



# WORKING IN PARTNERSHIP



# EMPOWERING THROUGH EDUCATION

Education is one of the most powerful tools in breaking the cycle of poverty and inequality. Yet the world's poorest children are the most likely to be excluded from education.

Plan International is a global children's charity. We invest more in education than any other area and work to make sure children and young people get the knowledge and life skills they need to reach their full potential.

Credit Suisse shares this commitment. Working in partnership since 2008, we have improved access to, and quality of, education for some of the world's poorest children. Together we have built schools and facilities, provided teacher training and resources, and ultimately built a multi-country Financial Education for Girls program.



**263M**  
children are out of school



**Sustainable Development Goal 4:**  
inclusive, quality education for all

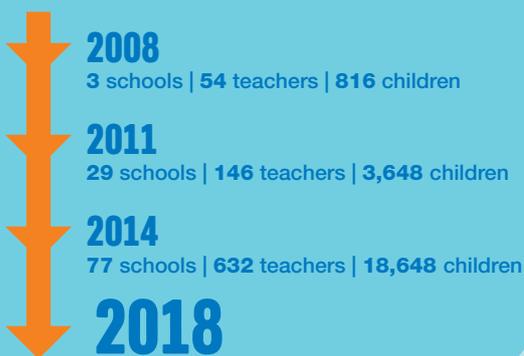


**38%**  
primary school leavers can't read, write or do simple arithmetic

**“We are looking forward to continuing our partnership with Plan International focusing on the critically important issue of financial education. Together, we're helping young people to participate fully in their communities and take advantage of opportunities to enhance their life chances.”**

Dr. Manuel Rybach, Global Head of Public Affairs and Policy, Credit Suisse and Managing Director, Credit Suisse Foundation

## A DECADE OF COMMITMENT



**1,568**  
schools strengthened

**4,122**  
teachers trained to raise the quality of education provided

**210,881**  
children access better-quality education

**29**  
Credit Suisse employees supported Plan International offices



In Brazil students came together in their club to create a social enterprise growing fruits and vegetables which are now used in their school kitchen.



**“I started by saving 100 Rwandan francs per week and after reaching a considerable amount I bought a rabbit. Selling the offspring enabled me to buy a pig and now it is reproducing, I am saving and thinking of what to do next.”**  
**Student, Rwanda**



# FINANCIAL EDUCATION FOR GIRLS

Credit Suisse launched its Signature Program focusing on Financial Education for Girls in 2014. Students learn about rights and responsibilities, saving and spending, planning and budgeting, and social and financial enterprises. By increasing girls' financial capability and awareness of their social and economic rights, the program helps girls in low-income countries build better futures for themselves.

Aligned with Credit Suisse's core business and its Financial Inclusion Initiative, the Financial Education for Girls program aims to ensure that:

1. Over 100,000 girls receive financial education through life skills programs;
2. Girls have increased self-confidence and agency over their future choices;
3. The agenda for educating girls is supported more strongly by families, communities and authorities at the local and national level.

Between 2014-17, this program was delivered by Credit Suisse partners Plan International and Aflatoun International. Nearly 100,000 girls received financial education and life skills education in selected regions of Brazil, China, India and Rwanda.

## Signature Program Progress (2014-16):

- ▲ 18% girls' Financial Education and Life Skills knowledge
- ▲ 19% planning and budgeting knowledge
- ▲ 38% students saving money
- ▲ 32% fathers 'strongly agree' to girls learning financial skills

In 2018, Room to Read joined the Signature Program to support girls in Tanzania and Sri Lanka, and Plan International will continue delivering the program in Brazil and China.

