



FSCA Financial Literacy Facilitator Course

Facilitator's Report

(Consolidated to Incorporate Training Roll Out Sessions 1 and 2)

Date: 25 November 2021



1. Background

The FSCA's mandate is to enhance the efficiency and integrity of financial markets; promote fair customer treatment by financial institutions; provide financial education and promote financial literacy; and assist in maintaining financial stability. To fulfil the financial literacy part of this mandate, the Consumer Education Department (CED) of the Financial Sector Conduct Authority (FSCA) offers financial education programmes to consumers. The programmes are aimed at improving consumer understanding of financial products and concepts by means of information, instruction, and awareness to develop the skills and confidence of consumers to use financial products and services.

Prior to the development of the accredited FSCA Financial Literacy Facilitator Course, the CED conducted a two-day train-the-trainer programme with potential trainers. Arising out of this, the need for an accredited version of the training programme was identified which would carry the flexibility to be adapted and offered by multiple accredited training providers across South Africa. The training companies would be allowed to co-brand the training material and certificate of competence together with the FSCA's logo. Furthermore, the adaptability of this unique course content would extend to the trained facilitators being able to customise it (within reason) for different audiences in terms of literacy levels, life experiences and context. The training programme would include the full suite of material including:

- Facilitator guide
- Learner guide
- Learner workbook
- Presentation pack

The FSCA envisages to establish a database of trained trainers across all nine provinces who can assist in facilitating projects provincially that fall under the mandate of the FSCA, as well as provide consumer education facilitation to organisations who can access their skills through an envisaged database of Consumer Finance Educators (CFE's). While achieving the objectives of the FSCA, this programme also supports the achievement of the National Development Plan (NDP) goals of the country, in that it increases the employability of the delegates that will be participating in this skills development programme.

The initial phase of training included two pilot sessions held with the FSCA staff, stakeholders and observers, some of whom specialise in facilitation or facilitator training.

Following the successful pilot and incorporation of minor refinements to the material, 32 learners were selected to participate in the roll out of the training programme.

The selection of participants was carried out through a rigorous process which included inviting applications from FSCA's stakeholder database, reviewing and shortlisting candidates, followed by a final round of interviews. Along with several other standard / generic criteria relating to competence and capability, candidates were thoroughly screened to ensure they possessed the necessary baseline experience in communicating with a variety of audiences (from the affluent to less affluent and vulnerable to privileged groups). For improved participation throughout the course, the total intake was split into two groups of 16. This report serves as the facilitators feedback on both roll out training sessions conducted.

2. Course Detail and Content

The FSCA Financial Literacy Facilitator Course was delivered over six days to accommodate additional content covering online facilitation techniques. This module was added after the review from the initial pilot sessions. The contact sessions are followed by a period of time granted to learners for preparing and submitting their Portfolio of Evidence (PoE) (minimum of 2 weeks, subject to extensions at the discretion of the client and service provider), which serves as evidence of having completed all classroom and practice related activities required for completion of the course. Upon successful completion, learners will have met the objectives of the course, which are listed below.

1. Conducted basic training as a facilitator in line with unit standard 117871 "Facilitate learning using a variety of given methodologies" at National Qualifications Framework (NQF) level 5, bearing 10 credits;
2. Understand the basic content and practiced facilitating the FSCA MyMoney Learning Series¹ content;
3. Completed formative and summative assessments on facilitating the material; and
4. Prepared a Portfolio of Evidence (PoE) which will be submitted to the Education Training and Development Practices Sector Education and Training Authority (ETDP SETA) to earn the aforementioned unit standard.

The training provider uploaded the learner details on the ETDP SETA learner database and managed the submission and assessment of learner portfolios followed by certification of those found to be competent on the course.

While the course was initially envisaged to take place in a face-to-face classroom environment over five days, this was changed to a digital approach due to the third wave of the COVID-19 pandemic and the instability caused by the July riots or due to any other delivery circumstances. The switch to the digital approach was made possible for two reasons:

- The digital approach was successfully tested during the pilot sessions
- The training content was further supplemented with an online facilitation module

The course was therefore planned and delivered over six half days and the topics covered on each day are outlined below.

