MAKING SPACE 365 CREATIVE SKILLS & ENTREPRENEURSHIP YOUTH TRAINING TOOLKIT

Maximising the Potential of Young People through Creative and Cultural Entrepreneurship in the Community

Entrepreneurship Competencies

Module T3

Financial and economic literacy

MAKING SPACE 365

Juventude em ação

Erasmus+

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Module 03: Financial and Economic Literacy

In this module, you will find a compendium of modular, active learning resources and activities that will support you and your learners to develop competencies on *Financial and economic literacy*.

Namely, this module contains:

- Description of a 3-hour face-to-face learning activity
- Activities for a 2-hour self-directed learning
- Fact sheet
- Learner handout
- Self-reflection exercises

Aim and learning objectives of this module

This module is designed to increase knowledge of financial and economic literacy through different teaching/learning approaches. Although the topic requires a lot of theoretical knowledge, the presentation in this module is engaging and interesting, helping to make complex information easy to understand.

Through this module, the learners are expected to develop the following knowledge, skills, and attitudes:

Knowledge Skills Attitudes Reference Matrix			
TOPIC	**KNOWLEDGE**	**SKILLS**	**ATTITUDE**
Module T3: Financial and Economic Literacy	• T3K1 - Knowledge of basic financial terms and concepts (budget, balance sheet, profit and loss, supply and demand, market price etc.) • T3K2 - Knowledge about main types of income and funding sources • T3K2 - Better understanding of what is a taxation system and how to find information on taxation systems in different countries (focusing on the country where the individual, company, organization operates)	• T3S1 - Ability to identify and choose appropriate sources of funding • T3S2 - Ability to financial strategies that fits the needs of my ideas and can support the turning of the ideas into action • T3S2 - Ability to use financial indicators to assess the financial health of an activity • T3S2 - Ability to evaluate the financial needs of an activity and plan accordingly, so as to ensure its financial sustainability • T3S2 - Ability to identify funding sources and apply for funding	T3A1 - Awareness of the importance of financial and economic literacy T3A2 - Awareness of the importance of a carefully developed and well-executed financial planning, in order to ensure the implementation and sustainability of an activity/action/project T3A3 - Awareness of the importance of understanding the financial and taxation systems of the country of operations

Part 01: *Financial and Economic Literacy* f2f Learning Activity

In this part of the module, you will find a comprehensive learning activity that is designed for face-to-face group training. The duration of this learning activity is around 3 hours. The aim of this activity is to support the trainers/facilitators in providing a holistic learning experience to groups of learners that will support them to develop their financial and economic literacy competence.

The activity uses different tools that can be used with different target groups and adapted to fit the needs of each group of learners.

Summary

Name of tool/ estimated time		Type of tool	Objective of the tool
Part 01			
1	**"Our Current Money Skills" 30'**	Brainstorm / discussion	To see the level of financial and economic literacy of the group members, to introduce the initial concepts of the topic, and to discover the similarities and differences in the group members' attitudes towards money.
2	**"Understanding Financial Lingo" 20'**	Introducing the dictionary, individual work	To introduce the key concepts of financial and economic literacy, providing space and time to reflect on personal skills and knowledge related to responsible money management
3	**"What Would You Do?" 30'**	Group work	Develop practical budgeting skills, learn how to plan finances, and see the difference between long-term, medium-term, and short-term financial goals.
4	**Reflection 10'**	Discussion	Take note of the most important things you've learned and prepare for the next part of the session
Break			
Part 02			
5	**"Interest and Rate of Return" 45'**	Discussion, individual work	To understand the principles of investing, learn how to calculate financial returns, and learn about different investment techniques.
5	**"What's It Worth?" 30'**	Group work, brainstorm, individual work	To understand the process of inflation, understand that the value of money is not constant, understand what purchasing power is
6	**Debriefing 15'**	Plenary discussion	To debrief the activity, give space for comments and questions and consolidate what participants have learnt during the day.

