

Transforming Lives

Credit Suisse and Camfed International



Impact at a glance

The following tables provide a snapshot of the impact of Credit Suisse's investment over their five year partnership with Camfed.

Core activities

Bursaries

Comprehensive bursaries for secondary schoolgirls



The Safety Net Fund

Educational necessities for school children



Improving the quality of education

Teacher training and ICT hardware



Science, Maths and Technology Camps

Opportunities for hands-on learning and career advice



Focus countries

Zambia

Zambia is one of the poorest countries in the world, with 64 percent of the population living on less than \$1.25 per day. Some 15 percent of the adult population is affected by HIV/AIDS; an estimated 1.1 million children are orphans.



Ghana

Despite rich natural resources and a healthy economy, Ghana's wealth is not evenly distributed: in the Northern Region, most people live on less than \$1.25 per day.



Breakdown by country

Zambia



The Bursary Programme

Number of schoolgirls who have received bursaries

1,504



Safety Net Fund

Number of primary and secondary school children benefiting

11,100



Improving the quality of education

Number of teachers trained in primary and secondary schools

145



Science, maths and technology camps

Number of students that have attended week-long residential camps

674

Ghana



The Bursary Programme

Number of schoolgirls who have received bursaries

1,640



Safety Net Fund

Number of primary and secondary school children benefiting

8,944



Improving the quality of education

Number of teachers trained in primary and secondary schools

344



Science, maths and technology camps

Number of students that have attended week-long residential camps

903



Introduction from Camfed's Founder and President

Credit Suisse and Camfed have worked in partnership for the past five years to transform the present and future lives of children in Ghana and Zambia. This report introduces you to some of those who have benefitted, individuals whose background of deep poverty would otherwise have crushed their potential. Through our partnership, they are on a path to prosperity that will enable them to have better lives and to give back to their societies. Their own children will not need our support.

Our partnership is ground-breaking. Firstly, because it takes an integrated approach to education by increasing access while simultaneously improving the quality of schools. Secondly, because it is a close and long-term working partnership that enables us to measure impact across the broad spectrum of initiatives, and refine solutions as we learn. Thirdly, because the Global Citizens Program enables Credit Suisse employees to share their expertise and enthusiasm with rural communities in the two countries, creating a bridge of understanding between the bank's staff and the impact of the Credit Suisse philanthropic investment.

The following pages describe the main components of support: enabling girls from impoverished homes to attend secondary schools; supporting primary and secondary schoolchildren with basic necessities such as clothing, books and stationery; improving the quality of education with a focus on teacher training and ICT hardware in rural schools; and enabling Science, Maths and Technology Camps to introduce academically-gifted rural girls to new and aspirational career options.

Sincere thanks from Camfed and on behalf of all those children whose lives have been transformed, each of whom is now looking ahead with confidence. And many congratulations to Credit Suisse on achieving this five-year milestone. We look forward to building on our strong foundations together.

Warm wishes,

A handwritten signature in blue ink, appearing to read 'Ann Cotton', with a horizontal line underneath.

Ann Cotton OBE
Founder and President, Camfed International

Educational Access for Thousands of Children

Imagine that your primary school education ended simply because you lacked a pair of shoes. Or, you made it through primary school and loved studying but your parents could not afford the uniform and fees for secondary school. Credit Suisse and Camfed know that poverty can end a child's education. Together we have responded to this knowledge and assisted thousands.

The Safety Net Fund

In Ghana 8,944 children in primary and secondary schools have received educational necessities funded by Credit Suisse, while the total in Zambia is 11,100. These children are beneficiaries of Camfed's Safety Net Fund, an emergency response that provides items such as pens, books, clothes and shoes. The recipients may be from grandmother-led households or carers for sick parents; what they have in common is that these needs cannot be met at home.

Although teachers often provide extras from their own salaries, they see children in difficulties day after day. The Safety Net Fund gives schools scope to help more girls and boys. One day a teacher may see a girl who never puts up her hand because she is too embarrassed by her torn clothes. On another, she may watch a boy running around the soccer pitch holding up his trousers because they are too big. This fund empowers the school to support them.

The fund is managed rigorously and its effectiveness and management has been recognised by global law firm Linklaters, among others.

