



► The OK Project – What is That?

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The OK Project is a complex system operating in an inspirational environment, teaching management skills and financial awareness.

Based on modular elements, the OK Project is a development structure incorporating content and individual methodology that can easily be adapted to various social, cultural and educational environments and systems.

It applies training processes, educational elements and playful tasks, as well as the set of tools of Generation Z and Alpha (or simply 'Generation I') in an adaptive way. It is also an inspiring form of education encouraging creative problem solving by utilising the values of both the real and the online world.

One of the greatest challenges the adult society of today has to face is teaching the future generation a kind of financial, economical and management awareness that is way beyond its own lacking competence.

Quite an interesting situation, isn't it?





► Answers to the Challenges of the World

We have witnessed together how our world with all its historical experiences, reinforced by extreme sciences as well as the information society as such almost fell victim to world economic crisis. On the top of several economic problems, we could also see that while one part of the world has invested its money in overpriced real estate deals, the majority in the other part believed it was a good idea to buy cars and expensive assets without funds or reserves. They were all wrong!

We at OK Project have realized that it is completely irrelevant what the world is thinking about global economic crisis, because it was us – humans and individuals – who made the biggest mistakes.

And, the main reason for that is that the majority of people is not at all familiar with the fundamental relationship between economy and society and is incapable of following proactive individual management. While the offers of consumer society have never been so tempting, we can state that the overwhelming part of humanity is financially illiterate.

The OK Project intended to provide answers to the above challenges of the world. However, to be able to succeed, we had to create a genuine knowledge content with no taboos. In addition to that, we needed a methodology that brings high-level economic relations closer to the everyday life of people and – in particular – children. All that had to be translated into an educational form providing experiences and capable of transferring as much information and inspiration to young people as possible.

Will you join us in this intellectual adventure?



