



FUNDACJA BANKU  
Millennium

# RAPORT 2022

ANNUAL SUMMARY  
of Bank Millennium  
Foundation Activities



# SUPPORT WITHOUT HESITATION

The year 2022 was expected to bring some relief, a long-anticipated moment of calmness after the period of pandemic turbulences. However, once again we have been severely proved wrong, as the prevailing order has suddenly been violated. **Russian aggression in Ukraine has made millions of people, our neighbours from the East, fled overnight from war atrocities.**

In response to their needs, the volunteers of **Bank Millennium Foundation** have acted without

a moment of hesitation. We have witnessed, how we have all changed as the society, how different the understating of charity has become – as the real, true involvement.

**This act of solidarity has in effect brought twice as many employees' activities in comparison to the previous year** – in projects implemented as part of special edition of **#WElistenWESupport (#słuchaMYwspieraMY) program for Ukrainian citizens.**

Foundation has also been continuing its involve-

ment in **Financial ABCs** project. This year, the OECD financial literacy in Poland report clearly describes, how profitable for Poles implementation of such education programmes would have been. **They are the way to raise knowledge and abilities regarding budgeting, savings, reasonable investment decision making and avoiding unnecessary risk of debt.** They also enable understating of financial and social mechanisms and clarify consumer rights as well as

Beata Krupińska



Iwona Jarzębska



Paulina Wołosz-Sitarek





cybersecurity issues. **It is even more important – as pointed by the survey – because although general level of our literacy in these respects stands not far from average of surveyed countries, only one third of participants declare familiarity with specific areas, such as accrual of interest rates for example.**

It is significantly reflected in relatively low level of

retirement savings and continuously poor investment activities. **What is more, almost one third of Poles perceives their financial literacy as low or very low.** We are also more likely to concentrate on short term financial needs rather than planning our financial security in the long run.

**This is one more argument supporting our approach that Foundation's educational activities, aiming at building financial literacy from a very young age,** are still extremely necessary and can bring measurable benefits in the future. During this year's edition of Financial ABCs workshops in pre-schools, **we have also focused on such elements as cybersecurity and banking technologies.** The Bank Millennium Foundation has also actively participated in the 6th Financial Education and Enterprise Congress, where our representatives have underlined the significance of shaping good financial attitudes.



# NEXT YEAR OF MUCH NEEDED EDUCATION



Since 2016, the Bank Millennium Foundation has been active in the field of financial education, targeting pre-schoolers. The proprietary Financial ABCs programme is conducted under the auspices of the Ministry of Finance. The project meets the expectations regarding urgent necessity to develop economic competencies, as has been pointed by the participants of survey run for Bank Millennium Foundation among pre-schoolers' parents. **It turns out that both the chil-**

**dren and their parents express deep desire to broaden their financial knowledge.** Mere 2% of surveyed adults find it is sufficient for the children to observe their parents in order to understand the world of finance. Moreover, **three quarters of respondents agree that the best moment to begin the financial education is the age of 3 to 7.**

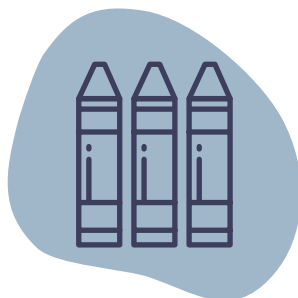
This year the workshops conducted as the part of Financial ABCs were taking place on stationary basis. The participants had various equipment at their disposal, including foam cash, Mr. Sebastian mascot, Old Maid card game, fairy tale books, stickers, diplomas and colouring books. A series of state-of-the-art online educational materials, developed during the pandemic, proved also to be very helpful – these included among others a guide for parents „**How to teach children finance**”, with **tips on educating the youngest and exercises to be utilised in everyday playtime activities.**