The Bursary Programme

Rural girls who cannot afford secondary school are often confronted with harsh alternatives. They face early marriages, pregnancy and motherhood, with all the inherent dangers for a child bride, or move to a town in search of work that is often exploitative and even

dangerous. Too many become the victims of traffickers.

Within this context, the Camfed Bursary Programme takes girls along a different, more secure path – the path of education. Credit Suisse has provided bursaries to 1,640 girls in Ghana and 1,504 girls in Zambia. Each girl attends her local day school if it is within walking distance or a boarding school if she lives too far or circumstances at home are too difficult. Many of the girls are orphans who attend boarding school during term time and spend their holidays with a teacher's family.

Camfed bursaries cover all the costs of schooling for the entirety of secondary school, including termly and examination fees, uniforms, books, stationery and toiletries. It also provides social and emotional support through a network of Teacher Mentors.

No	Name	Class	Sex	Category of need	Support given	Amount spent (GH cedis)	Signature of Student	Signature of Parent/Guardian
1	Ahikari Tanko	P1A	M	Needy	Footwear	GHS 8.00		
2	Mananu Sachile	P3A	M	Needy	Footwear	GHS 8.00		
3	Zakari Ahikari	2B	M	Needy	Footwear	GHS 8.00		
4	Takari Zuriwa	3B	F	Needy	Footwear	GHS 8.00		
5	Hannah Ayika	P6B	F	Needy	Footwear	GHS 8.00		
6	Idrisu Mohamed	4A	M	Needy	Footwear	GHS 8.00		
7	Abdulai Mohamed	4A	M	Needy	Footwear	GHS 8.00		
8	Sulemana Rashida	4B	F	Needy	Footwear	GHS 8.00		

Children and parents/guardians sign for safety net items at Karaga primary school. This document conveys the low literacy of adults in Karaga where few of that generation went to school.

Lauren

"I did not know that there were people who could sponsor children who were not their own without expecting anything in return. I cried because the commitment Camfed made was too much for me to grasp, looking back from where I was coming from".

In 2012, Lauren was awarded the second prize in the Zambian Science, Maths and Technology Camp competition with her design of an insect trapping device. She loves science and plans to study medicine in the future.

Lauren's life would have turned out very differently without her Credit Suisse Bursary. Her childhood was unstable. Lauren's mother was confronted with a cruel choice by her second husband: your marriage or your daughters. If she left her marriage, she had no means of support so Lauren and her sisters went to live with extended family members. Lauren went from one relative to another, finally arriving back with her mother and stepfather. She had clung onto education by finding casual work and now she



began to clean people's homes to raise money for her school fees and books.

By chance she met a couple who took pity on her situation. The husband, Mr Chibale was a night-watchman at one of Camfed's partner schools and spoke to the Headteacher about Lauren's situation. She secured one of the Credit Suisse Bursaries and has since lived with Mr and Mrs Chibale and flourished in her studies.

Hellen Mphande

Hellen Mphande is one of our Camfed-trained Teacher Mentors. Along with a network of 6,748 others, she provides one-to-one pastoral care for children in crises.

Hellen noticed that Bridget had become despondent in lessons and one day she took her aside to ask her about her situation. As the relationship grew between the mentor and pupil, Hellen understood the extent of Bridget's problems.

During term time Bridget boarded at her school. However, she had been orphaned at four and spent her school holidays with her aunt, who forced her to work hard in the fields until her hands blistered. She was considering moving to live with her grandmother in a distant province, which would have jeopardized Bridget's education as there was no suitable school nearby. While the schoolgirl's situation was difficult, Hellen knew that her aunt offered a stable home, in which she was safe. Hellen was desperate for Bridget to complete her education.

"I told her it's natural to want to have a parent. But school will be your



place of comfort if you're not finding that at home," Hellen says. "I worked to make sure she did not feel alone and let her know there are people who truly care. We made plans to help her get through."

Often financial support is not sufficient to ensure girls successfully complete their education. For Bridget, Hellen's support was pivotal in lifting her spirits and she is now about to finish school and hopes to go to university and "help other girls not to give up even if they don't have parents. I want to help them change their lives."