Day 1 and Day 2

- Day 1 and Day 2 focused on the facilitation skills unit standard component of the course. Specifically, the modules on planning and preparing for facilitation which can be summed up by the following sections:
 - Analysing learning needs and developing training plans
 - Addressing special learning requirements
 - Mobilising resources for delivery of training
 - Preparation/customising learning material
 - Understanding various facilitation methodologies
 - Preparing for facilitation and preparing the learning environment
 - Determining performance review criteria
- The approach was to use varied facilitation methods including class discussion and group break-away sessions to cover the core content. At the end of the first day, learners received a formative

¹ The FSCA MyMoney Learning Series is a facilitated programme that uses picture-based, conversational/peer-to-peer learning to disseminate basic consumer financial education content to consumers. Given the gaps identified through extensive research, this programme responds to the general population's lack of understanding by aiming to build onto the missing foundational information blocks of financial literacy for South African consumers in order for them to be able to make informed financial decisions.

assessment case study to complete in smaller groups and were required to present their answers to the group on the following day.

Day 3

- Day 3 focused on continuing the facilitation skills unit standard component of the course. Specifically, the modules on facilitating learning and evaluating learning and facilitation which can be summed up by the following sections:
 - Applying the selected facilitation methodologies
 - Promoting learner interaction, participation, and knowledge sharing
 - Managing and leveraging the benefits of group vs individual work
 - Active listening and questioning skills
 - Analysing learner feedback
 - Identifying facilitation and material strengths and weaknesses
 - Developing and implementing an action / remedial plan
- The latter part of Day 3 consisted of assigning modules to learners from the FSCA MyMoney Learning Series that were presented by learners during the last two days of the course. The facilitator orientated the learners on the course material design and allowed learners to start their preparations for facilitation.

Day 4

- Day 4 focused on completing a new and highly relevant module covering online facilitation skills which followed the same methodology of learning as the core facilitation skills unit standard component. The following sections were covered on this day:
 - Importance of online learning
 - Synchronous, asynchronous, and blended models of online learning
 - Technology tools and equipment usage for online facilitation
 - Basic competence in using Zoom
 - Planning for online facilitation
- The first hour of Day 2, 3 and 4 was used for feedback on the relevant sections of the formative assessment.

Day 5

- Day 5 focused on learners presenting various sections of the financial literacy course using the FSCA MyMoney Learning Series content.
 - Learners had 20-25 minutes to facilitate their respective sessions followed by a short review by the facilitator.

Day 6

- The learner presentations were concluded on day 6.
- Learners then provided final feedback on their formative assessment answers.
- An explanation was provided for the summative assessment and practical assignment requirements of the course.
- Learners ended the course with a course evaluation and feedback session.

Total course hours

The course was envisaged to run for six half days starting at 08:30am and ending at 13:30pm (5 hours including breaks). The total course contact time was 30 hours². In addition, learners were required to facilitate one live session.

The official title of the course is the "FSCA Financial Literacy Facilitator Course" which covers the unit standard 117871 "Facilitate learning using a variety of given methodologies" which carries 10 credits at NQF level 5.

² For future sessions, the total of 30 hours of course contact time can be adjusted to any other suitable iteration that is advisable for the delivery methodology and audience.

3. Facilitation Team

The facilitation team comprises of expert facilitators that bring a wealth of knowledge to ensure that projects are delivered successfully. For this project, our foremost facilitation and content development human resources have been allocated. Each of the facilitators are well versed in our Action Learning facilitation methodology and delivered a practical and effective training experience for the various sessions.

Our facilitators also have a depth of experience in Management Consulting and can provide pragmatic insight for a range of organisational dynamics across multiple industries.

