

**FUTURE
ASSET**

**OUR
IMPACT**



The World Bank report **Women, Business and the Law 2024*** found the global gender gap was far wider than previously thought, and closing it could raise global gross domestic product by more than 20%.

Recent analysis by Investment Week** highlights that following the current course, parity of male to female investment managers will be achieved in 2215.

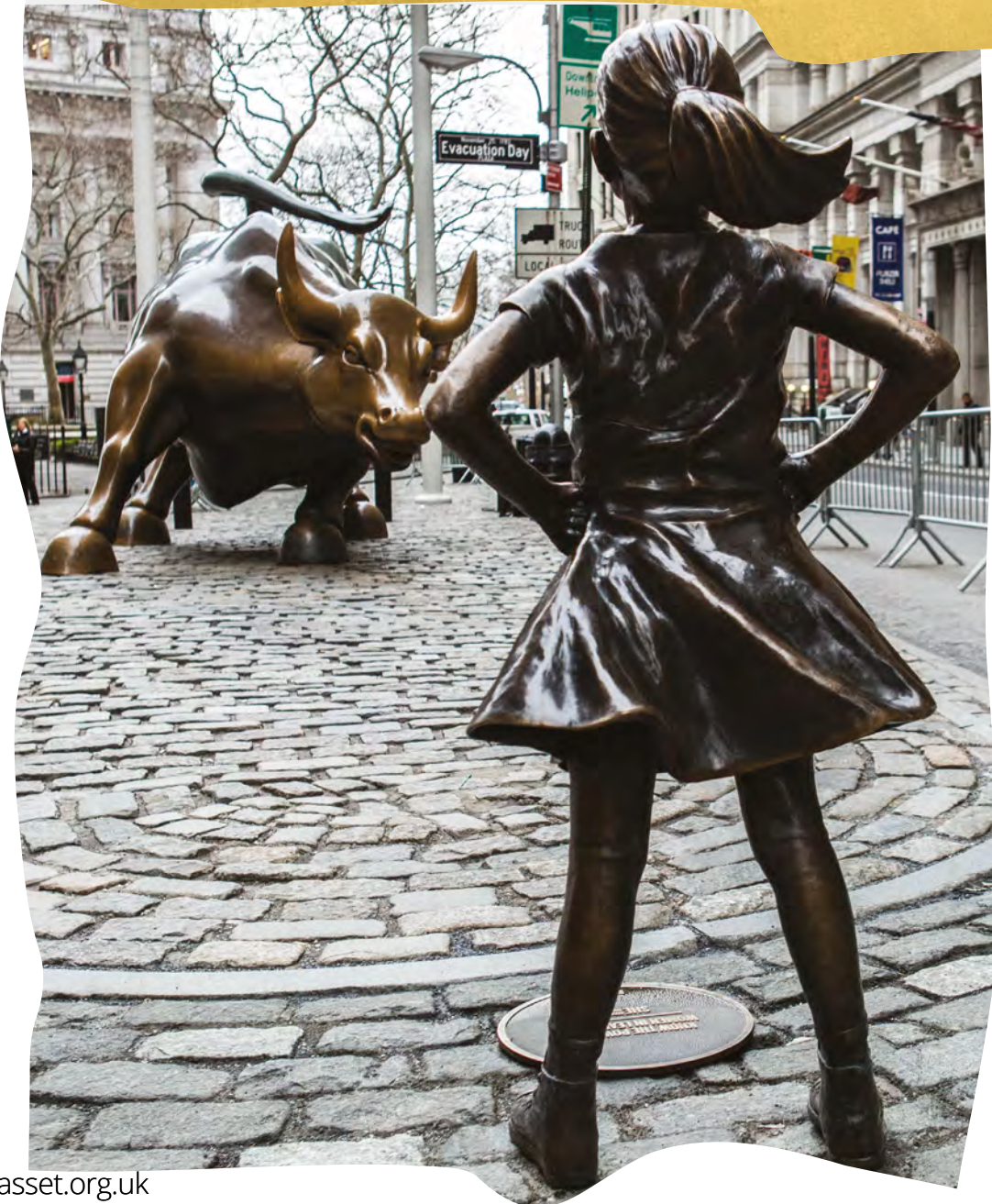
That's nearly 200 years.

We think it's time to take the bull by the horns...