Detailed Description:

Part 01	
Title of the session	**Money Matters: Why It Pays to Be Financially Responsible**
Approximate length	1 hour and 30 minutes
Group size	Up to 30 participants
Equipment, materials & space needed	● Paper to write on / Notebooks ● Computer and projector (not necessary) ● Learner handouts (give them for every participant or show on the screen)
Objectives	❖ Explore personal financial choices ❖ Learn to make informed financial decisions ❖ Consider what it means to be financially responsible
Knowledge Skills Attitudes Reference Matrix	T3K1, T3S2, T3S3, T3S4, T3A1, T3A2
Detailed description	This part of the activity is divided in 4 phases, using different tools. **Phase 01: Our Current Money Skills** **Step 01:** Begin by asking participants about the last big purchase they made. Ask these questions and give everyone 3 minutes to think about it on their own: What was the purchase? What decisions and research went into it? Are they still happy with the purchase? After that ask participants to share their ideas. Record different experiences on the board. **Step 02:** Invite participants to share further strategies that the group could have used before making their purchases (e.g., comparing cell phone plans across carriers, weighing the short-term and long-term happiness of buying a new video game system). What could happen if they didn't have a spending strategy? Mention that not having a purchase strategy can lead to spending more than they need to on certain items and spending beyond their means **Step 03:** As a group, analyze at least a few stories and look for common themes. For example, do participants frequently compare prices at various stores? Do they think about how often they will use an item before they purchase it? Why do they take these steps? **Step 04:** Ask participants what they think is meant by **financial responsibility**. Why is it important? Create a word-cloud of the given ideas. **Phase 02: Understanding Financial Lingo** **Step 01:** Distribute #1 Learner handout to each participant (or show one on the screen). Also, write the list of terms and financial analyses on the board. **Step 02:** Ask participants if they have heard the terms on the activity sheet

	before. If so, where? How do these strategies connect to the idea of financial responsibility? If it's a need – explain the terms. **Step 03:** Encourage participants to write about how each strategy connects to their own lives. Give at least 10 mins to complete the sheets. After that, ask volunteers to share their responses with the group – start the discussion on the similarities and differences of possible ways to manage the finances. **Phase 03: What would you do?** **Step 01:** Introduce the #2 Learner handout and challenge the group to think about how they would approach one of the financial scenarios presented. Then break the whole group into small groups (if the group is bigger than 15 people, then make a few small groups in one scenario). **Step 02:** Assign a scenario to each group and ask participants to research, brainstorm and analyze resources and information to help them approach their scenarios. Explain that at the end of the activity, groups will share a plan for their scenarios with the group. Teams can decide how best to present their solutions, even creating posters or a digital slideshow if time allows. **Step 03:** Encourage teams to discuss the challenges they faced in addressing their scenarios and how they overcome these challenges. Also ask them to share the material they found the most helpful and why. **Phase 04: Reflection** Have participants reflect and journal in their notebooks about how making responsible financial decisions can lead to financial well-being over a lifetime. What other financial decisions will they likely be faced with? Ask participants to consider the importance of making decisions that consider financial information like **income**, **expenses**, **budgets,** and **goals**.
Tips, recommendations for the facilitator	Remember that the knowledge of group members can vary greatly. If there are people in the group who are particularly knowledgeable, try to integrate them into the group's work using a peer-to-peer learning approach.
Break	
Part 02	
Title of the session	**A Way to Wealth**
Approximate length	1 hour and 30 minutes
Group size	Up to 30 participants
Equipment, materials & space needed	• Paper to write on / Notebooks • Computer and projector • 3 Learner handouts (give them for every participant or show on the screen) • Board or flipcharts • Sticky notes

