



CARE AND CREDIT SUISSE

EDUCATIONAL IMPACT: 2008 – 2013

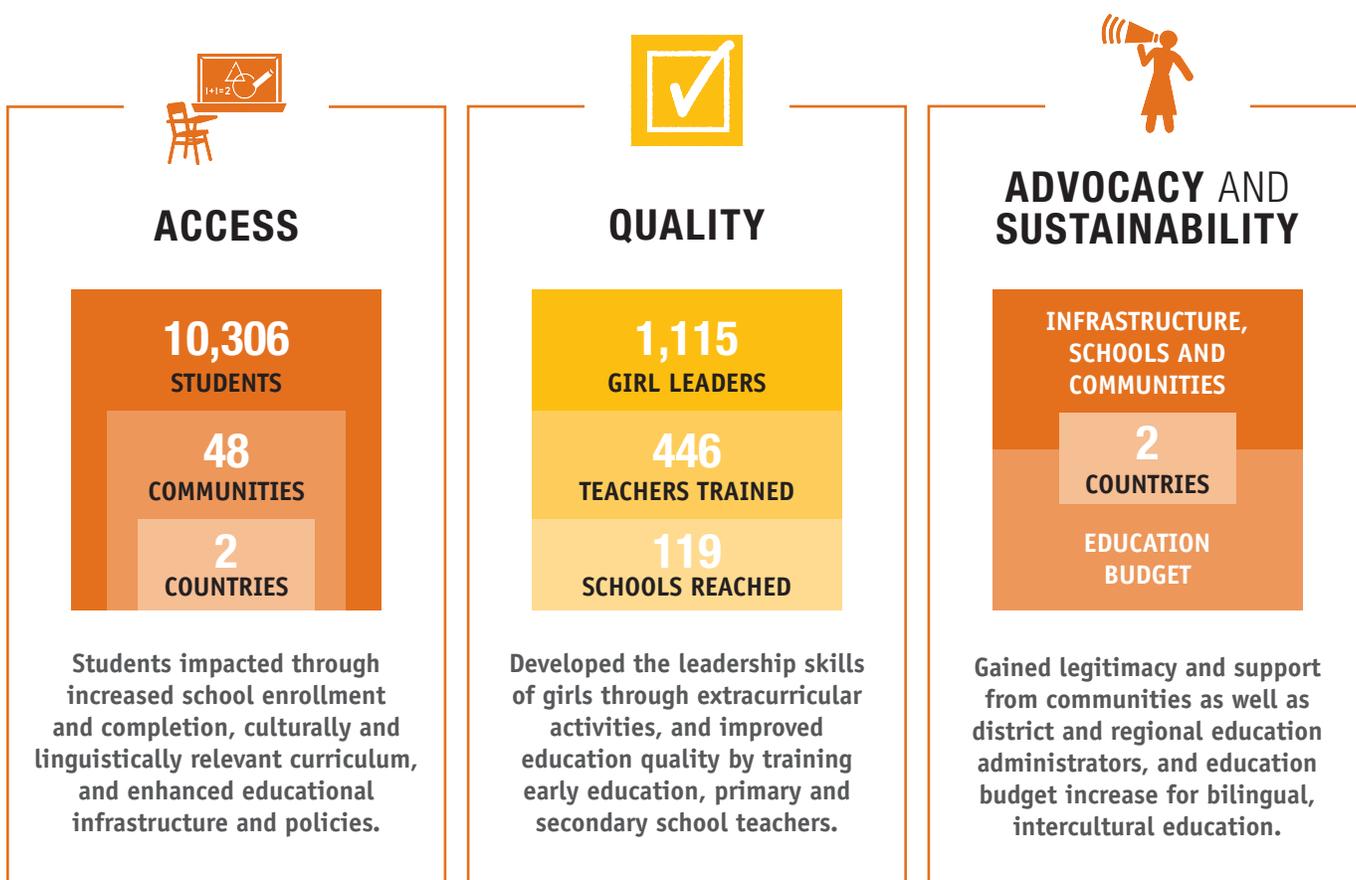


PARTNERSHIP OVERVIEW

CARE believes that education provides children with the foundation they need to reach their full potential, and that it is a basic right that no child should be denied. CARE also believes that girls are powerful and have unlimited potential, and yet we know that nearly two thirds of children out of school in the world are girls. Education is the route to every child's power, and girls' education provides perhaps the single highest return on investment in the developing world.