* <https://wbl.worldbank.org/en/reports>

**<https://www.investmentweek.co.uk/opinion/4063007/finally-solution-lack-women-fund-management>

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Winners



Senior winners, Fortrose Academy (L) and Runners Up, High School of Dundee (R)



Our Growing Future Assets Competition celebrates the exceptional talent of young girls across Scotland.

We are delighted to introduce our Future Assets...

Senior competition

Year	Winners	Runners up
2024 - 25	Fortrose Academy	High School of Dundee
2023 - 24	Preston Lodge High School	Lossiemouth High School North Berwick High School
2022 - 23	Kingussie High School	Alva Academy
2021 - 22	Lochaber High School	North Berwick High School
2020	Robert Burns Academy	Eyemouth High School



Junior winners, Mearns Castle High School (L) and Runners Up, Oban High School (R)

Junior competition

Year	Winners	Runners up
2024 - 25	Mearns Castle High School	Oban High School
2023 - 24	Calderside Academy	Broxburn Academy
2022 - 23	Kingussie High School	North Berwick High School
2021 - 22	Larbert High School	Bishopbriggs Academy
2020	No Junior Category	

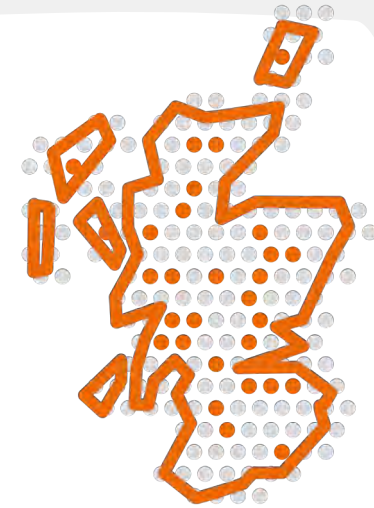
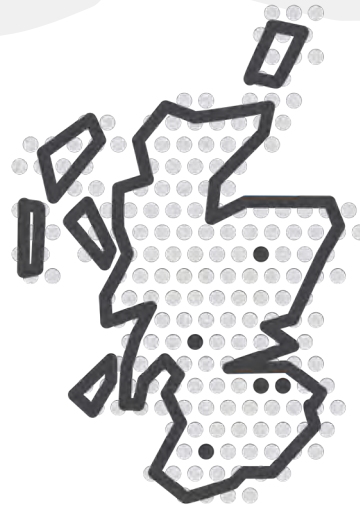
How far we've come

We've grown from **13 schools** participating in the competition in 2020 to **100** in 2024

More than **2,700 students** have taken part so far

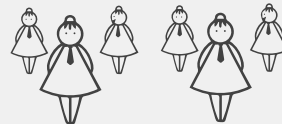
Investment professionals from **58 firms** have joined us as mentors and coaches.

We've **hosted over 30 events** since 2022, including a Scottish Parliament reception, **bringing together students, professionals, and educators**



2020

17
teams
registered



13
schools



71
girls

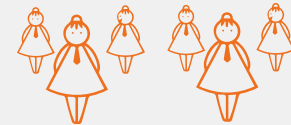


11
coaches



2021

87
teams
registered



↑ 411%

52
schools



↑ 271%

348
girls

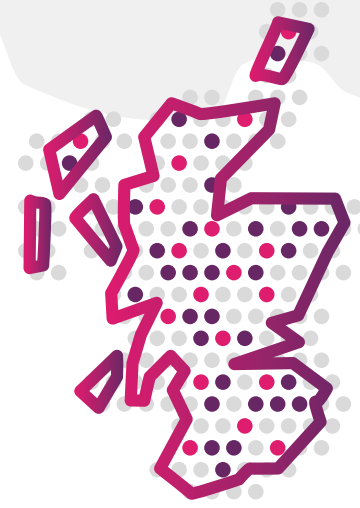
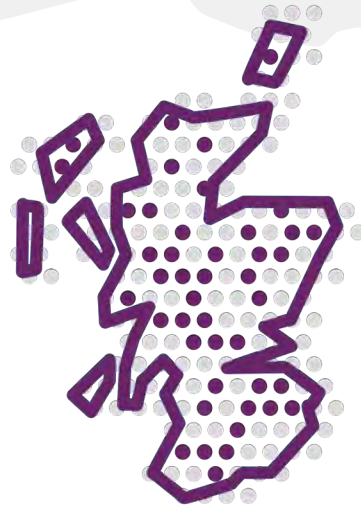
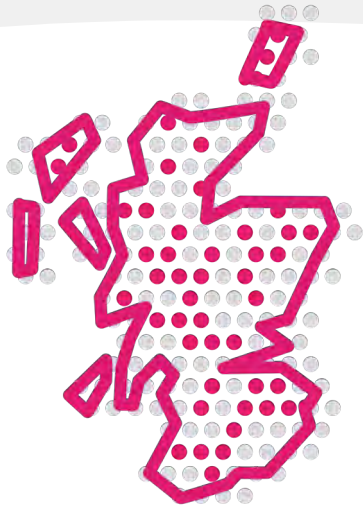