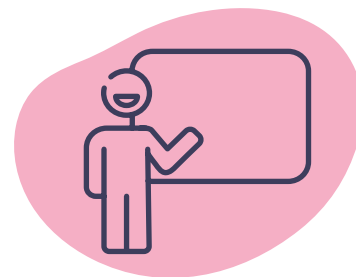
10 k

**participants** of educational workshops in pre-school



118

**pre-schools** visited



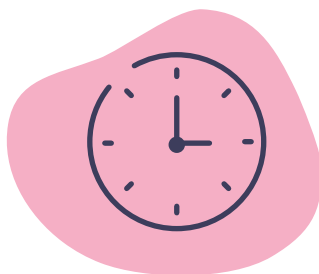
400

**educational** workshops



54

bank employees-  
**volunteers**



300

**hours** of bank employees-  
volunteers' work



441 k

**viewers of educational  
materials** for parents



370 k

viewers of **Financial  
ABCs manual**



**Paulina Wołosz-Sitarek**

board member, Bank Millennium Foundation

In 2016, when Bank Millennium Foundation has been established, Poland was ranked last in the OECD financial literacy survey. Today, it is not insufficient knowledge, but the lack of appropriate tools that is perceived to pose the most significant challenge for parents willing to financially educate their children. **We deeply believe that Financial ABCs workshops will raise the awareness in this respect among the pre-schoolers**, and that educational materials available at the Foundation's web site will significantly support the process of developing this knowledge at home.



**Agata Battek**

CEO, Verba Foundation

Key element of kids' financial education is **to raise their awareness that at the end of the day all that economic approach results in much more than just cash.** Associating the value of money with physical objects, as practiced during the workshops, helps children understand that first you need to earn x zlotys to be able to spend them later. It is equally important to teach children, how systematically and conscientiously save, which is best expressed by the words: **„if you teach your child to save, you give him more than a fortune“.**



**Iwona**

mom of Klaudia and Dominika

**The most important element of financial education for children is to explain them what it is money and how it can be used.** There are various ways to do it, e.g. while reading and discussing with the kids' books on financial matters. **Children do not feel the value of money by themselves** – hence it is our duty to explain them how buying new toy requires earning or systematically saving money.



**Iwona Kruszańska**

financial ABCs workshops lecturer

During the workshops for children we are visualising such elements as the origin of cash in the ATM. **We prefer action, playing and specific approach, while translating abstract notions into physical objects.** Equally important as group activities with peers **is the work performed by the parents with their kids, who are collectively going through the process of obtaining or spending money.** It is really helpful to utilise educational materials in the process – books, guiding movies or board games.

# PRE-SCHOOL WORKSHOPS

## CYBERSECURITY AND BANKING TECHNOLOGIES



Educators of Verba Foundation, cooperating with Bank Millennium Foundation, have visited 118 educational facilities all around Poland, **where they have conducted over 400 workshops and have educated subsequent 10 thousand children.** Participants had the chance to discover the next edition of Mr. Sebastian's adventures – well know from previous years, dog mascot is the main character of the series of educational materials developed by Bank Millennium employees.

As the need to educate the youngest in the area of banking technology constantly grows, this year's edition of Mr. Sebastian's adventures has been expanded with the digital world issues. **The purpose of the workshops is to teach children how to navigate this universe in a safe and confident manner.**

The fourth episode of Mr. Sebastian adventures booklet New Technologies has been used during these meetings.

**The workshops focus on the following issues regarding virtual banking:**

- BLIK - what is it and how to use it?
- Smartphone banking and its safe handling.
- Various payment methods (including the ones utilising smartphone and watch).
- Safe shopping online.
- Computer, smartphone and card safety – passwords and PINs.





# MANUAL FOR PARENTS



**Expansion of Financial ABCs project proves how significant financial education really is – especially in terms of ongoing changes of Polish families' economic environment.** Labour market shifts caused by the pandemics, economic downturn, skyrocketing inflation – all these issues are more often surfacing during adults' conversations. Quite unsurprisingly, the kids are also receiving such messages, what may cause their stress regarding financial situation of their families.