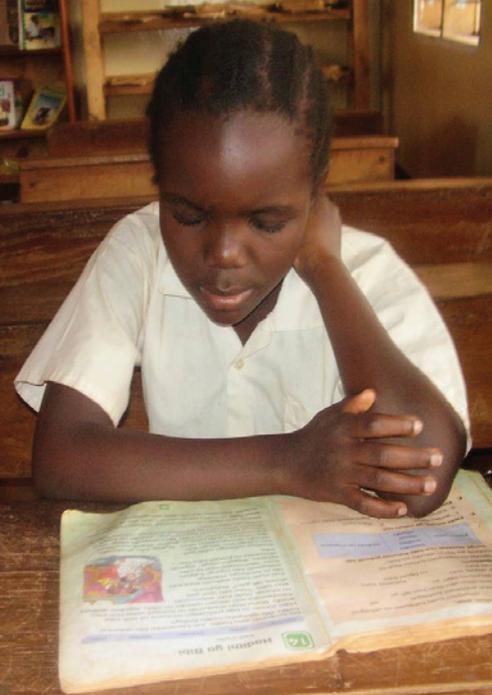
Since 2008, CARE has partnered with the Credit Suisse Global Education Initiative. Together, we have improved educational access, quality and sustainability for some of the poorest communities in Peru and Tanzania so that children thrive and gain the skills they need to succeed in school and beyond.

PARTNERSHIP IN ACTION: Summary of Key Impacts



“CARE is truly grateful for our partnership with Credit Suisse. Their five-year investment in CARE’s educational programs in Tanzania and Peru has led to real change in the lives of children and their families in poor communities. Together, we have had a real and lasting impact. CARE cannot do this important work without partners like Credit Suisse, and we deeply appreciate their long-term commitment to empowering the most marginalized—especially girls.”

HELENE D. GAYLE, PRESIDENT AND CEO, CARE USA

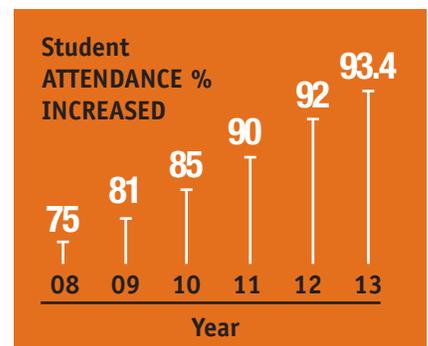
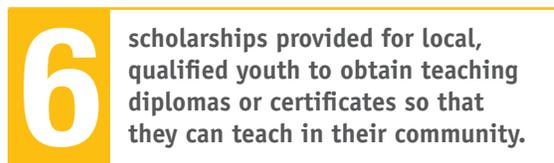


TANZANIA: Girls' Education in Pastoral Societies

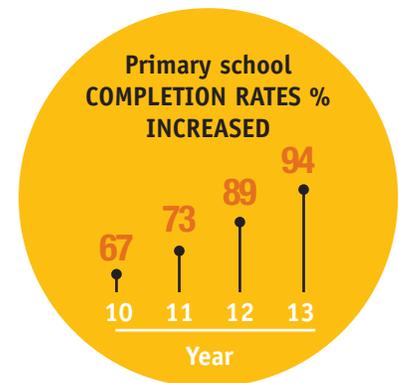
Since November 2008, Credit Suisse and CARE have partnered to advance access to quality education for marginalized children, especially girls, in the eight pastoral communities in the Mvomero District, Morogoro region of Tanzania. Pastoralists in Tanzania tend to live in remote areas, where services like education, health care, and safe water and sanitation are not consistently available. Girls in particular tend to drop out of school at early ages, not only because of their mobility, but also because they face economic and social barriers, including gender biases and forced early marriages.

