

Impact report 2024



NADACE Š
České spořitelny

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The Česká spořitelna Foundation in 2024 through the eyes of Dana Brandenburg and Tomáš Salomon



Dana Brandenburg

Chairwoman of the Board Directors of the Česká spořitelna Foundation

For the Česká spořitelna Foundation, 2024 was a year of dynamic development and change on many levels. With a clear focus on developing our own programs, an agile approach to work and the continuous building of internal know-how, we have become a stronger and more effective partner in the field of education.

One of the key moments of the past year was strengthening our position in the field of financial education. In record time, we created a new tool, Skoala, which brings a modern and attractive form of financial education to schools. Thanks to digital innovations, we make it easier for teachers to integrate cross-curricular topics into their teaching and help develop children's key competences.

In addition, we have established active collaboration with educators and are building a community of ambassadors to help us spread quality educational practice across schools. Modernising the education system also remains our long-term priority.

Tomáš Salomon

Chairman of the Board of Directors of Česká spořitelna and Chairman of the Supervisory Board of the Česká spořitelna Foundation

I see the Foundation in 2024 as a true changemaker, bringing innovation to education and actively participating in the implementation of systemic change in this area. And because we feel strongly about the importance of financial education as a fundamental pillar of individual and societal prosperity, 2024 was also a major milestone in the direction the Foundation wants to take.

The Foundation does not just provide financial and theoretical support, but is active in implementing its own programs. This is one of the reasons why the Skoala financial education program was created in 2024. Skoala is a great example of how we effectively link the topic of financial health with our support in the field of education, and at the same time it represents many synergies between the Foundation, Česká spořitelna and the Erste Group.



The Česká spořitelna Foundation in 2024 through the eyes of Foundation partners, collaborators and experts

In 2024, the Foundation was a true changemaker and driving force with a comprehensive scope for many of its collaborators, partner organisations, and education professionals. And how else was the Foundation perceived over the past year?



Dana Pražáková

Head of the Office of the Central School Inspector, Czech School Inspectorate

A child who lives in adverse conditions is always in a much more difficult position for educational success. Such children need highly empathetic teachers who are also very well equipped with knowledge of didactics in the field, as well as knowledge of educational psychology. Ideally, such teachers are led by a well-prepared principal. The Česká spořitelna Foundation has long been dedicated to supporting education, but also to helping with problems arising from the social situation of children, young people and adults who find themselves in difficult life situations.



Petra Jurčová

Teacher of the Start Together Program

At the heart of the Step by Step program, we organise events for students' parents focused on modern forms of education (for example, Step by Step in a Nutshell for Parents or Before I Bring Home My First Report Card). We also coordinate educational and networking events for teachers. These include various domestic internships or Start Together class days. The support of the Česká spořitelna Foundation means tangible results for me – an improvement in the quality of education and the professional growth of educators, whom we can lend a helping hand to thanks to their assistance.



Dan Franc

Member of the Expert Council of the Česká spořitelna Foundation

I don't see change in education as a milestone after which things will remain constant. Nor do I believe that there is a single point or area whose development will change everything important. In this respect, I see the Foundation, with its comprehensive approach to education, as an important driver of this constant innovation on multiple levels and through different methods, while also being closely connected to practical experience. I also value its ability to directly effect change through its own programs, where I see strong potential for the Skoala financial education Program in particular to develop digitally supported education in a wider context.



Veronika Uhlířová

Leader of Scout Institute Cabinet group

In 2024, we delivered our Programs to more than seventy classroom collectives in Prague, supporting the development of healthy relationships and the classroom climate in groups where children who left Ukraine because of the war are being educated. The Foundation was a partner with whom we could reflect on our work and together fine-tune our future direction. Together, we went through an organisational assessment that highlighted our organisation's strengths, as well as areas for improvement and development. We see the Foundation as a partner that has a genuine interest in meaningful change in the education system, as well as in the actors who drive that change – including, among others, the very organisations it supports.