▶ OK Project

- An Educational Innovation for the Next Generations

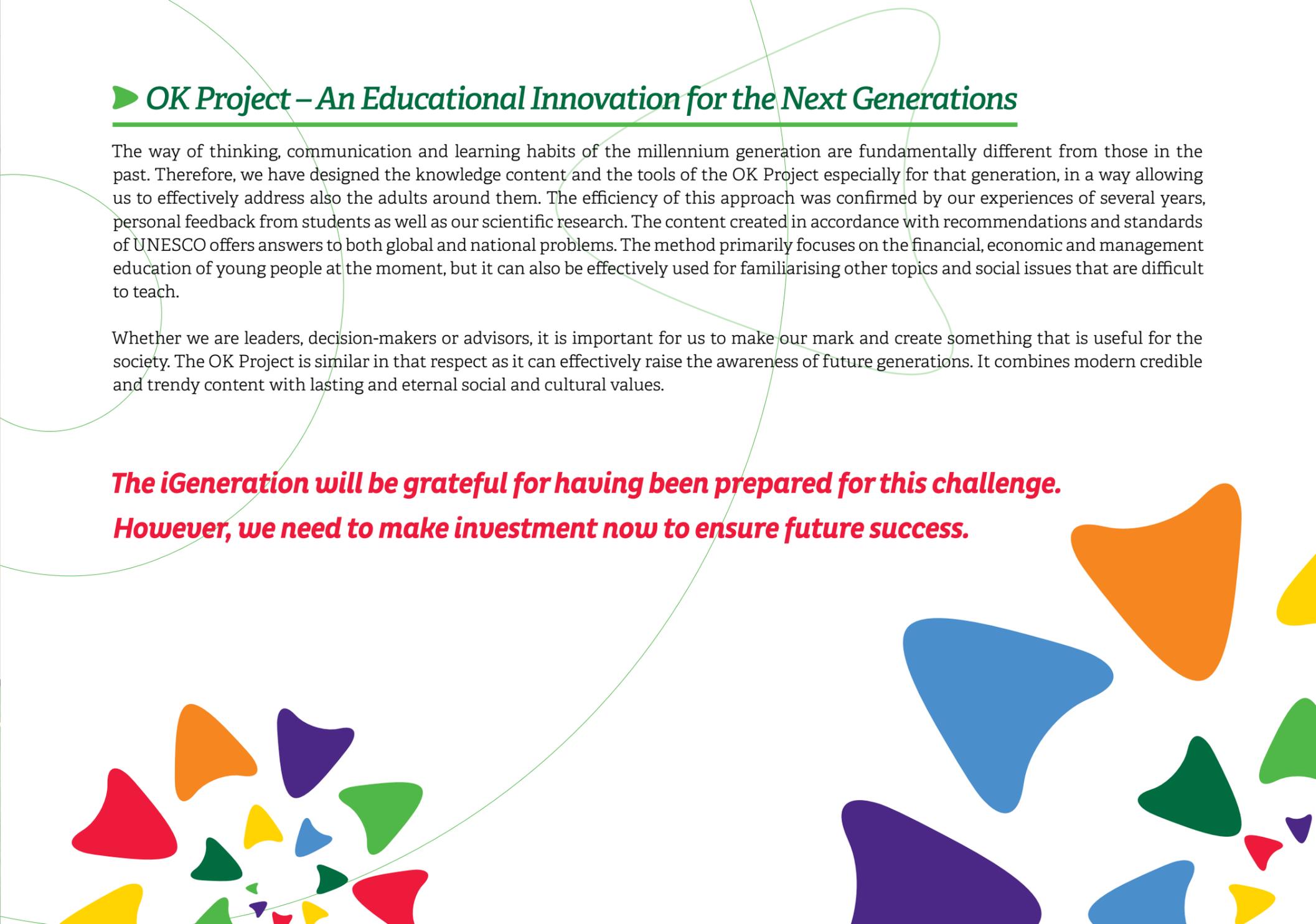


▶ OK Project – An Educational Innovation for the Next Generations

The way of thinking, communication and learning habits of the millennium generation are fundamentally different from those in the past. Therefore, we have designed the knowledge content and the tools of the OK Project especially for that generation, in a way allowing us to effectively address also the adults around them. The efficiency of this approach was confirmed by our experiences of several years, personal feedback from students as well as our scientific research. The content created in accordance with recommendations and standards of UNESCO offers answers to both global and national problems. The method primarily focuses on the financial, economic and management education of young people at the moment, but it can also be effectively used for familiarising other topics and social issues that are difficult to teach.

Whether we are leaders, decision-makers or advisors, it is important for us to make our mark and create something that is useful for the society. The OK Project is similar in that respect as it can effectively raise the awareness of future generations. It combines modern credible and trendy content with lasting and eternal social and cultural values.

***The iGeneration will be grateful for having been prepared for this challenge.
However, we need to make investment now to ensure future success.***





▶ Competencies of the 21st century

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Competencies in the 21st century have significantly revised the educational map that was developing during the 19th and 20th century. According to our experiences, however, the methods applied in public education are often inappropriate, the necessary content is available only sporadically and the resources required for implementation are usually limited. Moreover, education experts often lose their way in the maze of online world. They often believe that I-competences or E-learning will be panaceas for everything. But, we don't think so!

Human presence and personal feedback are essential, that's why we believe in blended learning.

The area of financial knowledge as well as the systematic and problem-solving type of management of the individual stand out even from the pool of recommended competencies.

21st century people are related to a multi-level, multi-cultural or multi-ethnic society and there are lots of variables in their everyday life. Permanent change and several unpredictable elements represent fundamental differences if compared to the life of former generations. This is why there is a real need for the OK Project because it really can prepare people for expected problems and challenges.

The content of the OK Project offers solution to a responsible management approach and to finding prosperity and satisfaction in adulthood through tried, tested, successful and feasible edutainment innovation underpinned by research and development.

We work in a digital environment; however, we never forget that our education has been focussed on the individual. This is why we never call the children we teach USER001 or USER002 but, for instance, Tom and Susan. Similarly, our instructors are not robots or software but living, sympathetic persons.





► **Permanently Renewed
Knowledge Content
and Time-Travel**

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The essence of the OK Project is that it offers the appropriate level of knowledge for all age-groups – from 7 to 18 – segmented by years. Therefore, children can progress from understanding and comparing present-day basic values to the world of latest investments.