**It is therefore very important that these are the parents, being the dominant source of world related information for their kids, who initiate conversations about money.**

We cannot forget that the most efficient way to teach children is through fun and games, and that every kid acquires knowledge at his own, individual pace.

**Educational materials and guidebooks for parents, prepared by the Bank Millennium Foundation, can prove to be invaluable support in these regards.**



# ONLINE EDUCATIONAL MATERIALS

## ON THE FOUNDATION'S SITE

Educational materials, available at Bank Millennium internet site and social media profiles, include guidebooks on how to effectively proceed financial education activities for the youngest. **Articles suggest how to proliferate the knowledge regarding savings, entrepreneurs, charity, technology and running business enterprise.**

Apart from written materials, the Foundation has also published on their YouTube channel the series of interviews with Małgorzata Chojak – PhD, neuro-pedagogue, author of guidebooks available on the site. **In a conversation with Paulina Wołosz-Sitarek, member of the board of Bank Millennium Foundation, the expert was explaining how to introduce children into the world of finance.**



# PARTICIPATION IN FINANCIAL EDUCATION AND ENTERPRISE CONGRESS

Bank Millennium Foundation was a general partner of **the 6th Financial Education and Enterprise Congress**, which took place in March. It is the most important Polish discussion forum and experience exchange platform on the subject of financial education development.

During the Congress the results of the survey on attitude of Poles towards financial education issues, run for the Foundation, has been presented. **It clearly states that obtaining knowledge and implementing accurate money handling habits are extremely important both for the adults and the young.**

While presenting the previous works of Foundation, its chairwoman of the Board, Iwona Jarzębska, has pointed out that financial education is not a mere dissemination of money related knowledge. Parents asked to enumerate three characteristics to be primarily shaped in pre-schoolers, most

often have mentioned: **self-confidence, creativity and ability to operate as the member of the group.** These elements, along stress coping ability, planning and resourcefulness are natural aspects of education process. **Bank Millennium Foundation, apart from transferring strict financial knowledge, cares for the development of the broad competences of participants of projects** such as the Financial ABCs, which support their preparation for the real, adult life.



# #SŁUCHAMYWSPIERAMY

## VOLUNTEERING NEEDED AS NEVER



### For us helping is something obvious and natural

– hence immediate reaction of Bank Millennium Foundation, triggered by the Russian aggression on Ukraine. To meet dramatic needs of the people fleeing from war, on the March the 1st we have laun-

ched special edition of grant volunteer programme #WEListenWESupport (#słuchaMYwspieraMY) – addressing Ukrainian citizens.