Together, Credit Suisse and CARE have catalyzed education opportunities and outcomes for pastoralist children through teacher training and the provision of equipment and learning materials. We have increased access to primary and secondary school, development of girls' leadership skills, established student reading clubs, and increased community and district participation in support of education.

TANZANIA RESULTS SPOTLIGHT: 2008-2013

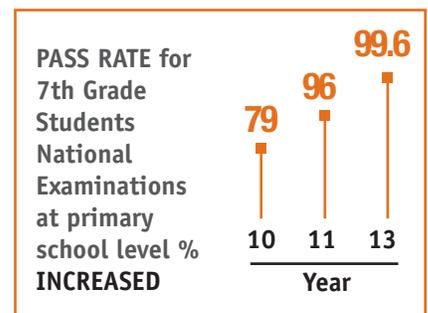


8 communities and 320 students will be accommodated by the newly built Mela Secondary School starting in 2014, constructed with funding from Credit Suisse.



2 of the communities are now recognized by district authorities as villages rather than hamlets given the advances made in education. District councils across all 8 communities are now supporting schools and have co-funded with Credit Suisse education monitoring, construction of girls dormitories and teacher housing, desks and textbook provision.

\$ A 45km road was built by regional officials starting along the Dar es Salaam – Zambia highway to Mela village due to the establishment of Mela Secondary School and subsequent government recognition.



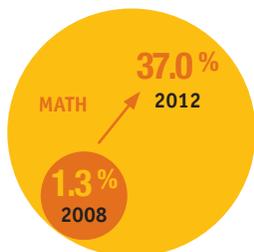
PERU: Mushuq Naaintsiq - Bilingual and Intercultural Education for Indigenous Children

In December 2008, Credit Suisse and CARE launched a partnership to address the educational needs of historically excluded indigenous children in the province of Carhuaz, in the region of Ancash, Peru. Mushuq Naaintsiq is a bilingual education project, which means “Our New Path” in the local Quechua language. Through it, we have increased the number of children and adolescents in Peruvian preschool, primary and secondary schools who have access to a quality education that is pertinent to their language, culture and social context.

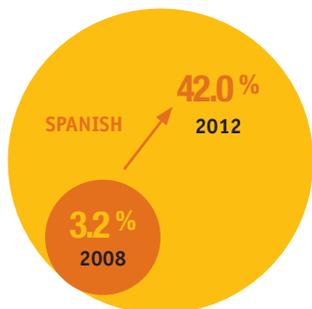
By training teachers and working directly families, we have increased the number of students passing key subjects like Math and Spanish. We have observed an increase in the Grade 6 graduation rate. We have also catalyzed parent, community and government commitment to bilingual education. Fundamental to the project’s success has been CARE’s working to influence education policy and advocating for the model’s continued and expanded uptake by government, which has helped to ensure that indigenous children continue to receive and succeed with quality, bilingual education.



PERU RESULTS SPOTLIGHT: 2008-2013



% Students passing standard math tests **INCREASED**



% Students passing standard Spanish tests **INCREASED**

100 % of communities have fully operating Enrollment Monitoring Committees. Education is a priority area for development in their Community Education Plans.



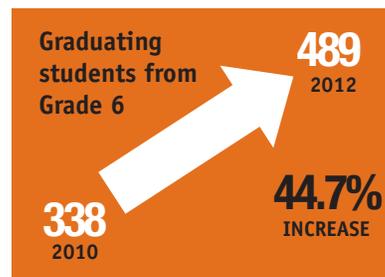
Advocacy efforts conducted along with local communities have demonstrated the success of bilingual, intercultural education, resulting in an increase of US\$17,945,800 for the regional education budget to advance implementation.