The successive educational programmes can be interpreted as a socialization process – but can also be applied as individual modules.

In addition to those programmes, we have developed (and are developing) thematic curricula representing a priority in the range of interest of children. Through these materials, the relationship of 'big' economy and the individual economic management can be presented more easily. Just to mention some examples of our successful programmes in this respect: 'Sports and Business', 'Trend, Fashion and Business', 'Academy for Student Entrepreneurs', our curricula dealing with environmental management, the civil society or economy. We offer almost 40 modules at the moment.

We have to emphasize that contents were created according to specific age-groups and they are compatible with the curricula of public education. We are continuously developing and renewing (updating) our modules that is why we can compete even with entertainment and youth media contents. The modular structure can be adapted to various social and educational environments that are significantly different from Hungarian or European cultures.

We must accept that today's children are time-travellers. The 'time-machine' is either in their pockets in the form of a smart phone or on their desks in the form of a computer – and with these means they are able to attend pop concerts or sports events taking place in different corners of the world. Why would they struggle with traditional tools of studying?

We know we need to provide an education that can rival the world of entertainment and the opportunities of time-travel.





**► Diversity
and Multi-Disciplinarity**

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It is a well-known fact that change is one of the major characteristics and common denominators of life in the 21st century. Therefore, we also know that several good solutions can be found for a challenge. We need to be able to interpret the problems in a multi-dimensional way and to create several creative solutions. This is exactly what the OK Project inspires children for.

To achieve that, both the knowledge we offer and the experts shaping the programmes must be diverse. That is why we have teachers, economists, sociologists, psychologists and communication experts in our staff.

The knowledge base we offer relies on the applied and trendy fields of several scientific areas.

That is why we welcomed the opportunity to teach students and work with local teachers in several European and Asian countries. We provided valuable and interesting courses for children and shared many experiences with the adults. At the same time, we took away a lot of exciting stories that have, by today, been incorporated into our curricula.

Are you interested in our colours?





► Experience Comes First

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We know that the transfer of knowledge and the formation of creative thoughts represent a long and often difficult process. However, this should not discourage anyone.

In our opinion, the transfer of knowledge is not the same as traditional education.

Within the OK Project, experience comes first!

This stands whether we work in a high-tech environment or with paper, pen and by everyday means of education. We believe in the magic of environment and the facilitating character of infrastructure. Nevertheless, we are convinced that it is always the task of the instructors to provide experience and generate the associated magic. We train our trainers with this view in mind – and that is why we declare that it is the person and not the software or the machine that should be in the focus of our training.

We interpret the notion of edutainment in a slightly different manner than others. It is not enough to teach in an entertaining way: learning should also be entertaining. Despite all that, teaching is a task rather than a game, and entertainment in itself is not enough to learn. We keep this in mind all the time. We do not forget that children do not have the same level of knowledge in a given group. We do not educate groups but individuals. Therefore, the collection of experiences is always followed by the shaping of views: we bring examples into the training relating to the everyday and personal life of the individuals. Only after that we can step to the next level: the transfer knowledge and information inducing inspiration.

We know from our practice that significant results can be achieved already by an educational module of four hours. We can induce many fruitful ideas in the minds of children with that.

And, all that works very well because most children learning with us return gladly to our trainings and also recommend them to their friends and acquaintances.



► The Replacement of Difficult Knowledge Content

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The approach of edutainment, the inspiring environment and the method of the project make the otherwise complex world of financial, economic and management skills tangible and pleasurable. At the same time, this set of project development tools is also suitable for transferring other types of difficult knowledge contents.

We designed the development scheme of the OK Project in a way that it can transfer contents other than financial literacy skills as well. For example, we have efficiently been applying it in the career training of primary and secondary school students.

Foreign experts visiting us have asked whether the educational projects of the OK Project can provide effective solutions to the specific social problems existing in their countries. Severe social issues affecting the given country were quoted as examples like, for instance, the matter of nutrition, the problem of integration, or how to provide preventive education for the challenges deriving from the actual environment.

Over the past years, researchers and developer partners of the OK Project took the time in addition to their ongoing tasks to prepare adaptations of the project suitable to varied contents. This, however, required the strong commitment and professional participation of our sponsors and partners.