Ivo Jupa

Director of the National Institute of Education

We see the Foundation as a long-term strategic partner that contributes to the modernisation of the Czech education system through its activities. This is also why we signed a memorandum of mutual cooperation in 2024. Among our most successful joint projects, I would mention the awareness campaign Changing the Curriculum, through which we aim to inform the general public about the upcoming changes in education. The Changing the Curriculum campaign also helps us to create the conditions necessary for the successful implementation of a major reform in the field of education – the revision of the Framework Educational Programs (FEP). I also appreciate the Skoala educational platform project, which, as a freely accessible online solution, offers teachers and students support in developing financial education in line with the requirements of the Framework Educational Program. In addition, Skoala provides comprehensive cross-curricular education adapted to the needs of the first and second stages of primary school. I am convinced that these and other projects of the Česká spořitelna Foundation in 2024 have contributed to promoting changes to modernise the country's education system.



Dita Vejnárková

Director of Czech National Bank Visitor Centre

The main objective of the Czech National Bank Visitor Centre is to promote financial and economic literacy among the public. It is a very important goal and the road to it undoubtedly involves many challenges. That is why we are pleased that a number of domestic initiatives are also working in this area. The Foundation is one of the most prominent of these and we are pleased to follow and participate in its activities. In 2024 this included, among other things, the development of the new Skoala financial education Program.



Petra Wünschová

Director of the Locika Centre

Thanks to the Foundation's support, we can respond well and in a timely manner to the needs of children at risk. Thanks to the Foundation's support, we are able to respond effectively and promptly to the needs of vulnerable children. Whether in emergency situations, such as the ongoing war in Ukraine or the floods, or in areas where long-term change is needed. In 2024, for example, the Foundation's support enabled us to prepare important material for parents on how to raise children empathetically and without corporal punishment. We were also able to continue developing support for teachers in schools so that they could respond effectively and help children affected by domestic violence, as well as provide prompt psychological assistance to families in areas affected by flooding.



Vladimíra Pechanová

Director of Obrnice Primary School

The Česká spořitelna Foundation is an important player in the field of education in the Czech Republic. Thanks to its focus, financial support, and organisational capacity, significant organisations and associations can grow, bringing with them a great deal of energy and essential activities that lead to positive and sustainable changes in the Czech education system. Personally, I associate the Foundation with the Platform for Early Care, in which, as a member of the expert council, I work together with other members to remove barriers in preschool education and to promote connection and cooperation among kindergartens in the field of early care. The importance of educating all children from the age of three is a priority topic that needs to be brought to the attention not only of the leadership of all nursery and primary schools, but also of the public and politicians. Supporting children and their families at the beginning of their educational careers brings demonstrably positive results in the future, leading to a smooth and seamless transition of children from kindergarten to primary school and to school success.



**Česká spořitelna
Foundation activities
in 2024**



Even in 2024, the Foundation continued to support the modernisation of the Czech education system, respond to crisis situations, and support, for example, families with children affected by the September floods. At the same time, it worked diligently on its own modern digital tool for developing financial literacy in schools and continued to expand the popular Program "Back to School Program."