Objectives	❖ Understand how investments can lead to increased wealth ❖ Comprehend and calculate simple and compound interest ❖ Explain the role of interest in saving and investing ❖ Analyze how inflation might affect saving for a long-term goal ❖ Determine how inflation can decrease buying power
Knowledge Skills Attitudes Reference Matrix	T3K2, T3K3, T3S1, T3S2, T3S5, T3A1, T3A2, T3A3
Detailed description	This part of the activity is divided in 4 phases, using different tools. **Phase 01: Interest and Rate of Return** **Step 01:** Begin by asking participants: If you could have €100 right now or €150 in one year, which would you choose and why? Invite volunteers to share their responses, discussing the factors participants considered in making their decision (e.g., current versus future wants and needs). Explain that in our financial lives, waiting often means the opportunity to earn more money. **Step 02:** Ask participants if they can think of any money management strategies that involve waiting to spend money to grow the initial amount. Help the group understand that both **saving** and **investing** can earn money because of potential benefits such as **interest** and **rate of return**. Interest is a percentage of money earned on top of money invested, paid as an incentive to keep your money somewhere. Interest is also the percentage we pay on top of the amount borrowed when we take out loans. For example, banks offer interest as an incentive because they want to use your money to provide loans to other people. Rate of return is the amount gained or lost on an investment over time, expressed as a percentage of the initial amount invested, or the **principal**. **Step 03:** Explain to participants that when determining how to manage their money, it's important to consider the **risks** and **rewards** involved. For example, savings options such as Certificates of Deposit (CDs) offer guaranteed interest rates, making them low risk; but it can often take a long time for money to grow because the interest rates are lower. Investing options offer higher rates of return, but they can be variable, meaning they change over time and can be more of a risk. **Step 04:** Distribute (or show on a screen) the Learner handout #3 and review the investment strategies as a group. Explain the differences between the investments by distinguishing pros, cons, and risks of each. Explain that risk is intrinsically linked to investing and that, historically, greater risks have reaped greater rewards but have also been subjected to greater losses. **Step 05:** Help participants understand that consumers can buy, sell, and trade investments, and that the government regulates these transactions to ensure equality. For example, the European Securities and Markets Authority (ESMA) works to protect the interests of all parties by maintaining and enforcing regulations to reduce the risk of fraud for consumers.

Step 06:
Next, distribute (or show on the screen) Learner handout #4 and explain that different investing strategies offer different types of interest or returns: **simple** or **compound**. Explain that some investment options have **guaranteed interest rates**, while others have **variable rates** that fluctuate. Review the calculations for simple and compound rates on the learner handout as a group, and then give participants ten minutes to complete the activity individually.

Step 07:
Invite volunteers to share their answers, and help participants understand their money can grow differently depending on types of interest, rates, and strategies. Ask the group why potential money growth is important to consider. What kind of return would they want in an investment and why? Start the discussion about their investment background – ask volunteers to share their experience and try to involve the group to the discussion about best possible ways to invest in your country.

Phase 02: What's It Worth?

Step 01:
Begin by writing the figures €100, €500 and €1,000 on the board. Divide participants into small groups (of 3 or 5) and assign each group one of the amounts. Invite participants to discuss in their groups what the amount of money means to them. Is it enough to buy a laptop or new cell phone? Do participants view it as a large or small amount of money? Why?

Step 02:
Invite each group to share ideas and ask participants to keep their numbers in mind because you will revisit them later.

Step 03:
Next, introduce the concept of inflation and ask participants to brainstorm in their groups what they know about the term. Encourage them to think about the context in which they have heard the word before. What does inflation apply to, and how would they define it? Is it related to the day-to-day life?

Step 04:
Ask participants to share ideas and explain that inflation is the overall increase in prices of goods and services over time. For example, if one store increases prices for video games, but another store offers a lower price, this is not inflation. However, if all stores that carry video games increase their prices, this is considered a general increase in average prices and can be classified as inflation.

Step 05:
Next, distribute (or show on the screen) Learner handout #5 and give the groups 10 minutes to complete the table.

Step 06:
Invite volunteers from each group to share what they learned. Why the numbers in their tables increase and what does this mean? Explain that the value of money is not static; it changes over time. For example, in 1950 a loaf of bread might have cost 15 cents, and now it may cost about €2.50. If you had €500 in 1950 and you have €500 now, your purchasing power with the same amount of money has dramatically decreased due to inflation.