325 early education, primary and secondary school teachers were trained in quality, bilingual education methods



ALL 40 communities have youth leadership clubs with cultural and sport activities. Girls’ leadership in those activities has **increased by 27%** between 2011 and 2013.



STORIES OF IMPACT

PERU

Huacrán primary school is a multi-grade elementary school located at an altitude of 3,200 meters in the middle of the Andes. It serves 42 students in Grades 1 through Grade 6, and has two teachers, one of which is the Director. This isolated indigenous community, consisting of 46 families, previously had little to no engagement in educational development.

Through the *Mushuq Naanintsik* project, supported by Credit Suisse, CARE has worked with teachers, educational authorities and community members to build an intercultural curriculum that includes the use of both Quechua and Spanish as languages of instruction, but goes beyond traditional bilingual education models by making ancestral indigenous knowledge an integral part of subject content. Outcomes have included increased confidence and enthusiasm among teachers, students and community members about the educational experience, improved teacher planning, and increased attendance and performance among students. Teachers like Ezekiel are also training other district level teachers in the intercultural methodology.

“Before, classes would begin in mid-April or late March, and only a few attended. We had to go from house to house so they would come to school,” said Professor Ezekiel Huamán, Director of Huacrán primary school. **“This year, for the first time, the school year started on March 1st, with the attendance of all the boys and girls, and they came with their parents on first day, which was exciting for everyone.”**



TANZANIA



Mesoni Digalu, is a 16-year old girl from Mwenge primary school, in Mvomero District, Morogoro Region in Tanzania, the most remote school participating in the Girls' Education in Pastoral Societies project funded by Credit Suisse. She has successfully completed

her primary school education, and was selected to enter secondary school after passing her exams. Mesoni and her fellow female students have also benefited from this Credit Suisse's grant, which includes funds for CARE to recruit, train and retain female teachers in Mwenge primary school, so that pastoralist girls have role models and opportunities to succeed.

When CARE began working in the school in 2008, teacher turnover and absenteeism was very high, classes were taught in mixed-levels and student performance on national exams were poor. With Credit Suisse's support, CARE has built an additional classroom at Mwenge primary school which resulted in the reduction of mixed

level classes and more grade appropriate lessons for students like Mesoni preparing for national exams. Through this grant, CARE was also able to provide teacher training, educational materials, support for girls leadership development and resources to engage the community and authorities, thus creating local ownership of quality education.

By 2012, the year that Mesoni graduated, 14 of 19, Grade 7 students (74), including seven girls and seven boys passed Standard Seventh Grade National Examinations. Mesoni was one of them. This was Mwenge primary school's highest pass rate ever.

“I thank CARE very much. They have constructed classrooms for us, established a library, given us books, and supported reading clubs,” Mesoni said. Her dream now is to become a teacher and provide for her family. **“I have promised my dad that I will study by heart so that I can go further up to college and get a job, and when I return I will build my father a house, assisting him to send my younger brothers and sisters to school.”**

GLOBAL CITIZENS PROGRAM SUMMARY

CARE has worked with Credit Suisse's Global Citizens Program since 2010, through which 7 Credit Suisse employees have provided valuable capacity-building to CARE staff in Peru and Tanzania in the areas of report writing, fundraising, value for money (VfM), reporting skills, youth sports and computer literacy.



Founded in 1945 with the creation of the CARE Package®, CARE is a leading humanitarian organization fighting global poverty. CARE places special focus on working alongside poor girls and women because, equipped with the proper resources, they have the power to lift whole families and entire communities out of poverty. Last year CARE worked in 84 countries and reached more than 83 million people around the world.

To learn more, visit www.care.org.

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Through our Global Education Initiative, Credit Suisse supports selected organizations in giving thousands of children and young people access to education and in improving the quality of educational opportunities through school scholarships, teacher training, school refurbishment and learning materials. As part of the Global Citizens Program, suitably qualified employees share their knowledge and skills with our global partner organizations, working several weeks on projects in emerging and developing markets.

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GLOBAL EDUCATION INITIATIVE

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