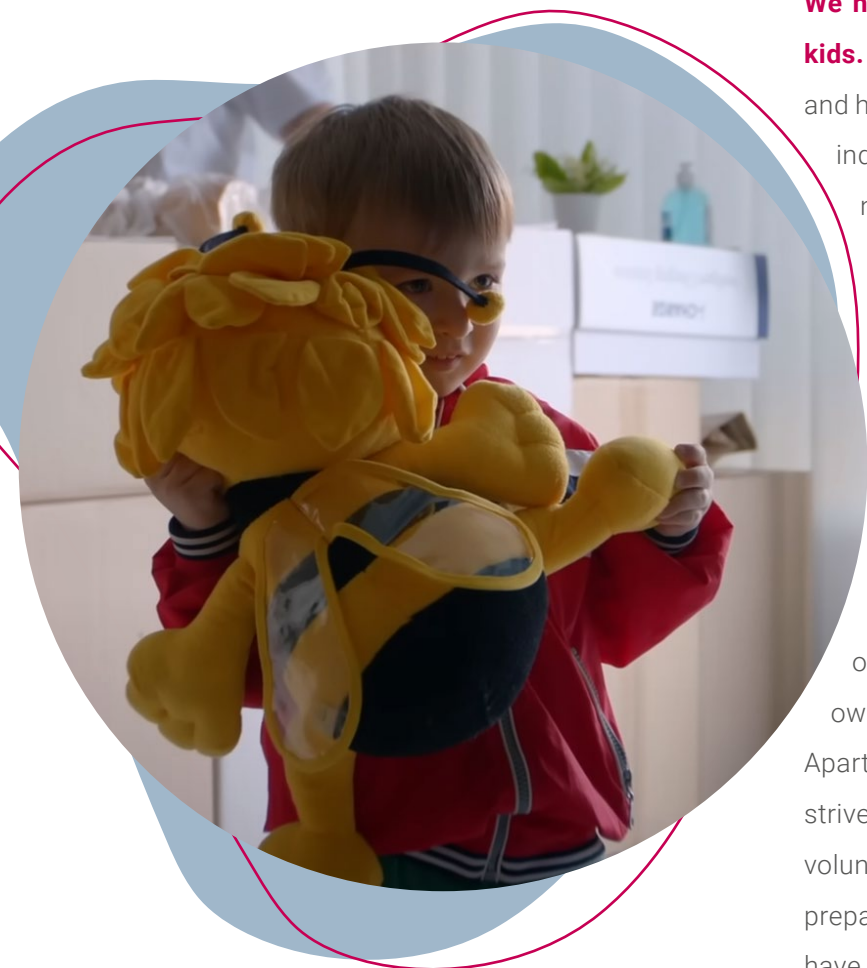
Unique, responsible programme, conducted from March the 1st until the end of May 2022, **was designed as the long-lasting support for the refugees from Ukraine, who have found their shelter in Poland.**

Each of the initiatives, submitted by the employees of Bank Millennium Group and its partners, has not only increased the interest in the refugees' situation, but also the involvement of the supporters.

**During the project we have organised collection centres, where volunteers have helped to prepare and deliver meals, products and necessity goods (hygiene materials, food, clothes).** As the Foundation, we have supported the organisation of accommodation (e.g. purchase of mattresses, beds), as well as places for **the children from Ukrainian chil-**

**dren's homes**, we have prepared starter packs for kids, adapted and furnished premises, helped in search and workplace organisation, as well as in translations, education and workshops preparations.





**We have also created Internet site with books for kids.** Our volunteers have shown many own ideas and have conducted various help projects directed at individual families and children. They have organised activities and have supported pre-schools, schools, clubs, accommodation places and food spots. **They have been present at the stations and the border, where they not only have been expressing their empathy but have also transferred some positive energy for the ones fleeing from war.** Witnessing their drama, involving the loss of their loved ones and their homes, the volunteers have offered them temporary safe grounds in their own homes.

Apart from the support, the Foundation have also strived to deliver some positive memories to the volunteers and the Ukrainian citizens. We have prepared a unique film depicting our volunteers, who have described with their own words their initiatives supporting refugees. This minor accent was a way to

thank them for their selfless involvement – for listening, supporting and acting.

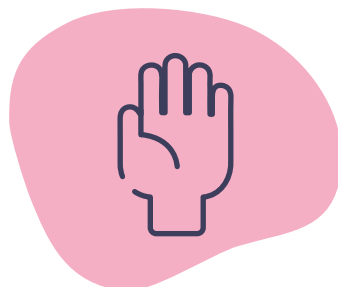
**On the 24th of August, on the 31st anniversary of Ukrainian independence, we have published the film entitled “WHO, if not US? - #WElistenWESupport, for Ukrainian citizens”.** It has been a recapitulation of all support activities of the programme. The worse situation was, the more we were eager to help. The film is available at the Foundation’s YT channel, we have also published it on FB fanpage.