	Phase 03: Debriefing **Step 01**: Ask all participants to get back to the circle. Give them 3 different colours of sticky notes. Explain that on the first one, they will have to write about the feelings after the day, on the second one – the most important knowledge, which they are taking away and on the third one – the experience which they gained. Give them 5 mins to write everything down. **Step 02:** While the group is writing down their insights, prepare a space where they will be able to hang the sticky notes on (it could be a flipchart, a wall, a board, etc.). Ask everyone to stick their writings in the given area. **Step 03:** If it's possible, ask everyone to share at least one part of the reflection. If the group is very introverted, ask to share only the volunteers. **Step 04:** Close the session by highlighting the most important parts of the day – note the knowledge, remind the experience, and legalize all the feelings.
Tips, recommendations for the facilitator	With so much theoretical information, it's important to find access to different ways of receiving the information - encourage participants to change seats, draw, write, etc. This will make the training much more interesting and engaging.
Sources/bibliography	More about financial and economic literacy can be found here: https://www.practicalmoneyskills.com/ The importance of financial and economic education: https://bit.ly/36KLvwy 10 Free Financial Literacy Games for High School Students: https://www.edutopia.org/article/10-free-financial-literacy-games-high-school-students YouTube Chanel about finances and economy: https://www.youtube.com/channel/UCL_v4tC26PvOFytV1_eEVSg

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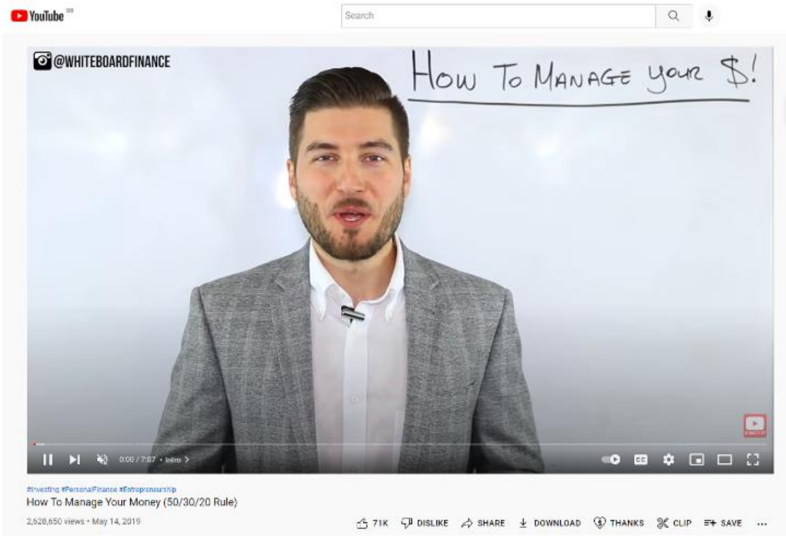
Part 02: Financial and economic literacy – activities for self-directed learning

In this part of the module, you will find interactive tools and videos which will help to understand the world of finances and economy easier. These tools can help to be more aware of all the information about personal financial success, and recognize the ways to reach your personal goals.

Activity 01:

Play the game "Spent" which challenges players to survive the struggle of low-income living: https://playspent.org/ - After that, watch this video about personal finances management:



https://www.youtube.com/watch?v=HQzoZfc3GwQ

After doing so, try to draw your own finances diagram and think about these questions:

- Do you manage to follow 50/30/20 rule? If you do, what helps you? If not, what is the biggest struggle?
- Do you know the way how to overcome it? If not, do you know where to find some help?
- What is your personal financial goal?
- Do you have a plan how to reach it? If yes, what help you? If not, do you know what could help you? Maybe you should consider going to personal financial advisor?