The content development and facilitation team included the following individuals:

- Khalil Hendricks – B. Business Science (Information Systems and IS), University of Cape Town
- Yasser Ditta – B. Commerce (Marketing and Communications Management), University of Pretoria

We have a pool of registered assessors and moderators to ensure portfolios are appropriately marked and quality assured. They include:

- Yasser Ditta
- Henry Maigurira
- Delphine Ferreira

4. Scheduling, Venue and Logistics

The training dates for the roll out sessions were as follows:

Session 1: 06 July – 13 July 2021.

Session 2: 26 July – 02 August 2021.

The start time for each day was 8:30am and the end-time was scheduled for 13:30pm.

The training was delivered on Zoom (to allow broader and easier access to delegates who may have limitations on attending via MS Teams) and learners had the option to participate from home or from their workplace, whichever was data convenient. Learners were required to have a stable internet connection, a functional microphone and camera, and to be in a relatively quiet area. Learners were also requested to leave their cameras on for the duration of the training.

5. Approach to Facilitation / Learning

At Resonance Institute of Learning, we base the development and delivery of our training programmes on the Action Learning Methodology. The methodology is based on the concept of “learning while doing” and has been applied successfully throughout all our training interventions.³

In conjunction with our Action Learning concepts, we apply Adult Learning principles. This incorporates a theory of collaborative learning as opposed to that of didactic learning (learning by doing as opposed to learning by instruction). Facilitation is essentially a conversation, and learning is organic and emanates from all participants as well as the facilitator. Adults retain knowledge from approaches of problem-based learning as a basis in order to instil learnings relative to their workplace. This is true due to several factors playing a role in the performance of adults both on a learning curve as well as retention basis as outlined in the figure below.⁴

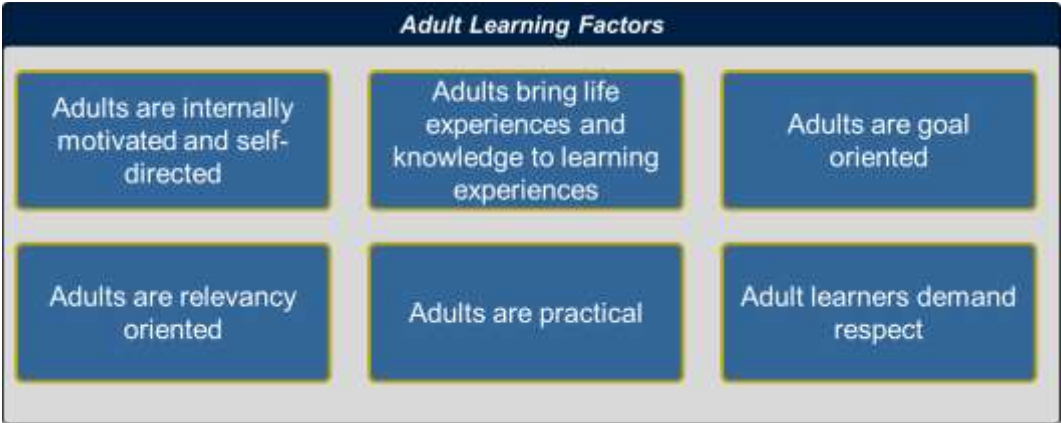


Figure 1: Adult Learning Factors

Based on these six factors, it is seen that the Action Learning based methodology is highly relevant to Adult Learning concepts and by engaging with each of the six aforementioned aspects, the programme developers were able to engage with delegates on a more intimate basis, thus ensuring retention.

In our years of programme development, Adult Learning concepts have been the major driver of our programme development, setting clear and concise goals for the delegates, and delivering them in a manner that speaks to their life experiences in a practical manner. It is for this reason that we are able to boast the highest level of quality on our many successful training projects.