↑ 390%

79
coaches
from 28 firms

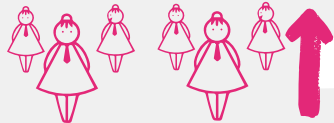


The competition



2022

146
teams
registered



69%

72
schools



38%

651
girls



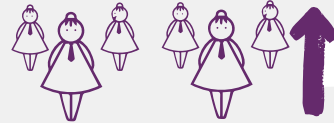
87%

92
coaches
from 34 firms



2023

158
teams
registered



9%

84
schools



14%

728
girls



9%

105
coaches
from 36 firms



2024

209
teams
registered



9%

100
schools



14%

900+
girls



9%

123
coaches
from 43 firms



The year at-a-glance



The competition offers more than a chance to gain an insight into the investment industry via task completion, it opens doors to valuable industry mentors and opportunities for workplace visits. It is genuinely the most valuable educational competition I've worked on and would not hesitate to recommend it to educational peers.

Hannah Fox

Principal teacher of Business & Computing at North Berwick High School



We were a bit intimidated by the very male dominated world of investment management, so to see so many successful women and people my age doing this... It's a relief to know you can do that too.

Lauren

Student at Larbet High School



This year, the competition has achieved a major milestone, reaching **all local authorities across Scotland**, with schools in Orkney and Shetland registering for the first time.



100 schools registered



10 events held nationwide

The year at-a-glance



146 team submissions – the largest number to date, a 30% increase from last year

900+ girls reached across Scotland

123 competition coaches

43 partner firms involved

“““

Encouraging more young women to enter the investment industry is no mean feat. For many, it is a career that remains off their radar or one where women struggle to reach the top, shaped by a lack of female role models and longstanding perceptions of it being male-dominated. Future Asset addresses these challenges head-on, demonstrating that a career in investment is rewarding and accessible to all, not just a select few.

Claire Shaw

Competition Coach, Baillie Gifford

“““

The standard was outstanding. In some cases, I would have been thrilled to receive this level of work from my professional team. Considering many participants are only in S3, every team deserves applause for their efforts.

Millar Mathison

Competition Coach and former fund manager

What we did in 2024

Growing Future Assets Investment Competition

- A 10-week challenge where girls aged 13-18 got hands-on experience as investment managers
- 209 teams from 100 schools signed up, researching and pitching companies
- With help from industry coaches, the teams built investment cases and presented their findings to a panel of industry experts
- Girls visited firms including abrdn, Aegon, Baillie Gifford, BGF, BlackRock, Kiltarn, Lothian Pension Fund, Maven, Rathbones and Walter Scott
- Winners took home cash prizes of up to £1000 for their schools



Events & Talks

We held regional workshops, Career Insight Days, and mentoring sessions across Scotland in Aberdeen, Dundee, Edinburgh, Glasgow, Hamilton and Inverness

We hosted a Scottish Parliament reception, bringing together students, professionals, and educators.

Our network of industry speakers helped students see real and diverse career pathways in finance at school talks and careers events.

What we did in 2024

SQA Accreditation

Selected students participating in the Growing Future Assets Investment Competition can now achieve an SQA qualification as part of an extended pilot which will rolled out to all schools in 2025/6

The National Progression Award (NPA) in Enterprise and Employability equips students with valuable, transferable skills applicable in any employment setting, including self-employment.

All 10 girls who participated in the pilot in 2024 achieved their NPA at level 6, the same level as SQA Highers.



Alumnae Network

We held our first Future Asset National Alumnae Event including workshops, a networking lunch and office visits to sponsor and member firms for an exciting behind-the-scenes look at what firms do and how they operate.



Investing in women and young girls is investing in the future, and in the young workforce – it's just a good business decision!