33

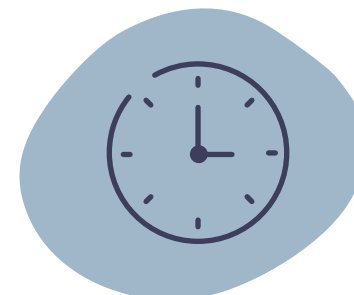
projects



147

volunteers

bank employees and their  
relatives and friends



1 666

hours of volunteers' work



8 252

beneficiaries,

who have received our support



PLN 250 k

allocated for support  
and grants



**Katarzyna Koziol**

contact center volunteer

---

**These are people just like us**, who have found themselves in extremely difficult situation. **I cannot imagine myself that we could have left them without assistance.**



**Paweł Schindler**

lider inicjatywy dla uchodźców na granicy, contact center

---

In our project **we have bought some necessary things, needed by the refugees, mainly suitcases, towels, slippers and thermic mugs.** This stuff has been transported to the border, so that the people crossing it, could immediately receive what they really need.



### Marta Zakrzewska

leader of initiative for families and supporting professional activities of women from Ukraine, corporate banking department

Someone has said **that you become volunteer once and for all** – and that is very true. No doubt I will lead the subsequent activities.



### Iryna Plytyn

liderka inicjatyw w punktach pomocowych, organizujących rzeczy pierwszej potrzeby dla uchodźców, contact center

When I realised there is a possibility to obtain resources from Bank Millennium Foundation, **that can support people fleeing from war in Ukraine**, I have simply started writing project. We have organised collect and distribution point of the most needed things. It is really important to give people a chance, a ray of hope. **Helping is really nice, it is worth helping.**



# #SŁUCHAMYWSPIERAMY

HERE WE PRESENT THIS YEAR'S 33 PROJECTS AND THEIR LEADERS-VOLUNTEERS

- **Anna Czerwińska**, Wrocław (2 initiatives) – the help for refugees on the Main Station: purchase and distribution of food (1 145 portions), preparation of „Time and space” (Czasoprzestrzeń) – school starter kits for kids (**1 000 people**).
- **Agnieszka Lach**, Wrocław – the help for the ones arriving on the Main Station: purchase of cleaning products and hygiene materials, sleeping mattresses, blanket etc. (**120 people**).
- **Joanna Kuczmańska**, Mogilno (2 initiatives) – assistance for pupils in learning facilities: purchase of school equipment, learning books (**59 pupils**).
- **Izabela Całkiewicz**, Warszawa – support for the Social Welfare Centre attendees in Bemowo: preparation of accommodation, workshop and playground in Temporary Residence Centre, conducting creative workshops for kids (**250 people, incl. 100 kids**).
- **Małgorzata Latarowska**, Wrocław – preparation of hygiene kits for women, who have reached the Station without personal belongings (**200 people**).
- **Iryna Plytyn**, Warszawa (3 initiatives) – support in the help point in the Śródmieście Cultural Centre, purchase and collection of basic food and hygiene materials (**2 500 people**), purchase of first aid kits and its delivery to families abroad (**400 people**).
- **Elżbieta Kicman**, Wrocław (3 initiatives) – support for women and children temporary residing in the Kozanów residential area: legal and educational assistance, Polish language lessons and organisation of trips to Kluczew, establishing local helping centre, collection and purchase of food, hygiene materials and clothes, preparation and distribution of meals, help in finding info on relatives in Ukraine, integration activities (**150 people and kids**).
- **Aleksandra Zahajko**, Wrocław (3 initiatives) – supporting 3 Ukrainian families, assistance in job searches and settlement of official matters, collection of clothes and food, internet promotion of food prepared by the refugees, establishing beautician workplace for Ukrainian citizens (**10 people**).
- **Barbara Kadłubowska**, Rawa Mazowiecka (2 initiatives) – establishing accommodation place for orphans from children's homes in Odessa: purchase of hygiene products, food, collection of most needed stuff (**1633 kids, aged 3 - 18**).
- **Edyta Cierech**, Nowa Ruda – organisation of activities for Ukrainian kids in the Cultural Centre of Nowa Ruda Commune (**40 kids, aged 4 - 14**).