In line with these concepts, we develop our programmes which supports each concept directly. We utilise tutorials and real-life scenarios to acclimatise the delegates with the components being covered, followed by exercises and discussions which allow them to actively engage in the learning. This allows delegates to develop a deeper understanding of the course material whilst engaging with facilitators as they overcome hurdles. This engagement increases their awareness of how the course work is applicable within their workplace as they generate queries directly related to what they do in their workplaces and fields of experience. These exercises also form part of the formative component of the course and make for an ideal opportunity to discuss and revise concepts that have been covered previously.

Accompanying the course work, we have developed a comprehensive set of user manuals that provide a clear guide for learners to embark on the revision of concepts covered during the course and help to anchor learnings.

³ Source: Africa International Advisors, adapted from World Institute for Action Learning
⁴ Source: Africa International Advisors, adapted from Learning Theories – Malcolm Knowles’ Five Principals of Andragogy

6. Attendance and Participation

Attendance for the two pilots were as follows:

	Session 1	Session 2
Total number	16	17 (During the pilot sessions, a delegate was forced to withdraw due to a bereavement in his family. Through mutual agreement between FSCA and Resonance, an additional delegate was permitted to attend which raised the number of delegates from 16 to 17)
Details of attendees	<ul style="list-style-type: none"> • Thamsanqa Mbokoti • Nomvula Sindi • Joe Japhta • Emmanuel Mofokeng • Bapaletswe Diphoko • Thulani Mthethwa • Wandile Msimango • Dineo Mmotong • Sipho Mbonani • Vutomi Mahawani • Veronica Keyise • Simphiwe Nxumalo • Primrose Matamela • Nikita Ramjatan • Lindiwe Makhoba • Ponds Petersen 	<ul style="list-style-type: none"> • Jon Speek • Ramon Petersen • Busisiwe Ntini • Katlego Moticoe • Saneliswe Funani • Lindiwe Mdaki • Sherray Petersen • Daniel Mahlangu • Nesisa Ngidi • Mthokozisi Mbambo • Laiken Bailey (Makwetu) • Sandra Mocumi • Mashwaneng Mosena • Masego Kwenamore • Karabo Mtimkulu • Shawn Smith • Sonwabo Modimoeng

7. Assessments

As this is an accredited course the assessment structure follows the requirements as set out by the unit standard (SAQA ID: US 117871). In addition, a content knowledge assignment was provided to assess learners' financial literacy knowledge and facilitate engagement with the FSCA MyMoney Learning Series.

The assessments were all packaged into a single learner workbook for ease of use. This learner workbook contains the following assignments which together make up the portfolio of evidence that is to be assessed for accreditation:

1. Formative Assessment section
 - a. To be completed during the course.
2. Learner Facilitation section
 - a. To be used for the learner "practise facilitation" sessions during the course.
3. Summative Assessment
 - a. To be completed during and after the course.
4. Practical Assignment
 - a. To be completed after the course. This includes the submission of a video recording of the learner facilitating a training session.
5. FSCA MyMoney Learning Series content assignment - which is to be completed during and after the course.

The final date of submission for the portfolio of evidence is typically two to three weeks after the final course day. As the training took place during a period affected by COVID-19 and riots, learners were provided significant additional time to submit their PoE's which consisted of the Learner Workbook and a video recording of their presentation (Practical Facilitator session).

8. Learner feedback

Learners were asked to complete a Course Evaluation Form on completion of the programme and rate the course from 1 – 5 with 1 being strongly disagree, and 5 being strongly agree. The results were captured, and the data recorded in the following graphs.

Session 1 consisted of 16 learners while Session 2 consisted of 17 learners. The feedback form was broken down into 5 sections consisting of a total of 21 questions. The sections include content, facilitators, self-reflection, logistics and additional feedback. The submission of feedback forms is broken down as follows:

- Session 1 – 11 out of 16 submissions
- Session 2 – 16 out of 17 submissions

The summarised averages contained in the sub-sections below are based on the number of respondents as bulleted above.