Can you think of other issues that will significantly determine the future, but are difficult to deal with in an educational framework?

► *First We Wanted to Demonstrate our Skills, Then to Advocate our Method*



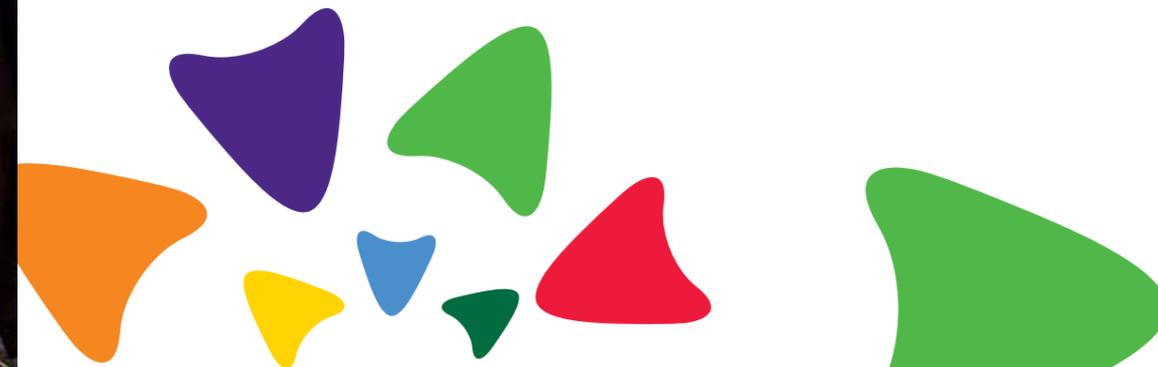
► *First We Wanted to Demonstrate our Skills, Then to Advocate our Method*

The programme was created and implemented by the OTP Fáy András Foundation established in 1992 by OTP Bank, the largest financial institution of Central Europe. We can now say that it has been engaged in youth-related matters and in offered support to eliminate the problems of children for 25 years. Furthermore, it has been offering financial, economic and management education as well as career training to young people for more than 10 years. The OK Project itself can look back to a past of 5 years. In addition to the educational centre in Budapest, another centre was opened in Nyíregyháza in 2016. During these 5 years, the project provided training for more than 60,000 students in Hungary and over 10,000 students abroad. Moreover, the programme has become international, since it is running as a franchise in Romania and Slovakia as well.

Our aim is to further develop the project in co-operation with several European countries in the near future. At the same time, we are looking for partners in more distant parts of the world as well.

Our partners are proud that the OK Project has been established and is operated in a sustainable manner. However, their pride is more than a mere formality. They are proud because they know they are engaged with a project that provides meaningful support to the youth of the 21st century.

Will you join our international success story?





► Efficient and Likeable Products and Methods for Future Generations

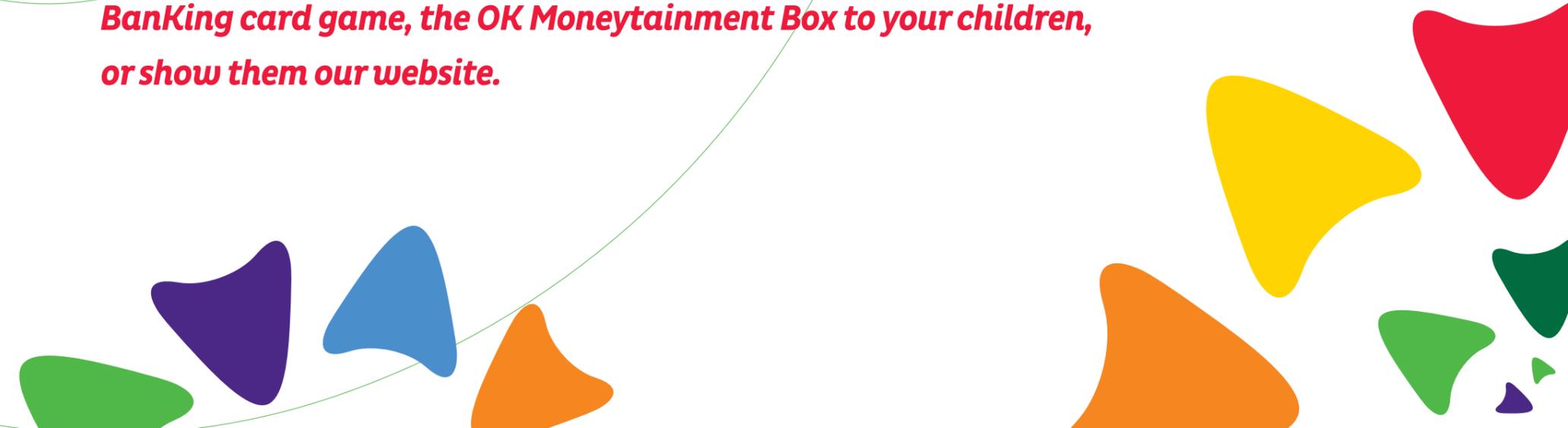
► Efficient and Likeable Products and Methods for Future Generations