- **Paweł Schindler** – helping directly on the border with Ukraine, distribution of hot meals, drinks and food, blankets, purchase of dressing and medical products, transportation of refugees towards Polish cities (**100 people**).
- **Aleksandra Jackiewicz**, Skierniewice – organisation of apartments and their equipment, collection of clothes, donation of Millestonie mascots (**10 people, 5 women and 5 kids**).
- **Anna Więcek**, Warszawa (2 initiatives) – equipping the Angel Club in the Church of St Mark the Evangelist in Warsaw with furniture, food, sport equipment and educational materials (**16 kids**).
- **Radosław Milczarz**, Zatomie Nowe – equipping Wezaj Recreation Centre with groceries, hygiene and household products (**75 people**).
- **Krzysztof Molenda**, Warszawa – obtaining educational materials, creation of original children's books and educational site [www.stopwarmibooks.com](http://www.stopwarmibooks.com) for kids from Ukraine.
- **Anna Pokorska**, Warszawa – supporting Mother's Home in Warsaw, organising Polish lessons and meetings with kids, purchase of basic goods, collection of clothes, organising birthday parties (**35 people**).
- **Michał Dobrowolski**, Wrocław – #actionbackpack (#AkcjaPlecaczek) for little kids arriving at the Main Station, welcome gifts (**180 kids**).
- **Agnieszka Kinga Walkiewicz**, Warszawa – supporting Ukrainian children at no 275 Artur Oppmann Primary School with Integration Classes, adaptation assistance, organising educational and arts activities and manual workshops (**25 people, kids aged 7-10**).
- **Wiesława Kamyszek**, Mogilno – support for Ukrainian kids in nursery groups in School and Kindergarten Service Group (ZOSIP), organisation of accommodation, purchase of beds (**27 kids**).
- **Tomasz Pikulski i Przemysław Rutkowski**, Warszawa – organising large, Sunday picnic for Ukrainian mothers, children and orphans, including extra activities and treats, in cooperation with the Association Front Pomocy Ukrainie (**1000 people**).
- **Monika Szymkowiak-Kowalewska**, Warszawa – help for the children from Ukraine, forced by the war to continue their education in Poland, supporting Chocimska Primary School in recruiting refugee teachers from Ukraine, organising classes and extracurricular activities (**170 people**).
- **Norbert Grymowicz**, Warszawa – supporting refugee family in adapting to new surroundings, purchase of most needed goods for 3 months-long stay in Poland (**3 people**).
- **Aleksandra Czerwińska**, Kolbudy – organising exercise spot for kids, youngsters and seniors, preparation of physical meetings in cooperation with Kolbudy Sports Academy (**220 people**).
- **Marta Zakrzewska**, Warsaw (2 initiatives) – educational support for 4 refugee children – purchase of school and didactic materials; professional activation of 2 refugee women – purchase of equipment enabling them to take up professional and paid work – sewing machines and machines for the production of food products, help in starting a job (**6 people**).

# THANK YOU!!!

**Ukrainian refugees, torn away from their homes, filled with fear and uncertainties, fleeing from direct life danger** – they have not only required financial assistance, but also purely human support, attention, conversation, and compassion. With extraordinary involvement of our volunteers, Bank Millennium Foundation has been able to provide all of the above. And that requires our most grateful and sincere **Thank You!**

**Our gratitude is due to all the initiative leaders,** who have taken the responsibility for submitting their projects, volunteers and jurors of submitted initiatives. We also would like to thank the families and relatives of everyone involved – for their understanding and enthusiasm, as well as Foundation's sympathisers and everyone participating in our activities, who have supported us and our volunteers with kindness and assistance.

**We would like to thank Ukrainian citizens,** who were eager and open to receive our support – quite often that is the most difficult part of helping process.

**Thank You also to everyone** participating in subsequent editions of our educational Financial ABCs programme in pre-schools.

**Great, GREAT Thank You!**

Next year we will continue our activities as Bank Millennium Foundation. We believe that with such an astounding support, we will be able to effectively conduct all the necessary educational activities and help the ones in need.

**WE listen – WE support – WE act :)**

The Board of Bank Millennium Foundation