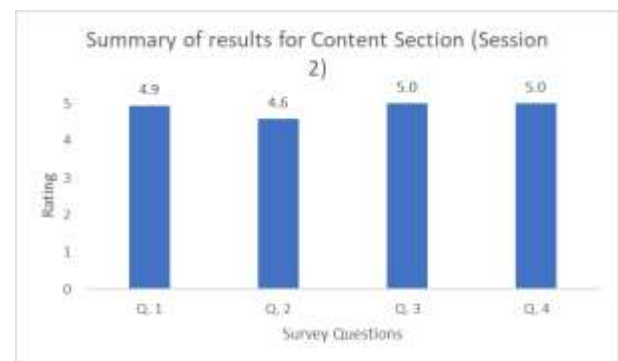
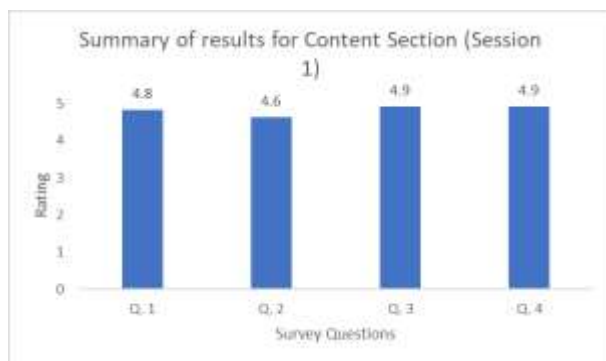
8.1. Content

The questions were as follows:

- Q. 1. The programme was well structured.
- Q. 2. There was enough time to effectively cover all the topics.
- Q. 3. I find the material useful as a resource for me to use going forward.
- Q. 4. I benefited from the session.

The key for the graph was as follows:

- 5 – I strongly agree
- 4 – I agree
- 3 – I am not sure
- 2 – I disagree
- 1 – I strongly disagree



The learners all agreed that the programme and the associated material was well structured and an overall benefit to them. Although the majority of learners did not specifically raise a comment on timing, some learners felt that they would have liked more time spent on certain sections of the course.

The common section which was identified by 3 learners was for cryptocurrency / digital assets to be given more attention. For the rest, given that the frequency of similar comments amongst the learners is low (i.e. only 1 occurrence), it is recommended that no specific action be taken on any of the other topics identified.

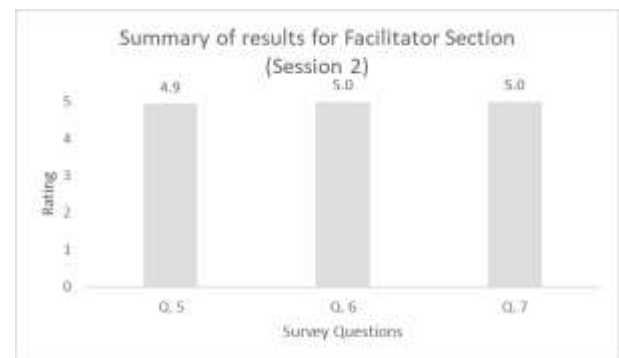
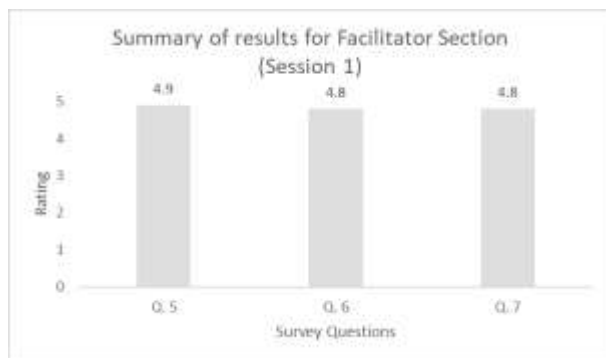
8.2. Facilitators

The questions were as follows:

- Q. 5. The facilitators are knowledgeable about the sector and experienced.
- Q. 6. The facilitation style made it easy for me to participate during discussions.
- Q. 7. I benefited from the facilitators' knowledge and expertise.