Activity 02:

Play the game "Stax" which gives you 20 years to grow your wealth by exploring different ways of investment: https://buildyourstax.com/

After that, watch this video which gives a lot of insights about the investment:

https://www.youtube.com/watch?v=gFQNPmLKj1k

After doing so, try to answer these questions:

- Do you invest your money? If yes, where, and why? If no, would you like to start it?
- Do you know how much spare money you have?
- Which way of investing is the most suitable for you? Why?
- How to choose personally, the best way of investing?
- What should you consider?

FINANCIAL AND ECONOMIC LITERACY
Fact Sheet

Finances and economy

Types of investment:

- **Stocks** – A stock is an investment that represents a certain percentage of ownership in a company.
- **Bonds** – A bond is an investment that comes from interest paid on a loan. When you purchase a bond, you are loaning money to a company, government, municipality, or other large organization that issues the bond.
- **Cash Investments** – Bank certificates of deposit, money market funds, savings accounts, and even interest-bearing checking accounts are all considered cash investments.

Taxation in EU:

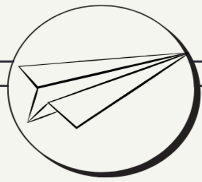
The EU does not have a direct role in collecting taxes or setting tax rates. The amount of **tax each citizen pays is decided by their national government**, along with how the collected taxes are spent.
The EU does, however, oversee national tax rules in some areas; particularly in relation to EU business and consumer policies, to ensure:

- the free flow of goods, services, and capital around the EU (in the single market)
- businesses in one country don't have an unfair advantage over competitors in another
- taxes don't discriminate against consumers, workers, or businesses from other EU countries
- Summaries of EU legislation on taxation

Insurance:

Insurance exists to help people **deal with certain financial risks**, from car accidents to unexpected medical bills. **For a relatively small amount of money, insurance companies allow you to pool your risks with the risks of thousands of other people**. In the event of a negative financial event, your **insurance policy is there to cover your losses** – losses that may be too great to bear otherwise.

No matter what your assets are right now, it's never too early to develop a personal financial plan!



Financial planing:

- **Review Your Monthly Budget** – Look for spending leaks like excessive spending on luxuries, eating out, unused subscriptions, and expensive phone plans. Make sure you are getting the best deals.
- **Minimize Debt** – If you have debt, especially high-interest credit card debt, start paying it down. Start with the highest interest debt first
- **Set Up An Emergency Fund** – Three to six months of income in a savings account is a smart way to plan for the unexpected. A €1,000 unexpected cost financed by a high-interest credit card, for example, could ultimately cost you €1,300 or more if it takes a year to pay it off.

Once you have gained control of your budget and laid the groundwork for a secure future by considering more education, deciding whether to buy a home or not, and starting to save for retirement, it's time to plan for larger challenges:

- **Kids and College** – While not everyone chooses to have kids, children are a financial responsibility that goes far beyond diapers and baby clothes.
- **Estate Planning** – Estate planning concerns what happens to your assets once you die, how to pass wealth to the next generation, and what loved ones should do if you cannot make decisions for yourself.

LEARNER HANDOUT #1: Module 03

Financial and Economic Literacy

Do you ever feel like money terms go right over yet head?

The reality is that you probably already know and use a lot of financial vocabulary.

Read through the terms below and think about how they connect to your life.

Terms to Know	***How does This Relate to Me?***
Cost Comparison Comparing the cost of two or more good or services to find the best value	***What have you used to cost comparison?*** Provide an example: _______________________________________
Cost-Benefit Analysis Analyzing whether the cost of an item is more than, equal to, or less than the benefit that comes from purchasing that item. ● **Cost** - The price paid for a good or service. ● **Benefit** - An outcome that promotes well-being.	***When have you used cost-benefit analysis?*** Provide an example: ______________________ Identify something you want to do or purchase: _______________________________________ What is the cost? _________________________ What is the benefit? ______________________
Calculating Future Expenses Identifying the cost of meeting future needs and goals. ● **Short-term, medium-term and long-term goals** ● Goals to achieve over specific periods of time.	***Identify 3 personal goals. Thing about what is needed to accomplish each goal.*** Shot-term goal: _________________________ Medium-term goal: ______________________ Long-term goal: _________________________
Budget A plan for future spending and saving, **weighing estimated income against estimated expenses.** ● **Income** - Payment received for goods or services, including employment. ● **Expense** - Cost paid to secure a good or service	***Choose one of your goals from above and estimate its expense. How much income do you estimate will be needed to support your goal?*** Goal: ____________________________________ Estimated (monetary) expense: _______________ Estimated income needed: __________________