2024 – The Foundation as a changemaker

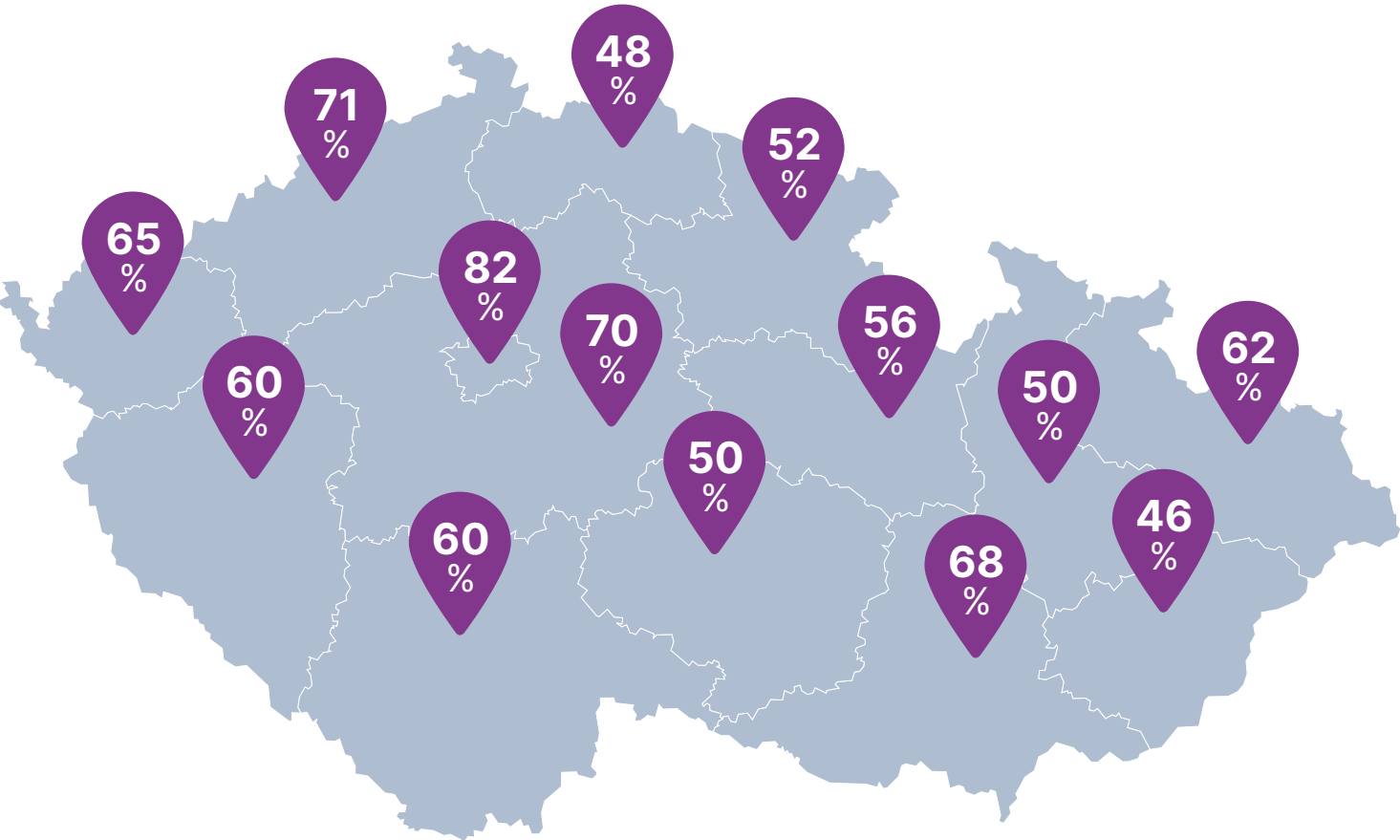
The Česká spořitelna Foundation supports third-party organisations and projects that aim to transform education in schools so that the younger generation can succeed in both their professional and personal lives. In addition, it has created and is further developing two of its own Programs – Back to School Program and Skoala. In 2024, we continued strategically combining intensive on-site support for schools and teachers with efforts toward systemic change in the education system.

We supported principals and teaching teams in their daily work as well as in the long-term transformation of school culture, fostered teachers' professional learning with an emphasis on skills development, and strengthened local educational ecosystems in cooperation with regional partners. At the same time, we actively contributed to the modernisation of Czech education, supported systemic innovations, and invested in data, evaluations, and

sharing know-how. Our activities impacted **3,435 schools** in 2024 (including 2,597 primary schools and 838 secondary schools), representing **62%** of primary and secondary schools in the Czech Republic, **more than 15,000 teachers** and **hundreds of thousands of children**. Compared to 2023, this represents a **15 percentage point** year-on-year increase in the proportion of the Foundation's activity in primary and secondary schools.