Experts of the OK Project do know that the notions of financial, economic and management educational contents are, to put it mildly, not the most attractive subjects for students. On the other hand, students clearly understand that these skills will be indispensable for their everyday life as adults.

We also experience that pupils in the primary and secondary school are extremely grateful if we do not use the usual and direct means to approach them, but the ones they consider to be trendy – be it a board game, a virtual space or a simple, playful task that has relevant analogy. If we apply this method, or create an environment that helps them to more easily receive and incorporate information, we can achieve our goals faster and more efficiently. However, this requires a complex system in which human resources, technological tools, content, methods and the individual elements of the educational process all interact with each other.

Our experiences show that the framework of trainings is not the only way to attain immersion, involvement, the effective transfer of knowledge and the shaping of views. Using products developed specifically for this purpose that adhere to the methodology of education and which can also be applied during the recreation periods – whether individually or in groups, in real space or virtually – also help to achieve these goals.

We are sure you would also welcome the opportunity to introduce the Banking card game, the OK Moneytainment Box to your children, or show them our website.





► **Relevant Feedback
and Scientific Background**

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We have continuously followed and recorded the feedback and proposals from the students participating in our trainings since the launch of the OK Project. This is very important for us to keep up with the trends as well as to see from the follow-ups that the training of each individual group took place in the manner we intended. This can guarantee the high standard ensuring the efficient transfer of knowledge. It also helps to attain the inspiration strengthening the lifelong learning approach and increasing demand for mastering new and relevant knowledge.

However, we do not rely merely on feedback from our teachers and students during our development efforts. We have been carrying out research with Hungary's best-known universities for several years, and the results received prove that participating in the OK Project's trainings is indeed a profitable investment. Research also highlighted that the financial, economic and management knowledge and skills of students are expanding significantly and the new elements of this acquired knowledge are profound and incorporated in the long run.

The environment created for the programme ensures a more efficient reception of knowledge. Students take part in the playful tasks willingly, often without even realising this, and acquire their skills in a proven state of flow during the training.

Could you have imagined in the past that young people reach a state of flow while receiving financial and economic education?





► *The OTP Fáy András Foundation and the Management*

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The OTP Fáy András Foundation established by OTP Bank in 1992 is one of the key participants of financial education in Hungary. The Foundation's motto is: 'Opportunities for the Future Generations'.

Independent and well-known professionals, respected public personalities have been participating in sponsorship decisions and the work of the Supervisory Committee or the Board of Trustees. The Chairman of the Board is prof. Dr. Szilveszter E. Vizi, former President of the Hungarian Academy of Sciences, who is also member of the Academies of Sciences of several countries.

An important element in the work of the OTP Fáy András Foundation is that all of its programmes are free. In addition to its targeted professional financial-economic educational activity, the Foundation also implements many kinds of youth support programmes, offering career advice and training, donating books, and so on.

In addition to Szilveszter E. Vizi, other notable persons played an important role in the design, implementation and development of the OK Project: the CEO and strategic and management advisor of the Foundation Péter Schrankó, who is the founder directing the OK Project; and the mentor of the Foundation, Zoltán Péter Nagy, Marketing Director of OTP Bank, who is not only a supporter but also a professional partner of the programme.