Preparing for the future with Science, Maths and Technology

Now imagine you are back in the classroom. It has few materials and most of the work is written on the blackboard by the teacher. You learn about computers but you have never touched one. You learn about chemistry experiments but you have never encountered one. The Credit Suisse and Camfed Partnership for Science, Maths and Technology changes all that.

Credit Suisse has funded Camfed's 'Computers in Schools' programme, which has installed and provided maintenance for 154 computers in schools in Ghana and Zambia. Additionally, 33 schools have received resources including 27,130 text books. Since 2008 Credit Suisse support has also enabled Camfed to train 489 teachers in the two countries and given 256 teachers specialised ICT training, to use the equipment to its full potential.

"It is revolutionising the way they are teaching and testing in their schools. At one of the girls' schools where we supplied computers and trained teachers, their results shot up by almost 50 per cent," reports former Camfed Zambia Director Barbara Chilangwa, now Zambia's Ambassador to Angola.

Camfed and Credit Suisse's innovative collaboration in Ghana and Zambia also extends beyond the school classroom to week-long, residential Science, Maths and Technology Camps. Since 2009, 1577 girls have had the chance to attend these highly anticipated events, increasing their access to scientific and ICT facilities.

On the camps the girls conduct experiments, use modern ICT

suites and are taught by highly qualified teachers. The curriculum is made relevant to their lives and communities, covering topics such as plant reproduction, electricity and computing. The students are also given workplace tours and the chance to meet female role models such as pilots, doctors and engineers, many of whom have had rural and impoverished childhoods like them. These experiences, along with being surrounded by their peers, give the girls confidence that neither their backgrounds nor their gender should hold them back in these fields.

"You can see the difference the camp had made in these girls' lives," says Dolores Dickson, Executive Director of Camfed Ghana. "It does not just improve their confidence, it improves their grades. What they experience at the camps becomes a lifetime motivation for them because it really changes their perspective."

Providing resources for studying science and technology is more expensive than investing in numeracy and literacy. However, Credit Suisse and Camfed are united in the belief that it is a crucial investment. These areas are the gateway to a number of careers and, in many respects, the modern workplace and economy. If we want to foster a generation of upwardly mobile girls, female students must be allowed to enjoy and be encouraged to master these subjects.

Ann Cotton, Founder and President of Camfed, argues that "the familiarity of children and young people with technology is not an optional extra; it's not a luxury item if we are serious about social and economic change."

The Credit Suisse Global Citizens Program

“As an unofficial ambassador, I want to share the stories of Camfed’s efforts and help others understand the tremendous power of corporate partnerships like the one Credit Suisse has.”

Katie Kurz, Credit Suisse.

Over the last four years seven Credit Suisse employees have visited Camfed Ghana as part of the Credit Suisse Global Citizens Program (GCP), which encourages the exchange of specialist skills and knowledge between Credit Suisse employees and its Global Education Initiative partners working in development.

A consistent theme of the GCP’s work with Camfed has been support for Camfed’s work using ICT. In the first assignments in 2010, two employees ran a week-long training programme for girls in Ghana focusing on ICT, alongside marketing and communications skills. In 2011 two IT specialists provided technical support and trained members of the Camfed alumnae organisation, Cama, so that they could in turn train others. In 2012 another volunteer conducted research into ICT by visiting schools and interacting with teachers and students.

In 2013 Raminder Bath built on this previous work by training 60 members of Cama in ICT safety to raise awareness of the risks of using the internet, such as identity theft and grooming. As a consequence of Raminder’s workshops the Cama members have

changed their approach to the internet and are returning to their districts to disseminate this information; now they too will protect students and adults from the hidden dangers associated with this technology.

Also in 2013, another GCP volunteer Katie Kurz, Director, Global Head of Shared Service Communications at Credit Suisse, joined Camfed’s Science, Maths and Technology Camp (SMAT) in Tema, Ghana in order to document this successful programme and produce a communications plan to ensure further support for continuing to run the SMAT camps.

A total of 353 Junior and Senior High School girls from 100 Camfed partner schools participated in this camp, under the theme of “Fostering girls’ leadership in Science, Maths and Technology through practical experience.” Katie had a chance to engage with the girls on these subjects and witness the impact of the Credit Suisse investment. Utilizing her expertise, she taught the girls about communications and became, in her own words, “an outspoken advocate of Camfed’s work”.





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