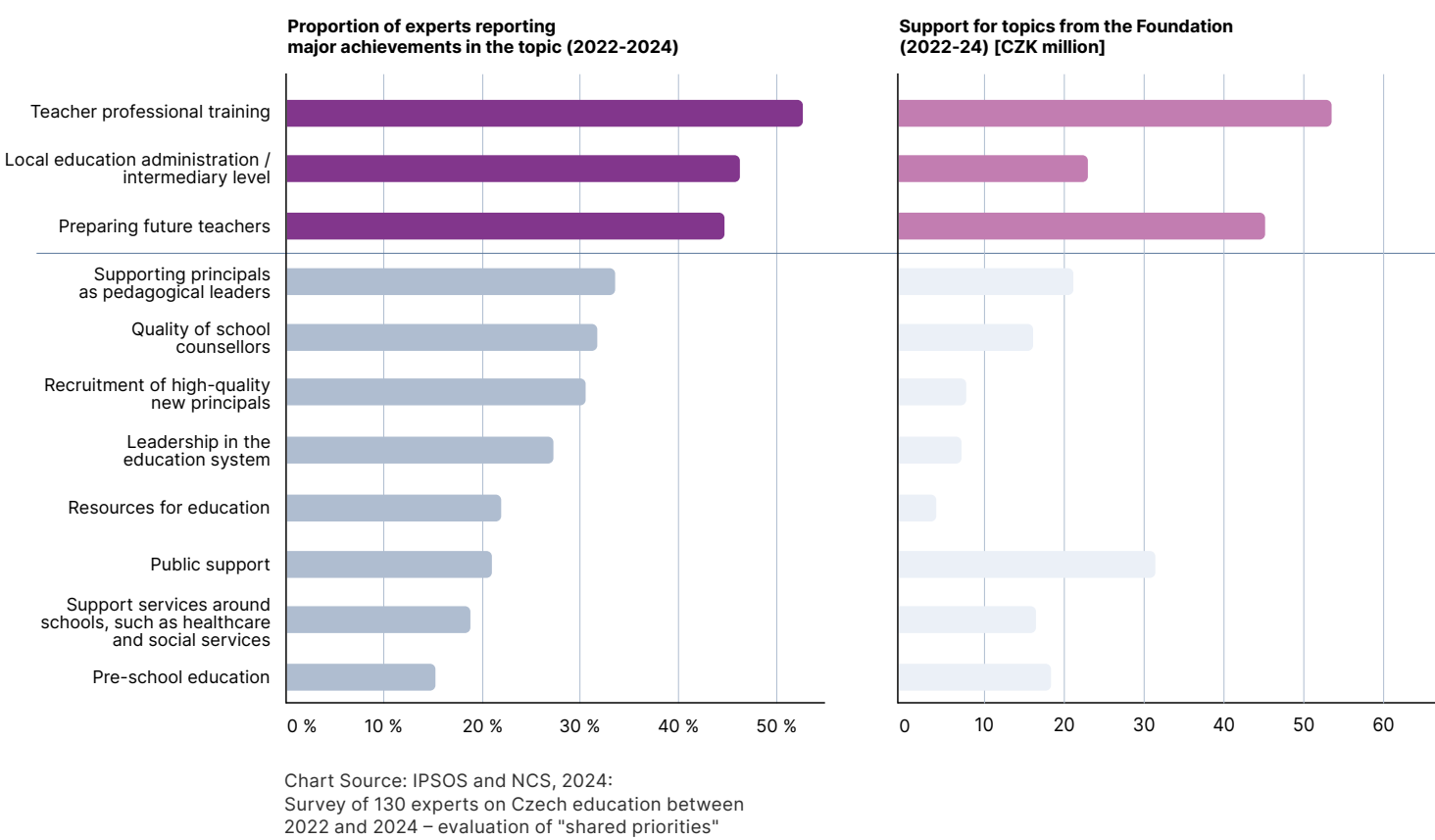
Map of Foundation activities' impact

The map clearly shows what percentage of primary and secondary schools in each region have been affected by the activities of the Foundation and the organisations and projects it supports. The national average in 2024 was 62% of schools.



The impact of the Foundation's financial donations on education in the Czech Republic

The modernisation of Czech education—the key topics in education are shifting, in the opinion of experts, partly thanks to our support. Half of the total amount invested by the Foundation in education went to areas that have improved the most in recent years.