The key for the graph was as follows:

- 5 – I strongly agree
- 4 – I agree
- 3 – I am not sure
- 2 – I disagree
- 1 – I strongly disagree



The feedback around the facilitator was very positive. Learners were in agreement that the facilitator was knowledgeable on the subject matter and that the material was presented in a manner which was easy for them to understand. The learners agreed that they have all benefited from the experience and delivery of the facilitator.

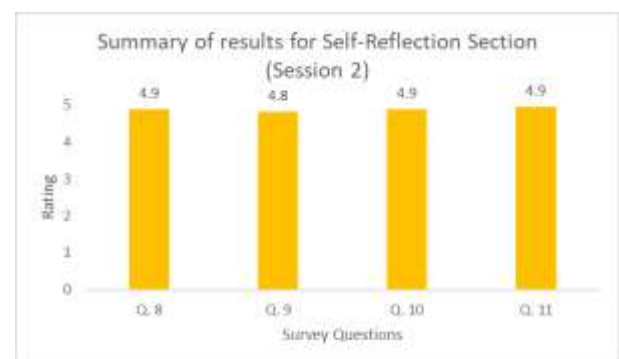
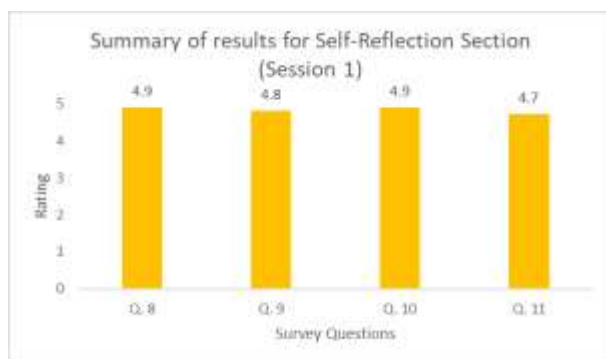
8.3.Self-reflection

The questions were as follows:

- Q. 8. The programme met my expectations.
- Q. 9. I feel that I have achieved the learning outcomes as set out by the course.
- Q. 10. The learning outcomes will assist me to make improvements in my personal and/or professional life.
- Q. 11. I benefited from the peer learning and sharing of experiences in this session.

The key for the graph was as follows:

- 5 – I strongly agree
- 4 – I agree
- 3 – I am not sure
- 2 – I disagree
- 1 – I strongly disagree



The feedback received from learners around self-reflection was excellent. The learners all felt that they had achieved what they had set out to learn and that the course will assist them in their work and personal lives. The learners agreed that their expectations around the programme were fully met. During the opening session of the course, the learners were asked about their expectations for the course, which set the tone for the learners and facilitator to fully understand and match the learning outcomes with learner expectations.

8.4. Logistics

The questions were as follows:

- Q. 12. The overall course administration was good.
- Q. 13. The technology platform was easy to use
- Q. 14. The technology platform was effective

The key for the graph was as follows:

- 5 – I strongly agree
- 4 – I agree
- 3 – I am not sure
- 2 – I disagree
- 1 – I strongly disagree



The feedback received from learners around logistics was very good, however it was relatively lower than the other categories. Although only a few learners identified the online learning environment to be a challenge, it is widely accepted that most learners are still accustomed to face-to-face learning and are not familiar with online training tools which, relatively speaking, negatively impacted on the feedback scores.

8.5. Overall learner sentiments

The overall learner feedback to the course was overwhelmingly positive. This is promising, especially given that most of the attendees had significant facilitation and financial education experience. It is also noted that the intended final audience will largely be new facilitators, and the approach and discussions will be of a more foundational nature.