LEARNER HANDOUT #2 Module 03

Financial and Economic Literacy

If you were faced with a major financial decision, would you know what to do? With your team read the assigned scenario (below) and discuss the financial information and strategies you would use in that case. Use the websites listed and the handout to help you form a plan to present to the rest of the class.

Scenario 1: Saving for a car	Scenario 2: Saving for college	Scenario 3: Buying a cell phone plan
You want to buy a car in the next year so you can drive to your job and school without relying on family members.	You are a freshman in high school and have your eye on a college degree. But college is expensive, especially since the costs include tuition, food, living expenses, travel, and books.	It's time to buy a new cell phone plan, and you will be paying for this one yourself. The providers offer a lot of options, and your budget is limited.
What financial information do you need?	**What financial information do you need?**	**What financial information do you need?**
What financial decision-making strategies can you use?	**What financial decision-making strategies can you use?**	**What financial decision-making strategies can you use?**
(Cost comparison, cost-benefit analysis, calculating future expenses or budgeting?)	(Cost comparison, cost-benefit analysis, calculating future expenses or budgeting?)	(Cost comparison, cost-benefit analysis, calculating future expenses or budgeting?)

The websites below will help with your research

Car-Buying Resources	College-Cost Resources	Cell Phone Plan Resources
• kbb.com • carvago.com	• collegeboard.org • topuniversities.com	• cellularabroad.com • myrateplan.com

LEARNER HANDOUT #3: Module 03

Financial and Economic Literacy

Investment Strategy	Definition	Risk	Pros	Cons
Bonds	A type of loan in which you are the lender. You loan money to the government or a corporation with a set interest rate and maturity date.	Often lower risk, but risk varies depending on 1) the ability of the issuer to repay the loan and 2) interest rate, opportunity costs.	• Usually provides more stability than stocks • Higher interest rate than a saving account.	• Historically lower returns than stocks. • Cashing in before maturity date could result in a loss of principal.
Mutual Funds	A fund managed by a company that Includes a portfolio of stocks or bonds.	Risk varies depending on type of mutual fund.	• Diversified • You can select different risk level.	• Return isn't guaranteed • Can be subject to expensive management fees.
Stocks	When buying a stock, you buy partial ownership of a company.	Different levels of risk - some can be very risky, but all stocks are subject to ups and downs of the market.	• Potential for higher returns over the long-term.	• The market goes up and down regularly, making it a volatile • Requires a long-term investment to get the best return • No guarantee for additional money above your investment (called the return) and you may lose your principal, too.

Investment Challenge

1. John receives €1,000 as a graduation gift from his grandparents. Rather than spend it, he decides to invest it in a two-year bond that earns 3% simple interest. John doesn't need access to the money right away because he wants to save it for when he's ready to buy a home in about 10 years.

- Is the bond a wise investment for John? Why or why not?
- What other investment options does John have?

2. If you had the choice between investing €1,000 in a mutual fund that earns 7.5% compound interest or a bond that earns simple interest at 7.5%, which would you prefer and why?

LEARNER HANDOUT #4: Module 03

Financial and Economic Literacy

What does inflation really mean? Enter the amount your group was given at the beginning of the activity (€100, €500 or €1,000) in the space above the chart below. Then use the Inflation Calculator:

https://www.cso.ie/en/interactivezone/visualisationtools/cpiinflationcalculator/

This is to calculate the difference in buying power that amount of money represented over several decades in comparison with 1990, 2000 and today. Enter the amount of money you were assigned in the calculator, then input the years according to the chart and see how the values change over time.