Key numbers for 2024

1

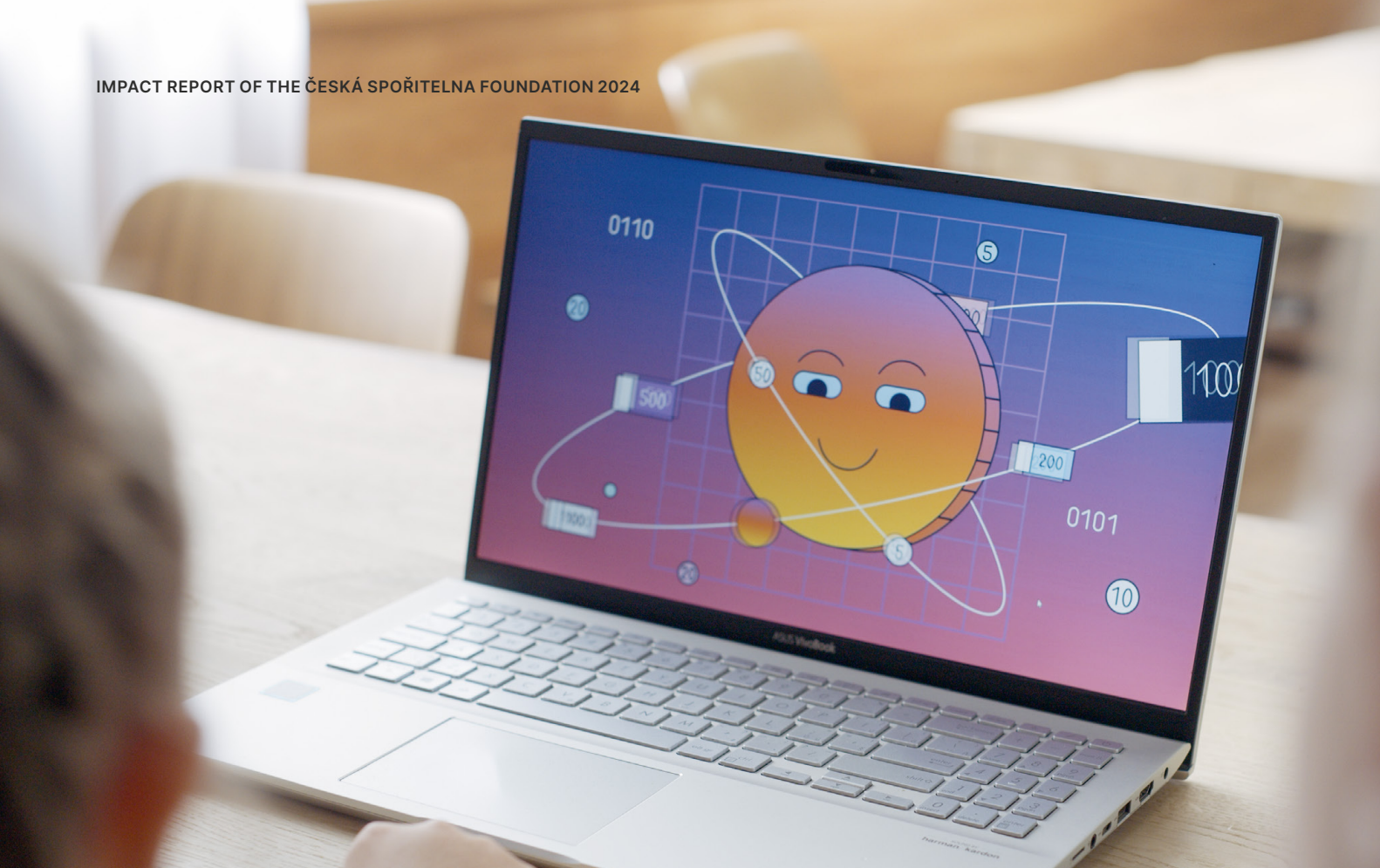
bil. CZK – the Foundation's investment in social and educational development over 23 years

157

mil. CZK in 2024, we invested in education, but also, for example, to help families affected by the floods

93

mil. CZK in 2024 to partner projects and organisations



Skoala Program

The year 2024 was significant for us at the Foundation for many reasons, but one of the most important was the launch of our new financial education program, Skoala! In record time, and in collaboration with a panel of partner schools, creatives, developers, and other experts, we managed to build a unique platform that is innovative, fun, playful, and above all tailored to today’s children, who are used to navigating the digital space. Even though 2024 was mainly about testing, preparation and gathering feedback, the interest from schools and teachers was immense.