The questions (and statements requesting comment) were as follows:

- Q. 15. What aspect/learning of the course did you derive the most benefit from?
- Q. 16. It is my view that the following topics need to be added to or removed from the training course
- Q. 17. I feel that the following topics deserve more attention
- Q. 18. This is my general feedback on the course
- Q. 19. How comfortable are you with the financial literacy information that has been shared?
- Q. 20. Would you recommend this programme to others or participate in future programmes similar to this one?
- Q. 21. Logistics Management Feedback (venue, catering, registration process, etc):

The questions in this section were deliberately designed to be open-ended and qualitative in nature. Therefore, no specific graphs can be drawn up to provide an overall performance evaluation as is the case with the sections above. However, an extract representing the overall sentiments from the learners has been provided below. (note: for detailed feedback, copies of the feedback forms are attached as annexures to this report)

Overall positive feedback:

"The group work sessions. It provided a better understanding of the course material. Peers were well informed, and it assisted to have experienced peers."

"The content of the course itself and how the facilitator shared it was truly helpful."

"This course in particular has given me the opportunity to learn on the go by putting into practice everything I've learned at the sessions."

"It's a fun way to learn, and the knowledge we get from this kind of learning is something no book can give us."

"The course has empowered me to personally change how I use and manage my finances and equally to equip or capacitate those who have the interest to learn more. The approach of the course is dual(both personally and career wise)"

"The course is very informative and life changing as it allowed me to do an introspection with regards to the topics that was covered I didn't only learn the different way of facilitating but also learned some life changing techniques to apply in my life, family and friends."

"The facilitator was punctual, he is a subject expert because he was able to answer questions effectively."

"I was very impressed by how interactive the session was considering it was online and how I managed to stay connected and interested throughout the week."

"The course was super great, especially in terms of helping me get out of my comfort zone by doing sessions."

"The entire Course from start to end was fun, I learnt a lot from the facilitator (Best) and my peers. I would actually look forward to a face-to-face session and more sessions on other courses purely based on my current experience with the Facilitator. Very engaging and thought-provoking occasions made it a total

ease to be in the presence of the Facilitator as well as my peers. I'm not sucking up but I would definitely recommend this course to anyone."

Feedback to improve the course

"It would have been nicer to do it in person so to learn more from amongst other classmates as well as their different experiences in person."

"The course is of paramount importance. All this invaluable information needs to reach the majority of South Africa. This online platform is too costly. The My Money series booklets were not easily access."

"Communication was very effective; however data is too expensive, thus the course was financially very taxing for me as an unemployed person."

"The communication was good. Registration needs to be worked on since the programme was virtual, received my material after the programme. The virtual platform was excellent."

Note: It should be noted that Question 20 was unanimously responded to with confirmation that the delegates would recommend this course to others, which is a clear sign on the effectiveness of this course overall delivery.

Edits to material

No further edits to the material were identified.

9. Facilitator feedback

Overall, the course experience was positive, and it appeared that learners derived the intended benefit. While an in-person class would have been preferable, the online alternative managed to achieve the planned outcomes.

The course modules and content were well received, the actual sessions were interactive, and learners were well-engaged during the duration of the course. The selection of candidates was excellent overall and this careful selection process plays a critical role in the overall success of the course.

The interaction from the different role-players in the various fields was exciting and brought richness to the discussion. It also served as evidence for the broader need for a course of this nature as well as the opportunities for deeper sector engagement.

The roll-out of the course will require experienced facilitators to adapt the approach to the target audience where required and constructively engage learners.

Several ideas, concerns and questions were raised regarding the roll-out of the course, however this falls outside the scope of this document and will be managed by the FSCA.

10.Submission and Assessment Status

Given the relatively turbulent times as a result of COVID-19 and rioting, Resonance adopted a lenient approach to submission deadlines with the approval of FSCA. Several deadline extensions were therefore provided to delegates to ensure a higher rate of submission. Upon final closure of the submission deadline, assessments were carried out, remedial requests issued / submitted and final assessment decisions concluded upon. The summary of the above is as follows:

Group 1

- Total attendees – 16
 - Total Non-Submission - 6
 - Total Submissions – 10
 - Total Competent – 8
 - Total Not Yet Competent – 2 (One learner had a minor remedial but was not responsive to calls or emails; one learner had a major remedial and was not responding to calls or emails)