Which are the actual projects you would be willing to co-operate on with the experts of the OTP Fáy András Foundation?



TUDOD-e, hogy mely országokban milyen arányban van jelen az OTP Bank? Tedd próbára tudásod!

▶ OTP group

OTP Csoport

Fiókok száma	1444
Alkalmazottak száma	49 353
Ügyfélszám	-15,5 M
Mérlegfőösszeg	10 201 Mrd Ft
Kifizetett adók összege	137,6 Mrd Ft
Alkalmazottak képzése	917 M Ft
Adományozás összege	2,2 Mrd Ft
Egy főre eső energiafogyasztás	31,2 GJ
Egy főre eső vízfelhasználás	13 m ³
Egy főre eső CO ₂ -kibocsátás	1,46 t
Összes papírfelhasználás	6137 t

Fiókok száma	103	Fiókok száma	148	Fiókok száma	
Alkalmazottak száma	998	Alkalmazottak száma	29 150	Alkalmazottak száma	
Fiókok száma	52	Fiókok száma	577	Fiókok száma	
Alkalmazottak száma	687	Alkalmazottak száma	8791	Alkalmazottak száma	
Fiókok száma	386	Fiókok száma	32	Fiókok száma	
Alkalmazottak száma	1066	Alkalmazottak száma	486	Alkalmazottak száma	
Ügyfélszám	-0,3 M	Ügyfélszám	-4,5 M	Ügyfélszám	
Mérlegfőösszeg	530 Mrd Ft	Mérlegfőösszeg	6588 Mrd Ft	Mérlegfőösszeg	
Piaci részesedés	4,9%	Piaci részesedés	26,9%	Piaci részesedés	
Ügyfélszám		Ügyfélszám		Ügyfélszám	
Mérlegfőösszeg		Mérlegfőösszeg		Mérlegfőösszeg	
Piaci részesedés		Piaci részesedés		Piaci részesedés	

▶ OTP group

OTP Group as a dominant banking player in Hungary and the Central and Eastern European region provides high quality financial services for its more than 13,5 million private clients and corporate clients in nine countries through its 1400 branches and 4000 ATMs, internet and electronic channels. Since its 1949 founding, the company has developed into a universal financial service provider banking group. The continued development and expansion of OTP Bank have significantly contributed to the successful and efficient operation of the banking group, which can provide high quality services both the retail and the institutional clients. Despite the intense competition OTP Bank's market position is stable in several segments, and also in terms of profitability and stability it belongs to the European frontline.

The predecessor of OTP Bank, called the National Savings Bank (OTP Bank) was established in 1949 as a nation-wide, state-owned, banking entity providing retail deposits and loans. In the ensuing years its activities and the scope of its authority gradually widened. First, it was authorised to enter into real estate transactions. Later its role was extended to provide domestic foreign currency accounts and foreign exchange services; there was a subsequent diversification into providing banking services for Hungarian municipalities.

Since 1989 the bank has operated as a multi-functional commercial bank.

In addition to continuing its previous retail and municipal activities, the bank has been authorised to solicit corporate loan accounts and deposits, and to provide commercial loans and banking services for correspondent banking and export-import transactions.



► „We gladly stay and learn... We will be more than fine here until the end of the year.”

► „We got rid of a few question marks, thank you. One thing is for sure: there is a great need for everything that we learned today.”

► „I can now consider things about my future based on realistic points of view. This is very important for us young people who have choices to make.”

► „I am now looking at the world in a different way. It's time to grow up a little bit...”

► „Now I understand why my parents work so hard.”

► „The trainer was completely honest with us, I've never experienced that before.”

► „Why don't we have such classes in school? We would pay better attention and learn more... and would be more eager to attend!”

► „I learned new things here. With that, I can now see more clearly and can evaluate things in a different way.”

► „Now I have my New Year's resolution: I will save money.”

► „I can recommend this programme to my friends who always spend all their money.”



▶ *Moneytainment*

▶ *Edutainment*

▶ *Inspirement lab*



www.okmoneytainment.com

www.okeduproject.com