Principal Karel Minařík

SKOALA EXCEEDED OUR EXPECTATIONS

"The pressing need to find a way forward in the development of education in the area of financial literacy, which we identified as key to our own educational Program in the vision of our school, the Partyzánská primary school in Česká Lípa, was the reason we partnered with the Česká spořitelna Foundation. We realised that if we are to prepare pupils responsibly for their own future lives, we need a partner to offer support. As the school principal, I know well that the foundation lies in having a sufficiently competent teaching staff specifically in the area of developing and strengthening financial literacy. The aim of the cooperation with the Foundation was therefore primarily to motivate teachers in their own development and to find an effective yet accessible tool for education. And it was a success. The work that has resulted in "Skoala" has exceeded our expectations. Thanks to Skoala,

we now have a tool that is comprehensive, engaging, methodologically robust, and, moreover, friendly—to both students and teachers. Moreover, Skoala reflects the dynamically changing world for which we are preparing our students. However, I cannot claim that the final product, which is still in its "infant stage," will, by itself, change the nature of teaching in Czech schools. This can only be achieved by those who implement this system in their daily practice. But in our staffroom, I can see that during our time in the project, we have achieved at least one major success—we WANT to! We want to work on the form of teaching, we want to continue cooperating on the development of (not only) this tool, and we want to find ways to ensure that our students are truly financially literate. We have found allies; the rest is up to us..." stated Karel Minařík, the Principal of the Partyzánská primary school.



"The platform, which offers a modern, clear and intuitive environment, informative and entertaining content for pupils and almost zero preparation time for teachers, has proven to be something that has been lacking in the Czech educational space."

Dagmar Biersaková
Skoala Project Manager

Skoala in 2024



30

schools from across the country participated in testing and commenting on Skoala. Our goal is to deliver 100% on our promise and bring a high-quality financial education tool to children in the Czech Republic by 2025



23

children aged 8-16 provided crucial feedback that helped us fine-tune the platform to best meet their needs



2

APPLIFTING and HAZE technology teams, worked on the development of the platform, while the creative side of the project was provided by Jakub Hussar and Dan Špaček



627

primary and secondary schools have already registered in the testing phase, confirming the high interest in financial education



1,555

educators have tried Skoala and added it to their classrooms, helping to validate its effectiveness and benefits for schools



38,200

children encountered Skoala during school hours and had the opportunity to try it out in practice

Back to School Program

The Česká spořitelna Foundation's own program – Back to School Program – has been successfully operating since 2021. It offers schools a unique opportunity to connect with experts in various fields and show children not only what it means to be a carpenter, a manager, a pharmacist or an architect, for example, but also tries to introduce them to authentic life stories, including the mistakes and errors that belong to every career path.

Back to School Program in 2024

1,600

Back to School Program days took place in 2024 – an all-time high and a 30% increase from 2023!

3,400

Back to School Program days have been held in 1,500 schools across the country since the Program's inception in 2021

32,000

children have joined the Program in 2024 alone, gaining valuable experience from experts

800

volunteers in the Program database offer their insight into practice and share their experiences with pupils and students

100+

various professions and occupations are represented by experts who help inspire future generations

The story of Back to School Program volunteer

SHE WAS NOMINATED FOR A PRESIDENTIAL AWARD BY A STUDENT!

On 28 October 2024, President Petr Pavel honoured 56 Czech personalities. Among them was also Lucie Hyblerová, a volunteer in our Back to School Program, who helps seniors, people with disabilities, and disadvantaged individuals through catering services and a social e-shop. In addition, she also talks about her work in schools.

As part of the Back to School Program, she visited the Karlín Business Academy, where she impressed the students so much that one of them, Daniel Krauz, later nominated her for a state award. "I sent the nomination at the very last minute and directly to the Prague Castle. But until the moment of the announcement I had no idea that Lucie Hyblerová would actually receive the award," said Daniel Krauz, who was very impressed by the life story of our volunteer, her passion and enthusiasm for social work.

In the end, Lucie received a Medal of Merit from the President.

"I was very touched and pleased. Not only by the medal, but also by the fact that my performance at school left a mark on someone. Thanks to Daniel, the evening exceeded all my expectations," said Hyblerová, who can be an inspiration to all Back to School Program volunteers. Inspirational life stories, successes, but also failures, mistakes, errors and lessons learned from them are an essential part of their narratives and often influence children more than the amount of pay or working hours when choosing a future profession.

"The children learn how many hours a day a gardener spends at work, how much money he earns, how he uses it, how much time he has left for hobbies, but also how he got into his profession, what difficulties he had to face and what he learned at school was useful to him, what skills are essential for adult life and success."