Group 2

- Total attendees – 17
 - Total Non-Submissions - 0
 - Total Submissions – 17
 - Total Competent – 17
 - Total Not Yet Competent – 0

Overall

- The overall target of 32 delegates was exceeded by 1 i.e. 33 delegates attended the roll out sessions). Based on the target of 32:
 - 27 out of 32 submitted = 84% submission rate
 - 25 out of 27 found to be competent = 93% pass rate
 - 2 found to be not yet competent = 7% fail rate
- For projects of this nature (i.e. funded projects to employed learners), Resonance operates on internal benchmarks of:
 - Submission rate of 85%
 - Pass rate of 75% (out of those submitting)
- Although the submission rate for this category is marginally lower than the benchmark, it must be acknowledged that the expectation within this category is that employers/stakeholders would enforce participation, submission, and competence achievement. In this case, it appears the employers/stakeholders have little sway over enforcement of the learners to comply with training requirements and therefore the more realistic benchmark would be 60-75% (i.e. the category of funded projects for unemployed learners)

Upon final assessment decisions being taken, internal moderation was swiftly carried out which was followed by a request to the ETPD SETA for external moderation (verification). Due to severe backlogs experienced by the SETAs in general as a result of COVID-19, dates for external moderation to be conducted were not easy to come by. Multiple requests and escalations were done in order to conclude the learner verifications in the month of November. A total of 25 certificates were issued and delivered to the delegates.

11. Conclusion

The two roll-out sessions of the training, similar to the two pilot sessions that were conducted, were completed successfully (pending certification processes) as is evident from the feedback ratings and comments received from the learners. Many of the learners expressed their gratitude and happiness with the course beyond just the feedback forms that were received. This initiative that the FSCA has commenced has been extremely well received and it is expected that the financial services and education industry will derive benefit from the course developed.

Some of the considerations for the future are largely around:

- Selection criteria for new learners
 - Selection was well done, however candidates who have already completed the accredited course component should inform the FSCA in advance. (note: letters with all course related information, including the stipulated point, were sent out to prospective delegates and it appears that stakeholders and their nominees did not read the briefing material which resulted in one candidate being enrolled while having already completed the facilitation course in the past).
 - One potential addition to the selection process is to share the workbook as part of the selection process so that potential attendees have an exact idea of the volume and level of work required. However, this is only useful if the stakeholders and their nominees make an effort to engage with the circulated material.
- Face-to-face vs virtual
 - Priority should be given to face-to-face learning interventions; however, the pilots and roll out sessions have proven that the course can be successfully run using online platforms with an experienced facilitator.
- Commitment and enforcement of portfolio submissions
 - Contracting with employers to ensure participation and submissions by delegates (note: Memorandums of understanding (MOU's) were circulated and signed between the learner and the FSCA prior to the course as a means of ensuring commitment to completing the course).
 - Incorporation of punitive measures to recoup spending for dropouts (for example, learners or their nominating organisation be held responsible for a percentage of the course costs if a learner drops out and/or not successfully complete the course).

As the service provider for this training, we are firmly committed to the development of our country's public service and we hereby express our gratitude to the FSCA for allowing us this opportunity to fulfil our passion.

We are eagerly looking forward to the next block of training.



Khalil Hendricks
Senior Facilitator
Resonance Institute of Learning
01 October 2021

Supporting Documents:

Annexure A – Feedback forms for Session 1 and additional comments

Annexure B – Feedback forms for Session 2 and additional comments

Annexure C – Screenshots from Session 2 (note: no screenshots were taken during Session 1)

Annexure D – Link for Session 1 recordings

https://www.youtube.com/playlist?list=PLWCPpdzijXXq56FMGuze5kNzA7Zp9tM_I

Annexure E – Link for Session 2 recordings

https://www.youtube.com/watch?v=CZQR84DDIYg&list=PLWCPpdzijXXqdQMj-PE51_zl08EqTmzue