbolic graphics that represent products, services, and the AFLW campaign's theme and tone.

Optional Additions (Institutional/Promotional Zone)

flw.nbe.gov.et

CONTACT INFORMATION

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