Meet some of the girls taking part in the program and hear how they are managing their finances:

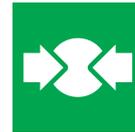
▶ Juan (14) from China | ▶ Radha (15) from India | ▶ Joy (14) from Rwanda | ▶ Mariana (14) from Brazil



Most of the 628 million 15-24 year olds not in school, training or employment are female



20% income increase every extra year a girl stays in school



\$12TRN added to global GDP by 2025 by closing gender pay gaps



- SIGNATURE PROGRAM COUNTRIES
- 2008-2014 PLAN INTERNATIONAL PROGRAM COUNTRIES
- GLOBAL CITIZENS PROGRAM COUNTRIES

## Beyond the classroom

Financial Education for Girls students attend after-school clubs that offer support in career guidance, developing small enterprises and advocating the importance of girls' education. International Day of the Girl 'takeovers' see students assume roles from headmasters and teachers to government leaders and police officers, exposing them to a range of career options and opening a dialogue on gender equality.

# A MULTIFACETED PARTNERSHIP

Support from Credit Suisse has strengthened Plan International as an organization, both in how we partner with the private sector, and through building the skills and experience of our staff around the world.

## Capacity building

Through its Global Citizens Program, Credit Suisse has provided skilled expertise to Plan International offices around the world since 2010. From project management training and consultation on communications, human resources and leadership, to workshop facilitation and information technology, 29 Credit Suisse employees have helped strengthen capabilities across 15 Plan International offices.

Kira Laube, Team Leader of Account Management, travelled from Switzerland to Brazil to develop the team's donor relationship management skills through structured interviews and workshops. Kira provided practical tools and techniques to manage stakeholders, and her visit had a lasting impact on the team.



“Our new management structure is fundamental for donor retention and sustainability. Kira’s guidance gave the team the confidence and motivation to finalise the change process.”

Thalia Pinheiro, Corporate & Institutional Funding Manager, Plan International Brazil

## Thought leadership

The Financial Education for Girls partners have conducted extensive research exploring the effectiveness of financial education to economically empower adolescent girls. Having examined different intervention models, our research highlighted the value of combining financial education with life skills and health components, and reaffirmed the significance of context.

Follow-up research in Brazil, China, India and Rwanda examined the country-specific factors that need to be understood and addressed to support girls in different communities around the world. This vital research helps shape the future of organizations and programs aiming to achieve economic empowerment for girls.



**Rwanda:** Work on gender norms in clubs with girls and boys can directly improve girls' economic empowerment in rural Rwanda.



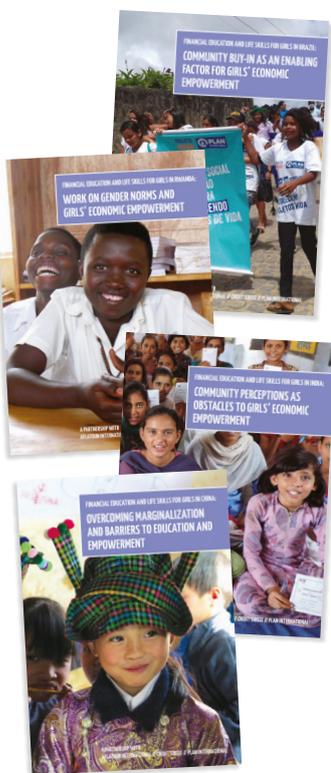
**Brazil:** Buy-in from key community members like parents and male classmates improves the learning environment for girls in North East Brazil.



**India:** Promoting role models in higher growth potential vocations helps communities adapt to girls applying their new skills in non-traditional ways.



**China:** Career guidance alongside financial education and life skills helps girls left behind by their migrant worker parents feel confident about the future.



As a global financial institution, **Credit Suisse** is closely interconnected with the economy and society and has responsibilities towards a wide range of stakeholders. As part of our social commitment we set three focus themes: education, financial inclusion and employee engagement. Education drives economic empowerment and social mobility. Our Global Education Initiative and our local and regional education activities support programs that improve the quality of educational opportunities for young people. In 2008, we launched two global initiatives: the Financial Inclusion Initiative and the Global Education Initiative which complement the work of our local foundations and philanthropy committees. [www.credit-suisse.com](http://www.credit-suisse.com)

**Plan International** is working together with children, young people, supporters and partners to tackle the root causes of the challenges facing girls and all vulnerable children. The charity has been building powerful partnerships for children for 80 years, and is now active in more than 70 countries. [www.plan-uk.org](http://www.plan-uk.org)