



# EMPOWERING THROUGH EDUCATION



# BUILDING BETTER FUTURES

Every girl has the right to live their best possible life – and a good education is where it all begins. Yet today more than 130 million girls are missing out on going to school. Without education, girls are being left behind, and stripped of the future they could have had. They have less control over their lives and face even greater barriers to fulfilling their potential.

Plan International is a global children’s charity. We invest more in education than any other area and work to make sure every girl gets her right to an education. Our aim is to support girls to stay in education so that they can build a better future for themselves and help create a gender equal world.

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.



**1 IN 5**  
adolescent girls across the world are out of school



**ONLY 30%**  
of women worldwide are financially literate



Women aged 25-34 are **25% MORE LIKELY** to live in extreme poverty than men

“Financial Literacy is a key life skill. And it’s not just about knowing how to manage money: it is critically important for financial knowledge and understanding to be underpinned by strong skills, attitudes and behaviours for responsible money management.”

Eva Halper, Corporate Citizenship Director, Financial Education Initiative

# 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 empower girls in low-income countries to build better futures for themselves.

Financial Education for Girls is aligned with Credit Suisse’s core business and its Financial Inclusion Initiative. Plan International has implemented the program in Brazil and China since 2014 and in India and Rwanda between 2014-2017, using Aflatoun International’s financial and social education curriculum.

The 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.



**286,734**  
children received financial education



**144,624**  
girls benefited from financial education and life skills classes



**3,993**  
teachers provided with quality training



**1,551**  
schools benefited from our support

## SNAPSHOT: BRAZIL

Mariana, 14, wants to be a cook and run her own restaurant or bakery.

→ [Watch this video to hear about her experiences of the program](#)

Ellen is 17 years old and lives in northeast Brazil. She is a Financial Education for Girls peer educator, which gives her the opportunity to learn and teach.

As part of the program, Ellen started planning a homemade chocolates business called 'Candy Boss'. She received support and mentoring to start the enterprise, plus support to purchase materials.

**“Entrepreneurship is a unique experience, but the biggest reward was being able to buy our books with our own money, getting a taste of financial independence for the first time.”**

Financial Education for Girls first introduced Ellen Alice to the concept of enterprise in 2020 – and she has not looked back.

**“The result of the project goes beyond all expectations as it transforms and shows a new way of looking at the world and for empowering girls and women, leading them to financial independence.”**

Mariana



SÃO LUÍS

TERESINA

Ellen



## SNAPSHOT: CHINA

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.

Having planned and developed their enterprises as part of the program, school 'market days' provide the opportunity for students to put their business planning into practice.



YUNNAN

# 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

The Global Citizens Program (GCP) is Credit Suisse's flagship international skills-based volunteering opportunity. Designed to promote the transfer of skills and expertise between employees and social organizations, the GCP provides an exceptional opportunity for employees to leverage and develop their talents while at the same time building the capacity of our partner organizations in the areas of education and financial inclusion.

Since the GCP launched in 2010, a total of 29 Credit Suisse employees have supported 15 Plan International offices around the world, with assignments including project management, communications, human resources, leadership, workshop facilitation and information technology.



29  
Credit Suisse  
Employees



15  
Plan international  
offices

## Thought leadership

The Financial Education for Girls partners worked on a research project to explore the effectiveness of financial education for adolescent girls, examining different intervention models for economic empowerment.

The research highlights the effectiveness of combining financial education with life skills and health components when aiming to economically empower adolescent girls. In addition it reaffirms the significance of context in successful implementation of financial education programs for girls.

The subsequent case studies explored the context-specific factors affecting program effectiveness in all four countries.



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



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



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



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



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. For more information visit [credit-suisse.com/responsibility/education](https://credit-suisse.com/responsibility/education)

**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. For more information visit [plan-uk.org](https://plan-uk.org)