Michaela Veselá,
Project Manager of the Back to School Program



We support third parties – organisations and projects focused on education

The Česká spořitelna Foundation has long supported dozens of organisations that improve and modernise Czech education. More than half (62%) of Czech primary and secondary schools use at least one activity implemented by the Foundation's partners or the Foundation itself. This could be teacher training aimed at improving classroom climate, experiential activities for classroom teams, or more comprehensive approaches such as the Start Together Program. In addition, the Foundation's partner organisations are working to improve the key prerequisites for competency-based learning in the Czech Republic - for example, giving principals time for pedagogical leadership, competency-based preparation of future teachers, and public debate about what we expect from education.



The story of Kateřina Mikulková

FROM A GLASS OFFICE TO THE TEACHER'S DESK

It's been exactly three years since Kateřina Mikulková was sitting at work with her colleagues, discussing a business case for a project, while various thoughts were running through her mind: "I love my job in innovation, yet I was overwhelmed by a vague feeling of exhaustion and frustration. Now if I could magically be transported to any other field, which profession would I want to do? A hospital? Parliament? A blacksmith shop? No, it would definitely be a school! I'd like to try standing in front of a class! Is it really going downhill with the kids, as I hear in the public space? I don't believe this! I started googling and wondering what was actually standing in my way when it came to an adventure like this, outside my current field and horizon. I was listening to the podcast Cabinet Talks, and I heard about the Try to Teach! Program, and I signed up. I read in Forbes about the "pedagogical minimum" Program Teacher Live, so I decided to apply.

In the end, I thought, why wait until I finish my degree, maybe I can start right away. I responded to the first suitable advert on Edujob. I wanted to try to see what such admission interviews look like in the school system. In the end, I only had to do this first interview, they offered me a contract right away. Clear evidence that there are not enough teachers. A week at school with Try to Teach! gives me the courage and faith that this adventure will really be worth it, so I signed the contract. I'm moved from glass offices in the city centre to a primary school in a housing estate.

Thanks to Teacher Live, I am improving my practice on a daily basis. I keep in touch with alumni from Try To Teach!, some of them have taken the plunge into education too after a year of thinking about it! Sometimes I see miracles happen in the classroom. Other times, my class doesn't go well at all and I doubt myself. It's just a roller coaster ride. But I know two things for sure now - it's not going downhill with the kids and teaching (despite the bad pay and even worse coffee) is worth it!"

Our support for education in numbers



93

mil. CZK in 2024 to support partner organisations and educational projects

3,649

educators were trained by AI for Children on how to use AI in teaching thanks to the support of our Foundation

12

organisations we have supported or collaborated with in the field of financial education (e.g. Někračni, Forum for Experiential Education, Financial Literacy Competition, etc.)

59

schools in the Kutná Hora region are supported by the Eduzměna Endowment Fund, which aims to test a complete transformation of schools in one area (modernising teaching, increasing children's motivation, developing teachers and principals, working with school authorities, etc.).

4

regional HUBs were opened with our support by the Platform for Early Care, which focuses on preschool education and preventing school failure among children from disadvantaged backgrounds.

11,000

educators and other education professionals were trained in 2024 by SOFA, an organisation focused on the socio-emotional development of children and adults and a healthy classroom climate

1,137

schools participated in a competition focused on financial literacy, organised by the Metodica Institute

64

graduates have been through the School Leader Program for aspiring principals, which aims to move schools to a higher quality through their principals

Selection of organisations and projects supported in 2024



učitel
naživo


eduzměna
nadační fond

Centrum
LODIIKA

 Začít spolu

Society
for All

 SKAUTSKÝ
INSTITUT



 Partnerství
pro vzdělávání
2030+

ELIXÍR
DO ŠKOL

your  chance

U
P

FÓRUM
PRO PROŽITKOVÉ VZDĚLÁVÁNÍ

...META*

 Asociace
Podnikavé
Česko

PAQ
RESEARCH

platforma
pro
včasnou péči

e.economia

METODICA

 Začni
učit!

JOB
spolek
pro inovace

EDU 

 TUTORIE
Země poznání

SKAV
stálá konference asociací ve vzdělávání

 INSTITUT PREVENCE
A ŘEŠENÍ PŘEDLUŽENÍ

The Česká spořitelna Foundation team



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Monika Hrubá, Member of the Board of Directors
Pavel Doleček, Member of the Board of Directors

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