Emilie Stewart
Future Asset Alumna

Case Study



Beth

From podcast project to Equity Research Analyst

In 2020, Fife school pupil Beth Powrie took part in a podcast project with Future Asset. She interviewed Kirsty Gibson, an Investment Manager at Baillie Gifford, about US Equities, a conversation that inspired her to pursue a career in asset management.

With hard work and determination, Beth secured a place at the University of Edinburgh to study Finance and Business. Now, soon to graduate, she is set to start her career as an Equity Research Analyst at Goldman Sachs.

Future Asset helped Beth to see the possibilities, and she took it from there. It's clear that when young women are given the opportunity and guidance, they thrive in the world of investment management.

Beth said...

I remember feeling completely out of my depth. Interviewing someone from such a well-respected firm felt so daunting, but that experience turned out to be such a turning point for me. Through the podcast, I learned so much - not just about investment management, but about how the industry works, how investors think, and what kind of skills actually matter in these careers.

Future Asset isn't just about getting more women into investment management - it's about giving young women the opportunity to develop skills, build confidence, and connect with people who can support their careers. It doesn't just teach you about one specific career path. It helps you build research skills, analytical thinking, and - most importantly - confidence!



Emerging Talent



Niamh

Woodmill High School to MA Finance, University of Aberdeen

A 2022/3 competitor, Niamh was coached by Bettina Edmondston from River Global. Spotting Niamh's talent and potential, Bettina arranged work experience for Niamh with her team. In 2024 Niamh took part in an insight programme at RBC Brewin Dolphin.

“” The programme was a fabulous insight into all sorts of career options I had never even considered.



Mirela

Craigroyston Community High School to MA Economics and Business Management, Heriot Watt University

Mirela* was so keen she entered competition twice! Competition Coach Sandra Dailidyte inspired Mirela to study Economics which she hadn't heard of before the competition. Now in her first year at university, Mirela would love to gain more opportunities and experience and to build her skills and knowledge.

*Mirela on the left of the picture



Johanna

Meldrum Academy to MA Financial Economics, University of St Andrews

Johanna and her 2021 team drew on their farming insight to pitch John Deere. Now in second year studying MA Financial Economics, Johanna is keen on a career in Private Equity and Future Asset has introduced her to some inspiring contacts. Johanna came to the WIBF Awards with the Future Asset team which was an amazing way to connect with many women in finance.



Emma

Preston Lodge High School to Heriot-Watt University, MA Psychology

Emma* was part of the senior winning team in 2023/4 with her younger sisters Lucy and Amy. With their competition winnings the girls launched a lunchtime Investment Club at their school to expand their fellow students' understanding of investment and finance.

*Emma (middle) with Lucy and Amy

Looking ahead

Expanding Opportunities in 2025

With increased support, we'd like to expand our work in three key areas:

Supporting Future Asset Alumnae

- Career workshops, mentoring, and a Careers Insight Day.
- Application, interview, and internship support.
- In partnership with the Personal Assets Foundation, a scholarship for a less advantaged student with an interest in working in investment.

Expanding School Engagement

- Grow competition participation, especially in underrepresented schools.
- Develop classroom resources and implement accreditation options.
- Launch a travel fund for students to attend industry events.

Strengthening Industry Partnerships

- Facilitate more firm-led events and workplace visits.
- Create a resource pack for firms hosting student events.
- Collaborations with industry groups like Women in Banking & Finance (WIBF).

Get Involved

Our work is made possible through the generosity of corporate funders who share our vision of a more diverse and inclusive investment industry. By supporting Future Asset, your firm can:

- Directly impact the career journeys of talented young women.
- Play an active role in shaping the future of the investment industry.
- Gain opportunities for employee engagement through mentoring, events, and workshops.

We would love to discuss how your firm can get involved. Let's work together to create meaningful opportunities for the next generation of investment leaders.

helen@futureasset.org.uk

Since our inception we have worked with thousands of brilliant young women and girls, opening doors to careers they may never have otherwise considered and building a growing network of mentors, schools and partners that believe in diversity and inclusion in the industry.

Young women who once doubted that the world of finance was for them are now thriving in careers and degrees, mentors are seeing the next generation flourish and the financial services community is embracing the need for change. But we're not stopping here.

As we move forward our goal remains the same: to empower, educate and elevate young women, and to help build a thriving financial services community in Scotland. With continued support from our partners, we will expand our reach, strengthen our initiatives and ensure that young women actively choose a career in finance. Together, we are changing the face of the financial sector for the better.



Jen Mair
Chair of Future Asset