Amount of money I have:

Year	Starting Value	Buying Power in 1990	Buying Power in 2000	Buying Power Today
1920				
1930				
1940				
1950				
1960				
1970				
1980				

Take time to reflect and consider the numbers in front of you!

- What happened to the number on your chart?
- Why did they change the way they did?
- What does this say about the value of money and inflation?

LEARNER HANDOUT #5: Module 03

Financial and Economic Literacy

If you could earn €100 or €10 for doing the same job, which would you take? Chances are, you'd take the €100. While that seems like an easy choice, understanding how you can earn €100 versus €10 when investing money means mastering interest and rate of return. Learn how different rates, interest types and investment strategies can impact and maximize your earnings by completing the table and questions below.

How to Calculate Simple Interest:	How to Calculate Compound Interest:
A = P(1 + rt) A = Amount P = Principal r = Interest rate (decimal) t = Time (years) **Simple Interest/Rate of Return Example:** Imagine you have €100 and plan to put it in the bank for 6 years with a 6% interest rate, calculated as .06%. Here's what the calculation would look like: 100(1+.06x6) = €136 The interest is 36. If you invested €100, you would have €136 after 6 years.	A = P(1+r/n)^t A = Amount P = Principal r = Interest rate (decimal) n = Number of times interest compounded per year t = Time (years) **Compound Interest/Rate of Return Example:** Imagine the same scenario (€100, interest rate calculated as .06% for 6 years), but this time Interest will be compounded annually. Here's how your money grows: A = 100(1+.06/6) to the power of 1x6 A = 100(1.06) ^6 A = 100 x 1.4185 A = €141.85 * To determine the compound interest quickly, try $100x(1+.06)^6$. Your answer is still €141.85!

Strategy	Principal	Interest Rate	Time	Interest of Return Type	Interest of Return Earned	Total Value
Stock	€10,000	3%	10 years	Compound		
Mutual Fund (portfolio of stocks and bonds)	€1,000	7%	20 years	Compound		
Bond	€100	5%	30 years	Simple		
Stock	€700	10%	1 year	Compound		
Bond	€10,000	3%	10 years	Simple		

SELF REFLECTION EXERCISES: Module 03

Financial and Economic Literacy

For this self-reflection exercise you will need a notebook, calm environment, and 30 minutes for a conscious time. You will get 3 blocks of questions about different aspects of your financial well-being.

Try to write down all the answers so you can objectively reflect on what stage of financial literacy you are right now. Also, you can repeat this reflection in 3, 6 or 12 months, to track your own progress!

Part 1: Financial behaviour

- Have you gained any money insights last year?
- Which financial decision are you most proud of?
- Are there any financial decisions you regret?
- Did you end or start any new financial habits?

Part 2: Financial feelings:

- What emotions do you associate with money?
- What aspects of your financial life do you avoid?
- What would you do if you weren't afraid of failure?
- When you sit down and send out your bills for the month, are you left feeling good or bad after doing this task? Why? Is there anything you can do to change that perspective?
- Have you ever been in a situation where you felt powerless about your spending, almost as if something else was in control of it? Why did you feel that way?
- When was the last time you bought something that was completely unnecessary? When you look back on it, do you feel happy about that purchase?

Part 3: Financial future:

- What is one change you could make that would positively impact your financial life?
- How are you doing on your long-term goals?
- When is your next financial milestone?
- What will happen if you think of your current habits?

Remember, that to truly improve your financial health, you need to make it a priority and take action!

MAKING SPACE

365

TEATRO METAPHORA

ASSOCIAÇÃO DE AMIGOS DAS ARTES

social youth development K.A.NE.

VitaEducation

INOVACIJŲ BIURAS

TEACH SOLAIS

TERRA TECH FÖRDERPROJEKTE e.V.

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